

# **City of Dinuba**

**405 E. El Monte Way**

**Dinuba, CA 93618**

## **REQUEST FOR PROPOSAL FOR BANKING SERVICES**

**DATE OF ISSUE:**

**January 26, 2026**

**City of Dinuba**

**Bank RFP**

## **REQUEST FOR PROPOSAL FOR BANKING SERVICES**

**SUBMITTAL:** One (1) unbound original and four (4) copies must be received on or before 5:00 p.m. on **March 5, 2026.**

**ADDRESSED TO:** City of Dinuba  
Karina Solis, Administrative Services Director  
405 E. El Monte Way  
Dinuba, CA 93618

Please mark the outside of the envelope “RFP Banking Services”

**INQUIRIES:** Direct questions for clarification of this Request for Proposal document to Karina Solis at [ksolis@dinuba.ca.gov](mailto:ksolis@dinuba.ca.gov) . All questions must be received on or before February 6, 2026.

**City of Dinuba**  
**REQUEST FOR PROPOSAL FOR**  
**COMMERCIAL BANKING SERVICES**  
**I. INTRODUCTION**

The City of Dinuba (the “City”) is seeking proposals from qualified public depositories (a state or national bank located in this state, as defined by Section 53635.2 of the California Government Code) to provide a variety of commercial banking services. Proposers must have a current Community Reinvestment Act (CRA) rating of not less than “Satisfactory” and must comply with all applicable federal, state, and local laws and regulations, including but not limited to California Government Code Sections 53601 and 53635–53649, NACHA Operating Rules, PCI DSS standards, FFIEC cybersecurity guidance, and California data privacy laws (CCPA/CPRA).

The City intends to select one or more financial institutions to provide these banking services. Firms may propose to provide one or more of the service groups below. A description of the required services is included in Section III.

1: General Banking Services

2: Merchant Card Processing

**Each proposing firm should clearly state in a cover letter to the proposal the service group(s) it is proposing to provide.**

**BACKGROUND**

Established in 1888, and incorporated in 1906, Dinuba has had a consistent growth pattern. Ranking fourth in population of the eight incorporated cities in Tulare County, Dinuba has a population of over 26,025 residents. Dinuba is a charter City. The City has a Council-Manager form of government and the Council appoints a City Manager who is responsible for implementing the Council’s legislative and executive actions.

The City of Dinuba is located in the northern part of Tulare County, near the Fresno County line. Situated roughly 180 miles north of Los Angeles and 200 miles south of San Francisco, Dinuba lies in the heart of California’s agriculturally rich San Joaquin Valley, near the Sierra Nevada Mountain Range.

The City’s Administrative Services Department is responsible for the financial functions of the City which includes accounting, utility billing, purchasing, treasury, budgeting and audit. The City of Dinuba is a full service municipality and provides a full range of services to its citizens.

Services include Police, Fire, Parks and Community Services and Development Services (planning, economic development, CDBG). Other municipal services include Water, Wastewater, Solid Waste, and a Golf Course.

Our banking relationship has been with Mechanics Bank since 2012, and due to the extensive time frame it is now necessary to initiate a new Request for Proposal. Given the ongoing changes in the banking industry and evolving technologies, the City has determined that a review of the services offered by qualifying institutions is appropriate at this time. The City wishes to create efficiencies, make improvements where possible, take advantage of new, applicable technologies, enhance fraud prevention and cybersecurity controls, and reduce its costs.

The City is NOT soliciting proposals for treasury related investment services such as custody and safekeeping.

## II. PROPOSAL PROCEDURES

### A. SCHEDULE OF PROPOSAL

Issue RFP	January 26, 2026
Questions about the RFP to be submitted in writing by	February 6, 2026
City Response to Questions to be posted on	February 20, 2026
RFP due by 5p.m. @ 405 East El Monte	March 5, 2026
Potential Proposer Presentations	March 9, 2026 – March 20, 2026
Award of Contract @ City Council Meeting	March 24, 2026

### B. INQUIRIES

Questions about the RFP should be submitted to Karina Solis by email at [ksolis@dinuba.ca.gov](mailto:ksolis@dinuba.ca.gov) by February 6, 2026. The City's answers to all questions will be published on the City's website on February 20, 2026.

### C. PREPARATION OF PROPOSAL

Each proposal shall be prepared simply and economically avoiding the use of elaborate promotional materials beyond what is sufficient to provide a complete, accurate, and reliable presentation. For ease of review, the proposals must follow the outline in Section III of this request for proposal. Each response should be clearly numbered and the full question listed.

