

Third National Bank



April 27, 2015

City of Sedalia
Attn: Kelvin Shaw
200 S Osage
Sedalia, MO 65301

Dear Kelvin,

Third National Bank (Bank) is pleased to present our proposal for the City of Sedalia (City). Enclosed you will find details of competitive and innovative solutions that will benefit the City both now and in the future. Most importantly, these solutions are backed by the dedicated and professional team at Third National Bank who will provide exceptional service.

Third National Bank values the relationship with the City over the years and the continued commitment the City has for its citizens. Over the past 12 months, Third National Bank has donated approximately \$90,000 to various organizations within our community. We are honored to be your banking partner and partners in continuing to better our community.

Third National Bank is committed to future technology by investing in various delivery channels. The City uses many of those channels today and we're always looking for new ones to create efficiencies and help the City use its funds in the most effective way. Several of the Bank's products can not only save the City money, but can produce additional income as well. Examples of those products are AP Solutions, eDeposit, Vendor Pay, Positive Pay and Payroll Cards. Within our main bid, the Bank has expanded the information about the previously mentioned products, but here is a short example of what these products can do for the City.

- AP Solutions will allow the City to pay its vendors through a credit card process, reducing the number of checks and postage along with earning additional funds for the City. In our current interest rate environment, any opportunity to increase income while also reducing other fees is a win win! Third National Bank is the only local Bank with this type of program available.
- eDeposit will allow you to make deposits from the office in real time while saving the need for deposit slips and alleviating the need to stamp the back of the checks as well.
- Vendor Pay is a service within the Bank's Corporate Business Link that allows the City to pay its vendors through an ACH process. Using this service will also reduce the number of checks needed while reducing postage costs as well.
- Positive Pay allows the City to submit a file of paid vendors reducing the risk of fraud and increasing protection to the City.

Third National Bank



- Payroll cards are a nice way to offer “non-bankable” employees with a direct deposit, reducing the number of written checks to the City and increasing funds availability to the employees. Payroll cards come at no cost to the City.

We realize these above mentioned products are only good if you know how to use them. We will continue to provide our legendary service for all of the products you currently are using and any future products. We are only a phone call away and can address any questions or concerns and can also meet with you at your convenience.

Third National Bank believes our current relationships make us the best-suited Bank for the bid. With other depository relationships with similar government entities, we are well versed in serving all of the needs and requirements for the City. Our employees work face-to-face with our customers on common goals and address any issues that may arise. We understand the importance of accuracy and strive for it in everything we do.

Third National Bank is offering to pay the current Fed Funds rate plus 0.05% with a floor of 0.35% (35 basis points), which is further explained in the bid. In addition, by participating in the AP Solutions program, the Bank will pay the City an additional 0.05% (5 basis points) with an adjusted floor of 0.40% (40 basis points) on all deposits. As a reminder, utilizing AP Solutions would earn approximately \$11,501 annually in addition to the interest paid, maximizing the use of the City funds.

We know price is not everything, but it is very important when it comes to using every dollar wisely. We feel that we are very competitive in our pricing for your banking services along with additional programs to generate additional funds for the City. We appreciate this opportunity and are confident we have met the requirements for the City. Please contact me with any additional questions you may have.

Sincerely,

Jeff Koetting

Sr. VP/Controller – Head of Operations

CITY OF SEDALIA
REQUEST FOR PROPOSALS
DEPOSITORY FOR CITY FUNDS

The City of Sedalia is hereby requesting proposals from local financial institutions to serve as depository for City funds as set forth herein.

A. Process: Sealed proposals are due to the City Clerk not later than 2:00 P.M., April 30, 2015. The proposals will be opened and Available For public examination at that time. Proposals will be evaluated; and then awarded by the City Council. The City Of Sedalia reserves the right to reject any and all Proposals and waive irregularities therein and make the selection that it deems the best proposal.

B. Implementation: The transition to the successful financial institution will occur during the summer of 2015. The schedule of the transition will be at the pleasure of the City.

C. Term and Agreement: The results of this process will be codified into a formal depository agreement to be executed by both parties. The agreement will have a term of (3) years with the option of an additional (2) year extension. The term will commence on the date the transition is completed as outlined in B above.

D. Account Structure:

The City intends to maintain two operating accounts with the depository. There will be an accounts payable account that will have daily deposit transactions; it will be subject to Checking. There will also be a payroll account to accommodate bi-weekly payrolls. The City issues paper checks as well as depositing electronically through direct deposit. Both the operating account and payroll account shall be interest-bearing accounts.

The City intends to maintain a non-operating checking account. The account will be used to send and receive electronic transfers, and transfer in and out to/from the operating and payroll accounts. The account will hold the City's idle funds. The account shall be interest bearing.

The City reserves the right to maintain other minor accounts, Including accounts with a zero balance and limited activity at the institution of its choice to satisfy internal considerations or legal requirements such as grant regulations. The City would expect the successful proposal to accommodate their needs in this respect. Accounts that do not have a zero balance shall be interest bearing.

The City also receives payments via major credit cards. Therefore related merchant services that are PCI compliant shall be included in this proposal, along with consulting services that assist the City in maintaining internal systems that are PCI compliant. Any costs for these services shall be separately and clearly identified in the proposal. Exhibit A

The City requires that the proposal address the investment of idle funds in the money market and operating accounts, on a daily basis. This could be through the use of a sweep account, repurchase agreements, other investment accounts or instruments, or varying interest rates tied to different tiers of the account balance or otherwise. In this context, more than one alternative may be presented. The City reserves the right to invest the idle funds of these accounts on its own volition as set forth in Section E herein.

Interest rates, investment of idle funds and method, and minimum balance requirements, if any, shall be explicitly addressed in the proposals. Minimum balance or interest rate levels shall be in lieu of a service charge and will be assumed to encompass and cover all elements of this RFP.

Bidder shall state the percent of Federal Funds Rate to be paid and if a tier were set state what margins would be used. Interest shall be paid on collected balances. The index to be used for Federal Funds Rate shall be the 'near closing day rate' as published in the Wall Street Journal.

a. Tier No tier - The same rate is paid on all collected balances.

b. Margin over/under Federal Funds Rate to be paid on balance up to tier amount. .05% on all collected balances

c. Margin over/under Federal Funds Rate on balance exceeding tier amount. 0.05% on all collected balances

d. minimum rate (floor) to be paid on account: 0.35%

e. List items separately that are not included in the bid.

Interest will be paid on checking accounts at the current Fed Funds rate plus 0.05% with a floor of 0.35%. The same rate will be paid regardless of the balances in the account. Should the City decide to participate in the Bank's AP Solutions program, the Bank will pay an additional 0.05% with an adjusted floor of 0.40%.

All banking services will be free with the exception of Merchant Services.

