

PUBLIC NOTICE OF ELECTRONIC MEETING OF THE HOWELL CITY COUNCIL

PLEASE NOTE: THIS NOTICE IS GIVEN AND PUBLISHED PURSUANT TO MCL 15.263a.

The Howell City Council is meeting electronically as a result of the COVID-19 virus and to protect the health, safety and welfare of the citizens of Howell, Michigan from such virus, as allowed by MCL 15.263a.

You are invited to the Howell City Council meeting being conducted live on a Zoom webinar.

When: **Monday January 25, 2021 at 7:00 PM** Eastern Time (US and Canada)

Topics: **Refer to the City's website to view the complete Agenda & Packet for the meeting. If you have questions, please call 517-546-3502 prior to 5:00 pm on Monday January 25, 2021.**

Specific instructions for public participation in the Zoom Webinar are attached.

Please click the link below to join the webinar:

<https://zoom.us/j/92546032965>

Or iPhone one-tap :

US: +13017158592,,92546032965# or +13126266799,,92546032965#

Or Telephone:

Dial(for higher quality, dial a number based on your current location):

US: +1 301 715 8592 or +1 312 626 6799 or +1 646 558 8656 or +1 253 215 8782 or +1 346 248 7799 or +1 669 900 9128

Webinar ID: 925 4603 2965

International numbers available: <https://zoom.us/j/92546032965>

Dated: January 21, 2021

Jane Cartwright, MMC

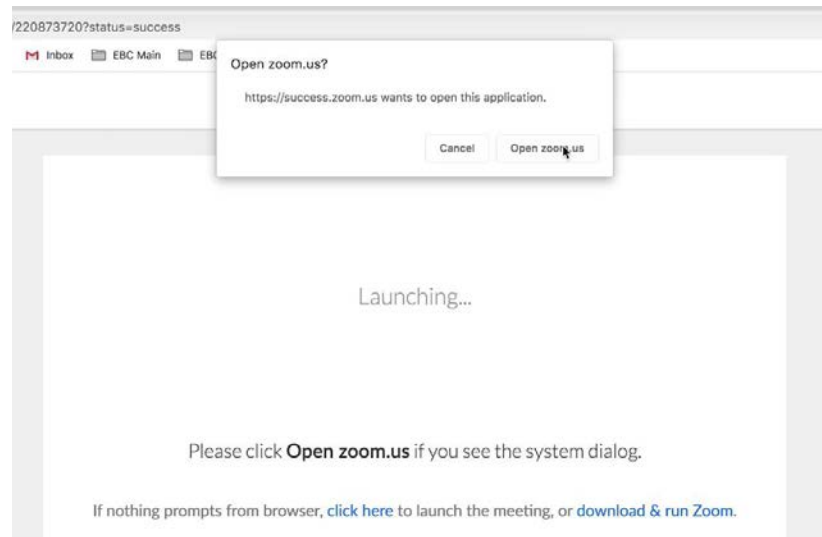
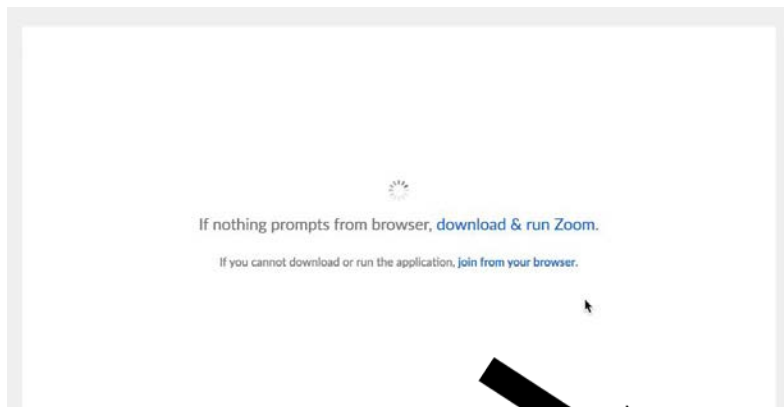
Howell City Clerk



Video Conference Best Practices

Instruction for joining a meeting virtually:

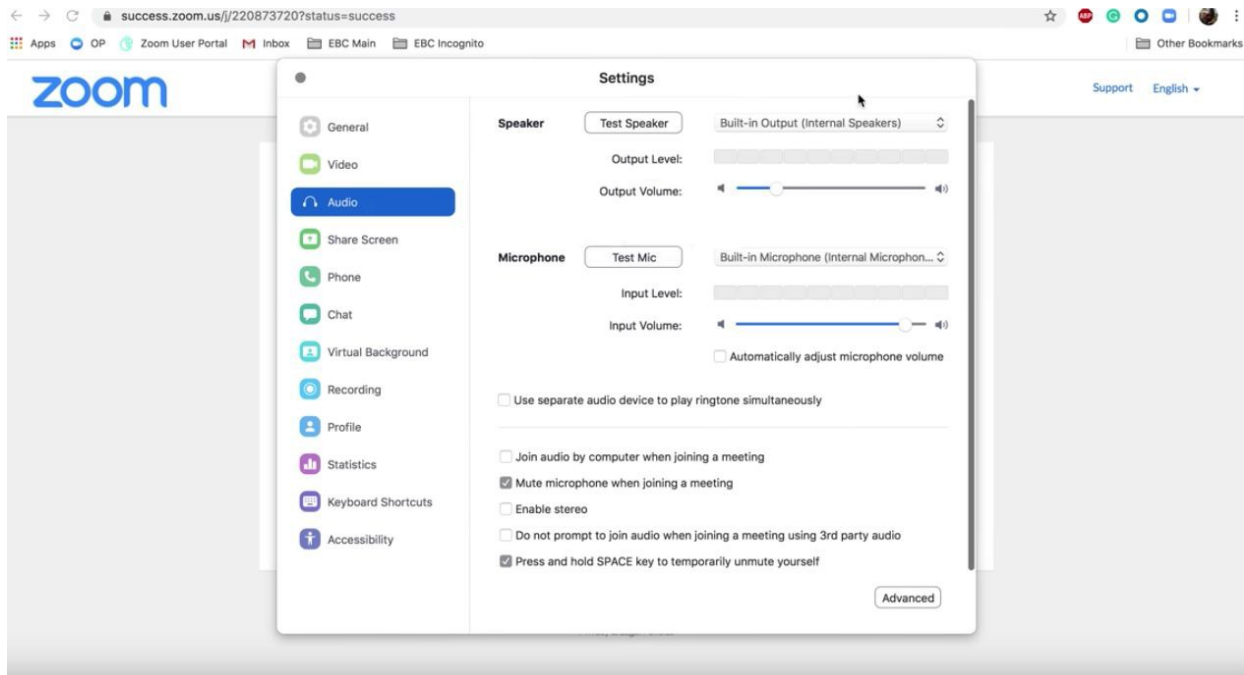
- Log into the following browsers: Chrome, Firefox, Safari
 - a. **Please note** that for optimal meeting capabilities, we encourage residents to join via computer or tablet devices
 - i. Through internal testing, it was found that mobile devices struggled to hold proper audio output
- Select the Zoom Meeting URL which can be found on the following page:
Cityofhowell.org
 - a. Depending on the type of meeting you want to join there will be different meeting URL's and meeting ID's for the different types of meetings (e.g. City Council, Planning Commission, ZBA, and DDA)
- Next, you will be prompted to download and/or launch Zoom
 - a. For best results download Zoom & run Zoom





Video Conference Best Practices

- When you launch Zoom, you will want to allow the application to utilize your camera and microphone



- Select “Join Now”

For more information on how to join a Zoom meeting, follow this link:

<https://www.youtube.com/watch?v=hIkCmbvAHQQ&feature=youtu.be>

Instruction for joining a meeting via telephone:

- Head over to cityofhowell.org
- Select the Zoom Meeting teleconference number which can be found on the following page: Cityofhowell.org
 - Depending on the type of meeting you want to join there will be different phone numbers and meeting ID's for the different types of meetings (e.g. City Council, Planning Commission, ZBA, and DDA)
- Next, you would need to enter the meeting ID
- Lastly, make sure to mute your device once you join the meeting

For more information on how to join a Zoom meeting by phone, follow this link:

<https://support.zoom.us/hc/en-us/articles/201362663-Joining-a-meeting-by-phone>



Video Conference Best Practices

Those With Hearing or Speech-Impairments Can Still Participate in the Meeting as Well!

Users that are hearing persons and deaf, hard of hearing or speech-impaired persons can communicate by telephone by **dialing 7-1-1**.

- Individuals who call will be paired with a Communications Assistant
- Make sure to give the Communications Assistant the proper teleconference phone number and meeting ID

For more information, visit:

https://www.michigan.gov/mpsc/0,9535,7-395-93308_93325_93425_94040_94041---,00.html

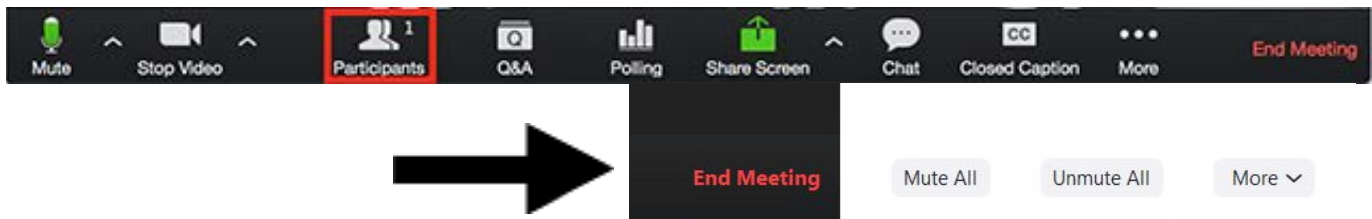
Instruction for Citizen Comment:

A few changes to note regarding Public Comment. We have shifted the process where the public will have the opportunity to speak during the meeting.

- Citizens can speak on anything being discussed on the regular agenda or items not relating to the agenda.

How to speak during Citizen Comment:

- Participants in the webcast can utilize the “Raise Hand” function by selecting “Manage Participants” on the bottom of your dashboard then select the “More” button in the bottom right-hand corner
 - Our moderator will call your name allowed and unmute you so that you can speak



- For those are joining the meeting by phone, you can be placed in the queue for Public Comment by selecting **(STAR 9)**
 - Our moderator will announce the last 4-digits of your phone number for recognition and unmute you so that you can speak
- Participants providing Citizen Comment via the webcast or telephone will have 3 minutes to speak as they would if we were meeting in person
- Once your 3 minutes are up, you will be muted by our moderators

Video Conference Best Practices

- Additionally, comments can be submitted prior to or at this time to Jcartwright@cityofhowell.org where residents and community members can submit public comments as well
 - **Please note your email must be able to be read in less than 3 minutes.** Given the circumstances with the virtual space, we may not be able to read through all of the email comments but know that we will have them stored and acknowledged on the public record

Troubleshooting Tips

For tips on how to troubleshoot via Zoom, follow this link: <https://support.zoom.us/hc/en-us>

Friendly Reminders:

1. Be sure to test your internet connection, video, and microphone in advance
2. Dial-in from a quiet space or use headphones if around others
3. Mute your computer microphone/cell phone when you are not speaking
4. Video camera tips:
 - a. Don't use a window as a backdrop; This impacts visual quality to the viewers on the video conference
 - b. Make sure the room you are in has proper lighting
 - c. Dress appropriately
 - d. Be mindful of your background items when video conferencing

Remember The Human Element

- Just like talking face to face, the "Zoom Meetings" video conferencing tool is like our everyday workday settings
- Speak professionally and respectfully to one another as you would in any other communication setting
- Announce who you are prior to speaking (e.g. Joe Smith, 1234 Howell St, *Insert commentary*)
- Overall, be aware of your behavior; People can see and hear what you are doing at all times



HOWELL CITY COUNCIL MEETING AGENDA

Electronic Meeting – Live Zoom Webinar – 7:00 P.M.

611 E. Grand River, Howell, MI 48843

Visit the City of Howell website at www.cityofhowell.org

Monday January 25, 2021

COUNCIL - MANAGER GOVERNMENT

Council members and
other officials normally
in attendance:

1. Dennis L. Perkins
City Attorney
2. Jan Lobur
Council Member
3. Randy Greene
Council Member
4. Vacant
Council Member
5. Paul DeBuff
City Manager
6. Nick Proctor
Mayor
7. Jane Cartwright
City Clerk
8. Jeannette Ambrose
Council Member
9. Bob Ellis
Council Member
10. Steven L. Manor
Mayor Pro Tem

SEATING:

Above list arranged
according to seating
order; left to right.

1. Regular Meeting Called to Order
2. Pledge of Allegiance (all stand)
3. Approve Minutes – January 11, 2021 Regular Meeting
4. Citizens' Comments (**All Topics**)
5. Reports by Council Members Serving on Commissions
6. Council Correspondence
7. Discussion/Approval – Resolution No. 21-01, Budget Amendments
8. Discussion/Approval – E. Clinton Street Reconstruction Project:
 - A. Resolution No. 21-02, MDOT Contract 20-5500
 - B. Resolution No. 21-03, Tentatively Award Construction Contract for Water System Improvements
 - C. Construction Engineering Proposal
9. Discussion/Approval – DTE Lighting Agreement, Howden Meadows
10. Discussion/Approval – Request for Proposal, Banking Services
11. Approve payment of bills ending January 25, 2021 in the amount of \$563,477.11 and payroll to cover the period ending January 30, 2021
12. City Manager's Report
13. Old Business
14. New Business
15. Executive Session – Pending Litigation
16. Adjournment

*Visitors are cordially invited to attend all meetings of the Council.
If you wish to address the Council, you will be recognized by the Mayor.
Please refer to the printed guidelines on the back of the agenda.*

Public Comment Guidelines

Members of the public are permitted to address a meeting of Council upon recognition by the Mayor. Each person shall begin by stating their name and address and shall be permitted to speak once on each agenda item for three (3) minutes. Agenda item 4 allows for Citizens' Comments on any non-agenda item. Where the Agenda provides Public Hearing comment, each person addressing the Council shall be limited to five (5) minutes regarding the specific agenda Public Hearing item. The Mayor may allow additional time at his/her discretion.

All remarks shall be addressed to the Council as a body, and not to any member. No person, other than members of the Council and the person having the floor, shall be permitted to enter into any discussion, either directly or through the members of the Council. No questions shall be asked the Council Members, except through the Mayor. Any person making personal, impertinent or slanderous remarks, or who shall become boisterous, while addressing the Council, may be requested to leave the lectern.

Interested parties, or their authorized representatives, may address the Council by written communication in regard to any matter concerning the City's business or over which the Council has control at anytime by direct mail or by addressing the City Clerk, and copies will be distributed to Council Members.

Regular Meeting of the Howell City Council
Monday January 11, 2021
Electronic Meeting – Live Zoom Webinar
611 E. Grand River Ave.
Howell, Michigan 48843
517-546-3502

1. CALL TO ORDER

The regular meeting of the Howell City Council was called to order by Mayor Nick Proctor at 7:00 p.m.

Council Members Participating: Jeannette Ambrose, Robert Ellis, Randy Greene, Jan Lobur, Michael Mulvahill, Steven Manor and Mayor Nick Proctor.

Also Participating: City Manager Paul DeBuff, City Clerk Jane Cartwright, City Attorney Dennis Perkins, and IT Director Mike Pitera.

Others Participating: Police Chief Scott Mannor, Finance Director Catherine Stanislawski, DPS Director Erv Suida, DPW Superintendent Matt Davis, Community Development Director Tim Schmitt, Assessor Ashley Winstead, WTP Operations Manager Jim Webster, Communications Specialist Danica Katnik, HR Generalist Jamie Helman, Caron Davis, Tom Richardson, Hertrich, Alan Greene, Erick Sleder, Luke W., Bruce, Kathy Proctor, WHMI.

2. PLEDGE OF ALLEGIANCE

Mayor Proctor stated the Howell City Council is meeting electronically as a result of the COVID-19 virus and to protect the health, safety and welfare of citizens and staff from such virus, as allowed by MCL 15.263a.

3. APPROVED MINUTES

MOTION by Ellis, SUPPORT by Ambrose, “To approve the minutes of the regular meeting of the City Council held December 21, 2020.” A roll call vote was taken. Lobur – yes, Greene – yes, Mulvahill – yes, Ambrose – yes, Ellis – yes, Manor – yes, Proctor – yes. MOTION CARRIED (7-0).

MOTION by Ellis, SUPPORT by Mulvahill, “To approve the minutes of the executive session of the City Council held December 21, 2020.” A roll call vote was taken. Greene – yes, Mulvahill – yes, Ambrose – yes, Ellis – yes, Manor – yes, Lobur – yes, Proctor – yes. MOTION CARRIED (7-0).

4. CITIZENS COMMENTS – All Topics

- None.

5. **REPORTS – COUNCIL MEMBERS SERVING ON COMMISSIONS**

- None.

6. **COUNCIL CORRESPONDENCE**

- None.

7. **APPROVED – ORDINANCE NO. 939, AMENDMENT TO SECTION 12.05, PROCEDURE FOR APPEAL, BOARD OF ZONING APPEALS**

MOTION by Lobur, SUPPORT by Ellis, “To adopt Ordinance No. 939, an ordinance to amend the language in Section 12.05 Procedure for Appeals, to address technical errors.” A roll call vote was taken. Mulvahill – yes, Ambrose – yes, Ellis – yes, Manor – yes, Lobur – yes, Greene – yes, Proctor – yes. MOTION CARRIED (7-0).

8. **APPROVED – BARNARD STREET PARKING MODIFICATIONS**

MOTION by Ellis, SUPPORT by Greene, “To direct staff to proceed with the removal of the angle parking along the east side of Barnard Street, in front of the former Barnard Center property and coordinate with the Howell Education Foundation to allow future on-street parking, consistent with the surrounding streets.” Community Development Director Schmitt indicated staff followed up with Howell Education Foundation and they requested removal of the angle parking which includes everything from the roll curb to the sidewalk. Staff does not recommend putting in bump outs at this time citing issues in the past when residents realize anyone can park there and the spaces are not maintained by the City. The recommended approach would be consistent with the surrounding area and would be implemented this summer if approved. Staff has had no contact with other residents in the neighborhood since the last meeting however does plan to communicate the proposed parking modifications. On-street parking will be utilized once construction is complete therefore there is no cost to install new parking. After the site plan is finalized for the residential driveways, staff may have to relocate a fire hydrant. Council requested an update on the purchase agreement. A roll call vote was taken. Ambrose – yes, Ellis – yes, Manor – yes, Lobur – yes, Greene – yes, Mulvahill – yes, Proctor – yes. MOTION CARRIED (7-0).

9. **APPROVED – AGREEMENT FOR COLLECTION OF SUMMER SCHOOL PROPERTY TAXES, HOWELL PUBLIC SCHOOLS**

MOTION by Mulvahill, SUPPORT by Lobur, “To approve the 2021 Agreement for Collection of Summer School Property Tax with Howell Public Schools.” Discussion followed on the fee and if it covered the expense of collection. Council noted it would be helpful to highlight the amount retained by the City compared to the total amount of the tax bill. A roll call vote was taken. Ellis – yes, Manor – yes, Lobur – yes, Greene – yes, Mulvahill – yes, Ambrose – yes, Proctor – yes. MOTION CARRIED (7-0).

10. DISCUSSED – CITY CLERK SEARCH

City Manager DeBuff requested feedback from Council on the process for selecting a new City Clerk. Staff has scheduled brief preliminary interviews this week with applicants noting 4 candidates have direct experience. Member Manor stated he reviewed the resumes of all candidates at City Hall and many did not fit the required qualifications. He indicated a willingness to commit the time to interview 4 or 5 candidates to provide comparison since the position is appointed by the City Council. The conduct of elections is an important part of the job. City Attorney Perkins stated the new City Clerk should be fully up to speed on the election process however also referenced other important functions of the job such as Freedom of Information Act requests, compliance with the Open Meetings Act, and tracking City Ordinances for codification. Discussion followed with varying opinions on the number of finalists that should be interviewed by City Council resulting in a consensus of the top 3 to 6 candidates. City Manager DeBuff will provide an update after Wednesday.

11. APPROVED - PAYMENT OF BILLS

MOTION by Ellis, SUPPORT by Mulvahill, “To approve the payment of bills ending January 11, 2021 in the amount of \$795,212.53 and payroll to cover the period ending January 16, 2021.” A roll call vote was taken. Manor – yes, Lobur – yes, Greene – yes, Mulvahill – yes, Ambrose – yes, Ellis – yes, Proctor – yes. MOTION CARRIED (7-0).

12. CITY MANAGER’S REPORT:

- New HR Generalist Jamie Helman started today. Jamie has a Bachelor’s Degree in HR Development from Oakland University and a Master’s Degree in HR Administration from Central Michigan University. Ms. Helman introduced herself indicating she was from Pinckney however has worked in multiple states since her husband has been serving in the Air Force; he will be retiring in September and they are in the process of building a house in Marion Township. She is excited to join the team and get to know everyone. Jamie received a warm welcome from Council.
- Provided a CIP report with updates on replacement of the Columbarium fencing, Clinton Street bid opening (administered by MDOT), road ratings, holiday lighting, and electrical work for the drive through bank building.
- Demolition was completed on the S. Michigan house next to Snedicors; there are no current plans to build on the site.
- DPS Director Suida reported on the funding for Clinton Street reconstruction. The City is on track for full funding from the Major Street Fund unless there is a sharp decline in revenue or increase in winter maintenance costs. The bids came in slightly below the engineer’s estimate and the City was awarded additional grant dollars reducing the matching funds to 19%. A full report and consideration of the MDOT contract will be on the January 25, 2021 agenda.
- The Request for Qualifications for Engineering Services has been issued.
- An updated proposal has been sent to JD Racing.
- The 2021 City Calendar is on the website.

- Would like to discuss expectations for Council Correspondence (agenda item 6) at the next meeting.
- Senate Bill 1246 was signed by Governor Whitmer allowing electronic meetings through March 2021. The moratorium on water shut-offs was also extended through March, and the current MDHHS emergency order is still in effect through January 15, 2021.
- The Charity Fundraiser sponsored by City employees raised \$3,078 for a 13 member “adopt a family”. The Police Department came in first for most bottle returns and money raised per employee; second place for most bottle returns went to the WWTP/WTP/Cemetery/DDA team; and City Council took second place for most dollars raised per member.

13. OLD BUSINESS

- None.

14. NEW BUSINESS

- Mayor Proctor announced the resignation of Council Member Michael Mulvahill effective January 12, 2021. Michael also served the City on the DDA Board prior his term on Council. Mayor Proctor stated although Michael will be moving out of the City, he has a lot of friends here and will be sorely missed. Member Mulvahill thanked all his Council colleagues stating it has been truly an honor and privilege to work with them, and City Clerk Cartwright for providing him much support as a Council Member. He also commended the entire staff, categorizing them as “the best City Staff” serving with pride and enthusiasm. He recalled memories and interactions with DPS Director Suida’s Rock Star team, and stated he loved the neighborhood and community. Council members thanked Michael for his service. MOTION by Manor, SUPPORT by Ellis, “To accept the resignation of Michael Mulvahill from the position of City Council member effective January 12, 2021 with regret, and extend sincere appreciation for his service to the community.” A roll call vote was taken. Lobur – yes, Greene – yes, Mulvahill – yes, Ambrose – yes, Ellis – yes, Manor – yes, Proctor – yes. MOTION CARRIED (7-0). MOTION by Manor, SUPPORT by Lobur, “To direct the City Clerk to post the notice of City Council vacancy and process for applying.” A roll call vote was taken. Greene – yes, Mulvahill – yes, Ambrose – yes, Ellis – yes, Manor – yes, Lobur – yes, Proctor – yes. MOTION CARRIED (7-0).
- Member Mulvahill questioned the State Police cars routinely parked at City Hall.

