

CITY OF CONCORD, NORTH CAROLINA
FINANCE DEPARTMENT
BANKING SERVICES
REQUEST FOR PROPOSAL FOR THE PERIOD
DECEMBER 1, 2023 THROUGH NOVEMBER 30, 2026

BANK _____
BANK OFFICER _____ TITLE _____
ADDRESS _____
PHONE _____ DATE OF PROPOSAL _____

INTRODUCTION

The initiation of the Request for Proposal (RFP) process is intended to result in the selection of a financial institution that can provide the City of Concord with the highest quality service and most flexible banking services for the lowest cost to the public. The City recognizes that the Bank should be fairly compensated for services rendered and all City bank balances will be continuously and fully invested for the benefit of the City. The City is requesting that each respondent competitively bid its services, propose an arrangement whereby all daily uninvested cash balances are invested on behalf of the City, and propose the most equitable method for establishing such investment rates. The City currently uses Wells Fargo for banking services. At the end of this document is a response form (Part III) for answers to all questions asked in this RFP. **Please completely fill in this response form.**

PART I: PROPOSAL PROVISIONS

- A. The City of Concord requests proposals for the banking services described below with an award period beginning December 1, 2023 and ending November 30, 2026. The service arrangement may be extended or renewed upon mutual agreement of the bank and the City
- B. All pre-proposal questions are due via email by **5:00 PM March 8, 2023**. All questions will be answered via email sent to all bank representatives by **5:00 PM March 15, 2023**. The City will not be able to answer any questions after this date. Questions should be directed to Madison Forte, Accounting Operations Manager via email to fortem@concordnc.gov
- C. Proposals must be received via email to the Accounting Operations Manager, Madison Forte fortem@concordnc.gov, no later than **April 12, 2023 at 5:00 PM**. Please be sure all documents are signed and dated by an official authorized to bind the Bank in legal matters.
- D. Recommendations are scheduled to be made to the City Council at the **June 8, 2023** council meeting. The results of the evaluation will be available **May 26, 2023**.
- E. The City reserves the right to reject any and all proposals, to waive any non-material irregularities or informalities in any RFP, to accept or reject any item or combination of items, and to request additional clarification of proposals.

F. All proposals received become the property of the City of Concord and information included therein or attached thereto, shall become public record upon delivery to the City.

G. The City does not guarantee that the activity levels as indicated in this proposal will continue at the same level during the award period.

H. Any and all costs associated with the preparation of a response to this request are the responsibility of the proposer, and are not to be passed on to the City.

I. All services will be evaluated on availability, time schedules, reporting, and in the case of interest bearing checking accounts, interest rates. All proposals will be evaluated as follows:

1. Ability to provide needed services in an efficient and responsive manner.
2. One assigned contact with backup contact in their absence.
3. Ability to provide all services requested by the City.
4. Overall cost.
5. Previous large volume account experience.
6. Financial strength and capacity of the financial institution.

J. The proposing Bank shall be a qualified depository for public funds in accordance with N.C. General Statute 159-31 under the State Treasurer's Pooling Method of collateralization. The Bank must be a member of the Federal Deposit Insurance Corporation. The Bank shall provide one copy of its most current audited annual report and that report should contain at least a three-year comparative listing of financial data.

K. Any exceptions to the proposal specifications should be listed separately.

L. The City expects an account executive to be named once an award is made. The account executive shall serve as liaison with the city regarding **all** matters of the account.

M. The Bank must include with their response, copies of all agreements needed in accordance with the provision of services to the City. These will be reviewed by the City legal staff.

N. The City will continue to invest idle funds in the highest yielding securities available and submission of a proposal under this RFP shall constitute a commitment by the bank to bid aggressively on such investments regardless of the bid award. The depository bank selected will, however, receive priority consideration when any equal best proposals are made on time investments.

PART II: DESCRIPTION OF SERVICES TO BE PROVIDED

Please see Bank Transaction Analysis attachment (Attachment 1) for an average of the actual data for the period of January 1, 2022 through December 31, 2022. This should be used for pricing purposes.