### D. NUMBER OF PROPOSAL COPIES

One (1) unbound original and four (4) bound copies of the proposal should be submitted.

### E. SUBMISSION OF PROPOSALS

Proposals shall be delivered to:

City of Dinuba  
Attn: Karina Solis  
405 E. El Monte  
Dinuba, CA 93618

All proposals must be delivered to the above office and received on or before March 5, 2026, by 5 p.m. Pacific Standard Time (PST). **Proposals received after the above date and time will not be considered.** The City is under no obligation to return proposals.

Any unauthorized contact with any other official or employee in connection with this Request for

Proposal is prohibited and shall be cause for disqualification of the proposer.

#### F. TIME AND LOCATION OF PROPOSER'S PRESENTATION

Selected proposers **may** be requested to provide in-person presentations. Those proposers will be notified to arrange specific times.

#### G. EFFECTIVE PERIOD OF PROPOSALS

All proposals must expressly state that it is valid and effective through April 1, 2026.

#### H. BID RESERVATIONS

The City reserves the right to:

- Reject any or all quotations or proposals received in response to this RFP;
- Request clarification from any proposer on any or all aspects of its quotation or proposal;
- Waive informalities contained in proposals which are not inconsistent with law;
- Waive any minor defects in the proposal;
- Cancel and/or reissue this RFP at any time;
- Retain all quotations or proposals submitted in response to this RFP ; and,
- Invite some, all, or none of the proposers for presentations, interviews and further discussion.

#### I. CONTRACT NEGOTIATIONS

After a review of the proposals, the City intends to enter into contract negotiations with the selected financial institution(s) reasonably susceptible of award. These negotiations could include all aspects of services and fees.

#### J. AWARD OF CONTRACT

The selected firm shall be required to enter into a written contract or contracts with the City for banking services in a form approved by legal counsel for the City. This RFP and the proposal, or any part thereof, may be incorporated into and made a part of the final contract(s). The City reserves the right to negotiate the terms and conditions of the contract(s) with the selected proposer(s).

#### K. CONTRACT TERM

It is the intent of the City to award the contract(s) for an initial three-year period with the option to renew it for additional one-year periods at the sole discretion of the City. Proposers must agree to fix contract fees for at least the first three years. Cost increases will be allowed in subsequent contract periods, but may increase by no more than five percent (5%) per year. Cost increases shall be allowed only at the time of contract renewal.

#### L. CANCELLATION

If the services to be performed hereunder by the proposer are not performed in an acceptable manner to the City, the City may cancel this contract for cause by providing written notice to the proposer, giving at least thirty (30) days notice of the proposed cancellation and the reasons for same. During that time period, the proposer may seek to bring the performance of services hereunder to a level that is acceptable to the City, and the City may rescind the cancellation if such action is in City's best interest.

Notwithstanding the above provisions, the City may, upon the expiration of thirty (30) days written notice to the Contractor, terminate this agreement at will. Payment for services or goods received prior to termination shall be made by the City provided those goods or services were provided in a manner acceptable to the City. Payment for those goods and services shall not be unreasonably withheld.

#### **M. USE OF SUB-CONTRACTORS**

The intent to use sub-contractors to perform any portion of the work described in this request for proposal must be clearly stated in your response. Your response must include a description of what portion(s) of the work will be sub-contracted out, and the names and addresses of potential subcontractors.

#### **N. ASSIGNMENT OF CONTRACT**

The proposer shall not assign or subcontract any portion of the Contract without the express written consent of City. Any purported assignment or subcontract in violation hereof shall be void. It is expressly acknowledged that City shall never be required or obligated to consent to any request for assignment or subcontract; and further that such refusal to consent can be for any or no reason, fully within the sole discretion of City.

#### **O. ATTORNEY'S FEES; VENUE; and GOVERNING LAW**

If either party commences any legal action against the other party arising out of this Agreement or the performance thereof, the prevailing party in such action shall be entitled to recover its reasonable litigation expenses, including but not limited to, court costs, expert witness fees, discovery expenses, and attorneys' fees. This Agreement shall be governed by and construed in accordance with the laws of the State of California.