15. ADJOURN

MOTION by Manor, SUPPORT by Mulvahill, “To adjourn the regular meeting of the City Council at 8:03 pm.” A roll call vote was taken. Mulvahill – yes, Ambrose – yes, Ellis – yes, Manor – yes, Lobur – yes, Greene – yes, Proctor – yes. MOTION CARRIED (7-0).

Nick Proctor, Mayor

Jane Cartwright, City Clerk

NOTES

CITY OF HOWELL
MEMORANDUM

TO: MAYOR & CITY COUNCIL
FROM: CATHERINE M. STANISLAWSKI, FINANCE DIR/ TREASURER
DATE: JANUARY 20, 2021
RE: BUDGET AMENDMENTS

Attached for Council's review are the second quarter proposed budget amendments for fiscal year 2020/21. The amendments are as follows:

- 1) The City was approved for grant funding from the State and County to cover costs related to the pandemic. Grant dollars in the amount of \$10,000 have been received by the City for costs associated with providing a safe and secure election. The City has a grant request with the County to cover costs for PPE and sanitization of City facilities. The County CARES grant has not been received, but has passed the first review by the State.
- 2) The electricity to the banks drive thru office failed. As per the lease agreement between the City and the bank, repair costs were the responsibility of the City. The cost to restore power to the drive thru office was \$12,000.
- 3) Brick and mortar repairs are required to the exposed wall of the police department. The repair costs were not previously budgeted. Total costs are estimated to be \$5,000.
- 4) Recent refinancing of 3 debt issues resulted in reduced interest cost of \$22,000 and \$10,000 for the General Fund and Sewer Funds respectively.
- 5) The additional MERS contribution has been allocated within the City budget.

The other amendment consists of adjusting to actual the expenditures for the Act 7 and 425 payments to the townships.

The proposed budget amendments result in expenditures exceeding our revenues by \$549,842. The projection reflects a fund balance of 23.91%. Additional possible adjustments can be addressed at our upcoming strategic planning session on January 30th.

ACTION REQUESTED:

A motion to adopt Resolution No. 21-01, Budget Amendments.

REVIEWED & APPROVED FOR SUBMISSION:

A handwritten signature in blue ink, appearing to read "Paul DeBuff". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Paul DeBuff, City Manager

RESOLUTION NO. 21-01

WHEREAS, the City Council adopted the FY2020/2021 Budget on May 18, 2020 to go into effect on July 1, 2020 and

WHEREAS, additional information is available and actions have been taken affecting the financial condition of the City,

BE IT RESOLVED, that the budget for the City fiscal year beginning July 1, 2020 as recommended by the City Manager and as revised by the City Council, and as described in summary as follows:

GENERAL FUND REVENUES	CURRENT	AMENDED
Dept 000-GENERAL	7,193,206	7,223,206
Dept 301-POLICE DEPARTMENT/PUBLIC SAFETY	302,946	302,946
Dept 751 – RECREATION/PARKS	34,050	34,050
Dept 966 – TRANSFERS IN	123,240	123,240
Dept 999 – USE OF FUND BALANCE	261,842	549,842
TOTAL REVENUES	\$7,915,284	\$8,233,284
GENERAL FUND APPROPRIATIONS		
Dept 101-MAYOR & COUNCIL	28,080	28,080
Dept 172-CITY MANAGER	183,702	183,702
Dept 191-FINANCE	401,446	438,446
Dept 215-CLERK	188,230	208,230
Dept 228-INFORMATION TECHNOLOGY DEPT	271,044	291,044
Dept 247-BOARD OF REVIEW	4,000	4,000
Dept 248-CABLE COMMISSION	820	820
Dept 262-ELECTIONS	31,698	41,698
Dept 265-CITY HALL	412,383	449,383
Dept 266-CITY ATTORNEY	155,800	155,800
Dept 270-PERSONNEL	98,814	98,814
Dept 276-LAKEVIEW CEMETERY	283,380	288,380
Dept 284-HOWELL MEMORIAL CEMETERY	41,357	43,357
Dept 285-FORESTRY/CONSERVATION	92,911	96,911
Dept 286-PARKING LOT MAINTENANCE	44,808	46,808
Dept 301-POLICE DEPARTMENT	3,007,289	3,151,289
Dept 350-HOWELL AREA FIRE AUTHORITY	6,966	6,966
Dept 371-BUILDING DEPARTMENT	80,880	80,880
Dept 443-STREET LIGHTING MAINTENANCE	6,159	6,159
Dept 444-SIDEWALK MAINTENANCE	43,024	45,024
Dept 445-DRAINS-PUBLIC BENEFIT	25,000	25,000

GENERAL FUND APPROPRIATIONS (continued)	CURRENT	AMENDED
Dept 447-ENGINEERING DEPARTMENT	21,789	21,789
Dept 448-STREET LIGHTING	350,000	350,000
Dept 722-COMMUNITY DEVELOPMENT	223,064	223,064
Dept 747-COMMUNITY ACTION PROMOTION	125,594	133,594
Dept 751-RECREATION/PARKS DEPT	318,412	323,412
Dept 757-PARKS/NEIGHBORHOOD	54,100	57,100
Dept 895-UNDESIGNATED	34,062	40,062
Dept 899-TAX TRIBUNAL REFUNDS	0	0
Dept 966 – TRANSFERS OUT	915,284	1,393,472
TOTAL EXPENDITURES	\$7,915,284	8,233,284

OTHER FUNDS APPROPRIATIONS	CURRENT	AMENDED
Lucy Road Park Fund	\$11,500	\$11,500
Rubbish and Garbage Fund	658,559	673,559
Major Street Fund	1,895,529	1,912,529
Local Street Fund	417,601	437,601
Drug Law Enforcement	0	0
Police Training Fund	3,000	3,000
DDA Fund	483,180	483,180
Loop & D-19 Road Debt Retirement Fund	114,447	108,447
G.O. Bond Debt Road	561,535	545,535
2015 City Hall Debt Fund	20,754	20,754
North Parking Lot Debt Fund	139,950	139,950
Cemetery Perpetual Care	73,000	73,000
Sewer Fund	11,582,851	11,659,851
Water Fund	4,086,076	4,174,076
Department of Public Services Fund	349,195	360,195
Equipment Pool Fund	793,487	805,487
Reserve Fund	0	0
Page Field Improvements	105,469	105,469
Kaboom Project	105,469	105,469
Public Employee Health Care Fund	0	0
Sidewalk Construction	15,000	15,000
State Street Construction	1,931	1,931
OTHER FUNDS TOTAL	21,418,533	21,636,533
ALL FUNDS TOTAL	\$29,333,817	\$29,877,817

BE IT RESOLVED, that such amendments to the FY2020/2021 Budget are adopted.

Adopted by the Howell City Council this 25th day of January 2021.

Nick Proctor, Mayor

Jane Cartwright, Clerk

CERTIFICATION

I hereby certify that the foregoing is a true and complete copy of Resolution No. 21-01, adopted by the City Council of the City of Howell, Livingston County, Michigan, at a regular meeting held on the 5th day of January 2021 and that the meeting was held and the minutes therefore were filed in compliance with Act No. 267 of the Public Acts of 1976.

IN WITNESS WHEREOF, I have hereto affixed my official signature this 25th day of October 2021.

BY: Howell City Clerk

REVENUE AND EXPENDITURE REPORT FOR CITY OF HOWELL
PERIOD ENDING 12/31/2020

GL NUMBER	DESCRIPTION	2020-21	2020-21	YTD	% BDGT	YTD	
		ORIGINAL BUDGET	AMENDED BUDGET	BALANCE 12/31/2020	USED	BALANCE 12/31/2019	PROJECTED
Fund 101 - GENERAL FUND							
Revenues							
000	GENERAL	7,021,206	7,193,206	3,178,264	44.18	3,794,044	7,223,206 - Add'l grants election \$10k, CARES \$20k
301	POLICE/PUBLIC SAFETY	302,946	302,946	138,131	45.60	182,336	302,946
751	RECREATION/PARKS DEPT	34,050	34,050	24,384	71.61	19,991	34,050
966	TRANSFERS IN	123,240	123,240	61,615	50.00	21,444	123,240
TOTAL REVENUES		7,481,442	7,653,442	3,402,394	44.46	4,017,815	7,683,442
Expenditures							
101	MAYOR & COUNCIL	28,080	28,080	14,143	50.37	14,455	28,080
172	CITY MANAGER	195,702	183,702	82,828	45.09	95,772	183,702
191	FINANCE	401,446	401,446	238,309	59.36	208,592	438,446 - MERS \$37k
215	CLERK	188,230	188,230	102,518	54.46	89,802	208,230 - MERS \$20k
228	INFORMATION TECHNOLOGY DEPT	271,044	271,044	125,945	46.47	131,763	291,044 - MERS \$20k
247	BOARD OF REVIEW	4,000	4,000	801	20.02	667	4,000
248	CABLE COMMISSION	820	820	0	0.00	0	820
262	ELECTIONS	31,698	31,698	36,581	115.40	6,917	41,698 - Election grant \$10k
265	CITY HALL	353,383	412,383	205,831	49.91	129,572	449,383 - CARES grant \$20k, Drive thru \$12K, wall \$5k
266	CITY ATTORNEY/OUTSIDE COUNSEL	155,800	155,800	61,838	39.69	70,416	155,800
270	PERSONNEL	50,814	98,814	10,986	11.12	20,917	98,814
276	LAKEVIEW CEMETERY	275,380	283,380	144,201	50.89	103,681	288,380 - MERS \$5k
284	HOWELL MEMORIAL CEMETERY	41,357	41,357	18,216	44.05	15,716	43,357 - MERS \$2k
285	FORESTRY/CONSERVATION	92,911	92,911	33,249	35.79	36,453	96,911 - MERS \$4k
286	PARKING LOT MAINTENANCE	44,808	44,808	14,432	32.21	20,067	46,808 - MERS \$2k
301	POLICE DEPARTMENT	2,987,289	3,007,289	1,471,148	48.92	1,369,579	3,151,289 - MERS \$ 144k
350	HOWELL AREA FIRE AUTHORITY	6,966	6,966	4,614	66.24	4,718	6,966
371	BUILDING DEPARTMENT	80,880	80,880	52,008	64.30	53,897	80,880
443	STREET LIGHTING MAINTENANCE	6,159	6,159	3,351	54.41	3,432	6,159
444	SIDEWALK MAINTENANCE	43,024	43,024	19,693	45.77	17,320	45,024 - MERS \$ 2k
445	DRAINS-PUBLIC BENEFIT	25,000	25,000	8,212	32.85	3,247	25,000
447	ENGINEERING DEPARTMENT	21,789	21,789	16,267	74.66	9,637	21,789
448	STREET LIGHTING	350,000	350,000	160,822	45.95	160,400	350,000
722	COMMUNITY DEVELOPMENT	223,064	223,064	124,675	55.89	125,024	223,064
747	COMMUNITY ACTION PROMOTION	109,594	125,594	117,488	93.55	57,161	133,594 - MERS \$ 8k
751	RECREATION / PARKS DEPARTMENT	211,412	318,412	200,062	62.83	85,838	323,412 - MERS \$5k
757	PARKS/NEIGHBORHOODS	54,100	54,100	31,556	58.33	22,781	57,100 - MERS \$3k
895	UNDESIGNATED	34,062	34,062	39,608	116.28	32,611	40,062 - Adjust to actual \$6k
899	TAX TRIBUNAL REFUNDS	0	0	0	0.00	1,362	0
966	TRANSFERS IN/OUT	1,380,472	1,380,472	888,404	64.36	827,850	1,393,472 - Trf out Local \$20k, Rubbish \$15k
TOTAL EXPENDITURES		7,669,284	7,915,284	4,227,786	54.04	3,719,648	8,233,284 - Reduce debt costs (\$22k)
NET OF REVENUES & EXPENDITURES		(187,842)	(261,842)	(825,392)		298,167	(549,842)
BEGINNING FUND BALANCE		2,518,583	2,518,583				2,518,583
ENDING FUND BALANCE		2,330,741	2,256,741				1,968,741
Percentage		30.39%	28.51%				23.91%

REVENUE AND EXPENDITURE REPORT FOR CITY OF HOWELL
PERIOD ENDING 12/31/2020

GL NUMBER	DESCRIPTION	2020-21	2020-21	YTD	% BDGT	YTD	
		ORIGINAL BUDGET	AMENDED BUDGET	BALANCE 12/31/2020	USED	BALANCE 12/31/2019	PROJECTED
Fund 202 - MAJOR STREET FUND							
Revenues							
454	STORM SEWER MAINTENANCE	781,045	781,045	364,158	46.62	435,077	781,045
677	MAP-21 GRANT	900,000	900,000	0	0.00	0	900,000
TOTAL REVENUES		<u>1,681,045</u>	<u>1,681,045</u>	<u>364,158</u>	<u>21.66</u>	<u>435,077</u>	<u>1,681,045</u>
Expenditures							
454	STORM SEWER MAINTENANCE	50,602	50,602	43,004	84.98	33,677	53,602 - MERS \$3k
458	STREET RESURFACING	1,369,004	1,460,004	186,576	12.78	28,290	1,460,004
463	ROUTINE MAINTENANCE	139,457	139,457	55,302	39.66	62,487	144,457 - MERS \$5k
474	TRAFFIC SIGNS	51,834	51,834	24,411	47.09	24,834	56,834 - MERS \$5k
478	WINTER MAINTENANCE	75,453	75,453	22,940	30.40	23,402	79,453 - MERS \$4k
482	ADMINISTRATION	23,375	23,375	22,528	96.37	22,677	23,375
486	STATE/SURFACE MAINTENANCE	60	60	0	0.00	44	60
488	STATE/SWEEPING & FLUSHING	4,260	4,260	1,875	44.01	1,204	4,260
490	STATE/TREES & SHRUBS	110	110	30	27.18	0	110
491	STATE/DRAINAGE & BACKSLOPES	750	750	297	39.58	0	750
494	STATE/MARKINGS/SIGNS/SIGNALS	200	200	0	0.00	0	200
497	STATE/WINTER MAINTENANCE	5,375	5,375	0	0.00	566	5,375
538	STORM WATER MANAGEMENT	42,182	42,182	13,719	32.52	129,472	42,182
966	TRANSFERS IN/OUT	41,867	41,867	20,933	50.00	20,162	41,867
TOTAL EXPENDITURES		<u>1,804,529</u>	<u>1,895,529</u>	<u>391,614</u>	<u>20.66</u>	<u>346,814</u>	<u>1,912,529</u>
NET OF REVENUES & EXPENDITURES		<u>(123,484)</u>	<u>(214,484)</u>	<u>(27,456)</u>		<u>88,263</u>	<u>(231,484)</u>
BEGINNING FUND BALANCE		<u>783,719</u>	<u>783,719</u>				<u>783,719</u>
ENDING FUND BALANCE		<u>660,235</u>	<u>569,235</u>				<u>552,235</u>
Fund 203 - LOCAL STREET FUND							
Revenues							
454	STORM SEWER MAINTENANCE	325,689	325,689	133,628	41.03	206,187	325,689
966	TRANSFERS IN	91,912	91,912	0	0.00	0	111,912 - Trf in General \$20k
TOTAL REVENUES		<u>417,601</u>	<u>417,601</u>	<u>133,628</u>	<u>32.00</u>	<u>206,187</u>	<u>437,601</u>
Expenditures							
454	STORM SEWER MAINTENANCE	66,653	66,653	31,144	46.73	31,084	71,653 - MERS \$5k
458	STREET RESURFACING	24,879	24,879	8,495	34.15	12,075	24,879
463	ROUTINE MAINTENANCE	116,520	116,520	32,464	27.86	28,074	121,520 - MERS \$5k
474	TRAFFIC SIGNS	34,087	34,087	15,529	45.56	15,994	39,087 - MERS \$5k
478	WINTER MAINTENANCE	85,515	85,515	24,960	29.19	28,018	90,515 - MERS \$5k
482	ADMINISTRATION	10,900	10,900	10,731	98.45	10,739	10,900
538	STORM WATER MANAGEMENT	37,180	37,180	14,417	38.78	129,694	37,180
966	TRANSFERS IN/OUT	41,867	41,867	20,933	50.00	20,162	41,867
TOTAL EXPENDITURES		<u>417,601</u>	<u>417,601</u>	<u>158,675</u>	<u>38.00</u>	<u>275,839</u>	<u>437,601</u>
NET OF REVENUES & EXPENDITURES		<u>0</u>	<u>0</u>	<u>(25,047)</u>		<u>(69,652)</u>	<u>0</u>
BEGINNING FUND BALANCE		<u>0</u>	<u>0</u>				<u>0</u>
ENDING FUND BALANCE		<u>0</u>	<u>0</u>				<u>0</u>

REVENUE AND EXPENDITURE REPORT FOR CITY OF HOWELL
PERIOD ENDING 12/31/2020

GL NUMBER	DESCRIPTION	2020-21	2020-21	YTD		YTD	
		ORIGINAL BUDGET	AMENDED BUDGET	BALANCE 12/31/2020	% BDGT USED	BALANCE 12/31/2019	PROJECTED
Fund 226 - RUBBISH & GARBAGE COLL FUND							
Revenues							
000	GARBAGE MILLAGE	361,585	361,585	0	0.00	234	361,585
528	WASTE/REFUSE COLLCTION	170,100	170,100	71,477	42.02	71,226	170,100
226-966-699.004	TRANS IN GENERAL FUND	126,874	126,874	0	0.00	0	141,874
TOTAL REVENUES		<u>658,559</u>	<u>658,559</u>	<u>71,477</u>	<u>10.85</u>	<u>71,460</u>	<u>673,559</u>
- Trf in General \$15k							
Expenditures							
528	WASTE/REFUSE COLLECTION	514,300	514,300	266,060	51.73	260,521	522,300
529	LEAF/BRUSH/GRASS COLLECTION	143,759	143,759	119,016	82.79	110,984	150,759
899	TAX TRIBUNAL REFUNDS	500	500	0	0.00	0	500
TOTAL EXPENDITURES		<u>658,559</u>	<u>658,559</u>	<u>385,076</u>	<u>58.47</u>	<u>371,505</u>	<u>673,559</u>
NET OF REVENUES & EXPENDITURES		0	0	(313,599)		(300,045)	0
BEGINNING FUND BALANCE		0	0				0
ENDING FUND BALANCE		<u>0</u>	<u>0</u>				<u>0</u>
Fund 227 - LUCY ROAD PARK RECOVERY FUND							
Revenues							
966	TRANS IN GENERAL FUND	11,500	11,500	5,091	44.27	7,625	11,500
TOTAL REVENUES		<u>11,500</u>	<u>11,500</u>	<u>5,091</u>	<u>44.27</u>	<u>7,625</u>	<u>11,500</u>
Expenditures							
290	GENERAL SERVICE ADMINISTRATION	11,500	11,500	5,091	44.27	7,625	11,500
TOTAL EXPENDITURES		<u>11,500</u>	<u>11,500</u>	<u>5,091</u>	<u>44.27</u>	<u>7,625</u>	<u>11,500</u>
NET OF REVENUES & EXPENDITURES		0	0	0		0	0
BEGINNING FUND BALANCE		375,000	375,000				375,000
ENDING FUND BALANCE		<u>375,000</u>	<u>375,000</u>				<u>375,000</u>

REVENUE AND EXPENDITURE REPORT FOR CITY OF HOWELL
PERIOD ENDING 12/31/2020

GL NUMBER	DESCRIPTION	2020-21	2020-21	YTD		YTD	
		ORIGINAL BUDGET	AMENDED BUDGET	BALANCE 12/31/2020	% BDGT USED	BALANCE 12/31/2019	PROJECTED
Fund 248 - DOWNTOWN DEVELOPMENT AUTHORITY FUND							
Revenues							
728	ECONOMIC DEVELOPMENT	507,927	507,927	68,827	13.55	78,022	507,927
TOTAL REVENUES		507,927	507,927	68,827	13.55	78,022	507,927
Expenditures							
728	ECONOMIC DEVELOPMENT ACTIVITY	249,549	249,549	106,331	42.61	92,060	249,549
729	MAIN STREET PROGRAM	100,000	100,000	100,000	100.00	110,000	100,000
899	TAX TRIBUNAL REFUNDS	1,000	1,000	0	0.00	0	1,000
906	DEBT SERVICE	100,854	100,854	100,854	100.00	84,550	100,854
966	TRANSFERS IN/OUT	31,777	31,777	5,000	15.73	5,000	31,777
TOTAL EXPENDITURES		483,180	483,180	312,185	64.61	291,610	483,180
NET OF REVENUES & EXPENDITURES		24,747	24,747	(243,358)		(213,588)	24,747
BEGINNING FUND BALANCE		132,567	132,567				132,567
ENDING FUND BALANCE		157,314	157,314				157,314

REVENUE AND EXPENDITURE REPORT FOR CITY OF HOWELL
PERIOD ENDING 12/31/2020

GL NUMBER	DESCRIPTION	2020-21 ORIGINAL BUDGET	2020-21 AMENDED BUDGET	YTD BALANCE 12/31/2020	% BDGT USED	YTD BALANCE 12/31/2019	PROJECTED
Fund 265 - DRUG LAW ENFORCEMENT FUND							
Revenues							
301	POLICE DEPARTMENT	50	50	1	2.00	29	50
TOTAL REVENUES		50	50	1	2.00	29	50
NET OF REVENUES & EXPENDITURES		50	50	1		29	50
BEGINNING FUND BALANCE		5,463	5,463				5,463
ENDING FUND BALANCE		<u>5,513</u>	<u>5,513</u>				<u>5,513</u>
Fund 274 - POLICE TRAINING FUND							
Revenues							
614	MI JUSTICE TRAINING ACT 302	3,000	3,000	896	29.85	1,521	3,000
TOTAL REVENUES		3,000	3,000	896	29.85	1,521	3,000
Expenditures							
301	POLICE DEPARTMENT	3,000	3,000	0	0.00	2,680	3,000
TOTAL EXPENDITURES		3,000	3,000	0	0.00	2,680	3,000
NET OF REVENUES & EXPENDITURES		0	0	896		(1,159)	0
BEGINNING FUND BALANCE		1,458	1,458				1,458
ENDING FUND BALANCE		<u>1,458</u>	<u>1,458</u>				<u>1,458</u>
Fund 296 - RESERVES FUND							
Revenues							
665	INVESTMENT INTEREST	750	750	28	3.75	390	750
TOTAL REVENUES		750	750	28	3.75	390	750
NET OF REVENUES & EXPENDITURES		750	750	28		390	750
BEGINNING FUND BALANCE		42,587	42,587				42,587
ENDING FUND BALANCE		<u>43,337</u>	<u>43,337</u>				<u>43,337</u>