Please see Exhibit A for additional information concerning Merchant Services. **The minimum balance for all accounts to receive free service charges is \$6,000,000.** During 2014, the lowest balance for the City was in excess of \$10,000,000.

For other investment needs, certificates of deposit (CDs) are available. For CDs over \$50,000 the rate of interest will be as follows:

- 30-90 day CD – the rate will be the greater of a 90 day T-bill or the Bank's current CD rate plus 10 basis points
- Greater than 90 day CD – the rate will be the greater of a 180 day T-bill or the Bank's current CD rate plus 10 basis points.

Should the city participate in our AP Solutions program, there is an opportunity to earn extra cash back for the City on its payables. In addition, Third National Bank will pay an additional 0.05% interest on the checking accounts for a combined total of 0.40%.

E. Investments: In general, the depository shall assist the City in making profitable investments from time to time.

F. Security: The depository shall deposit with a custodian satisfactory to The City securities having a market value of at least 100% of All City funds on deposit less the amount of FDIC insurance Available. The depository shall be in compliance with the City Collateral Pledge Agreement. The proposal should address the proposed custodian Arrangement. If a repurchase agreement is proposed the Safekeeping arrangements shall also be directly addressed In the proposal.

G. Deposits: It is expected that all transactions will take place at either the Main offices of the depository, or the drive-up facilities. The facility must be located within the boundaries of the City limits.

There are five locations within the city limits where the city can make its deposits. In addition, the eDeposit machine provided by the Bank can also be used to make same day deposits until 6 p.m. Monday through Friday.

H. Loans: The City would expect to continue the bidding of any Short-term loans or other financing arrangements required. The depository would be eligible to bid for this business.

Third National Bank is happy to consider any short term financing needs the City might require.

Please answer the following questions in your proposal.

I. Return Item Processing:

Can return items be automatically redeposited?

Yes

If so, how many times?

The checks will be re-cleared once

Can you provide a detailed return item transmission to depository customers?

The returned check and notice will be mailed to the City. Third National Bank also has a program called ReSubmitIt that is free (Exhibit B).

Is it bank policy to refuse return items not sent through the system in a timely manner?

Yes

J. Account Reporting:

Can you provide electronic reporting of deposit detail activity?

Yes

Is this available through the Internet?

Yes

For daily reporting, what time each day is the data available?

Information is available in real time throughout the day

Will the detailed account reporting system provide beginning and ending ledger (book) balances?

Yes

What current-day reporting is available through the reporting system?

Real time balance information, current day ACH items, and any memo-posted transactions.

How many business days is data stored on the reporting system and available for customer access?

Data is stored up to 18 months online.

Does the access include entry of stop payments?

Yes

When are stop payments entered through the reporting system effective?

When stop payments are entered through the reporting system or over the phone, they are effective immediately.

How long are they effective?

6 months

What technical specifications will be required for our system?

Normal operating functions are required which are: Microsoft Internet Explorer 7.0 or higher, FireFox 18 or higher, Safari 6 or higher, Adobe PDF Viewer.

Is specific software required to communicate with the bank's system?

There is no specific software required. All of the processes are handled through our online Corporate Business Link.

Describe the technical support available to aid in electronic data transmissions.

Technical support is available Monday through Friday from 8 a.m. – 5 p.m. from our Bank Support desk and from Jan Trautmann at our Main Bank.

K. Transaction Research:

What documentation is provided with deposit correction adjustments?

If the correction is from a deposit needs to be made, the items are adjusted the following day and a notification is mailed out.

Within what time frame can you provide requested copies or documentation?

2 days

L. Wire Transfers and ACH Processing:

Are template based wire and ACH transfers able to be initiated through online banking services?

Yes

What are the opening hours and the cut-off times for initiating wire transfer transactions to ensure same-day execution?

8:30 a.m. – 4 p.m.

What are the opening hours and the cut-off times for initiating ACH transactions to ensure next-day execution?

8:30 a.m. – 7 p.m.

What is the cut-off time for incoming wire transfers and ACH transactions to receive same day credit?

4:30 p.m.

How soon after wire or ACH execution would an internal bank confirmation be available?

The notices are normally immediate, but will be no later than 15 minutes from the wire or ACH execution.

What is the bank's policy in the event of a wire transfer failure for with receipt of instructions has been confirmed to the customer?

If the City is trying to send a wire with an incorrect ABA number, the program will not let the transaction continue until the correct number is entered. If the customer has confirmed the information, we encourage the City to bring the information into the Bank for our wire team to assist them with the problem.

How and when is the customer notified of a failed wire transfer?

The funds will be returned immediately to the City and the City will also receive a phone call from our wire department alerting them to the failed transfer.

M. Services and Supplies: The following items shall be at no charge to the City. Cross through any item not supplied by the bank.

1. Imprinted deposit slips, debit and credit slips.
 - i. Third National Bank will provide the city with deposit slips. Third National Bank will also provide one eDeposit scanner free of charge to use for deposits. The machine will stamp the back of the checks "for deposit only" electronically, eliminating the need for a stamp and saving time. In addition, the City can deposit into any account held at Third National Bank and the deposits are effective immediately. There are no deposit slips required as they are also created electronically in eDeposit.
2. Coin Wrappers - Yes
3. Deposit bags, some lockable- Yes
4. Cashiers and Registered checks- Yes
5. Stop Payment Orders- Yes
6. Investment Counseling- Yes
7. Wire and ACH transfers- Yes
8. Depository for Federal Withholding Taxes-EFTPS- Yes
9. Safekeeping and Securities- Yes
10. Require statements to be on calendar month basis through the last day of the month. - Yes
11. City overdrafts - The City desires a minimum 24 hour period from the time of notification to the City by the bank to cover overdraft of City funds which have been presented for payment in the operating and payroll accounts. - Yes
12. Verbal telephone transfers- Yes
13. On-line banking with ability to obtain balances, deposits, initiate wire transfers, initiate ACH transfers, transfer funds between accounts, and review accounts at any time. - Yes
14. Imprinted checks for the Accounts Payable checking account and Payroll checking account with format designated by the City (generally a laser style check with top and bottom stub). The City uses an average of 500 checks per month in the accounts payable account. The payroll account is primarily direct deposit transactions with only a few printed checks per year.
 - i. Third National Bank will provide checks. Third National Bank encourages the City to use its AP Solutions program that pays vendors through a credit card process, eliminating the need for many checks, saving money on postage, and time from stuffing/ mailing envelopes. This FREE service also allows the city to earn additional cash back on all payments made through the AP Solutions program. In addition, Third National Bank's Corporate Business Link will allow the City to pay its vendors through ACH Vendor pay also reducing the number of checks needed.
15. Safe deposit box, minimum dimensions: 10" wide, 22" long, and 3" deep. - Yes

N. Optional Services and Supplies: Additions items may be proposed as line item options. The cost and / or change in interest rate and / or change in minimum balances shall be clearly indicated for each optional item. The City reserves the right to determine the

relative value of all optional services and select or reject each such service at the City's discretion. Further, the City reserves the right to have multiple relationships with various financial institutions.