#### **P. ABILITY TO MEET OBLIGATIONS**

The proposer affirmatively states that there are no actions, suits or proceedings of any kind pending against proposer or, to the knowledge of the proposer, threatened against proposer before or by any court, governmental body or agency or other tribunal or authority which would, if adversely determined, have a materially adverse effect on the authority or ability of proposer to perform its obligations under this Contract, or which question the legality, validity or enforceability hereof or thereof.

#### **Q. UNDUE INFLUENCE**

The proposer declares and warrants that no undue influence or pressure is used against or in concert with any officer or employee of the City in connection with award or terms of the Contract that will be executed as a result of this RFP, including any method of coercion, confidential financial arrangement, or financial inducement. No officer or employee of the City will receive compensation, directly or indirectly, from the proposer, or from any officer, employee or agent of the proposer, in connection with award of the contract or any work to be conducted as a result of this RFP. Violation of this section shall be a material breach of the Contract entitling the City to any and all remedies by law or in equity.

#### **R. COMPLIANCE**

Proposer warrants that both in submission of its proposal and performance of any resultant purchase order or contract, proposer will comply with all applicable Federal, state, local, and City laws, regulations, rules, or ordinances.

#### **S. INCURRED EXPENSES**

The proposer(s), by submitting a proposal, agree that any cost incurred by responding to this RFP, or in support of activities associated with this RFP, shall be borne by the proposer(s) and may not be billed to the City. The City will incur no obligation of liability whatsoever to anyone resulting from issuance of, or activities pertaining to this RFP.

### III. INFORMATION REQUESTED

#### A. QUALIFICATIONS AND EXPERIENCE - All proposers must provide this information.

1. Provide a general overview and brief history of your organization, including parent and/or subsidiary companies and the number of employees.
2. Provide the address of the office location(s) that will service the City's account.
3. Describe the experience of the financial institution in providing similar banking and cash management services for governmental entities.
4. Provide credit ratings for the bank and/or bank holding company from at least two of the following rating agencies, if available: Moody's Investors Service, S&P Global Ratings, Fitch Ratings, or Kroll Bond Rating Agency (KBRA).

If the proposer or its holding company is not rated by at least two of these agencies, the proposer shall provide alternative evidence of financial strength and credit quality, which may include Veribanc ratings, FDIC Call Report data, capital ratios, and audited financial statements.

5. Provide the bank's Community Reinvestment Act (CRA) rating
6. Include a copy of the most recent audited annual financial statement and the latest 10-K report with the proposal.

The City reserves the right to evaluate financial strength using a combination of quantitative and qualitative factors.

7. Provide a list of the bank's holidays.

#### B. PERSONNEL - All proposers must provide this information.

1. Provide the name, title, address, phone number, fax number and email address of the primary contact person(s) assigned to this account.
2. Provide biographical information on senior staff that will be directly involved in the management of the City's account, and what, if any, experience these employees have in working with state and local governments and other public agencies. Describe the proposed role of each with regard to the City's account.
3. For each key person, show the number of years of experience in this field and the number of years with your firm.

#### C. SERVICE GROUP SPECIFIC QUESTIONS

##### **Service Group 1 - General Banking Scope of Services**

The City currently uses a variety of methods to process daily deposits. Deposits from City departments are accumulated and processed at the Finance Department and then transported to the bank via a

combination of remote deposit capture, and third-party armored car cash-in-transit services. The daily deposit includes unencoded checks, cash and a small volume of coins. Daily check deposits average \$40,000 and currency deposits average approximately \$9,000 per day.

1. Describe the financial institution's ability to provide the general banking services listed below:

- a. Maintain a branch office in the City of Dinuba
- b. Establish approximately 6 demand deposit accounts (including 1 zero balance accounts) to
- c. meet the banking requirements of the City. Maintain accurate records of activity in those
- d. accounts.
- e. Process approximately 410 of disbursement checks per month.
- f. Process 540 direct deposits of payroll per month
- g. Provide stop payment services.
- h. Provide controlled disbursement services on selected accounts.
- i. Provide check, ACH, and payee positive pay services on selected accounts
- j. Provide automated or on-line balance reporting services including serial number sorting and
- k. subtotaling on disbursement checks.
- l. Provide Secure web-based electronic, downloadable access to images (front and back) of disbursement checks.
- m. Disburse funds via wire transfer upon request of an authorized person or provide a secure
- n. electronic method for wiring funds.
- o. Provide a secure electronic method for initiating intra-bank transfers between City accounts.
- p. Accept and send ACH transactions.
- q. Provide ACH debit blocking services
- r. Provide partial account reconciliation services for disbursements and deposits.
- s. Cash employee payroll checks.
- t. Collateralize all collected balances, in excess of balances insured by the FDIC, as required by
- u. Sections 53530 et. seq. of the California Government Code.
- v. Provide an overnight investment service (sweep) for excess cash balances in the demand
- w. deposit accounts. Provide monthly activity statements and reports for all accounts by the 10th day of the following month.
- x. Provide a detailed monthly analysis statement for each individual account and a consolidated statement showing charges for all account services.