REVENUE AND EXPENDITURE REPORT FOR CITY OF HOWELL
PERIOD ENDING 12/31/2020

GL NUMBER	DESCRIPTION	2020-21 ORIGINAL BUDGET	2020-21 AMENDED BUDGET	YTD BALANCE 12/31/2020	% BDGT USED	YTD BALANCE 12/31/2019	PROJECTED	
Fund 352 - LOOP & D-19 DEBT RETIREMENT FUND								
Revenues								
966	TRANS IN GENERAL FUND	114,447	114,447	92,548	80.86	90,400	108,447	- Reduce Trf \$6k
TOTAL REVENUES		<u>114,447</u>	<u>114,447</u>	<u>92,548</u>	<u>80.86</u>	<u>90,400</u>	<u>108,447</u>	
Expenditures								
906	DEBT SERVICE	114,447	114,447	92,548	80.86	90,400	108,447	- Reduce interest costs \$6k
TOTAL EXPENDITURES		<u>114,447</u>	<u>114,447</u>	<u>92,548</u>	<u>80.86</u>	<u>90,400</u>	<u>108,447</u>	
NET OF REVENUES & EXPENDITURES		0	0	0		0	0	
BEGINNING FUND BALANCE		<u>0</u>	<u>0</u>				<u>0</u>	
ENDING FUND BALANCE		<u><u>0</u></u>	<u><u>0</u></u>				<u><u>0</u></u>	
Fund 380 - GO BOND DEBT - ROAD PROGRAM								
Revenues								
966	TRANS IN GENERAL FUND	561,535	561,535	498,011	88.69	466,741	545,535	- Reduce Trf \$16k
TOTAL REVENUES		<u>561,535</u>	<u>561,535</u>	<u>498,011</u>	<u>88.69</u>	<u>466,741</u>	<u>545,535</u>	
Expenditures								
906	DEBT SERVICE	267,543	267,543	215,944	80.71	213,817	251,543	- Reduce interest costs \$16k
907	DEBT SERVICE ROAD PH II	195,742	195,742	195,442	99.85	165,549	195,742	
908	DEBT SERVICE ROAD PH III	98,250	98,250	86,625	88.17	87,375	98,250	
TOTAL EXPENDITURES		<u>561,535</u>	<u>561,535</u>	<u>498,011</u>	<u>88.69</u>	<u>466,741</u>	<u>545,535</u>	
NET OF REVENUES & EXPENDITURES		0	0	0		0	0	
BEGINNING FUND BALANCE		<u>0</u>	<u>0</u>				<u>0</u>	
ENDING FUND BALANCE		<u><u>0</u></u>	<u><u>0</u></u>				<u><u>0</u></u>	

REVENUE AND EXPENDITURE REPORT FOR CITY OF HOWELL
PERIOD ENDING 12/31/2020

GL NUMBER	DESCRIPTION	2020-21 ORIGINAL BUDGET	2020-21 AMENDED BUDGET	YTD BALANCE 12/31/2020	% BDGT USED	YTD BALANCE 12/31/2019	PROJECTED
Fund 384 - 2015 CITY HALL DEBT FUND							
Revenues							
966	TRANS IN GENERAL FUND	20,754	20,754	20,754	100.00	18,301	20,754
TOTAL REVENUES		<u>20,754</u>	<u>20,754</u>	<u>20,754</u>	<u>100.00</u>	<u>18,301</u>	<u>20,754</u>
Expenditures							
906	DEBT SERVICE	20,754	20,754	20,754	100.00	18,301	20,754
TOTAL EXPENDITURES		<u>20,754</u>	<u>20,754</u>	<u>20,754</u>	<u>100.00</u>	<u>18,301</u>	<u>20,754</u>
NET OF REVENUES & EXPENDITURES		0	0	0		0	0
BEGINNING FUND BALANCE		<u>0</u>	<u>0</u>				<u>0</u>
ENDING FUND BALANCE		<u><u>0</u></u>	<u><u>0</u></u>				<u><u>0</u></u>
Fund 394 - NORTH PARKING LOTS & ALLEY DEBT FUND							
Revenues							
966	TRANS IN GENERAL FUND	139,950	139,950	139,950	100.00	108,850	139,950
TOTAL REVENUES		<u>139,950</u>	<u>139,950</u>	<u>139,950</u>	<u>100.00</u>	<u>108,850</u>	<u>139,950</u>
Expenditures							
906	DEBT SERVICE	139,950	139,950	139,950	100.00	108,850	139,950
TOTAL EXPENDITURES		<u>139,950</u>	<u>139,950</u>	<u>139,950</u>	<u>100.00</u>	<u>108,850</u>	<u>139,950</u>
NET OF REVENUES & EXPENDITURES		0	0	0		0	0
BEGINNING FUND BALANCE		<u>0</u>	<u>0</u>				<u>0</u>
ENDING FUND BALANCE		<u><u>0</u></u>	<u><u>0</u></u>				<u><u>0</u></u>

REVENUE AND EXPENDITURE REPORT FOR CITY OF HOWELL
PERIOD ENDING 12/31/2020

GL NUMBER	DESCRIPTION	2020-21	2020-21	YTD	% BDGT	YTD	
		ORIGINAL BUDGET	AMENDED BUDGET	BALANCE 12/31/2020	USED	BALANCE 12/31/2019	PROJECTED
Fund 462 - KABOOM PROJECT							
Revenues							
665	INVESTMENT INTEREST	0	0	9	0.00	0	0
966	TRANS IN PAGE FIELD	0	105,469	105,024	99.58	0	105,469
TOTAL REVENUES		0	105,469	105,033	99.59	0	105,469
Expenditures							
516	CONSTRUCTION	0	105,469	120,032	113.81	0	105,469
TOTAL EXPENDITURES		0	105,469	120,032	113.81	0	105,469
NET OF REVENUES & EXPENDITURES		0	0	(14,999)		0	0
BEGINNING FUND BALANCE		0	0				0
ENDING FUND BALANCE		0	0				0
Fund 496 - SIDEWALK CONSTRUCTION							
Revenues							
966	TRANS IN GENERAL FUND	80,000	80,000	0	0.00	0	80,000
TOTAL REVENUES		80,000	80,000	0	0.00	0	80,000
Expenditures							
444	SIDEWALK MAINTENANCE	15,000	15,000	0	0.00	30,000	15,000
TOTAL EXPENDITURES		15,000	15,000	0	0.00	30,000	15,000
NET OF REVENUES & EXPENDITURES		65,000	65,000	0		(30,000)	65,000
BEGINNING FUND BALANCE		85,000	85,000				85,000
ENDING FUND BALANCE		150,000	150,000				150,000

REVENUE AND EXPENDITURE REPORT FOR CITY OF HOWELL
PERIOD ENDING 12/31/2020

GL NUMBER	DESCRIPTION	2020-21	2020-21	YTD	% BDGT	YTD	
		ORIGINAL BUDGET	AMENDED BUDGET	BALANCE 12/31/2020	USED	BALANCE 12/31/2019	PROJECTED
Fund 590 - SEWER FUND							
Revenues							
536	WATEROR SEWER SYSTEMS	2,799,544	2,799,544	1,306,408	46.67	1,442,623	2,799,544
698	SRF BOND PROCEEDS	6,773,428	9,053,428	0	0.00	0	9,053,428
676	MARION PEPSI PYMT	352,539	352,539	0	0.00	0	352,539
TOTAL REVENUES		<u>9,925,511</u>	<u>12,205,511</u>	<u>1,306,408</u>	<u>10.70</u>	<u>1,442,623</u>	<u>12,205,511</u>
Expenditures							
536	WATER OR SEWER SYSTEMS	1,012,282	1,123,282	493,672	43.95	672,597	1,153,282 - MERS \$30
537	INDUSTRIAL PRETREATMENT	80,146	80,146	42,616	53.17	31,184	88,146 - MERS \$8k
564	TREATMENT PLANT	7,768,331	9,948,331	828,079	8.32	909,326	9,997,331 - MERS \$49k
906	DEBT SERVICE	431,092	431,092	240,134	55.70	234,924	421,092 - Reduce interest costs (\$10k)
TOTAL EXPENDITURES		<u>9,291,851</u>	<u>11,582,851</u>	<u>1,604,501</u>	<u>13.85</u>	<u>1,848,031</u>	<u>11,659,851</u>
NET OF REVENUES & EXPENDITURES		633,660	622,660	(298,093)		(405,408)	545,660
BEGINNING WORKING CAPITAL		2,559,308	2,559,308				2,559,308
ENDING WORKING CAPITAL		<u>3,192,968</u>	<u>3,181,968</u>				<u>3,104,968</u>
Fund 591 - WATER FUND							
Revenues							
536	WATER OR SEWER SYSTEMS	2,440,105	2,440,105	1,290,851	52.90	1,332,621	2,440,105
698	DWRF BOND PROCEEDS	1,920,300	1,920,300	144,152	7.51	0	1,920,300
TOTAL REVENUES		<u>4,360,405</u>	<u>4,360,405</u>	<u>1,435,003</u>	<u>32.91</u>	<u>1,332,621</u>	<u>4,360,405</u>
Expenditures							
290	GENERAL SERVICE ADMINISTRATION	158,314	169,314	103,243	60.98	92,454	177,314 - MERS \$8k
536	WATER OR SEWER SYSTEMS	919,406	919,406	316,414	34.42	1,047,853	934,406 - MERS \$15k
564	TREATMENT PLANT	2,433,940	2,433,940	696,965	28.64	581,274	2,498,940 - MERS \$65k
906	DEBT SERVICE	563,416	563,416	55,114	9.78	58,863	563,416
TOTAL EXPENDITURES		<u>4,075,076</u>	<u>4,086,076</u>	<u>1,171,736</u>	<u>28.62</u>	<u>1,780,445</u>	<u>4,174,076</u>
NET OF REVENUES & EXPENDITURES		285,329	274,329	263,267		(447,824)	186,329
BEGINNING WORKING CAPITAL		1,059,736	1,059,736				1,059,736
ENDING WORKING CAPITAL		<u>1,345,065</u>	<u>1,334,065</u>				<u>1,246,065</u>

REVENUE AND EXPENDITURE REPORT FOR CITY OF HOWELL
PERIOD ENDING 12/31/2020

GL NUMBER	DESCRIPTION	2020-21 ORIGINAL BUDGET	2020-21 AMENDED BUDGET	YTD BALANCE 12/31/2020	% BDGT USED	YTD BALANCE 12/31/2019	PROJECTED
Fund 640 - EQUIPMENT POOL FUND							
Revenues							
441	PUBLIC SERVICE	43,300	43,300	23,267	53.73	9,317	43,300
966	TRANSFERS IN	605,892	605,892	387,461	63.95	344,229	605,892
TOTAL REVENUES		649,192	649,192	410,728	63.27	353,546	649,192
Expenditures							
441	PUBLIC SERVICE DEPARTMENT	693,542	693,542	295,200	42.56	298,441	705,542 - MERS \$12K
906	DEBT SERVICE	82,500	82,500	79,550	96.42	81,033	82,500
966	TRANSFERS IN/OUT	17,445	17,445	8,723	50.00	8,400	17,445
TOTAL EXPENDITURES		793,487	793,487	383,472	48.33	387,875	805,487
NET OF REVENUES & EXPENDITURES		(144,295)	(144,295)	27,256		(34,329)	(156,295)
BEGINNING WORKING CAPITAL		1,016,214	1,016,214				1,016,214
ENDING WORKING CAPITAL		871,919	871,919				859,919
Fund 641 - DEPARTMENT PUBLIC SERVICES							
Revenues							
441	PUBLIC SERVICE	9,000	9,000	3,984	44.27	9,855	9,000
966	TRANSFERS IN	348,895	348,895	174,448	50.00	168,012	348,895
TOTAL REVENUES		357,895	357,895	178,432	49.86	177,867	357,895
Expenditures							
441	PUBLIC SERVICE DEPARTMENT	344,995	344,995	178,284	51.68	145,326	355,995 -MERS \$11k
442	CONTRACT SERVICES	4,200	4,200	1,476	35.15	4,106	4,200
TOTAL EXPENDITURES		349,195	349,195	179,760	51.48	149,432	360,195
NET OF REVENUES & EXPENDITURES		8,700	8,700	(1,328)		28,435	(2,300)
BEGINNING WORKING CAPITAL		253,385	253,385				253,385
ENDING WORKING CAPITAL		262,085	262,085				251,085

REVENUE AND EXPENDITURE REPORT FOR CITY OF HOWELL
PERIOD ENDING 12/31/2020

GL NUMBER	DESCRIPTION	2020-21 ORIGINAL BUDGET	2020-21 AMENDED BUDGET	YTD BALANCE 12/31/2020	% BDGT USED	YTD BALANCE 12/31/2019	PROJECTED
Fund 711 - CEMETERY PERPETUAL CARE FUND							
Revenues							
000	GENERAL	33,000	33,000	28,056	85.02	9,200	33,000
TOTAL REVENUES		<u>33,000</u>	<u>33,000</u>	<u>28,056</u>	<u>85.02</u>	<u>9,200</u>	<u>33,000</u>
Expenditures							
966	TRANSFERS IN/OUT	73,000	73,000	36,495	49.99	0	73,000
TOTAL EXPENDITURES		<u>73,000</u>	<u>73,000</u>	<u>36,495</u>	<u>49.99</u>	<u>0</u>	<u>73,000</u>
NET OF REVENUES & EXPENDITURES		<u>(40,000)</u>	<u>(40,000)</u>	<u>(8,439)</u>		9,200	<u>(40,000)</u>
BEGINNING FUND BALANCE		<u>535,591</u>	<u>535,591</u>				<u>535,591</u>
ENDING FUND BALANCE		<u><u>495,591</u></u>	<u><u>495,591</u></u>				<u><u>495,591</u></u>
Fund 736 - PUBLIC EMPLOYEE HEALTH CARE							
Revenues							
665	INVESTMENT INTEREST	2,700	2,700	106	3.91	1,466	2,700
TOTAL REVENUES		<u>2,700</u>	<u>2,700</u>	<u>106</u>	<u>3.91</u>	<u>1,466</u>	<u>2,700</u>
NET OF REVENUES & EXPENDITURES		<u>2,700</u>	<u>2,700</u>	<u>106</u>		1,466	<u>2,700</u>
BEGINNING FUND BALANCE		<u>142,012</u>	<u>142,012</u>				<u>142,012</u>
ENDING FUND BALANCE		<u><u>144,712</u></u>	<u><u>144,712</u></u>				<u><u>144,712</u></u>

CITY OF HOWELL
MEMORANDUM

TO: MAYOR & CITY COUNCIL
FROM: MATT DAVIS, DPW SUPERINTENDENT
DATE: JANUARY 20, 2021
RE: E CLINTON RECONSTRUCTION PROJECT CONTRACT AWARD

In September of 2019, Council approved the design engineering and authorized staff to move forward with the E. Clinton and N. National Resurfacing project. Additionally, at the update provided on August 24, 2020, Mayor and Council authorized the addition of bump outs at key intersections to help with traffic calming and safer pedestrian travel.

This project was bid through the Michigan Department of Transportation (MDOT) with a letting date of January 8th, 2021. A total of six bids were received for the project, ranging from a low of \$3,930,671.15 to \$4,399,640.25. The low bid was submitted by C&D Hughes of Lansing, Michigan.

C&D Hughes is on the MDOT’s approved contractor list. In addition, C&D Hughes has performed work for the City of Howell in the past and has performed satisfactorily. Based on the above, we recommend awarding this contract to C&D Hughes of Lansing, Michigan for a total amount of \$3,930,671.15.

The as-bid cost breakdown for this project is as follows:

	Construction	Engineering	Total
Road	\$2,255,741	\$431,260	\$2,687,001
Water	\$947,280	\$215,148	\$1,162,428
Sewer	\$727,650	\$150,920	\$878,570
		TOTAL	\$4,727,999

Funding	
Grant	\$1,804,593
Major Streets	\$882,409
Water (DWRP)	\$1,162,428
Sewer	\$878,570
Total	\$4,727,999

Since funding for this project is coming from multiple entities, the following actions are required:

1. The grant portion of this project is federally funded through MDOT and will require the adoption of a resolution to approve of Contract 20-5500, between the City of Howell and MDOT.
2. The water main replacement portion of this project will be funded through the state of Michigan’s Drinking Water Revolving Loan Fund (DWRP) program

and requires the adoption of a resolution to Tentatively Award a Construction Contract for Water System Improvements.

ACTION REQUESTED:

1. A motion to adopt Resolution No. 21-02 to approve Contract Number 20-5500 with MDOT, and authorize the Mayor Proctor, to sign the contract.
2. A motion to adopt Resolution No. 21-03, to Tentatively Award a Construction Contract for Water System Improvements.

REVIEWED & APPROVED FOR SUBMISSION:

A handwritten signature in blue ink, appearing to read "Paul DeBuff", with a stylized flourish at the end.

Paul DeBuff, City Manager

RESOLUTION NO. 21-02
A RESOLUTION TO APPROVE A CONTRACT WITH THE
MICHIGAN DEPARTMENT OF TRANSPORTATION

WHEREAS, the City of Howell has received a Transportation Improvement Program (TIP) grant from the Michigan Department of Transportation for the reconstruction of E Clinton Street and portions of N. National Street; and,

WHEREAS, the project was run through the MDOT letting process; and,

WHEREAS, MDOT has provided the City with Contract #20-5500, Control Section STUL 47000, Job Number 205871CON, Project 21A0109.

NOW THEREFORE BE IT RESOLVED, that the City of Howell approves of Contract #20-5500 between the City of Howell and the Michigan Department of Transportation and authorizes Mayor Proctor to sign the Contract.

Adopted this 25th day of January, 2021.

Nickolas Proctor, Mayor

Jane Cartwright, City Clerk

CERTIFICATION

I hereby certify that the foregoing is a true and complete copy of Resolution No. 21-02, adopted by the City Council of the City of Howell, Livingston County, Michigan, at a regular meeting held on the 25th day of January, 2021 and that the meeting was held and the minutes therefore were filed in compliance with Act No. 267 of the Public Acts of 1976.

IN WITNESS WHEREOF, I have hereto affixed my official signature this 25th day of January, 2021.

BY: Howell City Clerk



STATE OF MICHIGAN
DEPARTMENT OF TRANSPORTATION
LANSING

GRETCHEN WHITMER
GOVERNOR

PAUL C. AJEGBA
DIRECTOR

January 4, 2021

Ms. Jane Cartwright, City Clerk
City of Howell
611 E. Grand River, 3rd Floor
Howell, Michigan 48843

Dear Ms. Cartwright:

RE: Contract Number: 20-5500
Control Section: STUL 47000
Job Number: 205871CON

Enclosed is one (1) original and one (1) copy of the above referenced contract between your organization and the Michigan Department of Transportation (MDOT).

If you have questions on the content of this contract, or revisions are required, please contact Deirdre Thompson, Local Government Contract Engineer at ThompsonD@Michigan.gov or 517-335-2265.

1. Attach two (2) original certified resolutions. The resolution should include:
 - The name of officials authorized to sign the contract.
 - MDOT Contract Number 20-5500.

If you need an example of a resolution, please contact the MDOT Agreements Staff at MDOT-eAgreements@Michigan.gov.

2. Please return signed contracts and resolutions for MDOT Execution within 35 days from the date of this letter to:

MDOT Agreements Staff
MDOT – Development Services Division, 2nd Floor
425 West Ottawa Street, P.O. Box 30050
Lansing, MI 48909

MDOT will return a copy of the executed contract to your organization.

Enclosure

STP

DA

Control Section	STUL 47000
Job Number	205871CON
Project	21A0109
CFDA No.	20.205 (Highway Research Planning & Construction)
Contract No.	20-5500

PART I

THIS CONTRACT, consisting of PART I and PART II (Standard Agreement Provisions), is made by and between the MICHIGAN DEPARTMENT OF TRANSPORTATION, hereinafter referred to as the "DEPARTMENT"; and the CITY OF HOWELL, a Michigan municipal corporation, hereinafter referred to as the "REQUESTING PARTY"; for the purpose of fixing the rights and obligations of the parties in agreeing to the following improvements, in the City of Howell, Michigan, hereinafter referred to as the "PROJECT" and estimated in detail on EXHIBIT "I", dated December 29, 2020, attached hereto and made a part hereof:

PART A – FEDERAL PARTICIPATION

Roadway reconstruction work along National Street from Grand River Avenue to Clinton Street, along Clinton Street from Michigan Avenue to National Street, along Madison Street from Barnard Street to Bates Street, and along Barnard Street from Madison Street to Thompson Street, including earthwork, drainage, concrete curb and gutter, hot mix asphalt paving, pavement marking work; and all together with necessary related work.

PART B – NO FEDERAL PARTICIPATION

Watermain, sanitary sewer and sprinkler installation work along Madison Street from Barnard Street to Bates Street and along Barnard Street from Madison Street to Thompson Street; and all together with necessary related work.

WITNESSETH:

WHEREAS, pursuant to Federal law, monies have been provided for the performance of certain improvements on public roads; and

WHEREAS, the reference "FHWA" in PART I and PART II refers to the United States Department of Transportation, Federal Highway Administration; and

WHEREAS, the PROJECT, or portions of the PROJECT, at the request of the REQUESTING PARTY, are being programmed with the FHWA, for implementation with the use of Federal Funds under the following Federal program(s) or funding:

HIGHWAY INFRASTRUCTURE PROGRAM FUNDS
SURFACE TRANSPORTATION PROGRAM

WHEREAS, the parties hereto have reached an understanding with each other regarding the performance of the PROJECT work and desire to set forth this understanding in the form of a written contract.

NOW, THEREFORE, in consideration of the premises and of the mutual undertakings of the parties and in conformity with applicable law, it is agreed:

1. The parties hereto shall undertake and complete the PROJECT in accordance with the terms of this contract.

2. The term "PROJECT COST", as herein used, is hereby defined as the cost of the physical construction necessary for the completion of the PROJECT, including any other costs incurred by the DEPARTMENT as a result of this contract, except for construction engineering and inspection.

No charges will be made by the DEPARTMENT to the PROJECT for any inspection work or construction engineering.

The Michigan Department of Environment, Great Lakes, and Energy (EGLE) has informed the DEPARTMENT that it adopted new administrative rules (R 325.10101, et. seq.) which prohibit any governmental agency from connecting and/or reconnecting lead and/or galvanized service lines to existing and/or new water main. Questions regarding these administrative rules should be directed to EGLE. The cost associated with replacement of any lead and/or galvanized service lines, including but not limited to contractor claims, will be the sole responsibility of the REQUESTING PARTY.

The costs incurred by the REQUESTING PARTY for preliminary engineering, construction engineering, construction materials testing, inspection, and right-of-way are excluded from the PROJECT COST as defined by this contract.

3. The DEPARTMENT is authorized by the REQUESTING PARTY to administer on behalf of the REQUESTING PARTY all phases of the PROJECT including advertising and awarding the construction contract for the PROJECT or portions of the PROJECT. Such administration shall be in accordance with PART II, Section II of this contract.

Any items of the PROJECT COST incurred by the DEPARTMENT may be charged to the PROJECT.

4. The REQUESTING PARTY, at no cost to the PROJECT or to the DEPARTMENT, shall:

- A. Design or cause to be designed the plans for the PROJECT.
- B. Appoint a project engineer who shall be in responsible charge of the PROJECT and ensure that the plans and specifications are followed.
- C. Perform or cause to be performed the construction engineering, construction materials testing, and inspection services necessary for the completion of the PROJECT.

The REQUESTING PARTY will furnish the DEPARTMENT proposed timing sequences for trunkline signals that, if any, are being made part of the improvement. No timing adjustments shall be made by the REQUESTING PARTY at any trunkline intersection, without prior issuances by the DEPARTMENT of Standard Traffic Signal Timing Permits.

5. The PROJECT COST shall be met in accordance with the following:

PART A

Federal Surface Transportation Funds shall be applied to the eligible items of the PART A portion of the PROJECT COST at the established Federal participation ratio equal to 81.85 percent. The balance of the PART A portion of the PROJECT COST, after deduction of Federal Funds, shall be charged to and paid by the REQUESTING PARTY in the manner and at the times hereinafter set forth.

PART B

The PART B portion of the PROJECT COST is not eligible for Federal participation and shall be charged to and paid 100 percent by the REQUESTING PARTY in the manner and at the times hereinafter set forth.

Any items of PROJECT COST not reimbursed by Federal Funds will be the sole responsibility of the REQUESTING PARTY.

6. No working capital deposit will be required for this PROJECT.

In order to fulfill the obligations assumed by the REQUESTING PARTY under the provisions of this contract, the REQUESTING PARTY shall make prompt payments of its share of the PROJECT COST upon receipt of progress billings from the DEPARTMENT as herein provided. All payments will be made within 30 days of receipt of billings from the DEPARTMENT. Billings to the REQUESTING PARTY will be based upon the REQUESTING

PARTY'S share of the actual costs incurred less Federal Funds earned as the PROJECT progresses.

