

MISSISSIPPI LOTTERY CORPORATION

REQUEST FOR PROPOSALS NO. 1

REQUEST FOR PROPOSALS FOR COMPREHENSIVE BANKING SERVICES

RESPONSE SUBMISSION DEADLINE: APRIL 4, 2019 (2:00 P.M. CST)

**RESPONSE DUE TO: DR. MICHAEL MCGREVEY, CHAIRMAN
C/O BALCH & BINGHAM LLP
188 E. CAPITOL STREET, SUITE 1400
JACKSON, MS 39201**

MISSISSIPPI LOTTERY CORPORATION

REQUEST FOR PROPOSALS FOR COMPREHENSIVE BANKING SERVICES

RFP NO. 1

BACKGROUND

The Alyce G. Clarke Mississippi Lottery Law, Senate Bill 2001 (First Extraordinary Session 2018) (“the Act”), formed the Mississippi Lottery Corporation (the “Corporation”) to administer the State of Mississippi’s first lottery. The Corporation’s Board of Directors (“the Board”) governs the Corporation. The Board is comprised of five (5) members appointed by the Governor, with the advice and consent of the Senate, in addition to the Commissioner of the Department of Revenue and the State Treasurer as ex officio members. Composing the current Board are Dr. Michael McGrevey, Dr. Cass Pennington, Kimberly LaRosa, Gerard Gibert, Philip Chamblee, Commissioner Herb Frierson, and Treasurer Lynn Fitch.

INTRODUCTION

1. Purpose

The purpose of this Request for Proposals (“RFP”) is to invite proposals from qualified full-service Federal Deposit Insurance Corporation (“FDIC”) banking institutions desiring to provide comprehensive banking services for the Corporation. All respondents must fully acquaint themselves with the Corporation’s needs and requirements and obtain all necessary information to develop an appropriate solution and to submit responsive and effective proposals. Please note that, pursuant to Section 26 of the Act, the Corporation’s operating account must be held by a financial institution domiciled in the State of Mississippi, and such account must be collateralized as prescribed by Mississippi Code § 27-105-5. Additionally, any securities purchased as investment by the Corporation must be kept at a custodian financial institution domiciled in the State of Mississippi.

2. Responses and Proposal Acceptance Period

Each proposal shall be signed by an individual authorized to bind the respondent to a resultant contract and submitted in a sealed envelope or package as described in this RFP no later than the time and date specified for receipt on the cover page hereto. Timely submission is the responsibility of the respondent. The envelope or package shall be marked with the name of the respondent and the RFP number. Each page of the proposal and all attachments shall be identified with the name of the respondent. The Board reserves the right to decide, on a case-by-case basis, whether to reject a proposal with modifications or additions as nonresponsive. As a precondition to proposal acceptance, the Board may request the respondent to withdraw or modify those portions of the proposal deemed nonresponsive that do not affect quality, quantity, price, or delivery of the services. The Board is under no obligation to enter into a contract or otherwise

engage any respondent as a result of this RFP process and may cancel this RFP process when it is determined to be in the best interest of the Board.

(a) Timeline*

March 19, 2019	RFP posted to the website of the Mississippi Lottery Corporation
March 25, 2019	Deadline for questions related to RFP No. 1
March 28, 2019	Deadline for responses to all questions related to RFP to be posted to the website of the Mississippi Lottery Corporation (2:00 PM CST)
April 4, 2019	Closing date for RFP. All proposals due (2:00 PM CST)
April 8, 2019	Proposal responses evaluated and oral presentations held (if requested).
April 9, 2019	Board decision and notification of Board action

(*) – Dates are estimated and are subject to change.

(b) Late Submissions

A proposal received at the place designated in the RFP for receipt of proposals after the exact time specified for receipt will not be considered. Proposals received after the specified time shall be rejected and returned to the respondent unopened.

3. Procedures for Delivery of Proposals

The respondent shall submit eight (8) copies of its proposal in an envelope(s) or package(s) marked “Proposal Package.” The envelope or package shall also be clearly labeled with the name of the respondent, the services to be provided, and directed to the attention of the named contact person. Responses shall be mailed or hand-delivered to the person listed on the title page. No email or facsimile responses will be accepted.

4. Expenses Incurred in Preparing Statement of Qualifications

The Board accepts no responsibility for any expense incurred by the respondent(s) in the preparation and presentation of a proposal. Such expenses shall be borne exclusively by the respondent(s).