A. GENERAL

1. A full service branch of the institution must be located within the corporate limits of the City of Concord as of January 1, 2023, and continue to operate within the City during the period of the services award. Please provide a listing of all full service branches within the corporate limits of the City of Concord.
2. All funds deposited shall earn interest. Balances remaining at the end of each day in the City's main depository account will be invested overnight at a competitive rate in investments which comply with N.C. Statute 159-30, "Investment of Idle Funds."
3. Provide separate accounts as needed. The City may have activities that need to be maintained separately. There need to be options for separate interest bearing and zero balance accounts. The City currently has a main depository account for the daily deposits, payroll, and other electronic debits and credits; a general operating account for our vendor payments (checks and EFTs) that maintains a zero balance; and several other small accounts that serve various purposes.
4. All account balances shall be available for investment by/for each account at all times.

B. DEPOSITS

5. Monies deposited in the bank by 2:00 p.m. shall be processed and credited for same day credit. Other monies, such as maturing investments shall be given immediate credit and availability. Please include a copy of your proposed availability schedule. This should be your best availability schedule.
6. Redeposit all returned deposit items for insufficient funds, waiting a minimum of 24 hours before debiting the City's account. Forward returned items to the City of Concord's Finance Department. Provide a return item report via online banking, which includes ACH and traditional check returns.
7. The bank will provide an electronic/smart safe or same day courier service to and from City Hall for daily cash deposits, or a contract option.
8. Ability to deposit checks remotely via scanner and mobile application (multiple checks in a single deposit).
9. Lockbox services for utility payments.

C. ONLINE SERVICES

10. Provide online banking services package. Bank shall provide all software required to provide these services and to access all required reports. Detailed requirements are listed below. In the event that online services are down, provide an acceptable

backup method via telephone/fax/email for each online requirement listed herein. Include details on how updates and maintenance are handled.

11. Provide the following report types online:

- a) Detailed transaction and balance reports – Report should show previous day detailed transactions, which include listings of all debits and credits impacting the City's accounts.
- b) Intra-day position report – Report must provide up-to-the-minute recap of available account balances. It should be updated continuously throughout the day and reflect beginning balances, incoming and outgoing wire transfers, ACH activity effective that day, maturing investments, and disbursing debits. Please list types of transactions that do update the Intra-day report and those that don't update the Intra-day report.
- c) Return report – Report should list all check and ACH return items for the previous day. Report should be by account.
- d) Positive pay exception reports – Reports should list all checks or ACH's that are not included in the positive pay data transmission and should be interactive. Authorized official should be able to accept or deny these items online. Exceptions should be available by 10:30 a.m. each day. Please state in the RFP response whether you offer imaged copies of the checks in addition to the report.

12. Provide stop payment services online from authorized officials. Verbal requests from authorized officials will be accepted and processed on the same day with documentation to follow. As a part of this service, authorized officials would be able to inquire online to determine if a specific check had previously been presented for payment prior to initiating a stop payment.

13. Provide ability to enter wire, ACH and book transfers online. Online system should offer ability to template repetitive transactions. System should also have ability to structure an approval hierarchy.

D. WIRE TRANSFERS, ACH TRANSACTIONS AND OTHER TRANSFERS

14. Furnish direct deposit of employees' checks (credit entries) to their designated checking or savings account according to the Automated Clearing House (ACH) rules and regulations.

15. Transmit credit and debit entries initiated by the City under ACH rules. Please indicate bank's capabilities and requirements for these services.

16. Process incoming and outgoing wire transfers verbally (via telephone) and online in real time as requested by duly authorized official(s) if instructions are received by the

bank by the official deadline established by the Federal Reserve System. All incoming wires processed are expected to result in same day credit to the City's account. The bank is expected to assume responsibility for all loss or cost incurred by the City as a result of the bank's failure to transfer wires as indicated.

17. Provide ability to create templates for repetitive wires and ACH transactions with the ability to restrict amount and access for different users within the City. Each individual template should have ability to permanently establish different sections of the template. For example, for some repetitive wires, the same amount is wired each time. Each individual template should also have the ability to restrict use for designated authorized officials. Different templates would then be able to have different users.

E. SUPPLIES

18. Provide sufficient pre-encoded deposit slips per deposit site in duplicate to the City to process daily deposits. The City currently has deposit tickets that are encoded for each department, making it easy to identify where the deposit originated from. Please include in your response if this is available and how this is reflected on the bank statement.