7. At such time as traffic volumes and safety requirements warrant, the REQUESTING PARTY will cause to be enacted and enforced such ordinances as may be necessary to prohibit parking in the traveled roadway throughout the limits of the PROJECT.

8. The performance of the entire PROJECT under this contract, whether Federally funded or not, will be subject to the provisions and requirements of PART II that are applicable to a Federally funded project.

In the event of any discrepancies between PART I and PART II of this contract, the provisions of PART I shall prevail.

Buy America Requirements (23 CFR 365.410) shall apply to the PROJECT and will be adhered to, as applicable, by the parties hereto.

9. The REQUESTING PARTY certifies that it is not aware if and has no reason to believe that the property on which the work is to be performed under this agreement is a facility, as defined by the Michigan Natural Resources and Environmental Protection Act [(NREPA), PA 451, 1994, as amended 2012]; MCL 324.20101(1)(s). The REQUESTING PARTY also certifies that it is not a liable party pursuant to either Part 201 or Part 213 of NREPA, MCL 324.20126 et seq. and MCL 324.21323a et seq. The REQUESTING PARTY is a local unit of government that has acquired or will acquire property for the use of either a transportation corridor or public right-of-way and was not responsible for any activities causing a release or threat of release of any hazardous materials at or on the property. The REQUESTING PARTY is not a person who is liable for response activity costs, pursuant to MCL 324.20101 (vv) and (ww).

10. If, subsequent to execution of this contract, previously unknown hazardous substances are discovered within the PROJECT limits, which require environmental remediation pursuant to either state or federal law, the REQUESTING PARTY, in addition to reporting that fact to the Department of Environmental Quality, shall immediately notify the DEPARTMENT, both orally and in writing of such discovery. The DEPARTMENT shall consult with the REQUESTING PARTY to determine if it is willing to pay for the cost of remediation and, with the FHWA, to determine the eligibility, for reimbursement, of the remediation costs. The REQUESTING PARTY shall be charged for and shall pay all costs associated with such remediation, including all delay costs of the contractor for the PROJECT, in the event that remediation and delay costs are not deemed eligible by the FHWA. If the REQUESTING PARTY refuses to participate in the cost of remediation, the DEPARTMENT shall terminate the PROJECT. The parties agree that any costs or damages that the DEPARTMENT incurs as a result of such termination shall be considered a PROJECT COST.

11. If federal and/or state funds administered by the DEPARTMENT are used to pay the cost of remediating any hazardous substances discovered after the execution of this contract and if there is a reasonable likelihood of recovery, the REQUESTING PARTY, in cooperation with the Department of Environmental Quality and the DEPARTMENT, shall make a diligent effort to recover such costs from all other possible entities. If recovery is made, the DEPARTMENT shall be reimbursed from such recovery for the proportionate share of the amount paid by the FHWA and/or the DEPARTMENT and the DEPARTMENT shall credit such sums to the appropriate funding source.

12. The DEPARTMENT'S sole reason for entering into this contract is to enable the REQUESTING PARTY to obtain and use funds provided by the Federal Highway Administration pursuant to Title 23 of the United States Code.

Any and all approvals of, reviews of, and recommendations regarding contracts, agreements, permits, plans, specifications, or documents, of any nature, or any inspections of work by the DEPARTMENT or its agents pursuant to the terms of this contract are done to assist the REQUESTING PARTY in meeting program guidelines in order to qualify for available funds. Such approvals, reviews, inspections and recommendations by the DEPARTMENT or its agents shall not relieve the REQUESTING PARTY and the local agencies, as applicable, of their ultimate control and shall not be construed as a warranty of their propriety or that the DEPARTMENT or its agents is assuming any liability, control or jurisdiction.

The providing of recommendations or advice by the DEPARTMENT or its agents does not relieve the REQUESTING PARTY and the local agencies, as applicable of their exclusive jurisdiction of the highway and responsibility under MCL 691.1402 et seq., as amended.

When providing approvals, reviews and recommendations under this contract, the DEPARTMENT or its agents is performing a governmental function, as that term is defined in MCL 691.1401 et seq., as amended, which is incidental to the completion of the PROJECT.

Upon completion of the PROJECT, the REQUESTING PARTY shall accept the facilities constructed as built to specifications within the contract documents. It is understood that the REQUESTING PARTY shall own the facilities and shall operate and maintain the facilities in accordance with applicable law.

13. The DEPARTMENT, by executing this contract, and rendering services pursuant to this contract, has not and does not assume jurisdiction of the highway, described as the PROJECT for purposes of MCL 691.1402 et seq., as amended. Exclusive jurisdiction of such highway for the purposes of MCL 691.1402 et seq., as amended, rests with the REQUESTING PARTY and other local agencies having respective jurisdiction.

14. The REQUESTING PARTY shall approve all of the plans and specifications to be used on the PROJECT and shall be deemed to have approved all changes to the plans and

specifications when put into effect. It is agreed that ultimate responsibility and control over the PROJECT rests with the REQUESTING PARTY and local agencies, as applicable.

15. The REQUESTING PARTY agrees that the costs reported to the DEPARTMENT for this contract will represent only those items that are properly chargeable in accordance with this contract. The REQUESTING PARTY also certifies that it has read the contract terms and has made itself aware of the applicable laws, regulations, and terms of this contract that apply to the reporting of costs incurred under the terms of this contract.

16. Each party to this contract will remain responsible for any and all claims arising out of its own acts and/or omissions during the performance of the contract, as provided by this contract or by law. In addition, this is not intended to increase or decrease either party's liability for or immunity from tort claims. This contract is also not intended to nor will it be interpreted as giving either party a right of indemnification, either by contract or by law, for claims arising out of the performance of this contract.

17. The parties shall promptly provide comprehensive assistance and cooperation in defending and resolving any claims brought against the DEPARTMENT by the contractor, vendors or suppliers as a result of the DEPARTMENT'S award of the construction contract for the PROJECT. Costs incurred by the DEPARTMENT in defending or resolving such claims shall be considered PROJECT COSTS.

18. The DEPARTMENT shall require the contractor who is awarded the contract for the construction of the PROJECT to provide insurance in the amounts specified and in accordance with the DEPARTMENT'S current Standard Specifications for Construction and to:

- A. Maintain bodily injury and property damage insurance for the duration of the PROJECT.
- B. Provide owner's protective liability insurance naming as insureds the State of Michigan, the Michigan State Transportation Commission, the DEPARTMENT and its officials, agents and employees, the REQUESTING PARTY and any other county, county road commission, or municipality in whose jurisdiction the PROJECT is located, and their employees, for the duration of the PROJECT and to provide, upon request, copies of certificates of insurance to the insureds. It is understood that the DEPARTMENT does not assume jurisdiction of the highway described as the PROJECT as a result of being named as an insured on the owner's protective liability insurance policy.
- C. Comply with the requirements of notice of cancellation and reduction of insurance set forth in the current standard specifications for construction and to provide, upon request, copies of notices and reports prepared to those insured.

19. This contract shall become binding on the parties hereto and of full force and effect upon the signing thereof by the duly authorized officials for the parties hereto and upon the adoption of the necessary resolutions approving said contract and authorizing the signatures thereto of the respective officials of the REQUESTING PARTY, a certified copy of which resolution shall be attached to this contract.

IN WITNESS WHEREOF, the parties hereto have caused this contract to be executed as written below.

CITY OF HOWELL

MICHIGAN DEPARTMENT
OF TRANSPORTATION

By _____
Title:

By _____
Department Director MDOT

By _____
Title:



December 29, 2020

EXHIBIT I

CONTROL SECTION	STUL 47000
JOB NUMBER	205871CON
PROJECT	21A0109

ESTIMATED COST

CONTRACTED WORK

	<u>PART A</u>	<u>PART B</u>	<u>TOTAL</u>
Estimated Cost	\$2,365,500	\$1,813,600	\$4,179,100

COST PARTICIPATION

GRAND TOTAL ESTIMATED COST	\$2,365,500	\$1,813,600	\$4,179,100
Less Federal Funds	<u>\$1,936,200</u>	<u>\$ 0</u>	<u>\$1,936,200</u>
BALANCE (REQUESTING PARTY'S SHARE)	\$ 429,300	\$1,813,600	\$2,242,900

NO DEPOSIT

DOT

TYPE B
BUREAU OF HIGHWAYS
03-15-93

PART II

STANDARD AGREEMENT PROVISIONS

SECTION I COMPLIANCE WITH REGULATIONS AND DIRECTIVES

SECTION II PROJECT ADMINISTRATION AND SUPERVISION

SECTION III ACCOUNTING AND BILLING

SECTION IV MAINTENANCE AND OPERATION

SECTION V SPECIAL PROGRAM AND PROJECT CONDITIONS

SECTION I

COMPLIANCE WITH REGULATIONS AND DIRECTIVES

- A. To qualify for eligible cost, all work shall be documented in accordance with the requirements and procedures of the DEPARTMENT.
- B. All work on projects for which reimbursement with Federal funds is requested shall be performed in accordance with the requirements and guidelines set forth in the following Directives of the Federal-Aid Policy Guide (FAPG) of the FHWA, as applicable, and as referenced in pertinent sections of Title 23 and Title 49 of the Code of Federal Regulations (CFR), and all supplements and amendments thereto.
 - 1. Engineering
 - a. FAPG (6012.1): Preliminary Engineering
 - b. FAPG (23 CFR 172): Administration of Engineering and Design Related Service Contracts
 - c. FAPG (23 CFR 635A): Contract Procedures
 - d. FAPG (49 CFR 18.22): Uniform Administrative Requirements for Grants and Cooperative Agreements to State and Local Governments—Allowable Costs
 - 2. Construction
 - a. FAPG (23 CFR 140E): Administrative Settlement Costs-Contract Claims
 - b. FAPG (23 CFR 140B): Construction Engineering Costs
 - c. FAPG (23 CFR 17): Recordkeeping and Retention Requirements for Federal-Aid Highway Records of State Highway Agencies
 - d. FAPG (23 CFR 635A): Contract Procedures
 - e. FAPG (23 CFR 635B): Force Account Construction
 - f. FAPG (23 CFR 645A): Utility Relocations, Adjustments and Reimbursement

- g. FAPG (23 CFR 645B): Accommodation of Utilities (PPM 30-4.1)
 - h. FAPG (23 CFR 655F): Traffic Control Devices on Federal-Aid and other Streets and Highways
 - i. FAPG (49 CFR 18.22): Uniform Administrative Requirements for Grants and Cooperative Agreements to State and Local Governments--Allowable Costs
3. Modification Or Construction Of Railroad Facilities
- a. FAPG (23 CFR 140I): Reimbursement for Railroad Work
 - b. FAPG (23 CFR 646B): Railroad Highway Projects
- C. In conformance with FAPG (23 CFR 630C) Project Agreements, the political subdivisions party to this contract, on those Federally funded projects which exceed a total cost of \$100,000.00 stipulate the following with respect to their specific jurisdictions:
- 1. That any facility to be utilized in performance under or to benefit from this contract is not listed on the Environmental Protection Agency (EPA) List of Violating Facilities issued pursuant to the requirements of the Federal Clean Air Act, as amended, and the Federal Water Pollution Control Act, as amended.
 - 2. That they each agree to comply with all of the requirements of Section 114 of the Federal Clean Air Act and Section 308 of the Federal Water Pollution Control Act, and all regulations and guidelines issued thereunder.
 - 3. That as a condition of Federal aid pursuant to this contract they shall notify the DEPARTMENT of the receipt of any advice indicating that a facility to be utilized in performance under or to benefit from this contract is under consideration to be listed on the EPA List of Violating Facilities.
- D. Ensure that the PROJECT is constructed in accordance with and incorporates all committed environmental impact mitigation measures listed in approved environmental documents unless modified or deleted by approval of the FHWA.
- E. All the requirements, guidelines, conditions and restrictions noted in all other pertinent Directives and Instructional Memoranda of the FHWA will apply to this contract and will be adhered to, as applicable, by the parties hereto.

SECTION II

PROJECT ADMINISTRATION AND SUPERVISION

- A. The DEPARTMENT shall provide such administrative guidance as it determines is required by the PROJECT in order to facilitate the obtaining of available federal and/or state funds.
- B. The DEPARTMENT will advertise and award all contracted portions of the PROJECT work. Prior to advertising of the PROJECT for receipt of bids, the REQUESTING PARTY may delete any portion or all of the PROJECT work. After receipt of bids for the PROJECT, the REQUESTING PARTY shall have the right to reject the amount bid for the PROJECT prior to the award of the contract for the PROJECT only if such amount exceeds by ten percent (10%) the final engineer's estimate therefor. If such rejection of the bids is not received in writing within two (2) weeks after letting, the DEPARTMENT will assume concurrence. The DEPARTMENT may, upon request, readvertise the PROJECT. Should the REQUESTING PARTY so request in writing within the aforesaid two (2) week period after letting, the PROJECT will be cancelled and the DEPARTMENT will refund the unused balance of the deposit less all costs incurred by the DEPARTMENT.
- C. The DEPARTMENT will perform such inspection services on PROJECT work performed by the REQUESTING PARTY with its own forces as is required to ensure compliance with the approved plans & specifications.
- D. On those projects funded with Federal monies, the DEPARTMENT shall as may be required secure from the FHWA approval of plans and specifications, and such cost estimates for FHWA participation in the PROJECT COST.
- E. All work in connection with the PROJECT shall be performed in conformance with the Michigan Department of Transportation Standard Specifications for Construction, and the supplemental specifications, Special Provisions and plans pertaining to the PROJECT and all materials furnished and used in the construction of the PROJECT shall conform to the aforesaid specifications. No extra work shall be performed nor changes in plans and specifications made until said work or changes are approved by the project engineer and authorized by the DEPARTMENT.

- F. Should it be necessary or desirable that portions of the work covered by this contract be accomplished by a consulting firm, a railway company, or governmental agency, firm, person, or corporation, under a subcontract with the REQUESTING PARTY at PROJECT expense, such subcontracted arrangements will be covered by formal written agreement between the REQUESTING PARTY and that party.

This formal written agreement shall: include a reference to the specific prime contract to which it pertains; include provisions which clearly set forth the maximum reimbursable and the basis of payment; provide for the maintenance of accounting records in accordance with generally accepted accounting principles, which clearly document the actual cost of the services provided; provide that costs eligible for reimbursement shall be in accordance with clearly defined cost criteria such as 49 CFR Part 18, 48 CFR Part 31, 23 CFR Part 140, OMB Circular A-87, etc. as applicable; provide for access to the department or its representatives to inspect and audit all data and records related to the agreement for a minimum of three years after the department's final payment to the local unit.

All such agreements will be submitted for approval by the DEPARTMENT and, if applicable, by the FHWA prior to execution thereof, except for agreements for amounts less than \$100,000 for preliminary engineering and testing services executed under and in accordance with the provisions of the "Small Purchase Procedures" FAPG (23 CFR 172), which do not require prior approval of the DEPARTMENT or the FHWA.

Any such approval by the DEPARTMENT shall in no way be construed as a warranty of the subcontractor's qualifications, financial integrity, or ability to perform the work being subcontracted.

- G. The REQUESTING PARTY, at no cost to the PROJECT or the DEPARTMENT, shall make such arrangements with railway companies, utilities, etc., as may be necessary for the performance of work required for the PROJECT but for which Federal or other reimbursement will not be requested.
- H. The REQUESTING PARTY, at no cost to the PROJECT, or the DEPARTMENT, shall secure, as necessary, all agreements and approvals of the PROJECT with railway companies, the Railroad Safety & Tariffs Division of the DEPARTMENT and other concerned governmental agencies other than the FHWA, and will forward same to the DEPARTMENT for such reviews and approvals as may be required.
- I. No PROJECT work for which reimbursement will be requested by the REQUESTING PARTY is to be subcontracted or performed until the DEPARTMENT gives written notification that such work may commence.

- J. The REQUESTING PARTY shall be responsible for the payment of all costs and expenses incurred in the performance of the work it agrees to undertake and perform.
- K. The REQUESTING PARTY shall pay directly to the party performing the work all billings for the services performed on the PROJECT which are authorized by or through the REQUESTING PARTY.
- L. The REQUESTING PARTY shall submit to the DEPARTMENT all paid billings for which reimbursement is desired in accordance with DEPARTMENT procedures.
- M. All work by a consulting firm will be performed in compliance with the applicable provisions of 1980 PA 299, Subsection 2001, MCL 339.2001; MSA 18.425(2001), as well as in accordance with the provisions of all previously cited Directives of the FHWA.
- N. The project engineer shall be subject to such administrative guidance as may be deemed necessary to ensure compliance with program requirement and, in those instances where a consultant firm is retained to provide engineering and inspection services, the personnel performing those services shall be subject to the same conditions.
- O. The DEPARTMENT, in administering the PROJECT in accordance with applicable Federal and State requirements and regulations, neither assumes nor becomes liable for any obligations undertaken or arising between the REQUESTING PARTY and any other party with respect to the PROJECT.
- P. In the event it is determined by the DEPARTMENT that there will be either insufficient Federal funds or insufficient time to properly administer such funds for the entire PROJECT or portions thereof, the DEPARTMENT, prior to advertising or issuing authorization for work performance, may cancel the PROJECT, or any portion thereof, and upon written notice to the parties this contract shall be void and of no effect with respect to that cancelled portion of the PROJECT. Any PROJECT deposits previously made by the parties on the cancelled portions of the PROJECT will be promptly refunded.
- Q. Those projects funded with Federal monies will be subject to inspection at all times by the DEPARTMENT and the FHWA.

SECTION III

ACCOUNTING AND BILLING

A. Procedures for billing for work undertaken by the REQUESTING PARTY:

1. The REQUESTING PARTY shall establish and maintain accurate records, in accordance with generally accepted accounting principles, of all expenses incurred for which payment is sought or made under this contract, said records to be hereinafter referred to as the "RECORDS". Separate accounts shall be established and maintained for all costs incurred under this contract.

The REQUESTING PARTY shall maintain the RECORDS for at least three (3) years from the date of final payment of Federal Aid made by the DEPARTMENT under this contract. In the event of a dispute with regard to the allowable expenses or any other issue under this contract, the REQUESTING PARTY shall thereafter continue to maintain the RECORDS at least until that dispute has been finally decided and the time for all available challenges or appeals of that decision has expired.

The DEPARTMENT, or its representative, may inspect, copy, or audit the RECORDS at any reasonable time after giving reasonable notice.

If any part of the work is subcontracted, the REQUESTING PARTY shall assure compliance with the above for all subcontracted work.

In the event that an audit performed by or on behalf of the DEPARTMENT indicates an adjustment to the costs reported under this contract, or questions the allowability of an item of expense, the DEPARTMENT shall promptly submit to the REQUESTING PARTY, a Notice of Audit Results and a copy of the audit report which may supplement or modify any tentative findings verbally communicated to the REQUESTING PARTY at the completion of an audit.

Within sixty (60) days after the date of the Notice of Audit Results, the REQUESTING PARTY shall: (a) respond in writing to the responsible Bureau or the DEPARTMENT indicating whether or not it concurs with the audit report, (b) clearly explain the nature and basis for any disagreement as to a disallowed item of expense and, (c) submit to the DEPARTMENT a written explanation as to any questioned or no opinion expressed item of expense, hereinafter referred to as the "RESPONSE". The RESPONSE shall be clearly stated and provide any supporting documentation necessary to resolve any disagreement or questioned or no opinion expressed item of expense. Where the documentation is voluminous, the REQUESTING PARTY may supply appropriate excerpts and make alternate

arrangements to conveniently and reasonably make that documentation available for review by the DEPARTMENT. The RESPONSE shall refer to and apply the language of the contract. The REQUESTING PARTY agrees that failure to submit a RESPONSE within the sixty (60) day period constitutes agreement with any disallowance of an item of expense and authorizes the DEPARTMENT to finally disallow any items of questioned or no opinion expressed cost.

The DEPARTMENT shall make its decision with regard to any Notice of Audit Results and RESPONSE within one hundred twenty (120) days after the date of the Notice of Audit Results. If the DEPARTMENT determines that an overpayment has been made to the REQUESTING PARTY, the REQUESTING PARTY shall repay that amount to the DEPARTMENT or reach agreement with the DEPARTMENT on a repayment schedule within thirty (30) days after the date of an invoice from the DEPARTMENT. If the REQUESTING PARTY fails to repay the overpayment or reach agreement with the DEPARTMENT on a repayment schedule within the thirty (30) day period, the REQUESTING PARTY agrees that the DEPARTMENT shall deduct all or a portion of the overpayment from any funds then or thereafter payable by the DEPARTMENT to the REQUESTING PARTY under this contract or any other agreement, or payable to the REQUESTING PARTY under the terms of 1951 PA 51, as applicable. Interest will be assessed on any partial payments or repayment schedules based on the unpaid balance at the end of each month until the balance is paid in full. The assessment of interest will begin thirty (30) days from the date of the invoice. The rate of interest will be based on the Michigan Department of Treasury common cash funds interest earnings. The rate of interest will be reviewed annually by the DEPARTMENT and adjusted as necessary based on the Michigan Department of Treasury common cash funds interest earnings. The REQUESTING PARTY expressly consents to this withholding or offsetting of funds under those circumstances, reserving the right to file a lawsuit in the Court of Claims to contest the DEPARTMENT'S decision only as to any item of expense the disallowance of which was disputed by the REQUESTING PARTY in a timely filed RESPONSE.

The REQUESTING PARTY shall comply with the Single Audit Act of 1984, as amended, including, but not limited to, the Single Audit Amendments of 1996 (31 USC 7501-7507).

The REQUESTING PARTY shall adhere to the following requirements associated with audits of accounts and records:

- a. Agencies expending a total of \$500,000 or more in federal funds, from one or more funding sources in its fiscal year, shall comply with the requirements of the federal Office of Management and Budget (OMB) Circular A-133, as revised or amended.

The agency shall submit two copies of:

- The Reporting Package
- The Data Collection Form
- The management letter to the agency, if one issued by the audit firm

The OMB Circular A-133 audit must be submitted to the address below in accordance with the time frame established in the circular, as revised or amended.

b. Agencies expending less than \$500,000 in federal funds must submit a letter to the Department advising that a circular audit was not required. The letter shall indicate the applicable fiscal year, the amount of federal funds spent, the name(s) of the Department federal programs, and the CFDA grant number(s). This information must also be submitted to the address below.

c. Address: Michigan Department of Education
Accounting Service Center
Hannah Building
608 Allegan Street
Lansing, MI 48909

d. Agencies must also comply with applicable State laws and regulations relative to audit requirements.

e. Agencies shall not charge audit costs to Department's federal programs which are not in accordance with the OMB Circular A-133 requirements.

f. All agencies are subject to the federally required monitoring activities, which may include limited scope reviews and other on-site monitoring.

2. Agreed Unit Prices Work - All billings for work undertaken by the REQUESTING PARTY on an agreed unit price basis will be submitted in accordance with the Michigan Department of Transportation Standard Specifications for Construction and pertinent FAPG Directives and Guidelines of the FHWA.
3. Force Account Work and Subcontracted Work - All billings submitted to the DEPARTMENT for Federal reimbursement for items of work performed on a force account basis or by any subcontract with a consulting firm, railway company, governmental agency or other party, under the terms of this contract, shall be prepared in accordance with the provisions of the pertinent FHPM Directives and the procedures of the DEPARTMENT. Progress billings may be submitted monthly during the time work is being performed provided, however, that no bill of a lesser amount than \$1,000.00 shall be submitted unless it is a final

or end of fiscal year billing. All billings shall be labeled either "Progress Bill Number _____", or "Final Billing".