- Third National Bank will furnish 2 **free** positive pay accounts to the City (See Exhibit C). Positive pay is a great way to add additional fraud protection to the City. The data submitted in the Positive pay files is also available to our tellers throughout the day for additional verification. With Positive Pay you will be allowed to see the issued or outstanding checks, pay a check, stop payment on a check, see any stale dated checks, void, delete or add checks and review any exceptions all within our Corporate Business Link online banking.
- Attached in Exhibit D is information regarding our eDeposit scanning solution for deposits. eDeposit allows the City the ability to process their own checks for deposit to any account here at Third National Bank within seconds. The Bank will provide one **free** scanner to the City. Should the City want an additional scanner, the Bank can provide that with a fee of \$40/month.
- Exhibit E is information regarding our AP Solutions product. This product allows the City to pay its vendors through a credit card process. AP Solutions is a **free** product, saving on postage and other related fees while earning additional income for the City.
- Payroll Cards are also available from Third National Bank at no cost to the City. These cards allow your employees to receive their deposits directly on the card. Employees can use the cards at **no charge** for POS (point of sale) transactions, at any of our Banking locations as a cash advance, or at any Central Bank ATM. Any employee is eligible for the payroll card program. The payroll card is backed by Master Card.
- Sweep accounts and Zero Balance accounts allow you to automatically sweep excess funds out of one account into another account each night. Alternately, if an account needs to be replenished at the end of the day to avoid having a negative balance in an account, a transfer from another account will automatically be done.
- HSA accounts are available at Third National Bank. These accounts are free to the City and employees. Funds can be sent to each account by the city or to the Bank to disburse. Debit cards are issued for each account holder and interest is earned on all balances. See Exhibit F for additional information.

We, at Third National Bank appreciate the opportunity to serve the City of Sedalia for all of its banking needs. With the continuous changes in banking, technology and compliance, it is imperative to have a business partner you can trust with all of your banking needs. Third National Bank has a full staff of highly-trained individuals who can help guide you through the changing banking environment. Over the last four years, the City of Sedalia has earned over \$117,000 in interest from Third National Bank, \$23,000 just in the last year and saved over \$9,000 in waived service fees this past year. By working together, not only has the City been able to reach its goals, it has grown and met budgets even in a fiscally challenging environment.

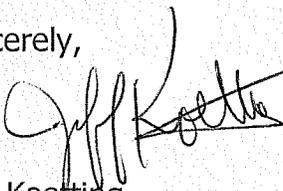
O. Evaluation Guide: The City reserves the right to select the best overall proposal in its discretion. However as a guide to assist the proposers, the City anticipates using the following weighting in evaluation of responsive proposals. Institutions are therefore encouraged to provide information in a concise manner directly relating to this evaluation criteria.

Evaluation Criteria	Weight
Net Overall Income Less All Associated Costs	50%
Service Levels (Based Upon Responses To Questions In This Proposal)	20%
Service Experiences (Based Upon Staff's Direct Experiences & References)	10%
Strength & Stability of Institution	10%
Convenience – Bank Locations, Hours of Operation, etc.	5%
Availability Of Desirable Options	5%

If you have any questions, please feel free to contact myself at any time. It has been a pleasure working with the City in the past, and we look forward to serving all of the future opportunities as your trusted advisor and partner. Besides myself, Third National Bank has additional support staff dedicated to providing excellent support in a timely and efficient manner. Our team has the experience to perform any task requested and is available here in Sedalia to assist you with any of your day to day operations.

Jan Trautmann – Electronic Banking Coordinator 660-829-3333 ext. 5573
Cindy Hopewell – AVP/Customer Service Manager 660-829-3333 ext. 5471
Erica Petersen – AVP/Business Development Coordinator 660-829-3333 ext. 5439

Sincerely,



Jeff Koetting
Sr. VP/Controller – Head of Operations



Third National Bank

Member Central Banccompany

Strong roots. Endless possibilities.™

MERCHANT SERVICES

Third National Bank has proudly provided credit and debit card acceptance to the City of Sedalia since January 2014. We partner with eProcessing Network (ePN) to provide card acceptance.

ePN is PCI compliant, which demonstrates their commitment to protecting the confidentiality and integrity of cardholder and personal data of anyone making purchases through their systems. Card information is stored on ePN's network and not on the City's local computers. ePN does the PCI testing for transactions to ensure they are securely processing with their software. To learn more about ePN and PCI compliance, visit ePN's website at www.eprocessingnetwork.com.

Merchant Services Pricing:

Authorization Fee:	\$0.06 per transaction
Transaction Fee	\$0.06 per ePN transaction and interchange plus 0.15%
Monthly Fee:	\$8.00 at four locations (4-Finance, Court, Parks, and Cemetery)
Monthly Fee:	\$6.00 at eight location terminals
Annual Regulatory Fee:	\$44.95 at four locations (4-Finance, Court, Parks, and Cemetery)
ChargeBack:	\$25.00
Retrieval Fees:	\$5.00

https://www.eprocessingnetwork.com/ eProcessing Network, LL... Merchant Home eProcessingNetwork

🔒 ePNSecure Allows Merchants to Process Their Way



Credit Cards

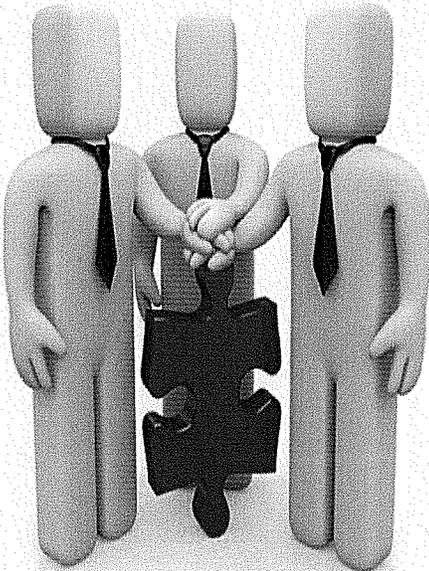
ePN's systems are in compliance with the latest PCI Data Security Standards (PCI-DSS). Our solutions are designed to prevent payment card data compromises and offer peace of mind with electronic transaction processing.



Checks

Through industry-leading ACH processing partners, merchants can accept check payments from a website, place of business, or mobile devices. This offers payment flexibility, increases customer satisfaction and sales.