5. Registration with Mississippi Secretary of State

By submitting a proposal, the respondent certifies that it is registered to do business in the State of Mississippi as prescribed by the Mississippi Secretary of State or, if not already registered, that it will do so within seven (7) business days of being offered an award.

6. Debarment

By submitting a proposal, the respondent certifies that it is not currently debarred from submitting proposals for contracts issued by any political subdivision or agency of the State of Mississippi or Federal government, and that it is not an agent of a person or entity that is currently debarred from submitting proposals for contracts issued by any political subdivision or agency of the State of Mississippi.

7. Additional Information

Questions about this RFP must be submitted in writing as detailed in Section 15 below. Respondents are cautioned that any statements made by contact persons that cause a material change to any portion of the RFP shall not be relied upon unless subsequently ratified by a formal written amendment. All questions and answers shall be published to respondents on the website of the Mississippi Lottery Corporation by the deadline prescribed herein.

8. Release of Information

The Board will not release information submitted in response to this RFP during the evaluation process or prior to an award of a contract. After all respondents have been notified of the award of a contract, respondents' proposals will be available for public review, subject to the limitations of the Mississippi Public Records Act of 1983, as amended. It is the responsibility of the respondent to identify all trade secrets or confidential commercial or financial information.

9. Non-Discrimination

There shall be no discrimination as to race, sex, color, religion, national origin or disability in the operations proposed to be conducted under any engagement arising out of the responses to this RFP.

10. Joint Selections

The Board may entertain joint or complementary proposals for the banking services sought. The Board may make a joint selection of two or more respondents to provide banking services or may select two or more respondents to provide services that together comprise all or part of the services sought.

11. Supplementation

Each respondent must supplement its response to its RFP within seven (7) days of any material change to the information contained in its response.

12. Administration of Contract

The contract(s) resulting from the RFP process will be administered by the Board.

13. Terms and Conditions of Contract

The terms and conditions of any contract resulting from a response to this RFP will contain, by reference, the terms of this RFP and the respondent's response thereto.

14. Obligation to Award

By this RFP, the Board has not committed itself to contract with any vendor for any or all of the matters described in this RFP, nor does the suggested scope of services or term of agreement require that any vendor be selected for any purposes.

15. Questions and Quiet Period

Questions relative to this RFP should be submitted by email to rsanford@balch.com no later than March 25, 2019. Responses will be posted on the Corporation's website on or before March 28, 2018.

Upon the release of the RFP, applicants or their representatives shall not contact Corporation Board members or Corporation counsel regarding the RFP, other than through the process for questions provided pursuant to this RFP. This quiet period will end upon the selection of the financial institution(s) for the services provided for in this RFP. A violation of this quiet period may result in the disqualification of the violator's Response to the RFP.

RESULTING CONTRACT

1. Period of Performance

The term of the engagement shall be indefinite. Any financial institution selected pursuant to this RFP shall serve at the pleasure of the Board, and the services of any institution selected may be terminated, at the sole discretion of the Board, upon delivery of written notice of such termination to the selected financial institution.

2. Indemnity

The selected financial institution shall agree in the resulting contract to indemnify the Corporation and its directors, officers, employees, agents and representatives relative to any misappropriation of funds by the financial institution.

3. Corporation Objectives

The public's trust relative to the operations of the Mississippi lottery is essential. The Corporation must maintain control over all functions and be assured that they are performed to provide the greatest long-term benefit to the State of Mississippi and to provide the best service and products for the public, in a manner consistent with the integrity of the State of Mississippi.

All proposals shall reflect the following overall goals and objectives of the Corporation:

- To annually increase revenue and associated net lottery proceeds;
- To market high quality products that provide entertainment and customer satisfaction;
- To ensure that the successful respondent is capable of providing the services called for in this RFP, and that the successful respondent will be capable of continuing to provide those services; and
- To provide for innovation and the ability to respond to changes in the industry and the demands of the marketplace.

4. **Successful Relationship**

The nature of this RFP and the resulting contract will result in a relationship between the successful respondent and the Corporation, which relationship must be founded in mutual trust, respect and concern for the integrity, security and quality of the Mississippi lottery. In selecting a financial institution, the Corporation desires to partner with a financial institution that demonstrates quality and responsiveness in its customer service.