4. Final billing under this contract shall be submitted in a timely manner but not later than six months after completion of the work. Billings for work submitted later than six months after completion of the work will not be paid.
5. Upon receipt of billings for reimbursement for work undertaken by the REQUESTING PARTY on projects funded with Federal monies, the DEPARTMENT will act as billing agent for the REQUESTING PARTY, consolidating said billings with those for its own force account work and presenting these consolidated billings to the FHWA for payment. Upon receipt of reimbursement from the FHWA, the DEPARTMENT will promptly forward to the REQUESTING PARTY its share of said reimbursement.
6. Upon receipt of billings for reimbursement for work undertaken by the REQUESTING PARTY on projects funded with non-Federal monies, the DEPARTMENT will promptly forward to the REQUESTING PARTY reimbursement of eligible costs.

B. Payment of Contracted and DEPARTMENT Costs:

1. As work on the PROJECT commences, the initial payments for contracted work and/or costs incurred by the DEPARTMENT will be made from the working capital deposit. Receipt of progress payments of Federal funds, and where applicable, State Critical Bridge funds, will be used to replenish the working capital deposit. The REQUESTING PARTY shall make prompt payments of its share of the contracted and/or DEPARTMENT incurred portion of the PROJECT COST upon receipt of progress billings from the DEPARTMENT. Progress billings will be based upon the REQUESTING PARTY'S share of the actual costs incurred as work on the PROJECT progresses and will be submitted, as required, until it is determined by the DEPARTMENT that there is sufficient available working capital to meet the remaining anticipated PROJECT COSTS. All progress payments will be made within thirty (30) days of receipt of billings. No monthly billing of a lesser amount than \$1,000.00 will be made unless it is a final or end of fiscal year billing. Should the DEPARTMENT determine that the available working capital exceeds the remaining anticipated PROJECT COSTS, the DEPARTMENT may reimburse the REQUESTING PARTY such excess. Upon completion of the PROJECT, payment of all PROJECT COSTS, receipt of all applicable monies from the FHWA, and completion of necessary audits, the REQUESTING PARTY will be reimbursed the balance of its deposit.

2. In the event that the bid, plus contingencies, for the contracted, and/or the DEPARTMENT incurred portion of the PROJECT work exceeds the estimated cost therefor as established by this contract, the REQUESTING PARTY may be advised and billed for the additional amount of its share.

C. General Conditions:

1. The DEPARTMENT, in accordance with its procedures in existence and covering the time period involved, shall make payment for interest earned on the balance of working capital deposits for all projects on account with the DEPARTMENT. The REQUESTING PARTY in accordance with DEPARTMENT procedures in existence and covering the time period involved, shall make payment for interest owed on any deficit balance of working capital deposits for all projects on account with the DEPARTMENT. This payment or billing is processed on an annual basis corresponding to the State of Michigan fiscal year. Upon receipt of billing for interest incurred, the REQUESTING PARTY promises and shall promptly pay the DEPARTMENT said amount.
2. Pursuant to the authority granted by law, the REQUESTING PARTY hereby irrevocably pledges a sufficient amount of funds received by it from the Michigan Transportation Fund to meet its obligations as specified in PART I and PART II. If the REQUESTING PARTY shall fail to make any of its required payments when due, as specified herein, the DEPARTMENT shall immediately notify the REQUESTING PARTY and the State Treasurer of the State of Michigan or such other state officer or agency having charge and control over disbursement of the Michigan Transportation Fund, pursuant to law, of the fact of such default and the amount thereof, and, if such default is not cured by payment within ten (10) days, said State Treasurer or other state officer or agency is then authorized and directed to withhold from the first of such monies thereafter allocated by law to the REQUESTING PARTY from the Michigan Transportation Fund sufficient monies to remove the default, and to credit the REQUESTING PARTY with payment thereof, and to notify the REQUESTING PARTY in writing of such fact.
3. Upon completion of all work under this contract and final audit by the DEPARTMENT or the FHWA, the REQUESTING PARTY promises to promptly repay the DEPARTMENT for any disallowed items of costs previously disbursed by the DEPARTMENT. The REQUESTING PARTY pledges its future receipts from the Michigan Transportation Fund for repayment of all disallowed items and, upon failure to make repayment for any disallowed items within ninety (90) days of demand made by the DEPARTMENT, the DEPARTMENT is hereby authorized to withhold an equal amount from the REQUESTING PARTY'S share of any future distribution of Michigan Transportation Funds in settlement of said claim.

4. The DEPARTMENT shall maintain and keep accurate records and accounts relative to the cost of the PROJECT and upon completion of the PROJECT, payment of all items of PROJECT COST, receipt of all Federal Aid, if any, and completion of final audit by the DEPARTMENT and if applicable, by the FHWA, shall make final accounting to the REQUESTING PARTY. The final PROJECT accounting will not include interest earned or charged on working capital deposited for the PROJECT which will be accounted for separately at the close of the State of Michigan fiscal year and as set forth in Section C(1).
5. The costs of engineering and other services performed on those projects involving specific program funds and one hundred percent (100%) local funds will be apportioned to the respective portions of that project in the same ratio as the actual direct construction costs unless otherwise specified in PART I.

SECTION IV

MAINTENANCE AND OPERATION

A. Upon completion of construction of each part of the PROJECT, at no cost to the DEPARTMENT or the PROJECT, each of the parties hereto, within their respective jurisdictions, will make the following provisions for the maintenance and operation of the completed PROJECT:

1. All Projects:

Properly maintain and operate each part of the project, making ample provisions each year for the performance of such maintenance work as may be required, except as qualified in paragraph 2b of this section.

2. Projects Financed in Part with Federal Monies:

a. Sign and mark each part of the PROJECT, in accordance with the current Michigan Manual of Uniform Traffic control Devices, and will not install, or permit to be installed, any signs, signals or markings not in conformance with the standards approved by the FHWA, pursuant to 23 USC 109(d).

b. Remove, prior to completion of the PROJECT, all encroachments from the roadway right-of-way within the limits of each part of the PROJECT.

With respect to new or existing utility installations within the right-of-way of Federal Aid projects and pursuant to FAPG (23 CFR 645B): Occupancy of non-limited access right-of-way may be allowed based on consideration for traffic safety and necessary preservation of roadside space and aesthetic quality. Longitudinal occupancy of non-limited access right-of-way by private lines will require a finding of significant economic hardship, the unavailability of practicable alternatives or other extenuating circumstances.

c. Cause to be enacted, maintained and enforced, ordinances and regulations for proper traffic operations in accordance with the plans of the PROJECT.

d. Make no changes to ordinances or regulations enacted, or traffic controls installed in conjunction with the PROJECT work without prior review by the DEPARTMENT and approval of the FHWA, if required.

- B. On projects for the removal of roadside obstacles, the parties, upon completion of construction of each part of the PROJECT, at no cost to the PROJECT or the DEPARTMENT, will, within their respective jurisdictions, take such action as is necessary to assure that the roadway right-of-way, cleared as the PROJECT, will be maintained free of such obstacles.
- C. On projects for the construction of bikeways, the parties will enact no ordinances or regulations prohibiting the use of bicycles on the facility hereinbefore described as the PROJECT, and will amend any existing restrictive ordinances in this regard so as to allow use of this facility by bicycles. No motorized vehicles shall be permitted on such bikeways or walkways constructed as the PROJECT except those for maintenance purposes.
- D. Failure of the parties hereto to fulfill their respective responsibilities as outlined herein may disqualify that party from future Federal-aid participation in projects on roads or streets for which it has maintenance responsibility. Federal Aid may be withheld until such time as deficiencies in regulations have been corrected, and the improvements constructed as the PROJECT are brought to a satisfactory condition of maintenance.

SECTION V

SPECIAL PROGRAM AND PROJECT CONDITIONS

- A. Those projects for which the REQUESTING PARTY has been reimbursed with Federal monies for the acquisition of right-of-way must be under construction by the close of the twentieth (20th) fiscal year following the fiscal year in which the FHWA and the DEPARTMENT projects agreement covering that work is executed, or the REQUESTING PARTY may be required to repay to the DEPARTMENT, for forwarding to the FHWA, all monies distributed as the FHWA'S contribution to that right-of-way.
- B. Those projects for which the REQUESTING PARTY has been reimbursed with Federal monies for the performance of preliminary engineering must be under construction by the close of the tenth (10th) fiscal year following the fiscal year in which the FHWA and the DEPARTMENT projects agreement covering that work is executed, or the REQUESTING PARTY may be required to repay to the DEPARTMENT, for forwarding to the FHWA, all monies distributed as the FHWA'S contribution to that preliminary engineering.
- C. On those projects funded with Federal monies, the REQUESTING PARTY, at no cost to the PROJECT or the DEPARTMENT, will provide such accident information as is available and such other information as may be required under the program in order to make the proper assessment of the safety benefits derived from the work performed as the PROJECT. The REQUESTING PARTY will cooperate with the DEPARTMENT in the development of reports and such analysis as may be required and will, when requested by the DEPARTMENT, forward to the DEPARTMENT, in such form as is necessary, the required information.
- D. In connection with the performance of PROJECT work under this contract the parties hereto (hereinafter in Appendix "A" referred to as the "contractor") agree to comply with the State of Michigan provisions for "Prohibition of Discrimination in State Contracts", as set forth in Appendix A, attached hereto and made a part hereof. The parties further covenant that they will comply with the Civil Rights Acts of 1964, being P.L. 88-352, 78 Stat. 241, as amended, being Title 42 U.S.C. Sections 1971, 1975a-1975d, and 2000a-2000h-6 and the Regulations of the United States Department of Transportation (49 C.F.R. Part 21) issued pursuant to said Act, including Appendix "B", attached hereto and made a part hereof, and will require similar covenants on the part of any contractor or subcontractor employed in the performance of this contract.
- E. The parties will carry out the applicable requirements of the DEPARTMENT'S Disadvantaged Business Enterprise (DBE) program and 49 CFR, Part 26, including, but not limited to, those requirements set forth in Appendix C.

APPENDIX A
PROHIBITION OF DISCRIMINATION IN STATE CONTRACTS

In connection with the performance of work under this contract; the contractor agrees as follows:

1. In accordance with Public Act 453 of 1976 (Elliott-Larsen Civil Rights Act), the contractor shall not discriminate against an employee or applicant for employment with respect to hire, tenure, treatment, terms, conditions, or privileges of employment or a matter directly or indirectly related to employment because of race, color, religion, national origin, age, sex, height, weight, or marital status. A breach of this covenant will be regarded as a material breach of this contract. Further, in accordance with Public Act 220 of 1976 (Persons with Disabilities Civil Rights Act), as amended by Public Act 478 of 1980, the contractor shall not discriminate against any employee or applicant for employment with respect to hire, tenure, terms, conditions, or privileges of employment or a matter directly or indirectly related to employment because of a disability that is unrelated to the individual's ability to perform the duties of a particular job or position. A breach of the above covenants will be regarded as a material breach of this contract.
2. The contractor hereby agrees that any and all subcontracts to this contract, whereby a portion of the work set forth in this contract is to be performed, shall contain a covenant the same as hereinabove set forth in Section 1 of this Appendix.
3. The contractor will take affirmative action to ensure that applicants for employment and employees are treated without regard to their race, color, religion, national origin, age, sex, height, weight, marital status, or any disability that is unrelated to the individual's ability to perform the duties of a particular job or position. Such action shall include, but not be limited to, the following: employment; treatment; upgrading; demotion or transfer; recruitment; advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship.
4. The contractor shall, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, national origin, age, sex, height, weight, marital status, or disability that is unrelated to the individual's ability to perform the duties of a particular job or position.
5. The contractor or its collective bargaining representative shall send to each labor union or representative of workers with which the contractor has a collective bargaining agreement or other contract or understanding a notice advising such labor union or workers' representative of the contractor's commitments under this Appendix.
6. The contractor shall comply with all relevant published rules, regulations, directives, and orders of the Michigan Civil Rights Commission that may be in effect prior to the taking of bids for any individual state project.

7. The contractor shall furnish and file compliance reports within such time and upon such forms as provided by the Michigan Civil Rights Commission; said forms may also elicit information as to the practices, policies, program, and employment statistics of each subcontractor, as well as the contractor itself, and said contractor shall permit access to the contractor's books, records, and accounts by the Michigan Civil Rights Commission and/or its agent for the purposes of investigation to ascertain compliance under this contract and relevant rules, regulations, and orders of the Michigan Civil Rights Commission.
8. In the event that the Michigan Civil Rights Commission finds, after a hearing held pursuant to its rules, that a contractor has not complied with the contractual obligations under this contract, the Michigan Civil Rights Commission may, as a part of its order based upon such findings, certify said findings to the State Administrative Board of the State of Michigan, which State Administrative Board may order the cancellation of the contract found to have been violated and/or declare the contractor ineligible for future contracts with the state and its political and civil subdivisions, departments, and officers, including the governing boards of institutions of higher education, until the contractor complies with said order of the Michigan Civil Rights Commission. Notice of said declaration of future ineligibility may be given to any or all of the persons with whom the contractor is declared ineligible to contract as a contracting party in future contracts. In any case before the Michigan Civil Rights Commission in which cancellation of an existing contract is a possibility, the contracting agency shall be notified of such possible remedy and shall be given the option by the Michigan Civil Rights Commission to participate in such proceedings.
9. The contractor shall include or incorporate by reference, the provisions of the foregoing paragraphs (1) through (8) in every subcontract or purchase order unless exempted by rules, regulations, or orders of the Michigan Civil Rights Commission; all subcontracts and purchase orders will also state that said provisions will be binding upon each subcontractor or supplier.

Revised June 2011

APPENDIX B
TITLE VI ASSURANCE

During the performance of this contract, the contractor, for itself, its assignees, and its successors in interest (hereinafter referred to as the "contractor"), agrees as follows:

1. **Compliance with Regulations:** For all federally assisted programs, the contractor shall comply with the nondiscrimination regulations set forth in 49 CFR Part 21, as may be amended from time to time (hereinafter referred to as the Regulations). Such Regulations are incorporated herein by reference and made a part of this contract.
2. **Nondiscrimination:** The contractor, with regard to the work performed under the contract, shall not discriminate on the grounds of race, color, sex, or national origin in the selection, retention, and treatment of subcontractors, including procurements of materials and leases of equipment. The contractor shall not participate either directly or indirectly in the discrimination prohibited by Section 21.5 of the Regulations, including employment practices, when the contractor covers a program set forth in Appendix B of the Regulations.
3. **Solicitation for Subcontracts, Including Procurements of Materials and Equipment:** All solicitations made by the contractor, either by competitive bidding or by negotiation for subcontract work, including procurement of materials or leases of equipment, must include a notification to each potential subcontractor or supplier of the contractor's obligations under the contract and the Regulations relative to nondiscrimination on the grounds of race, color, or national origin.
4. **Information and Reports:** The contractor shall provide all information and reports required by the Regulations or directives issued pursuant thereto and shall permit access to its books, records, accounts, other sources of information, and facilities as may be determined to be pertinent by the Department or the United States Department of Transportation (USDOT) in order to ascertain compliance with such Regulations or directives. If required information concerning the contractor is in the exclusive possession of another who fails or refuses to furnish the required information, the contractor shall certify to the Department or the USDOT, as appropriate, and shall set forth the efforts that it made to obtain the information.
5. **Sanctions for Noncompliance:** In the event of the contractor's noncompliance with the nondiscrimination provisions of this contract, the Department shall impose such contract sanctions as it or the USDOT may determine to be appropriate, including, but not limited to, the following:
 - a. Withholding payments to the contractor until the contractor complies; and/or
 - b. Canceling, terminating, or suspending the contract, in whole or in part.

6. **Incorporation of Provisions:** The contractor shall include the provisions of Sections (1) through (6) in every subcontract, including procurement of material and leases of equipment, unless exempt by the Regulations or directives issued pursuant thereto. The contractor shall take such action with respect to any subcontract or procurement as the Department or the USDOT may direct as a means of enforcing such provisions, including sanctions for non-compliance, provided, however, that in the event a contractor becomes involved in or is threatened with litigation from a subcontractor or supplier as a result of such direction, the contractor may request the Department to enter into such litigation to protect the interests of the state. In addition, the contractor may request the United States to enter into such litigation to protect the interests of the United States.

Revised June 2011

APPENDIX C

TO BE INCLUDED IN ALL FINANCIAL ASSISTANCE AGREEMENTS WITH LOCAL AGENCIES

Assurance that Recipients and Contractors Must Make (Excerpts from US DOT Regulation 49 CFR 26.13)

- A. Each financial assistance agreement signed with a DOT operating administration (or a primary recipient) must include the following assurance:

The recipient shall not discriminate on the basis of race, color, national origin, or sex in the award and performance of any US DOT-assisted contract or in the administration of its DBE program or the requirements of 49 CFR Part 26. The recipient shall take all necessary and reasonable steps under 49 CFR Part 26 to ensure nondiscrimination in the award and administration of US DOT-assisted contracts. The recipient's DBE program, as required by 49 CFR Part 26 and as approved by US DOT, is incorporated by reference in this agreement. Implementation of this program is a legal obligation and failure to carry out its terms shall be treated as a violation of this agreement. Upon notification to the recipient of its failure to carry out its approved program, the department may impose sanctions as provided for under Part 26 and may, in appropriate cases, refer the matter for enforcement under 18 U.S.C. 1001 and/or the Program Fraud Civil Remedies Act of 1986 (31 U.S.C. 3801 et seq.).

- B. Each contract MDOT signs with a contractor (and each subcontract the prime contractor signs with a subcontractor) must include the following assurance:

The contractor, sub recipient or subcontractor shall not discriminate on the basis of race, color, national origin, or sex in the performance of this contract. The contractor shall carry out applicable requirements of 49 CFR Part 26 in the award and administration of US DOT-assisted contracts. Failure by the contractor to carry out these requirements is a material breach of this contract, which may result in the termination of this contract or such other remedy as the recipient deems appropriate.

Letting of January 08, 2021

Letting Call: 2101 043

Project: STUL 47000-205871

Local Agreement: 20-5500

Start Date: April 15, 2021

Low Bid: \$3,930,671.15

Engineer Estimate: \$4,179,899.75

Pct Over/Under Estimate: -5.96 %

Completion Date: May 13, 2022

Description:

0.71 mi of hot mix asphalt reconstruction, concrete curb and gutter, earth work, drainage and pavement markings on National Street from Grand River Avenue to Clinton Street, Clinton Street from Michigan Avenue to National Street, Madison Street from Barnard Street to Bates Street, and Barnard Street from Madison Street to Thompson Street in the city of Howell, Livingston County. This is a Local Agency project.

5.00 % DBE participation required

Bidder	As-Submitted
C & D Hughes, Inc.	\$3,930,671.15
DiPonio Contracting, Inc.	\$3,952,640.09
Fonson Company, Inc.	\$3,993,275.09
Mead Bros. Excavating Inc.	\$4,063,438.03
Dunigan Bros, Inc.	\$4,140,396.74
Zito Construction	\$4,399,640.25

Total Number of Bidders: 6

City of Howell
Clinton Street Reconstruction
Bid Tab - WM, San and Road Costs
January 11, 2021