Secure Processing with Industry Leaders



We are compliant with the Payment Card Industry Data Security Standard (PCI-DSS), which demonstrates ePN's commitment to protecting the confidentiality and integrity of cardholder and personal data of anyone making purchases from merchants using our Payment Gateway.



eProcessing Network is certified to process Retail Swiped, MOTO, ECI, AVS, CVV2/CVC/CID, PIN-Debit, ACH/Check, Gift Card, Loyalty and other transaction types through the processing platforms below.

[ISO/MSP Sign Up](#)



Dear Valued Customer;

We know how important it is for you to collect your hard-earned money in a timely manner. That is why we are excited to provide you with a simple and valuable enhancement to your business account. Your business account has been enrolled in the Re\$ubmittIt® electronic check recovery service, where you receive **100% of the face value** of all checks collected electronically, as well as minimize the burden of your check collections.

This **FREE** feature typically **doubles the funds** most businesses recover from bad checks, and requires no additional work from you!

*No set-up fees. No equipment to purchase.
No changes to your existing bank account.*

Instead of returning NSF checks to you, we forward them to the Re\$ubmittIt® processing center, where they are converted into electronic items for collection. From there, the checks are re-submitted electronically on your behalf, at **no cost to you**. Because of the speed of this electronic process, your chances of collection are dramatically improved, thereby increasing your cash flow.

**Your Account has
been enrolled!**

You know the status of checks being collected on your behalf simply by logging onto Business Online Services and clicking on the Re\$ubmittIt® icon. Here, you can track your checks, as well as access online reporting.

Please review the brochure, which explains the Re\$ubmittIt® process and why it is so successful. If you have any questions about the program, please contact your local customer service representative.

If you later decide you **do not** want the Re\$ubmittIt® service in connection with your business account, simply call any of our branches to **opt out** of the program.

Congratulations on your enrollment in the Re\$ubmittIt® electronic check recovery service. We appreciate your business.

Re\$ubmittIt®
Electronic Check Recovery.

Customer Support 866/860-5906

What is Positive Pay?

- Positive Pay is an automated check-matching service that identifies any check that was not legitimately issued by the customer or has an altered dollar amount
- Positive Pay is the most effective fraud-fighting tool available
- Positive Pay offers a solution for dual signature or authorization
- Positive Pay allows you online access to view the status of checks issued and the check image once it has been paid

What are the benefits?

- Reduces or eliminates the potential for fraudulent or altered checks
- Prevents paying a check with a misread amount
- Ensures stale-dated, voided, or stop-pay checks are not paid
- Provides extra security by contacting the customer for verification of questionable checks presented
- Inexpensive compared to potential losses from fraud
- Customer has access via the web to inquire, place stop payments and add checks issued

Implementation of Positive Pay

1. The customer prepares and sends a computer file of all checks issued every day with the check date, amount, check number, and payee name
2. The bank matches the checks presented for payment with the database of authorized checks issued
3. Any discrepancies in a check's information triggers a flag that the check may have been altered
4. Upon review with the customer, if the check is not authorized for payment, the paying bank returns the check

Methods of File Transmission

- Internet via secure transmission
 - FTP Protocol or Secure File Transfer through BusinessLink
- Manual online entry by the customer

Online Positive Pay

- Online Functionality
 - View the check issue database
 - Add individual checks issued
 - Change status to Void or Stop payment
 - View or print images online

Positive Pay Access via Business Online Services

Login to Business
Online Services

Home Personal Business Contact Us

Business Online Services

Login

User ID

Contact Us

Live Support	Chat Now
Customer Service	(816) 525-5300
Technical Assistance	(888) 777-8191

Important Information Regarding Security

Recently, hackers have begun targeting small and medium-sized businesses with access to their financial records in order to compromise your records. We recommend you review your operational controls. Follow are a few suggestions:

- Exact Dual Control when submitting ACH and Wire Transactions
- Incorporate a Fire Wall
- Keep your Anti-Virus Software up-to-date
- Monitor for Spyware
- Keep your computer's Operating System up-to-date

If you wish to learn more about computer and online security, you may visit [FBI's Don't Be an Online Victim and OnGuard Online Business](#) and local government agencies can find other security resources at [US-CERT](#).

As always, if you are concerned or suspicious, please contact us immediately.



Positive Pay Access via Business Online Services

The screenshot shows a web interface with two tabs at the top: "Business Services" (active) and "Personal Information". Below the tabs, the heading "Business Online Services" is displayed. Underneath, there is a section titled "Your Services" which contains a list of links: "BusinessLink - 5680000140027752", "Statements", "securemail", "Check Search", and "Positive Pay". An arrow points from a callout box to the "Positive Pay" link.

Select Positive Pay from this list of services.

Positive Pay

View checks issued:

Status Type drop down allows you to inquire by status of check:

<input type="checkbox"/>	Issued
<input type="checkbox"/>	Stop
<input type="checkbox"/>	Paid
<input type="checkbox"/>	Void
<input type="checkbox"/>	State Date
<input type="checkbox"/>	Delete

Account Number:
Status Type:
Check Number:
Date (mm/dd/yyyy)
Amount:
Payee:

Positive Pay Check Search

Drop down box shows the accounts that are available

Boone County National Bank

From: To:

From: To:

Between: And:

View Add Logout

- Enter the data to search
- The search results will return only those checks which contain the exact data entered above.
- The more data entered, the more precise the search results will be
- After entering the data, click the **View** button.
- To add a check, click the **Add** button.

Note: Please do not use the browser's **Back** and **Forward** buttons.
Use the provided buttons (e.g. **View Home Add**) for navigation.

Positive Pay

Adding a check:

Positive Pay Check Search

Account Number:
Status Type:
Check Number:
Date (mm/dd/yyyy):
Amount:
Payee:

Boone County National Bank

From: To:

From: To:

Between: And:

Choose the account that the check is to be issued on by clicking on the drop-down arrow.

To add a check to the database, click the **Add** button.

- Enter the data to search
- The search results will return only those checks which contain the exact data entered above
- The more data entered, the more precise the search results will be.
- After entering the data, click the **View** button.
- To add a check, click the **Add** button.

Note: Please do not use the browser's **Back** and **Forward** buttons. Use the provided buttons (e.g. **View**, **Home**, **Add**) for navigation.

Positive Pay

Positive Pay

Add Check

Account Number:

Boone County National Bank

Check Number:

Date Issued (mm/dd/yyyy)

Check Amount:

Payee:

Enter the check information and then click the Save button.

Save

Save & Return

Return Without Saving

Logout

Positive Pay

Placing a Stop Payment:

Positive Pay Check Search

Account Number:
Status Type:
Check Number:
Date (mm/dd/yyyy):
Amount:
Payee:

Boone County National Bank

To:
From:
Between:
And:

[View](#) [Add](#) [Logout](#)

- Enter the data to search.
- The search results will return only those checks which contain the exact data entered above.
- The more data entered, the more precise the search results will be.
- After entering the data, click the **View** button.
- To add a check, click the **Add** button.