F. SAFEKEEPING SERVICES

19. The bank will be responsible for acquiring and setting up a third party safekeeping agreement outside of the bank's corporate structure on behalf of the City.
20. The bank shall be responsible for ensuring that the third party provider adheres to all of the mandatory requirements.
21. Custodial services must include:
 - Physical custody and safekeeping of assets.
 - Collection and remittance of income.
 - Notification of securities called for redemption, or defaults of payment.
 - Collection of called or maturity principal.
 - Buying, selling, receiving or delivering securities on specific instruction.
 - Primary contact person for the City.
22. Online access to confirmation reports of investments held shall be provided. Reports shall contain par, book and market value information for each investment. Coupon amounts and payment dates are also valuable information to have online. Note whether access is through internet or modem driven software. The bank or third party shall provide any required software. Include in response whether report is available daily or monthly. Note the number of days the reports are warehoused. Also include in your response information on the source of market values.

23. The third party shall accept delivery/wiring instructions until 3:00 p.m. each business day.
24. Safekeeping receipts shall be sent for each activity either by e-mail, fax or traditional mail within 2 business days of the activity.

G. OTHER SERVICES

25. The City at times will have money coming into its account by wire transfer late in the day and will also be sending money out of its account the same day by wire transfer. The Bank should state its policy on daylight overdraft and whether large daylight overdrafts would cause a problem. (Part III)
26. Provide positive pay option (both standard and ACH) for all disbursement accounts. Banks must have capability of receiving an electronic transmission. Exception reporting and communication must be provided through online banking services.

In RFP response, include the following information regarding positive pay:

- a) Include an overall description of your positive pay service including file layout and transmission process.
 - b) Is the service same-day or next day?
 - c) Is it applied at the teller line?
 - d) Explain how voided checks are handled in reference to the positive pay file.
 - e) Indicate any limit on the volume of positive pay exceptions that your system can handle.
 - f) State your default disposition of exception items in the event that the bank does not receive the City's decision to pay or not to pay.
 - g) State whether a dollar threshold can be applied to the default disposition (e.g., return all checks over \$10,000).
27. Forward bank generated debit or credit items to the City the next business day with detail support describing the nature of the transaction.
 28. Provide research assistance on transactions (lost checks, lost deposit slips, mutilated checks, and bank generated transactions) by providing sufficient details within 72 hours of request.
 29. Provide a large safe deposit box for City if need arises.
 30. Provide sufficient night depository services including supply of bags.
 31. Provide change as needed by the City.
 32. Occasionally, the City will have a check payable to one of its departments (ex Fire Department). The check will be presented at your local branch for cashing. This also must include custodians ability to cash petty cash checks.

33. The bank should outline any additional services to be made available to the City.

H. STATEMENTS AND PAYMENT OF FEES

34. Provide a detailed itemized statement for each account for the previous month which shows each deposit slip, credit or debit memo, along with the check number and amount of each transaction processed within 10 working days of the subsequent month.

35. Provide electronically all cleared check images (front and back) for each account, as well as providing the software and database that allows for efficient inquiry.

36. Allow City to compensate the Bank either through direct fee, compensating balances, or through a non-interest bearing certificate of deposit. See Part III.

37. Furnish monthly detailed account analysis for each account enumerating the account activity by type of service and activity volume within each service. If compensating balance is utilized, provide analysis of fees compared to earnings allowance.

PART III: BANK BID RESPONSE

A. Please answer **all** questions listed below, attach any additional pages if necessary. Any condition stated in the bid request will be assumed to be provided by the Bank unless otherwise stated.

1. Does the Bank use Pooling Method of reporting to the State Treasurer’s Office?

2. What is the latest time for safekeeping instructions? Time: _____
3. How is interest rate on City accounts determined?
4. Will the City of Concord receive your best availability schedule?
(See Part II) (Y/N) _____
5. Is daylight overdraft, as described, a problem? (Y/N) _____
If Yes, explain your policy.
6. Describe how and where you would process daily deposits.
7. Please list any computer compatibility specifications.
8. How long are original cleared checks kept by your bank? _____
9. Remote Deposit :
Via Scan and upload: (Y/N) _____
Via Mobile Application (Multiple checks, single deposit) : (Y/N) _____
10. Please review Attachment II and provide a pricing for all fees using the provided excel document – add any additional fees to the bottom, as well as mark, any that are not charged. Also provided is Attachment III a fee glossary to ensure uniform pricing.