Item No.	Item Description	Part Qty	Non-Part Qty	Unit	Unit Price	Total Participating Cost	Total Non-Part Cost (San)	Total Non-Part Cost (WM)
1	1500001 Mobilization, Max	1.00	0.00	Lsum	\$ 379,000.00	\$ 379,000.00	\$ -	\$ -
2	2030011 Dr Structure, Rem	17.00	0.00	Ea	\$ 500.00	\$ 8,500.00	\$ -	\$ -
3	2030015 Sewer, Rem, Less than 24 inch	642.00	0.00	Ft	\$ 10.00	\$ 6,420.00	\$ -	\$ -
4	2040020 Curb and Gutter, Rem	7190.00	74.00	Ft	\$ 8.00	\$ 57,520.00	\$ -	\$ 592.00
5	2040050 Pavt, Rem	976.00	0.00	Syd	\$ 14.00	\$ 13,664.00	\$ -	\$ -
6	2040055 Sidewalk, Rem	1075.00	48.00	Syd	\$ 12.00	\$ 12,900.00	\$ -	\$ 576.00
7	2040080 Exploratory Investigation, Vertical	100.00	0.00	Ft	\$ 20.00	\$ 2,000.00	\$ -	\$ -
8	2047011 Brick Paver, Rem, Special	48.00	0.00	Syd	\$ 72.92	\$ 3,500.16	\$ -	\$ -
9	2050023 Granular Material, CL II	134.00	6.00	Cyd	\$ 25.00	\$ 3,350.00	\$ -	\$ 150.00
10	2050031 Non Haz Contaminated Material Handling and Disposal, LM	100.00	0.00	Cyd	\$ 60.00	\$ 6,000.00	\$ -	\$ -
11	2057002 Station Grading, Special	36.00	0.00	Sta	\$ 3,000.00	\$ 108,000.00	\$ -	\$ -
12	2057021 Subgrade Undercutting, 1 x 3, Special	250.00	0.00	Cyd	\$ 65.00	\$ 16,250.00	\$ -	\$ -
13	2080020 Erosion Control, Inlet Protection, Fabric Drop	50.00	2.00	Ea	\$ 100.00	\$ 5,000.00	\$ -	\$ 200.00
14	3027011 Aggregate Base, 6 inch, Special	1389.00	0.00	Syd	\$ 14.00	\$ 19,446.00	\$ -	\$ -
15	3027011 Aggregate Base, 8 inch, Special	16559.00	240.00	Syd	\$ 14.00	\$ 231,826.00	\$ -	\$ 3,360.00
16	3060020 Maintenance Gravel	250.00	0.00	Ton	\$ 30.00	\$ 7,500.00	\$ -	\$ -
17	3087011 Geogrid, Special	600.00	0.00	Syd	\$ 5.00	\$ 3,000.00	\$ -	\$ -
18	4020987 Sewer, CI IV, 12 inch, Tr Det B	648.00	0.00	Ft	\$ 60.00	\$ 38,880.00	\$ -	\$ -
19	4021204 Sewer Tap, 12 inch	7.00	0.00	Ea	\$ 500.00	\$ 3,500.00	\$ -	\$ -
20	4021207 Sewer Tap, 24 inch	4.00	0.00	Ea	\$ 1,000.00	\$ 4,000.00	\$ -	\$ -
21	4021230 Sewer Bulkhead, 12 inch	1.00	0.00	Ea	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -
22	4021260 Trench Undercut and Backfill	200.00	0.00	Cyd	\$ 70.00	\$ 14,000.00	\$ -	\$ -
23	4030005 Dr Structure Cover, Adj, Case 1	37.00	0.00	Ea	\$ 500.00	\$ 18,500.00	\$ -	\$ -
24	4030006 Dr Structure Cover, Adj, Case 2	5.00	0.00	Ea	\$ 500.00	\$ 2,500.00	\$ -	\$ -
25	4030010 Dr Structure Cover, Type B	5.00	0.00	Ea	\$ 500.00	\$ 2,500.00	\$ -	\$ -
26	4030040 Dr Structure Cover, Type G	1.00	0.00	Ea	\$ 500.00	\$ 500.00	\$ -	\$ -
27	4030050 Dr Structure Cover, Type K	11.00	0.00	Ea	\$ 750.00	\$ 8,250.00	\$ -	\$ -
28	4030200 Dr Structure, 24 inch dia	9.00	0.00	Ea	\$ 1,500.00	\$ 13,500.00	\$ -	\$ -
29	4030210 Dr Structure, 48 inch dia	7.00	0.00	Ea	\$ 2,000.00	\$ 14,000.00	\$ -	\$ -
30	4030306 Dr Structure Tap, 6 inch	68.00	0.00	Ea	\$ 250.00	\$ 17,000.00	\$ -	\$ -
31	4030312 Dr Structure Tap, 12 inch	19.00	0.00	Ea	\$ 500.00	\$ 9,500.00	\$ -	\$ -
32	4037050 Dr Structure, Temp Lowering, Special	65.00	0.00	Ea	\$ 250.00	\$ 16,250.00	\$ -	\$ -
33	4040083 Underdrain, Subgrade, Open-Graded, 6 inch	7190.00	0.00	Ft	\$ 15.00	\$ 107,850.00	\$ -	\$ -
34	5010002 Cold Milling HMA Surface	742.00	0.00	Syd	\$ 8.00	\$ 5,936.00	\$ -	\$ -
35	5010005 HMA Surface, Rem	14681.00	233.00	Syd	\$ 2.00	\$ 29,362.00	\$ -	\$ 466.00
36	5010025 Hand Patching	50.00	101.00	Ton	\$ 175.00	\$ 8,750.00	\$ -	\$ 17,675.00
37	5010045 HMA, 3E3	2870.00	0.00	Ton	\$ 82.00	\$ 235,340.00	\$ -	\$ -
38	5010051 HMA, 4E3	2050.00	0.00	Ton	\$ 84.00	\$ 172,200.00	\$ -	\$ -
39	5010057 HMA, 5E3	1231.00	0.00	Ton	\$ 89.00	\$ 109,559.00	\$ -	\$ -
40	5017011 Reclamite, Special	14196.00	0.00	Syd	\$ 1.00	\$ 14,196.00	\$ -	\$ -
41	6020164 Conc Pavt with Integral Curb, Nonreinf, 8 inch	522.00	0.00	Syd	\$ 50.00	\$ 26,100.00	\$ -	\$ -
42	8010005 Driveway, Nonreinf Conc, 6 inch	867.00	0.00	Syd	\$ 38.00	\$ 32,946.00	\$ -	\$ -
43	8020023 Curb and Gutter, Conc, Det C4	6817.00	69.00	Ft	\$ 14.00	\$ 95,438.00	\$ -	\$ 966.00
44	8020050 Driveway Opening, Conc, Det M	482.00	0.00	Ft	\$ 17.50	\$ 8,435.00	\$ -	\$ -
45	8030010 Detectable Warning Surface	205.00	20.00	Ft	\$ 30.00	\$ 6,150.00	\$ -	\$ 600.00
46	8030030 Curb Ramp Opening, Conc	205.00	5.00	Ft	\$ 20.00	\$ 4,100.00	\$ -	\$ 100.00
47	8030036 Sidewalk Ramp, Conc, 6 inch	1025.00	380.00	Sft	\$ 6.00	\$ 6,150.00	\$ -	\$ 2,280.00
48	8030044 Sidewalk, Conc, 4 inch	7827.00	50.00	Sft	\$ 3.40	\$ 26,611.80	\$ -	\$ 170.00
49	8037011 Sidewalk, Brick Pavers on Aggregate and Sand Bed, Special	168.00	0.00	Syd	\$ 250.00	\$ 42,000.00	\$ -	\$ -
50	8100371 Post, Steel, 3 lb	555.00	0.00	Ft	\$ 7.25	\$ 4,023.75	\$ -	\$ -
51	8100402 Sign, Type III, Erect, Salv	3.00	0.00	Ea	\$ 100.00	\$ 300.00	\$ -	\$ -
52	8100403 Sign, Type III, Rem	58.00	0.00	Ea	\$ 12.00	\$ 696.00	\$ -	\$ -
53	8100404 Sign, Type IIIA	144.00	0.00	Sft	\$ 15.25	\$ 2,196.00	\$ -	\$ -
54	8100405 Sign, Type IIIB	74.00	0.00	Sft	\$ 15.30	\$ 1,132.20	\$ -	\$ -
55	8110024 Pavt Mrkg, Ovly Cold Plastic, 6 inch, Crosswalk	36.00	0.00	Ft	\$ 2.95	\$ 106.20	\$ -	\$ -
56	8110045 Pavt Mrkg, Ovly Cold Plastic, 24 inch, Stop Bar	180.00	0.00	Ft	\$ 9.50	\$ 1,710.00	\$ -	\$ -
57	8110063 Pavt Mrkg, Ovly Cold Plastic, Lt Turn Arrow Sym	2.00	0.00	Ea	\$ 145.00	\$ 290.00	\$ -	\$ -
58	8110068 Pavt Mrkg, Ovly Cold Plastic, Only	2.00	0.00	Ea	\$ 145.00	\$ 290.00	\$ -	\$ -
59	8110077 Pavt Mrkg, Ovly Cold Plastic, Thru and Rt Turn Arrow Sym	2.00	0.00	Ea	\$ 195.00	\$ 390.00	\$ -	\$ -
60	8110108 Pavt Mrkg, Polyurea, 12 inch Cross Hatching, White	774.00	0.00	Ft	\$ 5.95	\$ 4,605.30	\$ -	\$ -
61	8110153 Pavt Mrkg, Sprayable Thermopl, 4 inch, White	120.00	0.00	Ft	\$ 0.75	\$ 90.00	\$ -	\$ -
62	8110154 Pavt Mrkg, Sprayable Thermopl, 4 inch, Yellow	1891.00	0.00	Ft	\$ 0.75	\$ 1,418.25	\$ -	\$ -
63	8120022 Barricade, Type III, High Intensity, Lighted, Furn	20.00	0.00	Ea	\$ 105.00	\$ 2,100.00	\$ -	\$ -
64	8120023 Barricade, Type III, High Intensity, Lighted, Oper	20.00	0.00	Ea	\$ 0.01	\$ 0.20	\$ -	\$ -
65	8120035 Channelizing Device, 42 inch, Fluorescent, Furn	200.00	0.00	Ea	\$ 12.00	\$ 2,400.00	\$ -	\$ -
66	8120036 Channelizing Device, 42 inch, Fluorescent, Oper	200.00	0.00	Ea	\$ 0.01	\$ 2.00	\$ -	\$ -
67	8120170 Minor Traf Devices	1.00	0.00	LS	\$ 150,000.00	\$ 150,000.00	\$ -	\$ -
68	8120252 Plastic Drum, Fluorescent, Furn	200.00	0.00	Ea	\$ 14.00	\$ 2,800.00	\$ -	\$ -
69	8120253 Plastic Drum, Fluorescent, Oper	200.00	0.00	Ea	\$ 0.01	\$ 2.00	\$ -	\$ -
70	8120350 Sign, Type B, Temp, Prismatic, Furn	529.00	0.00	Sft	\$ 4.00	\$ 2,116.00	\$ -	\$ -
71	8120351 Sign, Type B, Temp, Prismatic, Oper	529.00	0.00	Sft	\$ 0.01	\$ 5.29	\$ -	\$ -
72	8120352 Sign, Type B, Temp, Prismatic, Special, Furn	300.00	0.00	Sft	\$ 8.00	\$ 2,400.00	\$ -	\$ -
73	8120353 Sign, Type B, Temp, Prismatic, Special, Oper	300.00	0.00	Sft	\$ 0.01	\$ 3.00	\$ -	\$ -
74	8120370 Traffic Regulator Control	1.00	0.00	LS	\$ 20,000.00	\$ 20,000.00	\$ -	\$ -
75	8167011 Restoration, Hydroseeding, Special	4960.00	900.00	Syd	\$ 5.00	\$ 24,800.00	\$ -	\$ 4,500.00
76	8210001 Monument Box	2.00	0.00	Ea	\$ 1,000.00	\$ 2,000.00	\$ -	\$ -
77	8210005 Monument Box Adjust	2.00	0.00	Ea	\$ 900.00	\$ 1,800.00	\$ -	\$ -
78	8237001 Vault, Water Main, DI, 12 inch, Special	0.00	15.00	Ft	\$ 200.00	\$ -	\$ -	\$ 3,000.00
79	8237001 Vault, Water Main, Rem, Special	0.00	15.00	Ft	\$ 100.00	\$ -	\$ -	\$ 1,500.00
80	8237001 Water Main, DI, 12 inch, Tr Det G, Special	0.00	366.00	Ft	\$ 150.00	\$ -	\$ -	\$ 54,900.00

City of Howell
 Clinton Street Reconstruction
 Bid Tab - WM, San and Road Costs
 January 11, 2021

			Part Qty	Non-Part Qty	Unit	Unit Price	Total Participating Cost	Total Non-Part Cost (San)	Total Non-Part Cost (WM)
81	8237001	Water Main, DI, 8 inch, Tr Det G, Special	0.00	3861.00	Ft	\$ 85.00	\$ -	\$ -	\$ 328,185.00
82	8237001	Water Main, HDD, HDPE, DR 11, 12 inch, Special	0.00	397.00	Ft	\$ 150.00	\$ -	\$ -	\$ 59,550.00
83	8237001	Water Main, Rem, Special	0.00	25.00	Ft	\$ 10.00	\$ -	\$ -	\$ 250.00
84	8237001	Water Serv, Long Side, Special	0.00	1559.00	Ft	\$ 60.00	\$ -	\$ -	\$ 93,540.00
85	8237001	Water Serv, Short Side, Special	0.00	843.00	Ft	\$ 40.00	\$ -	\$ -	\$ 33,720.00
86	8237001	Water Service, Stop Box to Meter, 1 inch, Additional Length, Special	0.00	200.00	Ft	\$ 60.00	\$ -	\$ -	\$ 12,000.00
87	8237050	Concrete Anchor Block, Special	0.00	6.00	Ea	\$ 700.00	\$ -	\$ -	\$ 4,200.00
88	8237050	Curb Stop and Box, 1 inch, Special	0.00	70.00	Ea	\$ 250.00	\$ -	\$ -	\$ 17,500.00
89	8237050	Fire Hydrant, Rem, Special	0.00	3.00	Ea	\$ 500.00	\$ -	\$ -	\$ 1,500.00
90	8237050	Fire Hydrant, Special	0.00	7.00	Ea	\$ 5,000.00	\$ -	\$ -	\$ 35,000.00
91	8237050	Gate Valve and Box, 8 inch, Special	0.00	18.00	Ea	\$ 1,500.00	\$ -	\$ -	\$ 27,000.00
92	8237050	Gate Valve and Well, 12 inch, Special	0.00	4.00	Ea	\$ 6,000.00	\$ -	\$ -	\$ 24,000.00
93	8237050	Vault, Gate Valve, 12 inch, Special	0.00	1.00	Ea	\$ 5,000.00	\$ -	\$ -	\$ 5,000.00
94	8237050	Vault, Gate Valve, Rem, Special	0.00	1.00	Ea	\$ 3,000.00	\$ -	\$ -	\$ 3,000.00
95	8237050	Water Main, 12 inch, Cut and Cap, Special	0.00	7.00	Ea	\$ 500.00	\$ -	\$ -	\$ 3,500.00
96	8237050	Water Main, 4 inch, Cut and Cap, Special	0.00	7.00	Ea	\$ 400.00	\$ -	\$ -	\$ 2,800.00
97	8237050	Water Main, 6 inch, Cut and Cap, Special	0.00	2.00	Ea	\$ 400.00	\$ -	\$ -	\$ 800.00
98	8237050	Water Main, 8 inch, Cut and Cap, Special	0.00	3.00	Ea	\$ 400.00	\$ -	\$ -	\$ 1,200.00
99	8237050	Water Main, Connection, 12 inch, Special	0.00	6.00	Ea	\$ 5,500.00	\$ -	\$ -	\$ 33,000.00
100	8237050	Water Main, Connection, 4 inch, Special	0.00	6.00	Ea	\$ 4,000.00	\$ -	\$ -	\$ 24,000.00
101	8237050	Water Main, Connection, 6 inch, Special	0.00	2.00	Ea	\$ 4,000.00	\$ -	\$ -	\$ 8,000.00
102	8237050	Water Main, Connection, 8 inch, Special	0.00	4.00	Ea	\$ 4,000.00	\$ -	\$ -	\$ 16,000.00
103	8237050	Water Service, Stop Box to Meter, 1 inch, Special	0.00	15.00	Ea	\$ 7,000.00	\$ -	\$ -	\$ 105,000.00
104	8257001	Sanitary Lead, PVC, 6 inch, Relocate, Special	0.00	347.00	Ft	\$ 70.00	\$ -	\$ 24,290.00	\$ -
105	8257001	Sanitary Lead, PVC, 6 inch, Special	0.00	1983.00	Ft	\$ 70.00	\$ -	\$ 138,810.00	\$ -
106	8257000	Sanitary Sewer, PVC, 12 inch, Special	0.00	370.00	Ft	\$ 150.00	\$ -	\$ 55,500.00	\$ -
107	8257001	Sanitary Sewer, PVC, 10 inch, Special	0.00	583.00	Ft	\$ 150.00	\$ -	\$ 87,450.00	\$ -
108	8257001	Sanitary Sewer, PVC, 8 inch, Special	0.00	2437.00	Ft	\$ 100.00	\$ -	\$ 243,700.00	\$ -
109	8257001	Sanitary Sewer, Rem, Special	0.00	4090.00	Ft	\$ 30.00	\$ -	\$ 122,700.00	\$ -
110	8257050	Sanitary Structure, 48 inch dia, Special	0.00	15.00	Ea	\$ 3,000.00	\$ -	\$ 45,000.00	\$ -
111	8257050	Sanitary Structure, Rem, Special	0.00	17.00	Ea	\$ 600.00	\$ -	\$ 10,200.00	\$ -
112	8507001	Sprinkler Line, Special	0.00	100.00	Ft	\$ 25.00	\$ -	\$ -	\$ 2,500.00
113	8507050	Concrete Collar, MH, Special	48.00	0.00	Ea	\$ 500.00	\$ 24,000.00	\$ -	\$ -
114	8507050	Concrete Collar, GVB, Special	30.00	0.00	Ea	\$ 500.00	\$ 15,000.00	\$ -	\$ -
115	8507050	Sprinkler Head, Relocate, Special	0.00	50.00	Ea	\$ 100.00	\$ -	\$ -	\$ 5,000.00
116	8507050	Sprinkler Head, Replace, Special	0.00	50.00	Ea	\$ 200.00	\$ -	\$ -	\$ 10,000.00
117	8507050	Utility Pole Protection, Special	5.00	0.00	Ea	\$ 1,000.00	\$ 5,000.00	\$ -	\$ -
118	8507051	Audio Video Route Survey, Special	1.00	0.00	Lsum	\$ 4,185.00	\$ 4,185.00	\$ -	\$ -
119	8507060	Reimbursed Permit Fee, Special	1000.00	0.00	Dlr	\$ 1.00	\$ 1,000.00	\$ -	\$ -
						As-Bid Construction Cost	\$ 2,255,741.15	\$ 727,650.00	\$ 947,280.00
						As-Bid Project Cost		\$3,930,671.15	

RESOLUTION NO. 21-03
A RESOLUTION TO TENTATIVELY AWARD
A CONSTRUCTION CONTRACT FOR WATER SYSTEM IMPROVEMENTS

WHEREAS, the City of Howell wishes to construct improvements to its existing water treatment and distribution system; and,

WHEREAS, the water system improvements project formally adopted on April 22, 2019 will be funded through the state of Michigan's Drinking Water Revolving Loan Fund (DWRF) program; and,

WHEREAS, the City of Howell has sought and received construction bids for the proposed improvements and has received a low bid in the amount of \$3,930,671.15 from C & D Hughes, Inc.; and,

WHEREAS, the City's engineer, Hubbell, Roth & Clark, Inc. has recommended awarding the contract to the low bidder.

NOW THEREFORE BE IT RESOLVED, that the City of Howell tentatively awards the contract for construction of the proposed water system improvements project to C & D Hughes, Inc., contingent upon successful financial arrangements with the DWRF.

Adopted this 25th day of January, 2021.

Nickolas Proctor, Mayor

Jane Cartwright, City Clerk

CERTIFICATION

I hereby certify that the foregoing is a true and complete copy of Resolution No. 21-03, adopted by the City Council of the City of Howell, Livingston County, Michigan, at a regular meeting held on the 25th day of January, 2021 and that the meeting was held and the minutes therefore were filed in compliance with Act No. 267 of the Public Acts of 1976.

IN WITNESS WHEREOF, I have hereto affixed my official signature this 25th day of January, 2021.

BY: Howell City Clerk

CITY OF HOWELL
MEMORANDUM

TO: MAYOR & CITY COUNCIL
FROM: ERVIN J SUIDA, DPS DIRECTOR
DATE: JANUARY 20, 2021
RE: EAST CLINTON STREET CONSTRUCTION ENGINEERING PROPOSAL

Attached to this memo is a proposal from HRC to perform CE for the Reconstruction project of East Clinton and North National Streets. This project will use several funding sources to cover the construction and engineering costs associated with the project. The City was able to secure a TIP Grant through the Huron Valley Federal Aid Committee for up to \$1,960,000 for surface improvements at an 80%/20% matching grant. Additionally, the water portion of this project will be funded under Year 2 of the DWRF loan. The Sewer Fund and Major Street Fund will pay for their corresponding engineering and construction that is not covered by the grant or loan. Staff is comfortable that the project can continue to move forward as planned and with no additional General Fund dollars other than the \$200,000 used to prefund the design engineering from the 2019/2020 fiscal year. As stated this is dependent on no significant reductions in road revenues or significant budget adjustments.

HRC has prepared an engineering proposal (attached) for construction engineering associated with the project. The cost of the HRC's construction engineering services are based on the approved contractual fees and proposed not to exceed \$517,305.20. This cost is roughly 13% of the total construction cost which is a typical percentage for this service, especially MDOT projects with Grant Dollars and Federal Loans attached.

This cost along with the construction cost will be spread over two fiscal years for a total amount per fund as follows; the Major Streets Fund (\$258,652.60), the Water Fund (\$155,191.56), and the Sewer Fund (\$103,461.04). Half of this cost has been budgeted in the Current fiscal year in line items; 202-458-967.000 Major Street Fund for \$225,000; 590-536-967.000 Sewer Fund for \$62,000 and 591-536-967.013 Water Fund for \$78,100. The additional amounts will be budgeted and expended in the 21/22 fiscal year along with the remaining construction costs.

Staff recommends awarding the Construction Engineering Proposal to HRC for an amount not to exceed \$517,305.20. Based on the bid results and this proposal we are on track to fund the Grant match portion and the non-eligible expenses with no additional General Fund contributions.

ACTION REQUESTED:

A motion to approve the Proposal for Construction Engineering Services from HRC for the East Clinton Street and North National Street Reconstruction Project, for a cost not to exceed \$517,305.20.

REVIEWED & APPROVED FOR SUBMISSION:

A handwritten signature in blue ink, appearing to read "Paul DeBuff". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Paul DeBuff, City Manager

January 19, 2021

City of Howell
611 East Grand River
Howell, Michigan 48843

Attn: Mr. Ervin J. Suida, Public Service Director

Re: Clinton Street Reconstruction
Proposal for Construction Engineering

HRC Job No. 20150818

Dear Mr. Suida:

In accordance with your request, Hubbell, Roth & Clark, Inc. (HRC) is pleased to submit this proposal to provide full Construction Engineering services for the Clinton Street Reconstruction project. The scope of work includes full-time field representation, construction layout/staking, contract administration, materials testing and MDOT document control. The tasks below are also included in the estimated hours and costs shown on the spreadsheet summary.

Schedule Assumptions:

HRC's scope of work is based on the following:

- As detailed in the Contract Documents, the project schedule requires substantial completion within 27 weeks of award. Restoration and project completion in the spring of 2022 is included in this proposal.
- Staff – HRC has estimated 27 weeks of full-time field representative with one (1) full time employee. Because we anticipate the contractor bringing in a second crew to meet the proposed schedule, HRC as estimated 16 weeks of full-time field representative with a second employee to aid with inspection and MDOT document control.
- HRC estimates 50 hours/week for both field representatives.

Construction Administration

HRC will provide all management services for this construction project. This task will be overseen by Roger Crouse and Andy Malczewski who will act as the Project Coordinator. Mr. Crouse is assigned as Construction Services Manager for all projects within the City of Howell and he will be responsible to assign and manage the staff providing the services for this construction project.

HRC will prepare an issued for construction set of construction drawings and provide necessary copies to the contractor and City. HRC will advise and consult project objectives with the City, stakeholders, and contractor, manage contract changes and modifications, interpret Contract Documents, and maintain project record drawings throughout construction. HRC will track construction progress through the inspector's daily field reports and will utilize Field Manager to organize reports and quantities. HRC will utilize ProjectWise for payment applications and submittal review. HRC will review and coordinate all pay requests for agreement with the contract bid items, work completed and construction progress.

Meetings

HRC will coordinate and facilitate the pre-construction meeting and all progress meetings with the City, Contractor, and any affected utility stakeholders. For the duration of the project, weekly progress meetings have been included for budgeting purposes. In addition, it is proposed that a special pre-production meeting be held prior to the initial HMA installation. Lastly, a final walkthrough meeting will be held to finalize the punch list and prepare for project completion.

On-Site Observation

HRC will provide qualified and competent field observers for the project throughout the duration of construction. HRC has assigned a senior observer who will be the full-time person on site and will be supplemented with qualified staff as needed. The observers will provide daily inspection reports of project construction utilizing MDOT Field Manager software, monitor and observe contractor progress, handle day to day resident/stakeholder complaints, maintain field record drawings, review that materials being installed match the approved shop drawing submittals and ensure the City and Project Engineer are kept up to date on decisions made in the field. As indicated above, HRC has assumed 50 hours per week for the 27 weeks estimated for construction. In addition, HRC included one (1) observer, 3 weeks at 40 hours/week for initial set up and close out of project including identifying and overseeing punch list items, finalizing observation MDOT file requirements and other miscellaneous final project items.

Construction Layout

HRC will provide full surveying services for the construction layout of this project which includes staking the underground utilities, paving on Clinton and National Street, sidewalks/ramps, pavement markings, signs and other related items where required.

Material Testing

HRC will utilize its full-service materials testing laboratory to provide material quality assurance on the project. HRC's Materials Testing Laboratory is MDOT certified and will provide compaction testing services for the backfill of all excavations, concrete compressive strength testing, and density testing of road base materials and asphalt pavements. HRC will perform all testing services in conformance with the MDOT's contracting requirements and provide reporting to the City as required. All failing tests will be addressed in a timely manner by HRC's Testing Engineer. All staff have the appropriate Testing Certification applicable to the specific test. In addition, all mix designs will be reviewed.

MDOT Project Document Control

HRC will assign one of its certified MDOT Office Technicians to coordinate and organize contractor wage reviews, certified payrolls, pay applications, IDRs, etc. Shop drawings for materials supplied will be reviewed and visually inspected for conformance with the contract documents and MDOT's qualified Products list. HRC's MDOT Office Technician will be responsible for all MDOT LAP documentation processes required for successful project close out and closing audit/review by MDOT.

Finalizing Project Documentation

At the completion of the project, HRC will deliver to the City any original diaries, logs, notebooks, accounts, records, reports, and other documents prepared during the performance of this project.

Also, HRC will provide record drawings for the underground utilities at the conclusion of the contract. The proposed submittal will include both an as-built PDF copy of the plans as well as an update to the GIS mapping. The as-built information used during the preparation of the record drawings will be based on field notes, observations and plan revisions noted by HRC's on site observers during the construction process.

Fee:

HRC proposes to complete our Construction Engineering Services as described herein for a not to exceed fee of \$517,305.20. We will only invoice the City for the actual time spent on this project and will not exceed this amount without authorization.

A breakdown of the items of work within each task of the Project along with our estimated hours and associated fees is provided on the attached worksheet. Invoicing for this work will be billed in accordance with HRC's current City contract and will be submitted monthly as the work progresses.

If you have any questions or require any additional information, please contact the undersigned.

Very truly yours,

HUBBELL, ROTH & CLARK, INC.