Note: Please do not use the **Forward**, **Back** and **Forward** buttons.
Use the provided buttons (e.g. **View**, **Home**, **Add**) for navigation.

Choose the account number using the drop-down arrow.
Key in check number

Positive Pay

Updating check status:

Positive Pay

Search Results

Boone County National Bank

To update the status of a check that has not been paid, select the new status and then click the Update Status button.

ACCOUNT: CENTRAL BANK

Total Checks on Page: 1 Total Amount on Page: \$52,840.46

[New Search](#) [Modify Search](#) [Update Status](#) [Logout](#)

#	Status	Date Issued	Check Number	Amount	Date Paid	Payee
1	ISSUED/OUTSTANDING	12/12/2002	000001001	52,840.46		A

[New Search](#) [Modify Search](#) [Update Status](#) [Logout](#)

Using the Status drop-down tool, choose "Stop".

Click "Update Status".

Positive Pay

Check Images:

Account: Boone County National Bank

Total Checks on Page: 35 Total Amount on Page: \$500,551.55

[New Search](#) [Modify Search](#) [Update Status](#) [Logout](#)

Image Size
 Small Medium Large Full

Customer can control size of image

Click on magnifying glass
 Checks will be available to view for 60 business days once they clear the account (approximately 3 months)

#	Status	Date Issued	Check Number	Amount	Date Paid	Payee	Check Image
1	VOID	06/03/2002	010054826	287.42		Payee Name	
2	PAID	06/03/2002	000054857	90.00	06/16/2002	Payee Name	
3	PAID	06/03/2002	000054860	90.00	06/26/2002	Payee Name	
4	STALE DATED	06/03/2002	000054909	160.00		Payee Name	
5	STALE DATED	06/10/2002	000055021	520.00		Payee Name	

Positive Pay

Check Image - Microsoft Internet Explorer
File Edit View Favorites Tools Help

DATE 07/25/02 09:25:02
PAY TO THE ORDER OF XYZ Company
PO Box 22889
Jefferson City, MO 65102

AMOUNT OF CHECK \$600.00
CHECK NO. 055692
ISSUED BY [REDACTED]

JEFFERSON CITY, MISSOURI
SIX HUNDRED AND 00/100
65-238

10055692010865001
JEFFERSON BOARD OF EDUCATION
10055692010865001

07/25/02

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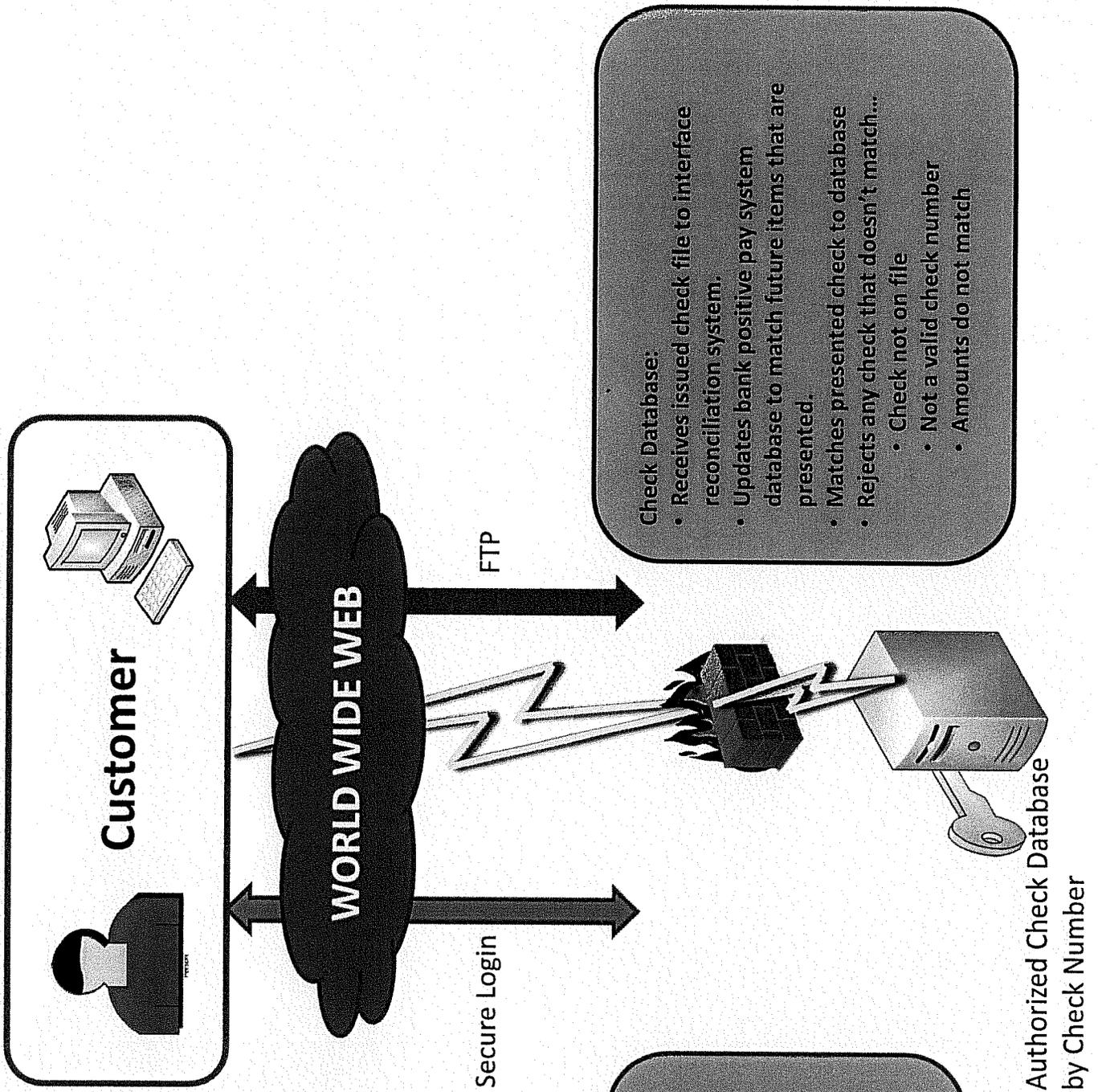
Image of the check
(front and back) will
appear.

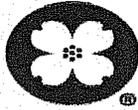
Customer may print a
copy using the
File/Print button

Positive Pay Summary

- Customers can be certain only checks they authorize will be paid
- Eliminates reconciliation problems associated with misencoded checks
- Substitute for normal customer initiated month end reconciliation
- Online access via secure Internet
- \$25 monthly fee per account for the Positive Pay service

How does Positive Pay work?