It is preferred that the Bank fill in all three blanks, and the City will elect to compensate the Bank either through direct fee, compensating balances, or through a non-interest bearing certificate of deposit. **All costs for banking services included in this response should be included in this compensation arrangement, as no other additional compensation will be allowed. Therefore, the proposing Bank should complete all items. Please use the enclosed bank transaction analysis to determine pricing.**

\$ _____ -OR- \$ _____ -OR- \$ _____
Minimum Monthly Service Charge Average Daily Collected Balance Non-Interest Bearing Certificate of Deposit

The Bank should also indicate those procedures or provisions that will be used to adjust the above amounts, and the reasons for any adjustments if any are necessary. Proposed adjustments should be no more frequent than annually. Also note that the account should be adjusted for incidences of failed securities and deliveries on a daily basis with interest credited or debited if this occurs.

ATTACHMENT 1

BANK TRANSACTION ANALYSIS

Monthly Average for the period January 1, 2022 through December 31, 2022

Average Collected Balance	\$16,271,198
Deposits Made	183
Checks Paid	370
City initiated ACH payments (includes payroll direct deposit and vendor EFT payments)	3,703
City utility bill drafts of customer accounts (For January 2023)	10,000
Miscellaneous ACH credits	158
Miscellaneous ACH debits	254

ATTACHMENT III



Wells Fargo Treasury Management Pricing

City of Concord

Pricing as of February 2023

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
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BALANCE & COMPENSATION INFORMATION

IAMIB	000230	RECOUPMENT MONTHLY IB	Deposit assessment	Fee to partially recover insurance premiums the Bank pays to the FDIC for deposit insurance. Monthly charge based upon average monthly ledger balance. Assessed on per thousand dollar basis. See Commercial Account Agreement for additional information.
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GENERAL ACCOUNT SERVICES

22051	010000	ACCT MAINTENANCE	Account	Monthly maintenance charge for DDA with non return of checks (CheXstor) - one account statement included
22051	010000	ACCT MAINTENANCE	Account	Monthly maintenance charge for DDA with non return of checks (CheXstor) - one account statement included
DS510	010020	ZERO BALANCE MASTER ACCOUNT MAINT	Account	Monthly account maintenance fee for ZBA Master accounts.
CK021	010100	DEBITS POSTED	Debit	Per item charge for debit items, other than checks or drafts, posted to an account.
14110	010101	CONT DISB CREDITS POSTED	Credit	Per item charge for paper and electronic credits posted to Controlled Disbursement account
22063	010000	DDA STMT W/IMAGE CLASSIC-MTHLY BASE	Account	Monthly fee for DDA statement with images. Classic design = 10 images per page - front of check only.

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
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15007	010101	DESKTOP DEPOSIT-DEPOSIT CREDITED	Credit	For each deposit submitted through the Desktop Deposit service, either through the CEO portal or mobile, a charge of one will be made to the customer.
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DEPOSITORY SERVICES

CK199	10001A	POST VERIFY CASH DEPOSITED	Dollar	Cash deposited at Wells Fargo branch in tamper evident dual pouch bag post verified after deposit is made.
CK197	100040	CASH ORDER FEE IN A WF BRANCH	Transaction	Per order fee for cash order in a Wells Fargo branch.
CK141	100040	CURRENCY FURNISHED BY WF BRANCH	Dollar	Per dollar fee for currency furnished by Wells Fargo branch.
CK062	100416	CEO RETURN ITEM RETRIEVAL-IMAGE	Transaction	Fee for each retrieved image of a returned item within CEO Returned Item Services
CK064	100416	CEO RETURN ITEM SERVICE MTHLY BASE	Customer ID	Monthly base fee for customers enrolled in the CEO Returned Item Services
CK061	100400	RETURN ITEM - CHARGEBACK	Transaction	Per item fee for each deposited item that is returned and charged back to depository customer

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
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CK069	100401	RETURN ITEM SPECIAL INSTRUCTIONS	Transaction	Per item fee for returned items special processing instructions which include: Individual Debits vs. Lump Sum, Alternate Charge Account, Alternate Mailing Address, Courier Pickup, and/or Overnight Mail.
CK081	100401	RETURN ITEM SPECIAL INST MTHLY BASE	Account	Per account fee for Special Instructions monthly base fee. Special Instructions include: Individual Debits for Items, Alternate Charge Account, Alternate Mailing Address, Courier Pickup, and/or Overnight Mail.
CK075	100402	RETURN ITEM REDEPOSITED	Transaction	Per item fee for each deposited item that has been returned by the paying back and is redeposited in an attempt to collect funds