Nancy M.D. Faught, P.E.
Executive Vice-President



Andy Malczewski
Senior Project Analyst

Attachment

pc: City of Howell; M. Davis
HRC; M. Darga, R. Crouse, File

City of Howell
 Clinton Street Reconstruction
 Construction Engineering
 January 19, 2021



Task Description	Principal	Associate	Senior Project Analyst	Manager - Survey	Senior Party Chief - Survey	Graduate Engineer I - Survey	Field Technician - Survey	Manager - Construction	Designer - Construction	Construction Observer I - Construction	Office Technician - Construction	Manager - Testing	Technician - Testing	Office Technician - Testing	Technical Specialist	Total
Construction Survey and Layout				45	480	20	480									1025
Construction Observation			12					270	1350	800						2432
Construction Admin			310								324					634
Material Testing		20										115	1050	80		1265
Preconstruction Meeting	2	2	2					2	2							10
Shop Dwg Review			8									8				16
Progress Meetings	8	4	40					12								64
Project Setup and Closeout			4					4	100							108
Record Drawings			2					2	12						24	40
Total Hours by Classification	10	26	378	45	480	20	480	290	1464	800	324	123	1050	80	24	5594

	Personnel	Hours	Billable Rate (Max)	Costs
	Principal	10	\$166.00	\$0.00
	Associate	26	\$149.00	\$3,874.00
	Senior Project Analyst	378	\$128.80	\$48,686.40
	Manager - Survey	45	\$140.80	\$6,336.00
	Senior Party Chief - Survey	480	\$99.40	\$47,712.00
	Graduate Engineer I - Survey	20	\$89.60	\$1,792.00
	Field Technician - Survey	480	\$61.60	\$29,568.00
	Manager - Construction	290	\$140.80	\$40,832.00
	Designer - Construction	1464	\$112.00	\$163,968.00
	Construction Observer I - Construction	800	\$67.80	\$54,240.00
	Office Technician - Construction	324	\$60.20	\$19,504.80
	Manager - Testing	123	\$140.80	\$17,318.40
	Technician - Testing	1050	\$72.80	\$76,440.00
	Office Technician - Testing	80	\$60.20	\$4,816.00
	Technical Specialist	24	\$92.40	\$2,217.60
		5,594	Total Cost	\$517,305.20

CITY OF HOWELL
MEMORANDUM

TO: MAYOR & CITY COUNCIL
FROM: TIMOTHY R. SCHMITT, COMMUNITY DEVELOPMENT DIRECTOR
DATE: JANUARY 20, 2021
RE: DTE STREETLIGHTS – HOWDEN MEADOWS

As part of the last phase of construction in the Howden Meadows development, streetlights need to be installed along the final stretch of Dorchester Drive and Carlisle Street, as the construction in the area is finishing. After a final review by DTE, it was determined that only four streetlights are needed to finish the project, given the location of the ones that have been previously installed. This is down from six in the original streetlight design. The attached purchase agreement from DTE will allow these last lights to be installed.

The cost of this installation is borne by the developer. The City does not pay for the installation of streetlights in new developments. Council's approval of this purchase agreement will be contingent upon the developer of the project paying for the installation. This work will be coordinated between the developer of the final portion of Howden Meadows and DTE, as the streets have not been dedicated to the City at this time. Consistent with other streetlights on public roads, the City will be responsible for the ongoing costs for operations going forward, which is estimated to be approximately \$1,200.

ACTION REQUESTED:

A motion to approve the estimate provided by DTE Energy to provide new street lighting for the remainder of Howden Meadows on Dorchester Drive and Carlisle Street with the developer paying the installation cost of \$21,407.54 and the City paying an annual operating cost of \$1,239.36.

REVIEWED & APPROVED FOR SUBMISSION:



Paul DeBuff,
City Manager



January 11, 2021

City of Howell
150 Marion St.
Howell, MI 48843
Attn: Erv Suida

Re: City of Howell-Howden Meadows-DTE Street Lighting

Attached is the agreement for the work to be performed in the budget letter was sent on January 11, 2021. A detailed description of the project is outlined in the agreements. Please print **TWO** copies. Please sign **BOTH** copies in the designated areas. A check in the amount of **\$21,407.54** is also required at this time. Please return **BOTH** signed agreements (as well as check or Purchase Order...made payable to **DTE Energy**) to the following address:

DTE Energy
8001 Haggerty Rd.
Belleville, MI 48111
140 WWSC-Brandon Faron

Upon receipt of BOTH signed copies (and payment), we (DTE Energy) will then sign BOTH copies and return ONE original back to you.

Please call if you have questions, 734-309-2937.

Sincerely,
Brandon R. Faron
Brandon R. Faron
Account Manager
Community Lighting



January 11, 2021

City of Howell
Erv Suida
150 Marion St
Howell, MI 48843

Re: City of Howell-Howden Meadows Development

I have completed the review of your request for the proposed lighting and have prepared a cost estimate for the installation of four (4) streetlights. I am recommending the installation of four (4) stock, 100w high pressure sodium Granville luminaires with black housing, and four (4) stock, black, fluted fiberglass posts on concrete foundations. Streetlights to be fed by underground cable.

The costs are based on the Option 1 Municipal Street Light rate, where DTE Energy installs, owns, and maintains the lighting system. The rate requires a portion of the construction costs be paid by the customer, which is determined by the following formula.

(4) 100w High Pressure Sodium-Howden Meadows

Annual Operating Costs	\$1,239.36
Cost to Construct	\$25,125.62
3yr Revenue Credit	(\$3,718.08)
Contribution from the City of Howell	\$21,407.54

The price quoted shall be in effect for a period of six months from the date of this letter, after which these costs will no longer be valid. Payment of the customer contribution must be made prior to the actual start of construction.

Please contact me for a Street Lighting Purchase Agreement if you would like to proceed with the above installation.

Please call if you have questions, 734-309-2937.

Sincerely,
Brandon R. Faron
Brandon R. Faron
Account Manager
Community Lighting

Exhibit A to Master Agreement


Purchase Agreement

This Purchase Agreement (this "Agreement") is dated as of January 11, 2021 between DTE Electric Company ("Company") and City of Howell ("Customer").

This Agreement is a "Purchase Agreement" as referenced in the Master Agreement for Municipal Street Lighting dated September 13, 2013 (the "Master Agreement") between Company and Customer. All of the terms of the Master Agreement are incorporated herein by reference. In the event of an inconsistency between this Agreement and the Master Agreement, the terms of this Agreement shall control.

Customer requests Company to furnish, install, operate and maintain street lighting equipment as set forth below:

1. DTE Work Order Number:	59891306	
	If this is a conversion or replacement, indicate the Work Order Number for current installed equipment: N/A	
2. Location where Equipment will be installed:	[Howden Meadows-Dorchester Dr], as more fully described on the map attached hereto as <u>Attachment 1</u> .	
3. Total number of lights to be installed:	4	
4. Description of Equipment to be installed (the " <u>Equipment</u> "):	Install four (4) 100w high pressure sodium Granville luminaires and four (4) Code 16 posts.	
5. Estimated Total Annual Lamp Charges	\$1,239.36	
6. Estimated Total Annual Post Charges if selected	\$0.00	
7. Computation of Contribution in aid of Construction (" <u>CIAC Amount</u> ")	Total estimated construction cost, including labor, materials, and overhead:	\$25,125.62
	Revenue credit:	\$3,718.08
	CIAC Amount (cost minus revenue)	\$21,407.54
	Credit for Post Charge, if selected	\$0.00
8. Payment of CIAC Amount:	Due promptly upon execution of this Agreement \$21,407.54	
9. Term of Agreement	<p>5 years. Upon expiration of the initial term, this Agreement shall continue on a month-to-month basis until terminated by mutual written consent of the parties or by either party with thirty (30) days prior written notice to the other party.</p> <p>If Post Charge "box" <input type="checkbox"/> is checked the Customer agrees to following term:</p> <p>10 years. Upon expiration of the initial term, this Agreement shall continue on a month-to-month basis until terminated by mutual written consent of the parties or by either party with thirty (30) days prior written notice to the other party.</p>	

<p>10. Does the requested Customer lighting design meet IESNA recommended practices?</p>	<p>(Check One) <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p>If "No", Customer must sign below and acknowledge that the lighting design does not meet IESNA recommended practices</p> <p>Sign here _____ </p>
<p>11. Customer Address for Notices:</p>	<p>City of Howell 150 Marion St. Howell, MI 48843 Attn: Erv Suida</p>

12. Special Order Material Terms:

All or a portion of the Equipment consists of special order material: (check one) YES NO

If "Yes" is checked, Customer and Company agree to the following additional terms.

A. Customer acknowledges that all or a portion of the Equipment is special order materials ("SOM") and not Company's standard stock. Customer will purchase and stock replacement SOM and spare parts as provided in Section B below. When replacement equipment or spare parts are installed from Customer's inventory, Company will credit Customer in the amount of the then-current material cost of Company standard street lighting equipment in lieu of which the SOM is being used.

B. Customer will maintain an inventory of at least _0_ posts and _0_ luminaires and any other materials agreed to by Company and Customer, and will replenish the stock by ordering materials no later than thirty (30) calendar days after the materials are drawn from inventory. Costs of initial inventory are included in this Agreement. If Customer fails to maintain the required inventory, Company, after 30 days' notice to Customer, may (but is not required to) order replacement SOM and Customer will reimburse Company for its costs (including the labor costs associated with Company's management of the supply chain for the SOM) no later than thirty (30) calendar days after receipt of Company's invoice for such costs. Customer's acknowledges that failure to maintain required inventory could result in extended outages due to SOM lead times.

C. The inventory will be stored at _____.
Access to Customer's inventory site must be provided between the hours of 9:00 am to 4:00 pm, Monday through Friday with the exceptions of federal Holidays. If Company is unable to access the site during such hours for any reason, Company (i) shall be relieved from any obligation or commitment to complete the work as scheduled, and (ii) may, at its option, procure the inventory itself and have Customer to reimburse Company's costs for doing so. Customer shall name an authorized representative to contact regarding inventory: levels, access, usage, transactions, and provide the following contact information to Company:

Name: _____ Title: _____

Phone Number: _____ Email: _____

Customer will immediately notify Company of any changes in the Authorized Customer Representative. Customer must comply with SOM manufacturer's recommended inventory storage guidelines and practices. Damaged SOM will not be installed by Company.

D. In the event that SOM is damaged by a third party, Company may (but is not required to) pursue a damage claim against such third party for all of Company's costs incurred because of the claim, including all labor and replacement materials. Company will notify Customer as to whether Company will pursue such claim within a reasonable time of the SOM being damaged.

E. In the event that SOM becomes obsolete, discontinued, or incompatible with Company's infrastructure, Customer shall select new alternate SOM that is compatible with Company's then-existing infrastructure. If Customer does not select compatible alternate SOM, Company reserves the right to select compatible SOM that is, in its reasonable judgment, substantially similar, or replace the SOM with standard materials, in either case being entitled to reimbursement from Customer for Company's costs in providing such transition of supply (including internal overhead and labor costs).

F. Should Customer experience, in Company's reasonable judgment, excessive LED equipment failures that are not supported by LED manufacturer warranties, Company will replace the LED equipment with other Company supported Solid State or High Intensity Discharge luminaires at Company's discretion. The full cost to complete these replacements to standard street lighting equipment will be the responsibility of Customer.

Company and Customer have executed this Purchase Agreement as of the date first written above.

Company:

DTE Electric Company

By: _____

Name: _____

Title: _____

Customer:

City of Howell

By: _____

Name: _____

Title: _____



Attachment 1 to Purchase Agreement
Map of Location

[To be attached]

CITY OF HOWELL
MEMORANDUM

TO: MAYOR & CITY COUNCIL
FROM: CATHERINE M. STANISLAWSKI, FINANCE DIR/ TREASURER
DATE: JANUARY 18, 2021
RE: BANK RFP

The City issued a Request For Proposal (RFP) for banking services and invited 5 banks to participate. Of the five banks invited, the City has had long term relationships with four of the banks. All bank proposals were reviewed by myself and Kelly Patterson, Deputy Treasurer.

The City’s main investment philosophy is contained in our Investment Policy. The main objectives in order of importance are:

- Safety
- Diversification
- Liquidity
- Yield

The City is also governed by Public Act 20 which dictates which investments we are allowed. All banks invited were required to review our investment policy and indicate their understanding. A synopsis of several the key financial factors of the banks is as follows:

		First			
	Chase	National Bank	Flagstar	Huntington	PNC
Moody's	A2	*****	Baa3	A3	A3
Total Assets	\$2.8T	\$540M	\$29B	\$120 B	\$457B
YTD Profit (Loss)	\$11B	\$4.9M	\$400M	\$621 M	\$1.4B
Profit(Loss) previous calendar year	\$31B	\$6.0M	\$241M	\$1.6 B	\$4.4B
Return on Assets	0.58%	1.36%	2.06%	0.72%	0.45%
Tier 1 leverage capital	7.91%	10.77%	7.89%	9.01%	7.91%
Nonperforming Assets	\$13B	\$1.8 M	\$464M	\$761 M	\$3.3B
Bauer Star Rating	5	5	4	5	4

***** First National Bank (FNB) has not issued bonds/debt and therefore has not received a rating from Moody’s.

Bauer Financial Inc. is an independent bank and credit union analyst that issues ratings based on a review of the quarterly bank filings with a rating scale of 1 – 5. A rating of 5

reflects a superior rating and 4 indicates an excellent rating. The Tier 1 leverage capital rating is a measure of the bank's ability to cover its losses and should be greater than 7%.

In addition to financial strength the banks were reviewed for services provided, fees and community involvement. All of the banks provide the services the City currently employs for account security, ACH processing, wires and online services. One option the City does not currently employ is remote deposit of checks with a scanner. We asked the banks to include the costs for this option. All included this option.

The City provided historical activity of our accounts including: number of checks paid, deposits, allocation of deposits between cash and checks, items returned etc. Some banks chose to calculate their fees based on this activity, others chose a flat monthly amount. FNB charges fees for NSF, wires and stop payments only.

Breakdown of fees is as follows:

		First			
SERVICES	Chase	National Bank	Flagstar	Huntington	PNC
General Acct	440	190	5,028	8,067	5,742
Business Security	0	0	0	2,160	3,216
ACH	945	0	0	2,484	1,107
Branch deposit pricing	260	0	0	759	789
Wires	0	55	45	42	56
Account Balance fee					9,664
Total	1,644	245	5,073	13,511	20,574
Earnings Credit to offset Fees	None	None	None	(11,833)	(15,778)
ECR rate				0.15 %	0.20 %
Net Charges to City	\$1,644	\$245	\$5,073	\$1,678	\$4,796
First Scanner	Free	Free	\$510	Free	
Supplies Credit	\$0	Free	\$250	\$150	\$0

Huntington and PNC have proposed utilizing an Earnings Credit to cover the bank fees. The ECR is calculated based on available balances. Earnings in excess of the fees would be deposited into our accounts. Chase, FNB and Flagstar have proposed that the fees be directly assessed to the account, with account balances being invested in interest bearing accounts. A comparison of rates currently proposed are:

	Public		Gov't MAX	ICS	ICS
Rates	Checking	MMF	Savings	Checking	MMF
FNB	0.15%	.01% - .40%	N/A	0.00%	0.00% - .23%
Flagstar	0.15%	.15% - .20%	0.25%	0.10%	N/A

Potential earnings from Flagstar and FNB could average \$10,000 - \$15,000 based the accounts utilized. Certain accounts come with limitations on the number of transactions allowed per month. The interest earned would be deposited into the City's accounts. The Insured Cash Sweep (ICS) accounts offer the benefit of complete FDIC insurance coverage. Balances over \$250,000 are swept overnight to multiple institutions and are compliant with Michigan Public Act 20.

Only Chase, Huntington and PNC offered additional investment options outside of CDs, Savings and Money Market Funds. The additional options include commercial paper and treasury purchases.

The current interest rate environment is challenging, and the Federal Reserve has indicated that rates may be low through 2022. The City needs to ensure that public funds will be invested in a manner which will provide maximum security and investment returns while meeting its daily cash flow demands. Based on the results of the RFP we are recommending that the City engage the services of First National Bank (FNB) of Howell for our current banking needs with the utilization of the Insured Cash Sweep Accounts for all accounts eligible for this coverage. FNB fees do not require that a specific dollar amount be maintained in the accounts, so the City will still retain the option to pursue other investment opportunities.

ACTION REQUESTED:

A motion to approve First National Bank of Howell as the City's main depository bank.

REVIEWED & APPROVED FOR SUBMISSION:



Paul DeBuff, City Manager

Bank Highlights Report

JPMorgan Chase Bank N.A.
Columbus, OH
(FDIC Cert.#628)

Rated 5-Stars as of 1/15/2021 based on
financial data as of 09/30/2020



BauerFinancial.com

BauerFinancial Inc.
P.O. Box 143520
Coral Gables, Florida 33114-3520
800.388.6686 * FAX 800.230.9569
customerservice@bauerfinancial.com

This Highlights Report was compiled from financial data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial Inc.

Stars	BauerFinancial's proprietary rating. (See below.)
Total Assets	The size of the institution.
Profit (Loss)	The dollar amount of net income (or loss) for the period noted.
Return on Assets & Equity	Ratios regarding profitability - higher ratios indicate higher net income. (Calculation = Annualized year-to-date profit or loss as a percent of average assets or equity.
Leverage Capital Ratio	The ratio of capital to assets. Banks must maintain a ratio of at least 5% to be considered 'well-capitalized' by regulators.
Nonperforming Assets	Loans past due 90 days or more + nonaccrual loans + other real estate owned (generally acquired via repossession).

Star Ratings:

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than thirty years of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

5-Stars	Superior. These institutions are recommended by Bauer .
4-Stars	Excellent. These institutions are recommended by Bauer .
3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
Start-up	Institution is too new to rate. (Obsolete beginning with June 30, 2018 financial data.)
FDIC	Institution has failed or is operating under FDIC conservatorship.

Peer Groups:

Group 1	Banks with: foreign and domestic offices; assets >=\$100 bill; and/or adv. approach banks
Group 2	Assets >= \$3 billion
Group 3	Assets >= \$1 billion and < \$3 billion
Group 4	Assets >= \$300 million and < \$1 billion
Group 5	Assets >= \$100 million and < \$300 million
Group 6	Assets < \$100 million

BauerFinancial.com

**BauerFinancial, Inc.
Bank Highlights Report**

JPMorgan Chase Bank N.A. - Columbus, OH (FDIC Cert.#628)
(800)678-1051

www.jporganchase.com

JPMorgan Chase Bank N.A. was established in 1824 and has 5,243 branch(es).

Data as of:	09/30/2020	06/30/2020	03/31/2020	12/31/2019	09/30/2019
Bauer's Star Rating:	5-Stars	5-Stars	5-Stars	5-Stars	5-Stars
Recommended for 28 consecutive quarters.					
Total Assets:	\$2,869,536.000	\$2,820,922.000	\$2,690,959.000	\$2,337,646.000	\$2,367,127.000
Current Quarter's Profit (Loss):	\$8,014.000	\$1,986.000	\$1,693.000	\$7,464.000	\$7,772.000
Year-to-date Profit (Loss):	\$11,693.000	\$3,679.000	\$1,693.000	\$31,339.000	\$23,875.000
Profit (Loss) Previous Calendar Year:	\$31,339.000				
Return on Assets (annualized): (Tax equivalent for Sub S corporations.)	0.58%	0.28%	0.27%	1.34%	1.37%
Return on Equity (annualized): (Tax equivalent for Sub S corporations.)	6.19%	2.97%	2.77%	13.28%	13.64%
Leverage Capital Ratio:	7.91%	7.87%	8.39%	8.79%	8.78%
Nonperforming Assets:	\$13,879.000	\$10,371.000	\$8,568.000	\$7,963.000	\$9,448.000

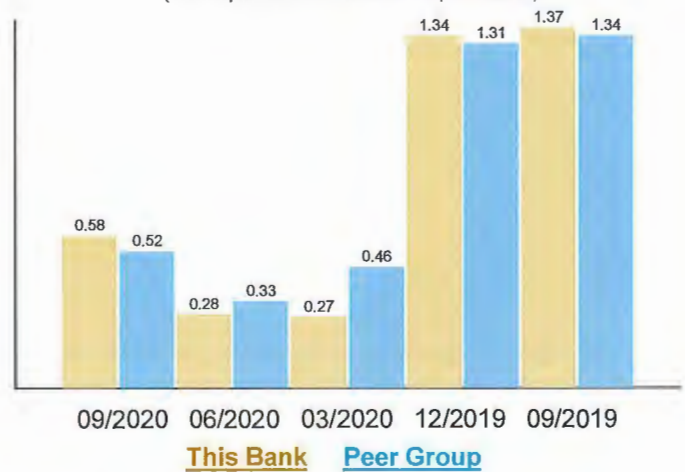
Leverage Capital Ratio

Min. for Adequately Capitalized is 4%



Return on Assets (annualized)

(Tax equivalent for Sub S corporations.)



Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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Bank Highlights Report

First National Bank in Howell
Howell, MI
(FDIC Cert.#14370)

Rated 5-Stars as of 1/15/2021 based on
financial data as of 09/30/2020



BauerFinancial.com

BauerFinancial Inc.
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customerservice@bauerfinancial.com

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Stars	BauerFinancial's proprietary rating. (See below.)
Total Assets	The size of the institution.
Profit (Loss)	The dollar amount of net income (or loss) for the period noted.
Return on Assets & Equity	Ratios regarding profitability - higher ratios indicate higher net income. (Calculation = Annualized year-to-date profit or loss as a percent of average assets or equity.
Leverage Capital Ratio	The ratio of capital to assets. Banks must maintain a ratio of at least 5% to be considered 'well-capitalized' by regulators.
Nonperforming Assets	Loans past due 90 days or more + nonaccrual loans + other real estate owned (generally acquired via repossession).

Star Ratings:

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4-Stars	Excellent. These institutions are recommended by Bauer .
3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
Start-up	Institution is too new to rate. (Obsolete beginning with June 30, 2018 financial data.)
FDIC	Institution has failed or is operating under FDIC conservatorship.

Peer Groups:

Group 1	Banks with: foreign and domestic offices; assets >=\$100 bill; and/or adv. approach banks
Group 2	Assets >= \$3 billion
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Group 4	Assets >= \$300 million and < \$1 billion
Group 5	Assets >= \$100 million and < \$300 million
Group 6	Assets < \$100 million

BauerFinancial.com

**BauerFinancial, Inc.
Bank Highlights Report**

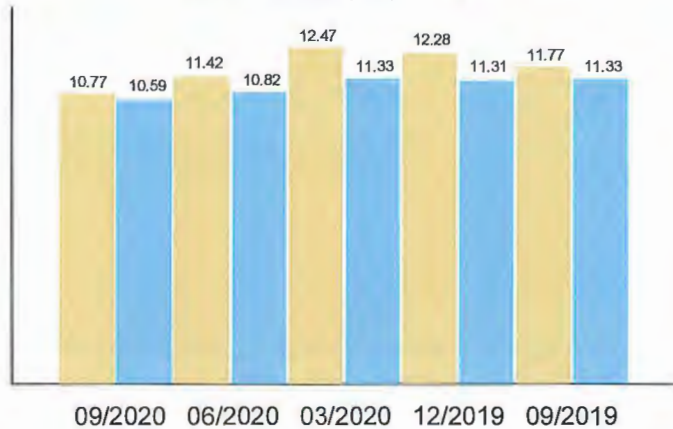
First National Bank in Howell - Howell, MI (FDIC Cert.#14370)
(517)546-3150
www.fnbh.com

First National Bank in Howell was established in 1934 and has 9 branch(es).