Third National Bank

Member Central Banccompany

Strong roots. Endless possibilities.™

eDeposit

Would you like a later deposit deadline? Would you like to eliminate the daily trip to the Bank? That is all possible! This service is called, eDeposit. Also known as remote deposit, merchant capture, or image deposits, eDeposit is an image-based process that allows you to use a small scanner to transmit images of their deposits to the Bank via an internet connection.

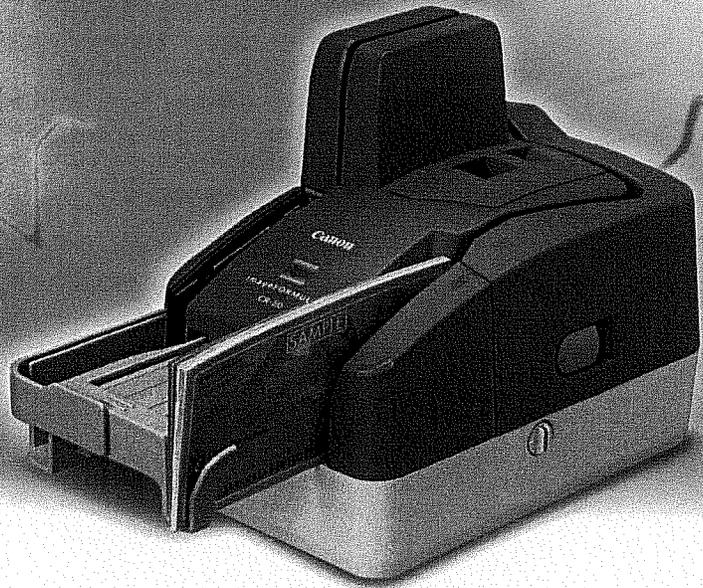
The county will collect payments, total the payments and scan the checks to create a deposit. This process assures a balanced deposit, allows internal controls and provides deposit reports and images.

The customer benefits in a variety of ways:

- Increased productive office time – deposits made within seconds
- Quicker availability on funds by eliminating “desk float” - funds available immediately after deposit is made
- Ability to insert dual controls
- Reduced courier costs and trips to the Bank – unlimited number of deposits can be made each day at any time during the day without leaving your office
- Extended deposit deadlines – Deposits can be made until 6pm daily with same day funds
- Reports and research improvement – front and back of each check are imaged and can be printed
- No longer need to stamp the back of the checks “For Deposit Only”

Canon

 **imageFORMULA**
CR-50



Improving the Customer and Teller Experience

The Canon imageFORMULA CR-50 Compact Check Transport is an easy-to-use solution to decentralize and advance traditional check processing. It offers high-quality image scanning, precise MICR accuracy, reliable item handling, and other useful features to help facilitate efficiencies and successful electronic transactions.

Wide Variety of Applications

The CR-50 check transport is ideal for moving paper checks and related small documents in front-counter teller settings, for merchant/remote deposit capture (RDC) applications, and for low-volume remittance processing. It enables users—in environments such as small and large banks, credit unions, and retail—to improve their point-of-presentment applications.

Clear-Cut Images

When dealing with financial transactions, poor quality data capture can result in inherent risks, such as incorrect account postings and item returns. Through features such as Fine Text Filtering, the CR-50 check transport improves image quality for sharper image capture, resulting in better OCR accuracy. Image Quality Assurance (IQA) functions also help ensure that scanned images satisfy Check 21 requirements.

Precise MICR Read

The CR-50 check transport is equipped with a patented magnetic head for high-precision MICR reading. And it takes MICR accuracy further by combining MICR reading with OCR processing (MOCR) for a higher level of accuracy. These capabilities ensure high read rates that mitigate risks associated with digitizing checks.

Easy to Install, Use, and Maintain

The CR-50 check transport's small footprint makes it ideal for teller counters, merchant desks, and other space-constrained areas. It also includes USB connectivity to ease installation, a 50-item Automatic Document Feeder (ADF) for simpler operation, and an easy-open body cover for quick access to perform basic maintenance and error recovery.

Dependable Item Handling

Scanning up to 50 checks per minute, the CR-50 check transport is a reliable solution that instills confidence. Item handling features, such as infrared double-feed detection, reduce the potential for misfeeds and downtime.

Useful Features

The CR-50 check transport has sophisticated features for efficient check processing. The built-in imprinter prints endorsement information on checks before scanning, and four-line virtual endorsements can be added to the scanned image. To help maximize performance, an Ink Level Alarm alerts users when imprinter ink is low, and a logging tool can track the number of scans, jams, double-feeds, imprints, and LED hours of use. It also includes comprehensive software, such as Canon's Scanning Utility and a Silver Bullet Ranger Driver.

Environment in Mind

The CR-50 check transport meets ENERGY STAR® guidelines for energy efficiency and complies with the RoHS and WEEE directives for reduction of hazardous substances and waste products. It is also part of Canon's Generation Green Program.

Customer Care

eCarePAK is available for the CR-50 check transport. eCarePAK extends service beyond the initial warranty period, saving on costs associated with post-purchase maintenance, maximizing uptime throughout the product life, and instilling confidence in the Canon investment for years to come.

Specifications

Type:	Compact Check Transport
Document Feeding:	Built-in Automatic Feeder (ADF)
Document Size	
Width:	2.0" – 4.3"
Length:	3.1" to 9.0"
Document Thickness and Weight:	.003" to .008" (17 lb. to 40 lb. Bond)
Feeder Capacity:	Approx. 50 Sheets
Scanning Element:	CMOS CIS Sensor
Light Source:	RGB LED
Scanning Modes:	Simplex, Duplex, Color (24-bit), Grayscale (4-bit/8-bit), Black and White, Fine Text Filtering, Error Diffusion
Optical Resolution:	600 dpi
Output Resolution	
Binary and Grayscale:	100/120/200/300
Color:	100/120/200
Scanning Speeds*	
Black and White / Grayscale:	50 cpm
Color:	20 cpm
MICR Assisted by OCR	
MICR:	E13B/CMC-7
OCR:	E13B/OCR-A/OCR-B
Interface:	Hi-Speed USB 2.0
Supported OS:	Windows® XP/Windows Vista®/Windows 7
Dimensions (H x W x D):	7.4" x 5.5" x 8.8"
Weight:	4.4 lb.
Power Consumption:	20.4W (Energy Saving Mode: 4.7W)
Suggested Daily Volume:**	2,500 Scans

BUNDLED SOFTWARE

- Silver Bullet Ranger Driver with IQA
- Canon Scanning Utility Software

OPTIONS AND CONSUMABLES

- Cleaning Cards
- eCarePAK (Exchange Service)
- Ink Cartridge (HP C6602 Series)

ITEM NUMBER

5367B002

OTHER FEATURES

- Deskew
- Four-Line Virtual Endorsement
- Infrared Double-Feed Detection
- MOCR
- Single-Line Pre-scan Imprinter

* Examples based on typical settings, rated in checks per minute with U.S. personal checks at 200 dpi in black and white, grayscale, or color.