34235	100416	CEO RETN ITEM SUBSCRIPTION PER ACCT	Subscription	Monthly Maintenance Charge per account for Return Item reporting in the Return Item subscription.
34237	100416	CEO RETN ITEM SUBSCRIPTION PER ITEM	Item accessed	Per item fee for returned items accessed via CEO Returned Item Subscription
22723	10001A	BRANCH DEPOSIT POST VERIFY	Deposit bag	Per deposit fee for Wells Fargo branch deposit made in tamper evident dual pouch bag
08374	100701	CASH VAULT TRANS RECAP RPT-EMAIL	Report	Per report charge for a cash vault daily recap report delivered via e-mail.

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
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12707	100610	DEPOSIT LOCATION REPORTING - ITEM	Transaction	Per item charge for the reporting of deposits and deposit related transactions from multiple locations to a single account.
002	100225	DEPOSITED CHECK	Check deposited	Deposited checks drawn on U.S. banks, including Wells Fargo.
706	100224	DESKTOP DEPOSIT-DEPOSITED ITEM	Check deposited	Charge per item deposited via Desktop Deposit for checks drawn on Wells Fargo and on banks other than Wells Fargo. Applies to items submitted through CEO portal or mobile. For each item, a charge of one will be made to the customer.
741	100220	WF ELEC DEPOSIT-DEPOSITED ITEM ONUS	Check deposited	Charge per item for electronically deposited checks drawn on Wells Fargo Bank in the state or on the regional legal entity where the deposit is made, or on the National Bank 1210-0024-8 routing/transit number via Electronic Cash Letter.
746	100224	WF ELEC DEPOSIT-DEPOSITED ITEM	Check deposited	Encoded electronically deposited checks deposited via Electronic Cash Letter drawn on banks in other parts of the U.S. outside the region where deposited.
790	100230	ELECTRONIC DEPOSIT - DEP ADJUSTMENT	Adjustment	Charge for adjustment to file total of electronically deposited items.

PAPER DISBURSEMENT SERVICES

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
DS191	150122	PAYEE VALIDATION STANDARD-ITEM	Check paid	Per check charge for each check posted to account with payee validation services.
22810	150500	WF CHK CASHED FOR NONACCT HOLDER	Check cashed	This charge is for non customers cashing checks drawn on Wells Fargo Bank. Wholesale customer (account holder) absorbs full fee and no cost is passed on to payee.
21622	150220	CONT DISB CASHED CHECK-FLOAT FEE	Check cashed	Fee assessed for Controlled Disbursement checks cashed at Wells Fargo branches to cover cost of float for holding over these cashed items. Fee is calculated per \$1,000 cashed.
12812	151352	CEO IMAGE VIEW < 90 DAYS - ITEM	Image retrieved	Charge for each image retrieved from the bank's image database and delivered online < 90 days old.
22225	150240	CHECK CASHING THRESHOLD MO BASE	Account	Charge for providing fraud control service setting maximum check cashing dollar thresholds at the branches.
22245	150240	CHECKS PAY TO INDIV BLOCK MO BASE	Account	Charge for providing fraud control service disallowing cashing of checks to individuals at the branches.
22235	150240	OTC DEBIT BLOCK MONTHLY BASE	Account	Charge for providing fraud control service disallowing over the counter withdrawals at the branches.
12907	150030	POSITIVE PAY MONTHLY BASE	Account	Monthly fee per account for Positive Pay service.

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
MD091	150240	PYMT AUTH MAX CHECK MTHLY BASE	Account	Monthly per account fee when accounts are setup for the Payment Authorization Max Check \$ option.
MD091	150240	PYMT AUTH MAX CHECK MTHLY BASE	Account	Monthly per account fee when accounts are setup for the Payment Authorization Max Check \$ option.
34210	150700	CEO CONT DISB SUBSCRIPTION BASE	Account	Monthly maintenance charge per account for Controlled Disbursement summary and detail reporting.