2. Deposit Processing:

- a. Identify your branch location within the City of Dinuba.
- b. Are night drop, vault, remote and branch service options available? Is pricing different for utilizing these different deposit options?
- c. What is the ledger cut-off time for deposits?
- d. Do you require that cash be deposited in standard straps only? Is there a penalty for depositing non-standard straps?
- e. Do you accept loose and/or rolled coin for deposit at vault, branch and night drop locations? Is there a fee for depositing loose or rolled coin?
- f. Do you limit the number of deposit tickets that can be included in one deposit bag?
- g. Can checks, currency and coin be included in the same deposit or are split deposits required?
- h. What type of deposit bags do you allow/require? Do you provide these bags? Do you charge a fee for these bags? Are there any restrictions on deposit bags provided by the customer?
- i. Can the City assign an internally generated deposit identification number to deposit tickets for reconciliation purposes? (i.e. can the bank identify deposit tickets on summary reports

to match the City's internal deposit records)

- j. Can return items be automatically redeposited? If so, how many times? Are there additional charges for redeposited items?
- k. How and when will you notify the City of the reason for returned items? Will this report show the payer's name?

### 3. Deposit Verification

- a. How many bank employees are present when deposit bags are opened? What security measures are employed?
- b. If provisional credit is given, when does verification take place? In 24 hours? 48 hours?
- c. Does the bank identify and adjust all discrepancies?
  - i. If no, at what dollar amount do you write off discrepancies?
  - ii. Do you adjust the deposit amount or process as an adjusting debit or credit?
  - iii. What is the standard procedure for reporting deposit adjustments?

### 4. Availability

- a. How do you determine and calculate availability of deposited items?
- b. Do you give immediate availability for on-us items?
- c. Do you calculate availability by item or formula?
- d. Provide a copy of the availability schedule you propose to use for the City. Is this your best schedule? If not, quantify the difference and explain how we can obtain your best availability schedule. Describe the extra charge, if any, for obtaining your best availability schedule.

### 5. Electronic Check Conversion

- a. Describe the bank's ability to provide check conversion processing.
- b. When would the City receive good funds on converted items?
- c. Describe the reports that would be available to the City including any on-line capabilities. When would images of the converted check be available to the City?
- d. Do you offer Check Guarantee services?

### 6. By what methods can the City be notified of the amount of disbursement checks to be charged to its accounts? Does the method selected affect the notification time? Please describe.

### 7. Positive Pay

- a. Describe the bank's ability to provide Positive Pay services.
- b. What types of medium (i.e. magnetic tape, data transmission) can the bank accept?
- c. What is the deadline for the transmission of check issuance files to the bank?
- d. How would the City notify the bank of an "immediate pay check" (i.e. checks that are processed out of the normal A/P process)?
- e. What options are available for notifying the City of rejected items? How much time will the City have to review discrepancies and notify the bank to reject?
- f. Is Teller Positive Available? Is the City required to use Teller Positive Pay if it elects to use the bank's Positive Pay Services?
- g. Are controlled disbursement customers required to have Positive Pay?

### 9. Controlled Disbursement

- a. Describe the bank's ability to provide controlled disbursement services.
- b. What are the average daily total dollars and total items presented to the bank's controlled disbursement site?
- c. Where will the point or points for the City's proposed disbursement account be located?

What is its relationship to your organization: main office, branch, affiliate, correspondent, service bureau, other? How are the points classified – city, Regional Check Processing Center (RCPC) or City?

- d. At what time will the City be notified of presentment items? Specify 1<sup>st</sup> and 2<sup>nd</sup> presentment times.
- e. What is the average percentage of the final presentment available at the 1<sup>st</sup> presentment time?
- f. Is automatic funding of the controlled disbursement account from a main account possible?

10. How soon after the cut-off date will bank statements, image files of cancelled checks, deposit tickets and reconciliation information be sent for partial reconciliation? For positive pay?