REQUESTED SERVICES

The Corporation seeks the following banking services:

1. **Credit Facility:** A working capital line of credit for the period May 1, 2019 through May 1, 2023, in the amount of \$15,000,000, which will be available for borrowing, repaying and re-borrowing until the maturity date, at which time the line of credit may be renewed. The line of credit will be unsecured.
2. **Overnight Investment Account:** Banking activities will be conducted through a primary account in which all funds will be deposited. Funds will be transferred by the financial institution from the primary account to the sub-accounts as required. At the close of each business day, all collected balances in the Corporation's primary account shall earn interest at a rate not less than the Federal Funds Rate. The earnings credit shall be calculated gross of reserve requirements. The account shall be collateralized in accordance with Mississippi Code § 27-105-5.
3. **Totally Automated Primary Zero Balance Account:** This account will fund the activity of designated sub-accounts, and will receive deposits from up to 5,000 retailers using Automated Clearing House ("ACH") transactions. The financial institution shall provide ACH initiation software to facilitate this operation, and shall provide a record of all failed ACH transactions and returned items in a format to be specified by the Corporation. All accounts must be interest bearing. The financial institution shall provide an arrangement such that all available funds are centralized into a single account for overnight interest earning purposes.

4. **Totally Automated Concentration, Prize, License, Fee, Retailer Performance Bond and Accounts Payable Sub-Accounts:** Sub-accounts must include a totally automated concentration, prize, license, fee, retailer performance bond and accounts payable sub-accounts. The prize and accounts payable sub-accounts must be controlled disbursement accounts. For these accounts, the financial institution must provide a service that allows the Corporation to know at any point during the day the items that will clear during that night's processing, allowing the Corporation to receive more accurate and timely account balance information. As to the prize and accounts payable accounts, the financial institution shall provide a means to detect electronic funds transfer fraud by identifying items presented for payment that the Corporation did not issue. In addition, both accounts must have a solution for the Corporation to be able to make decisions on items presented over 120 days old (state date feature). The Retailer Performance Bond is required to indemnify the Corporation against retailer malfeasance and must be maintained as a separate account.
5. **Additional Minimum Services.** The Corporation requires the following minimum additional services:
- ACH debit and credit activity for all accounts;
 - Full account reconciliation for prize and accounts payable accounts;
 - The fully automated concentration of lottery proceeds from retailer accounts: Proceeds will be concentrated not less frequently than weekly. The financial institution shall provide and electronically transmit a weekly report of the accounts concentrated by retailer and by account number;
 - Standard services for processing checks and electronic payments, including ACH debits and credits from the primary account prize sub-account, retailer performance bond sub-account, accounts payable sub-account, and miscellaneous sub-account;
 - Investment services: For the general operating account, the financial institution shall provide an automatic investment service to invest all collected funds on an overnight basis;
 - Cut-off dates for monthly statements shall be the end of the month. The financial institution shall provide and electronically transmit bank statements within ten (10) working days. Record positions must be in a format to be specified by the Corporation. The financial institution will enable the electronic retrieval of daily account information including previous and current day account information;
 - Electronic funds transfer: The financial institution shall provide ability of the Corporation to obtain account balances and issue electronic funds transfer payments to preauthorize third parties at the discretion of the Corporation;

- All interest earnings will be computed in accordance with the negotiated rate agreed to in the contract for banking services;
- The financial institution shall not charge for cashing any check drawn on the Corporation's accounts; and
- The Corporation requires access to daily reports of balances and transaction information and detailed monthly account analysis statements for each individual account and a consolidated statement showing charges for all account services.

REQUIRED INFORMATION

1. Minimum Qualifications

To be eligible to respond to this RFP, each respondent must certify in writing that it meets each of these requirements:

- (a) It is currently an FDIC banking institution;
- (b) It meets the requirements of the Act (for operational accounts and investment services) relative to being domiciled in Mississippi;
- (c) It is not currently debarred from submitting proposals for contracts issued by any political subdivision or agency of the State of Mississippi or the Federal government, and that it is not an agent of a person or entity that is currently debarred from submitting proposals for contracts issued by any political subdivision or agency of the State of Mississippi; and
- (d) It will meet the requirements of Mississippi Code § 27-105-5 relative to collateralization of the accounts to be provided by the financial institution selected.