14070	150000	CONT DISB ACCT MAINT W/CXSTR	Account	Monthly maintenance and funding charge for a Controlled Disbursement account with non return of checks (CheXstor)
14225	150110	CONT DISB CHECKS PAID	Check paid	Per item charge for checks or drafts presented for payment on a Controlled Disbursement account, including checks that are presented electronically.
PAPER DISBURSEMENT RECON SERVICES				
34337	200201	CEO CHECK ISSUES-ITEM	Check issued	Per item charge for all records entered manually or imported via CEO Fraud Manager
12687	209999	ARP AGED ISSUE RECORDS ON FILE-ITEM	Record	Per item fee for maintaining issue records that remain outstanding after 60 days.

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
12377	200201	ARP FULL RECON-ITEM	Check issued	Per item charge for the receipt and posting of check issue data received on Full ARP accounts. Includes items originated by customer, vendor, NDM, and CEO Fraud Manager.
12060	200010	ARP MONTHLY BASE - FULL	Account	Monthly charge per account for providing full reconciliation service
12061	200020	ARP MONTHLY BASE - PARTIAL	Account	Monthly charge per account for providing partial reconciliation service
12604	200306	ARP OPTIONAL REPORTS	Report	Charge for each ARP report produced that is delivered via paper or transmission or in PDF format on CEO Treasury Information Reporting.Â This element is not charged for Excel/CSV format on CEO Treasury Information Reporting
12430	200301	ARP OUTPUT - TRANSMISSION	Transmission	Per transmission charge for delivery of check reconciliation information via direct transmission, NDM or to a vendor.
34350	200306	CEO ARP STMT & RPTS MONTHLY BASE	Account	Monthly base fee per account for receiving ARP statements and/or optional reports delivered via CEO in PDF format. This includes Positive Pay Only accounts receiving optional reports in PDF format.

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
12694	200100	OUTGOING TRANSMISSION - PER ITEM	Item reported	Charge for each item included on an ARP outgoing transmission. This is in addition to per file transmission and optional report fees. NOTE: this does not include volume associated with the ARP File Confirmation summary or detail report.
GENERAL ACH SERVICES				
CK018	250201	ELECTRONIC CREDITS POSTED	Credit	Per item charge for electronic and non-paper credits posted.
CK018	250201	ELECTRONIC CREDITS POSTED	Credit	Per item charge for electronic and non-paper credits posted.
34342	250400	ACH CEO RETURN SUBSCRIPTION - ITEM	Item accessed	Per item(Transaction + Addenda) charge for ACH return and notification of change reporting in the ACH Return Subscription
34340	250400	ACH CEO RETURN SUBSCRIPTION-ACCOUNT	ACH company ID	Monthly Maintenance Charge per ACH Company ID for ACH Return and Notification of change reporting in the ACH Return subscription.
ES280	250000	ACH MONTHLY BASE	Subscription	Monthly base charge for ACH Direct Origination services.
ES211	250102	ACH FUTURE DATED ITEM	Transaction	Per item charge for originated ACH transit one day items. Volumes are received from DDAES211, DDAES212, DDAES213 and DDAES220.

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
ES206	250120	ACH ORIGINATED - ADDENDA REC	Addenda record	Per addenda record charge for remittance data in originated ACH addenda records
ES349	250220	ACH RECEIVED ADDENDA	Addenda record	Per addenda record charge for remittance data in received ACH addenda records

ES344	250202	ACH RECEIVED ITEM	Transaction	Per item charged for ACH received item (credit and debit)
06502	250302	ACH RETURN ITEM-ELECTRONIC	Return	Per item charge for ACH return items - information reporting and transmission reporting advice
ES803	250500	ACH PAYMENTS ONLINE BATCH RELEASE	Batch/file	Fee for each batch the customer releases to the bank for processing
ES801	250501	ACH TRANSMISSION CHARGE	Batch/file	Per file charge for ACH transmission input
34377	250000	ACH PAYMENTS BASE FEE	Company ID	Monthly base fee assessed for each Company ID set up on ACH Payments
ACH1D	250102	ACH PAYMENTS FUTURE DATED ITEM	Transaction	Charge per any one day item originated through ACH Payments. The volume for this element is determined by summing elements DDA34381, DDA34382, DDA34387 & DDA34388
34333	251050	ACH CEO FRAUD FILTER REVIEW MO BASE	Account	Monthly base charge for CEO ACH Fraud Filter Review Service.
34334	251050	ACH CEO FRAUD FILTER STOP MTHLYBASE	Account	Monthly base charge for CEO ACH Fraud Filter Stop Service.