11. Overdraft charges

- a. What are the fees and interest charges associated with overdrafts? How are these charges calculated?
- b. Is there a fee per check or per occurrence when there is an overdraft?
- c. Is there a daily cap on fees?

12. Stop Payments

- a. How are stop payments orders placed? Can stop payments be placed on-line?
- b. What is the deadline for same day action?
- c. How long will the stops remain in effect?
- d. Can stop payments be automatically renewed? If so, for how long?

13. ACH Processing

- a. Describe the bank's ACH and Direct Deposit service in detail.
- b. What are the different ACH file transmissions options available to the City?
- c. What are the transmission deadlines for ACH files? When does the bank need the file from the City and when are funds debited from the City's account?
- d. Describe your institution's ability to block unauthorized ACH Debits? If your bank provides ACH debit blocking, what level of filtering can be applied?

14. What is the cut-off time for same-day wire transfers?

15. Investment Sweep

- a. What short-term investment vehicle do you propose to use for the overnight sweep in the City's demand deposit accounts?
- b. What time of day is the cash sweep deadline? Is it end-of-day or next-day sweep?
- c. If you are proposing a money market mutual fund, provide a copy of the current prospectus and, if multiple classes are offered, identify the class of shares that is being proposed.
- d. What applicable fee (if any) applies for funds swept into this investment vehicle? How is the fee calculated?

16. Balance Reporting

- a. Describe the reports that will be available to the City through the bank's balance reporting system. Include sample reports.
- b. How will the City access the reporting system (i.e. secure web-based portal or API-enabled access). Is specific software required to communicate with the bank's system? Is there an extra charge for this software?
- c. Will the reporting system provide beginning and ending ledger (book) balances, collected balances, available balances, and float assignment?

- d. What current-day reporting is available through the reporting system?
- e. Can the reporting system provide serial number sorts on disbursement items and deposit items for purposes of identifying different City departments or agencies?
- f. Does your deposit reporting system report electronic transactions (e.g. ACH, wire) as well as paper documents?
- g. Can reports be customized?
- h. How many business days of balance history are stored on the reporting system and available for customer access?
- i. Describe the bank's retention policy for paper documents.
- j. Provide a demonstration of your online capabilities. Access can be granted with a downloadable file. Please provide full access to your system capabilities versus providing a tutorial program.

17. Describe in detail the package of employee banking services that you propose to provide to City employees. Must employees use direct deposit for their payroll to obtain these services?

**Service Group 2: Armored Car and Cash Logistics Services**

1. Describe the proposer's experience accepting deposits delivered by third-party armored car services.
2. Identify whether the proposer contracts directly with armored carriers or accepts deposits from City-contracted carriers.
3. Describe vault processing timelines, including provisional and final credit practices.
4. Describe discrepancy resolution procedures, notification timelines, and adjustment handling.
5. Identify insurance coverage and liability allocation related to armored deposits.
6. Identify armored carriers currently supported (e.g., Loomis, Brinks, Garda).

**D. CONTROL - All proposers must provide this information.**

1. Describe the electronic and/or manual system used to provide the proposed services along with backup and recovery capabilities.
2. Describe the bank's security procedures for its information reporting system, both for access and information protection.
3. Describe the types of insurance and bonding carried.
4. Include a copy of your most recent SOC 1 Type II and/or SOC 2 Type II report, if available.

**E. CONVERSION - All proposers must provide this information.**

1. Describe a conversion plan to transition the City's use of this service to your financial institution.
2. What lead-time do you expect will be necessary before the conversion begins?
3. Indicate your plans for educating and training City employees in the use of your systems.