2. Credit Facility Proposal

- (a) Discuss the institution's proposed line of credit facility, including, without limitation, the proposed fee structure, including any commitment fees, the interest rate, any other fees or costs associated with maintaining and drawing on the line of credit.
- (b) Discuss the reporting requirements of the Corporation to the financial institution. Detail any covenants or conditions required by the Corporation.

3. Qualifications, Experience and Disclosures

- (a) Provide a general overview and brief history of your organization, including parent and/or subsidiary companies and the number of employees.

- (b) Provide, as applicable, the names and addresses of the following: the names and addresses of the officers, directors and each stockholder of more than a 10% interest in the Corporation.
- (c) Provide a disclosure of all of the jurisdictions in which the institution does business.
- (d) Provide a disclosure of all of the jurisdictions in which the institution has contracts to supply lottery goods and services and a description of the nature of the goods or services involved for each jurisdiction.
- (e) Provide a disclosure of all of the jurisdictions in which the institution has applied for, has sought renewal of, has received, has been denied, has pending or has had revoked a lottery or gaming license of any kind or had fines or penalties assessed to the institution's license, contract or operation and the disposition of each institution in each jurisdiction. If any lottery or gaming license or contract has been revoked or has not been renewed or any lottery or gaming license or application either has been denied or is pending and has remained pending for more than six (6) months, all of the facts and circumstances underlying the failure to receive a license shall be disclosed.
- (f) Provide a disclosure of the details of any bankruptcy, insolvency, reorganization or corporate or individual purchase or takeover of another corporation, including, without limitation, bonded indebtedness, and any pending litigation of the institution.
- (g) Provide a disclosure of any civil or criminal litigation or indictment involving the financial institution.
- (h) Provide the address of the office location(s) that will service the account.
- (i) Describe the experience of the financial institution in providing similar services for other lotteries or for governmental entities or quasi-governmental entities.
- (j) Complete the following table with current credit ratings by Standard & Poor's Rating Services and Moody's Investor Services. If the respondent is not rated by these organizations, provide other evidence of the institution's financial strength.

Financial Institution

	Standard & Poor's Rating	Moody's Investor Services
Short-Term Unsecured Senior Debt		
Long-term Unsecured Senior Debt		

Financial Institution Holding Company

	Standard & Poor's Rating	Moody's Investor Services
Short-Term Unsecured Senior Debt		
Long-term Unsecured Senior Debt		

- (k) Discuss the institution's current capital structure, adequacy and coverage. If applicable, provide the institution's risk-based capital classification.
- (l) Provide the institution's Community Reinvestment Act (CRA) rating.
- (m) Provide a copy of the most recently audited financial statements.

4. Personnel

- (a) Provide the name, title, address, phone number, and email address of the primary contact person(s) assigned to this account and please provide any experience relevant to servicing lottery corporations or quasi-governmental or governmental entities.
- (b) Describe your institution's policy on changing the primary contact person on an account.
- (c) Name the individuals who will work with the Corporation on a day-to-day basis, including: biographical information, proposed role, number of years of experience in this field, number of years with the institution and the level of decisionmaking authority these individuals have to handle emergency needs of the Corporation as they arise.
- (d) Describe the chain of command for problem resolutions.

5. General Banking Services

- (a) Please provide a listing of bank branches located within the State of Mississippi.
- (b) What is the ledger cutoff time for deposits?
- (c) How are deposits credited? Are all items immediately verified? If provisional credit is given, when does verification take place? If the financial institution corrects a deposit, how will the Corporation be informed of the change?
- (d) Describe the financial institution's ability to process checks by remote deposit capture.

- (e) Can returned items be automatically re-deposited? If so, how many times?
- (f) Does the financial institution offer any options that may increase the collection of NSF checks?
- (g) Can the institution provide online access to electronic images (back and front) of returned items? How soon after an item is returned can these images be accessed?
- (h) How does the financial institution determine and calculate availability of deposited items?
- (i) Does the financial institution calculate availability by item or formula?
- (j) Provide a copy of the availability schedules the financial institution proposes to use.
- (k) List your cutoff times for giving same-day value on electronic funds transfers.
- (l) Does the financial institution offer Positive Pay and Payee Positive Pay? If so, please describe the institution's Positive Pay and Payee Positive Pay policies and procedures.
- (m) Are there any fraud protection services that the financial institution provides?
- (n) How are stop payment orders placed? Can they be placed online? How long does it take for such request to be effective? Will the system verify if a check has been paid before processing the stop payment request? Can stop payments be automatically renewed, and is there an associated fee for each renewal?
- (o) What ACH file transmission options are available?
- (p) How are returned and rejected ACH transactions handled? What information does the financial institution provide to assist in identifying returned and rejected ACH transmissions?
- (q) Describe the financial institution's procedures for handling debits to the Corporation's accounts that were not authorized by the Corporation.
- (r) Does the financial institution offer Universal Payment Identification Codes?
- (s) Describe the process of initiating wire transfers. During what hours is the wire transfer system available?
- (t) Can wire transfers be initiated online? If so, describe the system's security features.
- (u) What is the cutoff time for same-day wire transfers?