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
06525	250302	ACH NOC - ELECTRONIC	Transaction	Per item charge for electronic ACH Notifications of Change - information reporting and transmission reporting advice
34330	250703	ACH CEO SUBSCRIPTION - ACCOUNT	Account/company ID	Monthly maintenance charge per report in Treasury Information Reporting. Fee is charged per enrolled ACH Company ID for ACH Origination/Reject report. Customer is charged per enrolled account for both ACH Customer Activity and ACH Receive reports.
EDI PAYMENT SERVICES				
34240	300010	CEO EDI PMT DETAIL SUBSC MO BASE	Account	Monthly base charge per account for CEO TIR EDI Payment Detail reporting.
WIRE & OTHER FUNDS TRANSFER SERVICE				

ES030	350300	WIRE IN TO USA ACCT-USA DOMESTIC	Transfer	Incoming U.S. domestic wire crediting a Wells Fargo USA account, this includes incoming wires from a Wells Fargo originated wire, not designated as a book transfer.
ES030	350300	WIRE IN TO USA ACCT-USA DOMESTIC	Transfer	Incoming U.S. domestic wire crediting a Wells Fargo USA account, this includes incoming wires from a Wells Fargo originated wire, not designated as a book transfer.

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
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ES141	350120	WIRE BOOK TRANSFER CEO/API	Transfer	Wire book transfer between two Wells Fargo USA accounts under the same CEO ID initiated through CEO Wires book transfer workflow (i.e. select templated or freeform book transfer option, or write "book" in the payment field for imported data file)
ES139	350100	WIRE OUT DOMESTIC CEO/API	Transfer	Outgoing USA domestic wire (freeform/templated/import) initiated in CEO from a Wells Fargo USA account. Includes Create Wire or Create Template screens (for Wire, Drawdown, Federal Tax, or Federal Tax Bulk templates), or wires imported as a payment.

INFORMATION SERVICES

34123	40022Z	CEO ALERTS SERVICE - EMAIL	Email	Charge for each alert delivered via email by the CEO Alerts service. Users are charged for the first 80 alerts per month, across all alert types. There is no cap by company or account.
34120	400055	CEO INTRADAY REPORTING SUBSCRIPTION	Account	Monthly account maintenance charge for intraday reporting of USA-based Wells Fargo Bank and non-Wells Fargo data exchange accounts in CEO Treasury Information Reporting.

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
34115	400271	CEO PREV DAY REPORTING ITEMS LOADED	Item loaded	Charge for previous day reporting items loaded for USA-based accounts (Wells Fargo and non-Wells Fargo). Each individual transaction loaded each day counts as 1 item.
34100	400052	CEO PREV DAY REPORTING SUBSCRIPTION	Account	Monthly maintenance charge per account for previous day reporting of USA-based Wells Fargo Bank and non-Wells Fargo data exchange accounts in CEO Treasury Information Reporting.
27707	400340	CEO SEARCH	Inquiry	Charge for CEO search results viewed in increments of 1-100 items. For example, if a search returns 400 items and 250 items are viewed, a volume of 3 will be charged (100 items + 100 items + 50 items viewed)
34205	400003	WIRE TRANSFER REPORT BASE-CEO	Account	Monthly base fee per account for CEO Treasury Information Reporting Wire Transfer Detail report subscription. Report is available on Wells Fargo US Domestic (Hogan), Canada Branch and London Branch accounts.
15017	400003	DESKTOP DEPOSIT MONTHLY BASE	Account	For each depository account set up for the Desktop Deposit service, a volume of one will be made to the customer.
INVESTMENT/CUSTODY SERVICES				

WF Code	AFP Code	Service Description	Charge Basis	Element Definition
IS340	450199	INST BROKERGE 3RD PARTY TRADE-TRAN	Transaction	WFS third party trading fee

A book transfer is a wire between two accounts on the Wells Fargo US account system initiated via CEO Wires or Payment Manager. The debit and credit accounts are in the same relationship and linked by the bank on the wire system

For additional service definitions, please contact your Treasury Management Sales Consultant or visit: www.wellsfargo.com/accountanalysis