** Calculation based on scanning speed and typical daily time of usage.

Canon
image*ANYWARE*

1-800-OK-CANON
www.usa.canon.com

Canon U.S.A., Inc.
One Canon Plaza
Lake Success, NY 11042

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Generate income¹ for your business by automating your accounts payable system and replacing checks with electronic payments — all at no cost to you!

APSolutions^{®2} is a web-based card management and reporting system that offers your business a better way to integrate electronic payments into its accounts payable system. This state-of-the-art payables processing system will allow you to pay invoices more efficiently, have better control of your cash flow, and provide vendors with reporting that enhances their posting process. Best of all, your day-to-day accounts payable operations can remain the same. Your vendors submit invoices and you process and approve them the same way you do today; the only thing that changes is the settlement process.

Benefits:

- A more automated and streamlined accounts payable process
- Reduced costs due to fewer checks and more electronic payments
- Better control of cash flow
- No change in day-to-day accounts payable operations
- Secure payments that fit your company's business rules — less risk of fraud
- Vendor is not required to currently have a Visa[®]/MasterCard[®] merchant acceptance program.
- Potential for revenue share¹
- No cost to implement

Features:

- Automated electronic payments to vendors
- Exceptional on-demand reporting
- State-of-the-art payable processing center
- No-hassle vendor enrollment
- Fast and easy payment to vendor's account through Deposit Pay[®] or Notify Pay[®] features
- Purchase pre-approval process available through P-Log[®] feature

APSolutions is designed for hospitals, municipalities, county government, K-12 schools, higher education, and commercial companies with a minimum of \$30 million in sales revenue.

APSolutions is offered through Card Services, a business unit of Columbus Bank and Trust, another division of Synovus Bank.

1) Revenue share based on volume; 2) Subject to credit approval

How To Get Started:

To find out more information about APSolution, call **Erica Petersen** at **(660) 829-3333 ext. 5439**, or email **Erica_Petersen@thirdnationalbank.com**.



Merchant Logs

Created Date between 3/1/2014 and 3/31/2014; Statuses: Reconciled; Selected Nodes; Selected merchants; User ID:

mmcdaniel
8/20/2014

[Redacted]

Billing Currency USD

Merchant Log Amount Totals		Transaction Totals		Merchant Log Remaining	
Open Merchant Logs	0.00	Matched Transactions	0.00	Open Merchant Logs	0.00
Matched Merchant Logs	0.00	Expired Log Transactions	0.00	Matched Merchant Logs	0.00
Expired Merchant Logs	0.00	Reconciled Transactions	13,038.20	Expired Merchant Logs	0.00
Reconciled Merchant Logs	13,038.20	Closed Log Transactions	0.00	Matched Transactions	0.00
Closed Merchant Logs	0.00	Overdrawn Log Transactions	0.00	Expired Log Transactions	0.00
Overdrawn Merchant Logs	0.00	Unmatched Transactions	0.00	Unmatched Transactions	0.00
Total	13,038.20	Total	13,038.20	Total	0.00

Create Date	Unique Id	Merchant Name	Merchant Code	Merchant Log Amount	Transaction Total	Amount Remaining	Status	Status Date	Customer Code	Created By
3/14/2014	QGM9JH PXMBG D111BL T	ANGIO DYNAMICS	A005670	3,886.48	3,886.48	0.00	Recon ciled	3/25/2014		File

Note:

Invoice(s) that make up merchant log

Invoice Number	Description	Pmt	Amount	Trans	Post	Merchant Name	Amount	Billing
2023522			1,289.94	03/23/20	03/24/20	ANGIO DYNAMICS	3,886.48	USD
2027401			2,596.54	14	14			

Transaction(s) attached to the

3/24/2014	QL3KWH YJB9751 11BRM	ANGIO DYNAMICS	A005670	2,244.15	2,244.15	0.00	Recon ciled	4/1/2014		File
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Note:

Invoice(s) that make up merchant log

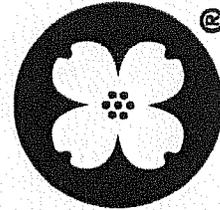
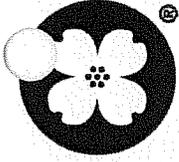
Invoice Number	Description	Pmt	Amount	Trans	Post	Merchant Name	Amount	Billing
2028065			264.37	03/30/20	03/31/20	ANGIO DYNAMICS	2,244.15	USD
2032327			1,715.41	14	14			
2033379			264.37					

3/27/2014	VESZF1 L8REWR 111BZM	ANGIO DYNAMICS	A005670	6,907.57	6,907.57	0.00	Recon ciled	4/1/2014		File
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Note:

Invoice(s) that make up merchant log

Invoice Number	Description	Pmt	Amount	Trans	Post	Merchant Name	Amount	Billing
2035875			4,465.28	03/30/20	03/31/20	ANGIO DYNAMICS	6,907.57	USD
2036956			891.30	14	14			
2037655			1,289.94					
2037761			261.05					



Step 1

Customer Initiates Payment to Vendor through AP Solutions before 2:00 p.m.

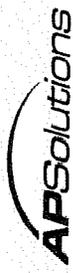


Step 10

Bank pays monthly Revenue Share to customer

Step 9

AP Solutions Sends Daily Reports to Bank & Customer



Step 2

AP Solutions generates report at 2:00 p.m.



Step 3

Bank debits Customer for vendor funding by 4:00 p.m.



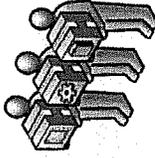
Step 4

AP Solutions Releases AP File



Step 5 (next day)

AP Solutions Sends Remittance Notice to Vendor



Step 6

Vendor Receives Payment



Step 7

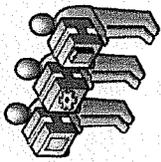
MasterCard Settles with Bank as Vendors Pull Payment

Step 8

Bank Reconciles using AP Solutions Tools

AP Solutions

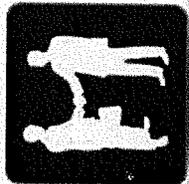
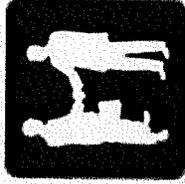
What If?



Vendor fails to pull payment prior to expiration?



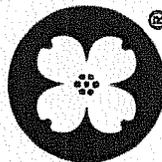
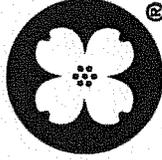
Bank sends Reversal to Customer after expiration



Customer submits AP File after 2:00 p.m.