**F. PRICING AND ACCOUNT ANALYSIS - All proposers must provide this information.**

1. Provide a complete fee schedule for all of the services described in your proposal. A pro-forma listing of the City's estimated monthly transactions is provided for pricing purposes in Attachment I. Fees related to all services described in the proposal must be listed – even if the service is not shown on the schedule. Also, include any one-time or set-up charges, research fees, minimum fees and all other fees that will be charged. Include any incentives or price breaks offered based on volume, timeliness of payment, rebates or other measures. Fees for each Service Group must be presented separately.
2. Will the bank cash the City's payroll checks without charge, regardless of the bank on which the check is drawn? If not, what is the charge? Is a check cashing agreement required? If yes, include a copy.
3. Does the City have the option of compensating your bank on either a fee or balance basis? Is the price the same for either option? If not, what is the difference? If on a fee basis, can excess balances be used to partially offset activity charges or carried forward?
5. Please provide a sample analysis statement for the City account. How soon after month-end is the analysis statement mailed? Does the bank offer electronic analysis and bank statements?
6. How is your earnings credit determined, adjusted, and applied? Please include in your explanation the impact of your reserve requirement, your formula for converting service charges to balance requirements and a listing of your earnings credits and reserve requirements for the twenty-four month period from January 2023 through December 2025.
7. What time frame does your bank use when reviewing balances for deficiency or excess (e.g. rolling twelve month average, calendar quarter, calendar year, etc.)?
8. Describe the bank's policies concerning daylight and end-of-day balance overdrafts. Indicate whether this is applied to each individual account or across all accounts of a client relationship.
  - a. Does the bank establish an intra-day limit per account or per customer? How flexible can the bank be?
  - b. Is wire transfer processing stopped when the intra-day limit is reached? Explain procedures.
  - c. If the bank incurs a daylight overdraft charge from the Fed, will it pass this charge on to its customers? If so, how (e.g. intra-day loan, daylight overdraft facility fees)? How is the charge allocated among customers?
9. Will the bank pass on FDIC or FICO charges to the City? If so, what is the current charge and how is it computed?
10. Is the bank willing to guarantee the proposed fees for the entire term of the contract (up to five years)? If not, for how long are the fees guaranteed?

**G. CYBERSECURITY - All proposers must provide this information.**

1. Describe cybersecurity governance and risk management.
2. Confirm use of MFA, encryption, and role-based access.
3. Describe incident response and breach notification timelines.

**H. REFERENCES - All proposers must provide this information.**

1. Provide names, addresses and phone numbers of at least five references (local governments and public agency references, if possible), which are currently using the services for which you are proposing. Select a mix of long-standing and recent customers. Identify which service groups your institution provides for each client (i.e. General Banking, Merchant Card Processing, Purchasing Card).
2. How many institutional clients have terminated these services in the last three years?

**I. SAMPLE CONTRACT - All proposers must provide this information.**

1. Provide a sample of a proposed contract(s) for your firm's services. At the sole option of City, the City's standard professional services agreement may be used.

**IV. EVALUATION AND AWARD CRITERIA**

This RFP seeks financial institutions to provide commercial banking services to the City. Selection will be made from a short list of proposers deemed to be fully qualified and best suited among those submitting proposals on the basis of the evaluation factors listed below (not in priority order):

- Understanding of the needs and operation requirements of the City.
- The experience, resources, and qualifications of the financial institution and individuals assigned to this account.
- Relevant experience managing similar account relationships with public institutions and agency clients.
- Bank and branch locations.
- Availability schedule.
- Scope of services offered including degree of automation.
- Financial strength of proposing institution.
- Adequacy of financial controls and protection against loss.
- Quality and scope of conversion plan.
- The value of any new product or service suggestions or other new ideas and enhancements.
- Compliance with the requirements of this RFP and quality of proposals. Completeness of response to the RFP
- Proposed fees and compensation. (Although fees and compensation will be an important factor in the evaluation of proposals, the City is not required to choose the lowest bidder.)

## Attachment I: Estimated Monthly Volume by Service Group

- The following is a list of banking services and estimated volumes based upon current activity. Please ensure that any pro forma analysis or pricing schedule that your institution submits describes the pricing for **ALL** services described in your proposal.

### General Banking Services

Service Item	Average Monthly Volume
Account Maintenance	5
Redeposited Returned Items	8
Electronic Credits	200
Electronic Debit Items	100
Deposits Processed	160
ZBA Account Fee	
Deposited Item - On US	900
Deposited Item - Local	433
Deposited Items Returned	8
FDIC Quarterly Charge	1,141
Stop Payments - Manual	2
Deposited Items Ret Special Instructions	3
Copy of Check / Request	1
Paper Debit Items (Checks Paid)	500
Online Maintenance	
Input Issue, Electronic Positive Pay	395
Stand Alone Positive Pay Base Fees	
Exceptions Items	50
Electronic Deposit Service	
Incoming Domestic Wire	2
Internal Wire Debit	1
Previous Day Transaction	394
Mo Maint Terminal ACH	1
Image Per Item Charge	390
Image CD Rom Charge	1
Monthly Maintenance Charge	5
PC ACH Direct Monthly Main	1
ACH Received Item	508