- (v) What is the financial institution's maximum retention period for future dated transactions? For future dated transactions, at what time are warehoused wire transfers automatically released on the transaction date? What types of wire transfers can be warehoused? Are there warehousing charges?
- (w) Are electronic images stored on the financial institution's online reporting system? If so, how does the financial institution charge for these services? How long are electronic images for deposited and disbursement items stored on the reporting system and available for customer access?
- (x) Describe the different reporting solutions and methods by which the institution makes deposit and balance information available. What levels of authorization can be permitted or turned off for individual users? Is there a limit on the number of users that can access the online services?
- (y) What current day reporting is available through the reporting system? Are there differences in information available for current day and previous day reporting? If yes, please describe.
- (z) Can electronic reports be customized? If so, is there an additional charge?
- (aa) How many business days of balance history are stored on the reporting system for previous day reporting? If there are differences in information available for current day and previous day reporting, how many business days of balance history are stored on the reporting system for current day reporting?
- (bb) List all other transaction types that can be initiated using the online system.
- (cc) Does the financial institution offer Account Reconciliation Program (ARP) services? Please discuss options, provide sample reports and file specifications for reconciliation services. Are the systems integrated for check, ACH and wire transfers? If so, describe. If not, describe any plans to do so. How would reconciliation data be transmitted to the Corporation?
- (dd) What short-term investment vehicle(s) does the financial institution propose to use for the overnight investment or sweep of the Corporation's accounts? Does a reserve requirement apply to these proposed options.
- (ee) Provide investment return history for the previous two years.
- (ff) What applicable fee (if any) applies to funds swept into the investment vehicle(s)? How is the fee calculated?
- (gg) With respect to earnings credit rates, does the Corporation have the option of compensating the financial institution on either a fee or balance basis? How is the financial institution's earnings credit determined, adjusted and applied? Please include in the explanation the impact of the financial institution's reserve

requirement and the formula for converting service charges to balance requirements.

- (hh) What time frame does your financial institution use when reviewing balances for deficiency or excess (e.g., rolling 12-month average, calendar quarter, calendar year, etc.)?
- (ii) Describe the financial institution's policies concerning daylight balance overdrafts. Indicate whether this is applied to each individual account or across all accounts of a client relationship. Does the financial institution establish an intra-day limit per account or per customer? How flexible can the financial institution be in setting a limit appropriate for the Corporation?
- (jj) Describe the financial institution's procedure for providing payment confirmation information (e.g., reference numbers) upon acceptance and execution of the wire transfer request, including the availability and method of delivery of internal confirmation/sequence number and clearing system reference number.
- (kk) Describe the financial institution's policy for handling a failed wire transfer. How and when would the Corporation be notified?

6. Control

- (a) Describe the electronic and/or manual system used to provide the proposed services along with backup and recovery capabilities. Who would the Corporation contact to initiate day-to-day banking transactions if online capabilities and functionality are temporarily unavailable?
- (b) Describe the security procedures for the institution's information reporting system, both for access and information protection.
- (c) Is an audit trail report available, showing all activity, by whom and when, for each system?
- (d) Describe the types of insurance and bonding carried.
- (e) Describe the disaster recovery plans for each proposed service for short- and long-term disaster and power failure recovery.
- (f) Describe any additional security measures available to the Corporation to minimize the risk of unauthorized transactions in its accounts.

7. Investment Services

Describe in detail the financial institution's proposed terms and conditions and methodology of determining the interest on investment services.

8. Administrative Costs

Describe the financial institution's method of determining administrative costs, if any, to be charged for servicing the Corporation's accounts. Estimated cost, method of charging/collecting, required minimum non-invested balances, if any and other pertinent data conceding any proposed administrative fee must be included. If no administrative costs are proposed, or if a minimum non-invested balance is not be established, so state in the proposal. If adjustments to the administrative cost schedule or methodology is anticipated during the life of the contract, address the schedule for implementing revised charges and any pertinent data.