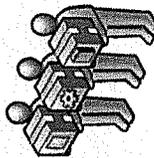
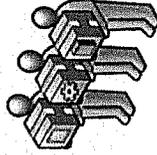
AP Solutions holds AP File until next day's business



Bank is unable to debit Customer's account



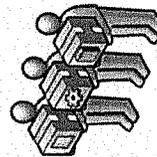
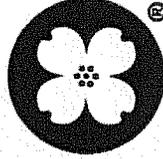
Vendors will receive remittance advices once funds are secured



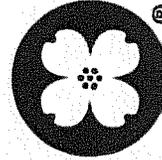
Vendor does not receive email remittance



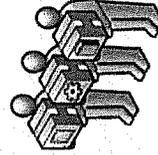
Future Enhancement
Bank will receive undeliverable notifications and contact vendor to correct



Vendor fails to pull payment on a regular basis



Bank enrollment team contacts vendor to discuss Push to Vendor DDA



Remittance Advice Sample

Your company's logo would be included on the remittance advice as well. The sample below is from our generic test account.

Email sent to Vendor –

Authorization for Payment

To receive payment for the below referenced invoice(s), please click on the Account Information link below and charge the total amount of 8.67 (USD) on your assigned MasterCard account. By charging the amount shown as a single transaction within 72 hours you will significantly reduce the possibility of payment complications.

[Account Billing Information \(Click Here\)](#)

Remittance Information			
Company Name:	Merchant Supplier Test	Merchant Code:	3232
REQ Number:	JVNNJ19WS1QR111B7R	Account Number(Last 4):	*7078
Total Amount:	8.67 (USD)	Uncharged Amount:	8.67 (USD)
Merchant Note:			

Invoice Details				
Invoice Number	Invoice Date	Discount Amount	Tax Amount	Amount
9	2/21/2014	0.00	0.00	8.67
		0.00	0.00	8.67

Payor Information			
Organization Name:	CENTRAL BANK PREFUND AP TESTING	Contact Name:	
Address:	RITA GUESS, 1125 1ST AVENUE	City, State, Postal Code:	COLUMBUS, GA, 319010000

Please do not reply directly to this email. This email address is not monitored.

The vendor clicks on Account Billing Information above. The vendor will be provided with the billing information as show in the example below.

Billing Information

Please use the billing information below for your payment. Note that this page may not be available for you to view again later, so it is important that you make this charge now.

Charge Amount: 8.87 USD

Card Number: [REDACTED] 955

Card Expiration: [REDACTED]

CSC: [REDACTED]

Please take your payment within the designated time frame. Failure to do so can result in your funds being expired.

Should the vendor try to access the information after the expiration, they would receive the message below.

Billing Details Unavailable

The link provided has been disabled for security purposes, or has expired if the funds were not processed in the time frame allowed. Please contact your Accounts Payables Representative

If the vendor attempts to process the card for even a penny over the authorized amount, they will receive a decline response.



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HEALTH SAVINGS ACCOUNTS

- **HSA:** a tax-exempt account in which funds accumulate to pay medical expenses. HSAs allow customers to enjoy tax reductions while having affordable health insurance premiums. Having this account will assist with unexpected medical expenses.
- **Eligibility:** you must have a high deductible health plan (HDHP) that covers yourself or your family. In addition, you cannot have other health coverage, cannot be enrolled in Medicare, and cannot be claimed as a dependent on someone else's tax return.
- **HDHP:** a plan with an annual deductible of at least \$1,250(2013) \$1,250(2014) for individual coverage or \$2,500(2013) \$2,500(2013) for family coverage.

Contribution Limits:

	2013		2014	
	Single	Family	Single	Family
Minimum Deductible Requirements	\$1,250	\$2,500	\$1,250	\$2,500
Maximum Out-of-Pocket	\$6,250	\$12,500	\$6,350	\$12,700
Maximum Contribution	\$3,250	\$6,450	\$3,300	\$6,550
Catch Up Contribution Age 55 or better	\$1000		\$1000	

Participants may contribute the maximum, regardless of their deductible amount!

- **Contributions:** are 100% **tax-deductible**. Funds grow on a **tax-deferred** basis, and if the funds are used for an eligible medical expense, the funds are tax-free. Funds roll over from year to year, and funds used after age 65 may be used tax free for eligible medical expenses or at the normal tax rate for any other reason.
- **Deadline:** for contributions is the same as your tax filing deadline excluding extensions. For most individuals this is April 15th.
- **Excess contribution:** is subject to a 6% tax penalty unless the excess contribution (including earnings) is removed prior to the tax deadline.

- **Account Information:** The HSA is a combination of two accounts. A Savings Access Checking Account and the HSA CD TX accounts. A zero balance checking with CD TX attached like a line of credit. Deposits made into the checking account will sweep into the CD TX as a contribution. This process takes 48 hours, so during this phase, items are in pending state.
- **Savings Access Checking Account:** No minimum balance to open this account and may only be opened for HSA or CESA contracts. The DDA will appear to be a zero balance account and must be tied to the HSA CD TX or CESA CD TX for it to be attached to the HSA contract. The DDA is a free checking account – Truth-in-Savings Disclosure, Stop payment fees, NSF fees, check ordering fees, ETC apply. Overdraft banking and Overdraft Access are not allowed on the account.
- **HSA CD TX:** this is a 30 day IRA IMMA Certificate and it is the reporting account, i.e. the base/funding account for the HSA. Multiple CD investments can accompany the CD TX but this account must also remain open.
- **Withdrawals:**
 - Customers can write a check or use a CheckPlus card to pay for their qualified medical expenses. Bill pay through Banking@Home is also an option.
 - To make a withdrawal or close the account, the customer can write a check for the available balance in the account. It is important to “unlink” the CD and checking account (use the OSB form to accomplish this). Close the checking, CD and debit card (as applicable). Close banking@home if there are no other relationships.
 - Refer to IRS Publication 502 for a complete listing of medical items. HSA funds can be used for any dependent on your Tax Return, even if they are not covered by the HDHP.
 - When making a withdrawal use a check not a Checking Advice of Debit ticket
- **Deposits:**
 - Current Year Deposits can be made directly to the Savings Access Checking Account with a DDA deposit ticket at the teller line, by ACH or transfer in Banking at Home. The system will automatically transfer the funds between the checking account and the HSA CD TX. Between January and April, if a contribution (deposit) is made through Banking at Home, the system will ask which year the contribution is for (previous or current). Please note that the CD must be a “transactional” account to make a deposit (IRA IMMA).
 - Prior Year deposits or Transfer Deposits should be made directly to the HSA CD TX to be coded correctly for IRS reporting.
 - Customers may also choose to invest the funds in a longer term CD or a Discount Brokerage account. If funds are moved from the CD TX account they are not immediately available for medical bills and the customer could incur bank penalties, DB accounts have a five day settlement period.