

Schedule 1 - Fee Schedule

City of Saginaw

Estimated primarily from November 2021

Account Services

		CURRENT		FROST		
	# UNITS/ ACTIVITY	UNIT PRICE	ESTIMATED MONTHLY CHARGE	UNIT PRICE	ESTIMATED MONTHLY CHARGE	Inc/(Dec)
Account Maintenance	6	20.00	120.00	23.00	138.00	18.00
Statements Rendered	6	0.00	0.00	0.00	0.00	0.00
Credits Posted	99	1.00	99.00	1.00	99.00	0.00
ACH Incoming Credits	139	0.25	34.75	0.20	27.80	(6.95)
Debits Posted	207	0.18	37.26	0.20	41.40	4.14
ACH Incoming Debits	28	0.20	5.60	0.20	5.60	0.00
Deposited Items	1,213	0.12	145.56	0.15	181.95	36.39
Special Signature Requirement	5	3.00	15.00	15.00	75.00	60.00
Special Sign Requirement Items	168	0.10	16.80	0.50	84.00	67.20
Return Items	1	10.00	10.00	10.00	10.00	0.00
Reclear Items	1	0.00	0.00	5.00	5.00	5.00
Deposit Corrections	1	0.00	0.00	10.00	10.00	10.00
Incoming Wire Transfers	1	0.00	0.00	15.00	15.00	15.00
Wire Transfer Statement	1	0.00	0.00	5.00	5.00	5.00

Remote Payment and Presentment Services

Remote Processing and Presentment	1	35.00	35.00	35.00	35.00	0.00
RPPS Transactions	1,056	0.08	84.48	0.08	84.48	0.00

Vault Services

Currency Processing per 1000	28	1.00	28.00	1.00	28.00	0.00
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Positive Pay Services

Positive Pay Paid Reject Items	1	5.00	5.00	5.00	5.00	0.00
Positive Pay with Payee Review	1	65.00	65.00	65.00	65.00	0.00
Payee Review Items	175	0.00	0.00		0.00	0.00

ZBA Services

Zero Balance Accounting	4	30.00	120.00	30.00	120.00	0.00
Zero Balance Accounting Transfers	32	0.00	0.00	0.00	0.00	0.00

Image Archive Services

Image Archive Disc	1	25.00	25.00	25.00	25.00	0.00
Image Archive Items	200	0.05	10.00	0.05	10.00	0.00

Automated Clearing House

ACH Filtering - Fraud Services	3	20.00	60.00	20.00	60.00	0.00
ACH Filters - Fraud Services	25	1.00	25.00	1.00	25.00	0.00
ACH Origination Services	1	15.00	15.00	15.00	15.00	0.00
ACH Origination Items	1,544	0.15	231.60	0.13	200.72	(30.88)
ACH block or filter with review	1	20.00	20.00	20.00	20.00	0.00
Return Items ACH	1	5.00	5.00	5.00	5.00	0.00

Online Services

Previous Day Reporting Services	1	35.00	35.00	35.00	35.00	0.00
Previous Day Reporting Accounts	6	20.00	120.00	20.00	120.00	0.00
Previous Day Reporting Detail Items	473	0.10	47.30	0.10	47.30	0.00
Return Item Images Access	1	15.00	15.00	15.00	15.00	0.00
Online Transfers	1	0.00	0.00	0.00	0.00	0.00
Online Stop Payments	1	20.00	20.00	20.00	20.00	0.00

Other Monthly Fees

Incoming Wire Transfers	1	12.00	12.00	15.00	15.00	3.00
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Wire Transfer Payment	1	15.00	15.00	15.00	15.00	0.00
Wire Transfer Statement	1	5.00	5.00	5.00	5.00	0.00
Monthly Total Estimated Fees			1,482.35		1,668.25	185.90
Other						
Depository Bags			0.00		0.00	
Endorsement Stamps (one time charge)			0.00		0.00	
Check Stock			0.00		0.00	
Deposit Slips			0.00		0.00	
ACH Software Charge			0.00		0.00	
payroll card/card						
remote deosit item storage per item						
Frost 30% discount rate			(444.71)		(500.48)	
Frost Regulatory Balance Fee(.000125)			323.04		323.04	
Total Monthly Estimated Fees Before ECR			1,360.69		1,490.82	130.13
ECR					0.30	
Average Collected Balance					2,584,342	
Less Reserve Requirement (%)					0%	
Investable Balance						
Estimated Monthly Earnings Credit					637.24	
Total Monthly Estimated Fees less Earnings Credit					853.58	
Estimated Collected Balance Required to Offset Service Charges					4,594,055	