9. Collateral

Describe the method by which collateral is established to comply with Mississippi Code § 27-105-5.

10. New Services and Ideas

- (a) Describe any new services or ideas that will enhance the Corporation's utilization of the banking services described, including, if applicable, your ability to allow in-branch redemption of lottery tickets in excess of \$600.
- (b) Please provide any additional information that your financial institution believes to be pertinent, but not specifically requested elsewhere in the RFP.

11. References

Provide a list of the names, telephone numbers and addresses of not less than three (3) business customers of similar size to the Corporation. Include the length of time they have been customers of the financial institution.

12. Pricing Analysis

- (a) For how long is the financial institution willing to guarantee the proposed fees?
- (b) Can fees be debited directly from the Corporation's accounts rather than billed to the Corporation?
- (c) Are you willing to offer any price breaks or incentives (based on volume, timeliness of payment, rebates or otherwise)?
- (d) Complete the fee schedule attached as Attachment A. Please list any other fees, including any one-time or set-up charges, research fees and minimum fees.

EVALUATION AND AWARD CRITERIA

This RFP seeks financial institutions to provide comprehensive banking services to the Corporation. A preliminary evaluation will be conducted identifying the financial institutions

deemed fully qualified and best suited among those submitting proposals on the basis of the evaluation factors listed below (not in priority order):

- Operational requirements – understanding the needs and operation requirements of the Corporation; scope of services offered
- Experience – experience, resources and qualification of the institution and individuals assigned to the account; relevant experience; quality and responsiveness of customer service; local decisionmaking authority to handle emergency needs
- Financial strength – financial strength of respondent; adequacy of financial controls and protection against loss
- Innovation – value of any service suggestions or ideas
- Compliance with the requirements of RFP and quality of the proposal submitted
- Fees and rates
- Reporting and other requirements related to the credit facility

During the evaluation process, the Board may request certain of the respondents reasonably susceptible of being selected for award to make oral presentations to the Board for the purpose of clarification to assure full understanding of, and responsiveness to the RFP requirements. If the Board determines that further clarifications are needed or desirable, it may solicit Best and Final Offers from respondents, whether oral presentations are held or not.

The authority to make the final selection of a respondent under this RFP and approve the terms of a resulting contract resides solely with the Board. The Board reserves the right to award the contract to the financial institution that best meets the requirements of the RFP and not necessarily to the lowest cost proposer. Further, the Board reserves the right to reject any and all responses to this RFP, with or without cause.

Any award to any respondent will be contingent upon successful negotiation of fees and rates and other terms, subject to ratification and approval of the Board. If a contract with the selected financial institution is not finalized within fifteen (15) days, the Board reserves the right to open negotiations with another financial institution.

ATTACHMENT A - BANKING SERVICES CHARGES

Service Unit	Unit Charge	Cost of Services
Account Maintenance	Per month	
Daily Balance Reporting	Per month	
Zero Balance Accounts		
Master Account	Per month	
Subsidiary Account	Per month	
Credits Posted	Per transaction	
Debits Posted	Per transaction	
Encoding charge	Per transaction	
ACH Processing	Per transaction	
Origination of file	Per tape	
ACH deletions	Per transaction	
ACH entries	Per transaction	
Returned checks	Per transaction	
Controlled Disbursements	Per transaction/per month	
Reconciliation	Per month	
Sort list tape	Per transaction	
Sort and list	Per transaction	
Items Deposited		
Deposits	Per transaction	
Commercial deposits	Per transaction	
Group I items	Per transaction	
Group II items	Per transaction	
Group III items	Per transaction	
Group IV items	Per transaction	
Stop payments	Per transaction	
Wire transfers		
Incoming	Per transaction	
Outgoing	Per transaction	
Investment Safekeeping	Per transaction	
S/keeping interest/credit	Per transaction	
S/keeping receipt deposit	Per transaction	
S/keeping outgoing	Per transaction	
Securities DVP FRB	Per transaction	
Securities DVP NY	Per transaction	
Check Printing	Per transaction	
Extra Statements	Per transaction	
Disposable Bank Bags	Per Item	
Lockbox	Per month	
Cutbacks	Per transaction	
Special handling		