Data as of:	09/30/2020	06/30/2020	03/31/2020	12/31/2019	09/30/2019
Bauer's Star Rating:	5-Stars	5-Stars	5-Stars	5-Stars	5-Stars
Recommended for 17 consecutive quarters.					
Total Assets:	\$540.945	\$508.905	\$429.946	\$431.113	\$430.911
Current Quarter's Profit (Loss):	\$1.887	\$1.622	\$1.413	\$1.680	\$1.625
Year-to-date Profit (Loss):	\$4.922	\$3.035	\$1.413	\$5.984	\$4.304
Profit (Loss) Previous Calendar Year:	\$5.984				
Return on Assets (annualized): (Tax equivalent for Sub S corporations.)	1.36%	1.33%	1.31%	1.44%	1.39%
Return on Equity (annualized): (Tax equivalent for Sub S corporations.)	12.32%	11.23%	10.63%	12.23%	11.94%
Leverage Capital Ratio:	10.77%	11.42%	12.47%	12.28%	11.77%
Nonperforming Assets:	\$1.762	\$1.751	\$1.642	\$1.350	\$1.736

Leverage Capital Ratio

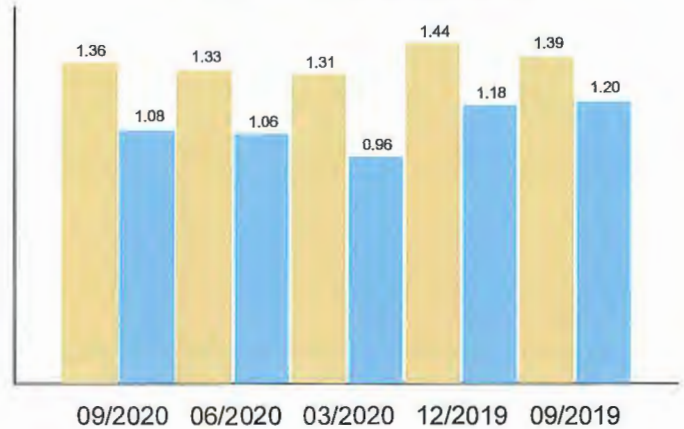
Min. for Adequately Capitalized is 4%



This Bank **Peer Group**

Return on Assets (annualized)

(Tax equivalent for Sub S corporations.)



This Bank **Peer Group**

Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

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Bank Highlights Report

Flagstar Bank FSB
Troy, MI
(FDIC Cert.#32541)

Rated 4-Stars as of 1/15/2021 based on
financial data as of 09/30/2020



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customerservice@bauerfinancial.com

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Leverage Capital Ratio	The ratio of capital to assets. Banks must maintain a ratio of at least 5% to be considered 'well-capitalized' by regulators.
Nonperforming Assets	Loans past due 90 days or more + nonaccrual loans + other real estate owned (generally acquired via repossession).

Star Ratings:

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2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
Start-up	Institution is too new to rate. (Obsolete beginning with June 30, 2018 financial data.)
FDIC	Institution has failed or is operating under FDIC conservatorship.

Peer Groups:

Group 1	Banks with: foreign and domestic offices; assets >=\$100 bill; and/or adv. approach banks
Group 2	Assets >= \$3 billion
Group 3	Assets >= \$1 billion and < \$3 billion
Group 4	Assets >= \$300 million and < \$1 billion
Group 5	Assets >= \$100 million and < \$300 million
Group 6	Assets < \$100 million

BauerFinancial.com

**BauerFinancial, Inc.
Bank Highlights Report**

Flagstar Bank FSB - Troy, MI (FDIC Cert.#32541)
(248)312-2000

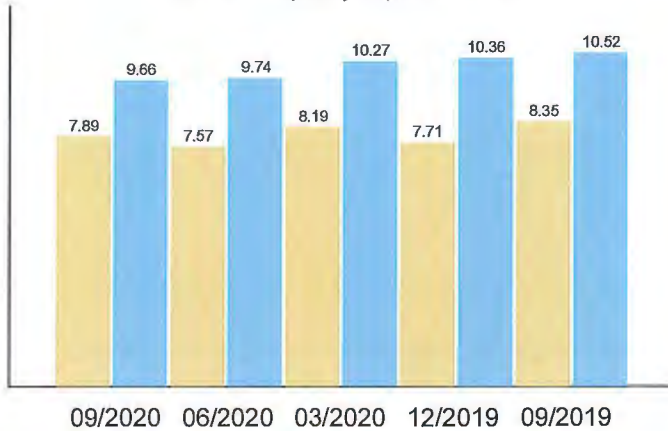
www.flagstar.com

Flagstar Bank FSB was established in 1987 and has 161 branch(es).

Data as of:	09/30/2020	06/30/2020	03/31/2020	12/31/2019	09/30/2019
Bauer's Star Rating:	4-Stars	4-Stars	4-Stars	4-Stars	5-Stars
Recommended for 23 consecutive quarters.					
Total Assets:	\$29,451.065	\$27,435.611	\$26,767.684	\$23,234.514	\$21,989.123
Current Quarter's Profit (Loss):	\$228.597	\$121.793	\$50.295	\$63.034	\$68.994
Year-to-date Profit (Loss):	\$400.685	\$172.088	\$50.295	\$241.145	\$178.111
Profit (Loss) Previous Calendar Year:	\$241.145				
Return on Assets (annualized): (Tax equivalent for Sub S corporations.)	2.06%	1.39%	0.86%	1.17%	1.20%
Return on Equity (annualized): (Tax equivalent for Sub S corporations.)	25.42%	16.52%	9.80%	12.47%	12.42%
Leverage Capital Ratio:	7.89%	7.57%	8.19%	7.71%	8.35%
Nonperforming Assets:	\$464.885	\$506.402	\$554.563	\$497.294	\$420.699

Leverage Capital Ratio

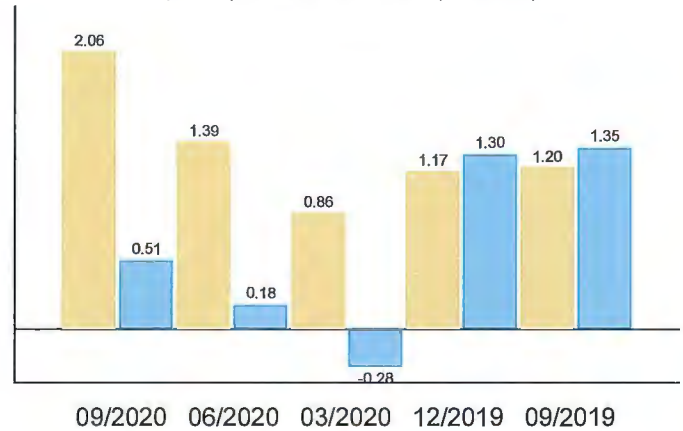
Min. for Adequately Capitalized is 4%



This Bank **Peer Group**

Return on Assets (annualized)

(Tax equivalent for Sub S corporations.)



This Bank **Peer Group**

Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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BauerFinancial.com

Bank Highlights Report

Huntington National Bank
Columbus, OH
(FDIC Cert.#6560)

Rated 5-Stars as of 1/15/2021 based on
financial data as of 09/30/2020



BauerFinancial.com

BauerFinancial Inc.
P.O. Box 143520
Coral Gables, Florida 33114-3520
800.388.6686 * FAX 800.230.9569
customerservice@bauerfinancial.com

This Highlights Report was compiled from financial data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial Inc.

Stars	BauerFinancial's proprietary rating. (See below.)
Total Assets	The size of the institution.
Profit (Loss)	The dollar amount of net income (or loss) for the period noted.
Return on Assets & Equity	Ratios regarding profitability - higher ratios indicate higher net income. (Calculation = Annualized year-to-date profit or loss as a percent of average assets or equity.
Leverage Capital Ratio	The ratio of capital to assets. Banks must maintain a ratio of at least 5% to be considered 'well-capitalized' by regulators.
Nonperforming Assets	Loans past due 90 days or more + nonaccrual loans + other real estate owned (generally acquired via repossession).

Star Ratings:

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than thirty years of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

5-Stars	Superior. These institutions are recommended by Bauer .
4-Stars	Excellent. These institutions are recommended by Bauer .
3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
Start-up	Institution is too new to rate. (Obsolete beginning with June 30, 2018 financial data.)
FDIC	Institution has failed or is operating under FDIC conservatorship.

Peer Groups:

Group 1	Banks with: foreign and domestic offices; assets >=\$100 bill; and/or adv. approach banks
Group 2	Assets >= \$3 billion
Group 3	Assets >= \$1 billion and < \$3 billion
Group 4	Assets >= \$300 million and < \$1 billion
Group 5	Assets >= \$100 million and < \$300 million
Group 6	Assets < \$100 million

BauerFinancial.com

BauerFinancial, Inc.
Bank Highlights Report

Huntington National Bank - Columbus, OH (FDIC Cert.#6560)

(614)480-8300

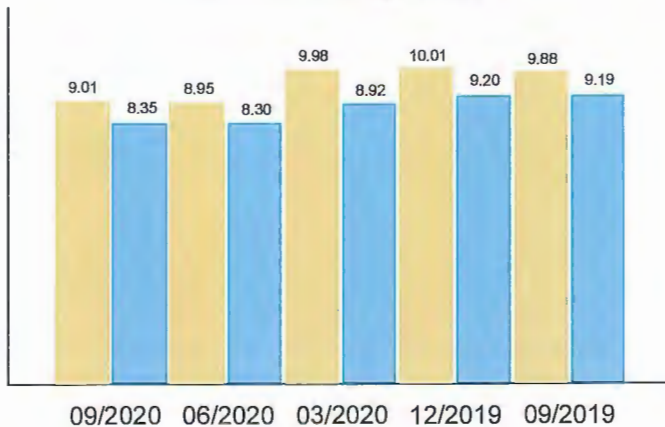
www.huntington.com

Huntington National Bank was established in 1866 and has 1,038 branch(es).

Data as of:	09/30/2020	06/30/2020	03/31/2020	12/31/2019	09/30/2019
Bauer's Star Rating:	5-Stars	5-Stars	5-Stars	5-Stars	5-Stars
Recommended for 37 consecutive quarters.					
Total Assets:	\$120,113.536	\$118,284.386	\$113,764.077	\$108,739.378	\$108,790.427
Current Quarter's Profit (Loss):	\$338.882	\$178.855	\$103.417	\$365.636	\$421.078
Year-to-date Profit (Loss):	\$621.154	\$282.272	\$103.417	\$1,592.424	\$1,226.788
Profit (Loss) Previous Calendar Year:	\$1,592.424				
Return on Assets (annualized): (Tax equivalent for Sub S corporations.)	0.72%	0.50%	0.38%	1.48%	1.52%
Return on Equity (annualized): (Tax equivalent for Sub S corporations.)	6.49%	4.43%	3.20%	12.89%	13.37%
Leverage Capital Ratio:	9.01%	8.95%	9.98%	10.01%	9.88%
Nonperforming Assets:	\$760.794	\$889.658	\$736.842	\$652.847	\$628.516

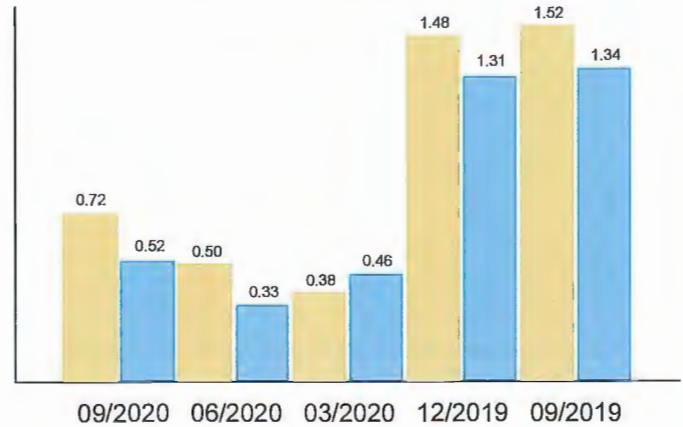
Leverage Capital Ratio

Min. for Adequately Capitalized is 4%



Return on Assets (annualized)

(Tax equivalent for Sub S corporations.)



This Bank **Peer Group**

This Bank **Peer Group**

Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

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BauerFinancial.com

Bank Highlights Report

PNC Bank N.A.
Wilmington, DE
(FDIC Cert.#6384)

Rated 4-Stars as of 1/15/2021 based on
financial data as of 09/30/2020



BauerFinancial.com

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P.O. Box 143520
Coral Gables, Florida 33114-3520
800.388.6686 * FAX 800.230.9569
customerservice@bauerfinancial.com

This Highlights Report was compiled from financial data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial Inc.

Stars	BauerFinancial's proprietary rating. (See below.)
Total Assets	The size of the institution.
Profit (Loss)	The dollar amount of net income (or loss) for the period noted.
Return on Assets & Equity	Ratios regarding profitability - higher ratios indicate higher net income. (Calculation = Annualized year-to-date profit or loss as a percent of average assets or equity.
Leverage Capital Ratio	The ratio of capital to assets. Banks must maintain a ratio of at least 5% to be considered 'well-capitalized' by regulators.
Nonperforming Assets	Loans past due 90 days or more + nonaccrual loans + other real estate owned (generally acquired via repossession).

Star Ratings:

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than thirty years of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

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3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
Start-up	Institution is too new to rate. (Obsolete beginning with June 30, 2018 financial data.)
FDIC	Institution has failed or is operating under FDIC conservatorship.

Peer Groups:

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Group 3	Assets >= \$1 billion and < \$3 billion
Group 4	Assets >= \$300 million and < \$1 billion
Group 5	Assets >= \$100 million and < \$300 million
Group 6	Assets < \$100 million

BauerFinancial.com

**BauerFinancial, Inc.
Bank Highlights Report**

PNC Bank N.A. - Wilmington, DE (FDIC Cert.#6384)

(412) 762-2000

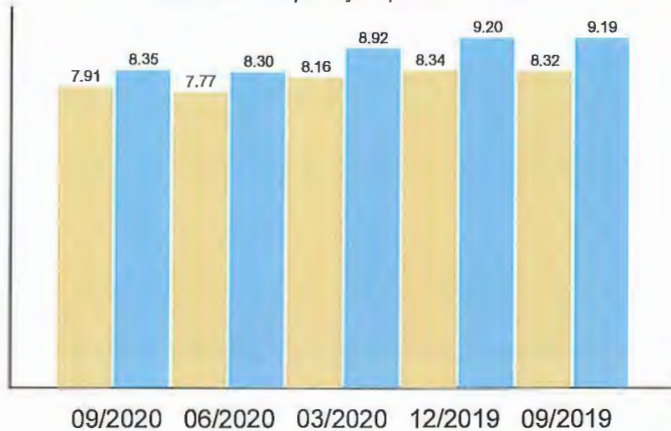
www.pnc.com

PNC Bank N.A. was established in 1804 and has 2,288 branch(es).

Data as of:	09/30/2020	06/30/2020	03/31/2020	12/31/2019	09/30/2019
Bauer's Star Rating:	4-Stars	4-Stars	4-Stars	4-Stars	4-Stars
Recommended for 25 consecutive quarters.					
Total Assets:	\$457,454.159	\$455,305.894	\$433,803.038	\$397,703.264	\$395,782.998
Current Quarter's Profit (Loss):	\$1,319.139	\$-723.682	\$855.712	\$1,029.001	\$1,149.620
Year-to-date Profit (Loss):	\$1,451.169	\$132.030	\$855.712	\$4,386.757	\$3,357.756
Profit (Loss) Previous Calendar Year:	\$4,386.757				
Return on Assets (annualized): (Tax equivalent for Sub S corporations.)	0.45%	0.06%	0.86%	1.13%	1.17%
Return on Equity (annualized): (Tax equivalent for Sub S corporations.)	4.50%	0.61%	8.09%	10.71%	10.99%
Leverage Capital Ratio:	7.91%	7.77%	8.16%	8.34%	8.32%
Nonperforming Assets:	\$3,283.040	\$2,943.599	\$2,806.373	\$2,648.236	\$2,691.943

Leverage Capital Ratio

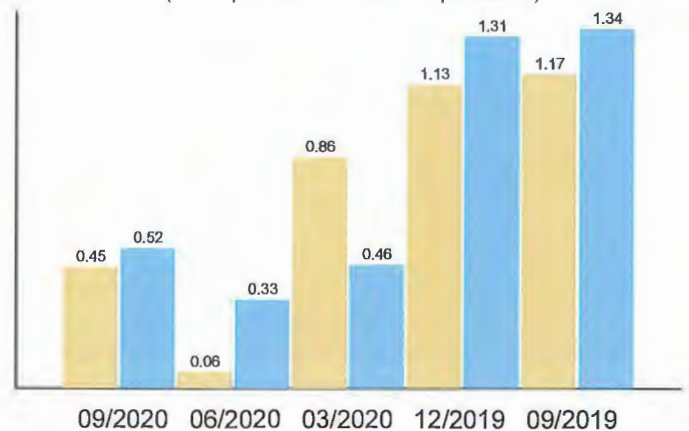
Min. for Adequately Capitalized is 4%



This Bank **Peer Group**

Return on Assets (annualized)

(Tax equivalent for Sub S corporations.)



This Bank **Peer Group**

Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

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The City of Howell

Banking Services Proposal

December 7, 2020

Prepared by:

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(248) 553-2089
margaret.sparks@jpmorgan.com

DISCLOSURE STATEMENT

This document was prepared exclusively for the benefit and internal use of the party to whom it is directly addressed and delivered (the "Agency") in order to assist the Agency in evaluating certain products or services that may be provided by JPMorgan Chase Bank, N.A. ("Chase") or one of its banking affiliates. Chase is a subsidiary of JPMorgan Chase & Co. This document contains information which is confidential and proprietary to Chase, that may only be used in order to evaluate the products and services described herein and may not be disclosed to any other person. Neither this document nor any of its contents may be used for any other purpose without the prior written consent of Chase. Chase makes no representations as to the legal, regulatory, tax or accounting implications of the matters referred to in this document.

Chase is the marketing name for Consumer and Community Banking including Business Banking lending and deposit services activities. All cash management arrangements, including pool implementations, are subject to the satisfaction of legal, tax and credit due diligence. Chase does not provide advice on the fiscal issues related to treasury structures and recommends that the Agency consult with its legal and tax advisors prior to entering into any agreement or pooling arrangement. The information herein does not purport to set forth all applicable issues and is not intended to constitute advice on legal, tax, investment, accounting, regulatory or any other matters. Chase makes no representations as to such matters or any other effects of any transaction and shall have no responsibility or liability to you with respect thereto. You should consult with your own advisors regarding such matters and the suitability, permissibility and effect of any transaction. In no event shall Chase nor any of its directors, officers, employees or agents be liable for any use of, for any decision made or action taken in reliance upon, or for any inaccuracies or errors in, or omissions from, the information herein. The information herein is not intended as nor shall it be deemed to constitute advice or a recommendation regarding the issuance of municipal securities or the use of any municipal financial products. Chase is not providing any such advice or acting as the Agency's agent, fiduciary or advisor, including, without limitation, as a Municipal Advisor under Section 15B of the Securities and Exchange Act of 1934, as amended. The Agency is responsible for its own independent assessment as to the suitability and appropriateness of the services hereunder for the needs and requirements of its business.

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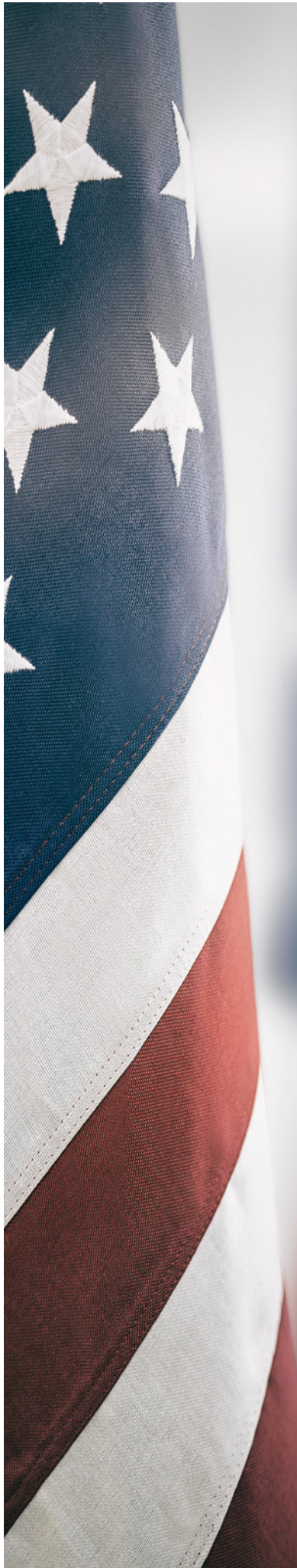
This proposal is subject to and conditioned upon a mutually agreeable contract between the Agency and Chase. Chase also requires execution of all applicable product and service agreements.

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Chase supports sustainable business practices and adheres to the principles of environmental sustainability wherever possible.



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- Appendix 2. Funds Availability Schedule
- Appendix 3. Deposit Account Agreement
- Appendix 4. Consolidated Service Terms
- Appendix 5. Chase Connect Online Services Agreement



COVER LETTER

December 7, 2020

Catherine Stanislawski
Finance Director/Treasurer
611 E Grand Fiver
Howell, MI 48843

RE: Request for Proposal for Banking Services

Dear Catherine:

The City of Howell will be supported by a dedicated Government Banking Team at Chase, comprised of accomplished local leaders and exceptional bankers. Our commitment to public entities has never been stronger, and we are proud that many diverse government organizations across the U.S. have counted on us for decades. I will be your dedicated relationship manager. With over 30 years of experience, I can help the City find ways to operate more efficiently. I value our existing relationship and look forward to expanding that relationship with the City.

Our Platinum checking account will fit for the City's needs based on the annual volumes provided. With the Platinum checking account, the monthly service fee is waived with average balances of \$100,000 or more in a checking or savings account and there are many additional benefits including no cost fraud prevention tools.

Additionally, our online banking platform "Chase.com"™ has been rated the #1 banking website based on the ease and simplicity of its use. For the City's convenience, we have provided a link to a demo for Chase.com:

<https://www.chase.com/content/dam/chaseonline/en/demos/cbo/launch.html>

We have built long-term relationships by understanding our clients' specific needs and providing comprehensive solutions to help them reduce costs, drive efficiencies, address resource constraints, and improve service levels. As a Chase client, the City can expect the peace of mind and confidence that comes from knowing your banking provider is well capitalized, has a diverse portfolio and demonstrates commitment and responsibility in the communities it serves.

I look forward to the opportunity to work with the City of Howell and explore ways that Chase can help you achieve your goals. I am confident our products, services and team of professionals will exceed your expectations.

Sincerely,


Margaret M Sparks

Margaret M. Sparks

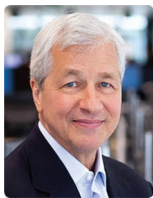
Relationship Manager

(248) 553-2089

margaret.sparks@jpmorgan.com



Customer needs are what gets our attention. We believe that in a hyper-competitive world (from competitors known and unknown), the best strategy – both offensive and defensive – is to give the customer more: something better, faster or more efficiently. We are always on a quest to improve our products and services, and, for the most part, this is done with enhancements in technology and through the continual training of our people. Most fundamental of all is doing the right thing for our customers – in all cases.



Jamie Dimon

Chairman and CEO

JPMorgan Chase & Co.

2019 Annual Letter to Shareholders

EXECUTIVE SUMMARY

We understand the City of Howell seeks a qualified provider to fulfill your banking needs as completely, efficiently and timely as possible – a bank that can provide the highest quality service at industry leading value. We look forward to the relationship; to use proven electronic banking solutions to help you control costs, optimize cash flow, manage resources and make informed decisions. In addition, you can increase efficiencies by maintaining a single bank to provide a comprehensive suite of cash management products and tools.

With decades of experience working with all levels of municipalities, our Government banking team will continue to guide you in quickly implementing any additional banking services you may need. We will work diligently to provide solutions that exceed your expectations.



Financial Strength and Stability

Financial strength and stability remain a key objective for all government clients. Your team demands the highest degree of safety for the financial assets entrusted to your banking services provider.

Chase has developed and maintained strong financial discipline throughout fluctuating market conditions. We follow sound accounting standards, provide transparent public reporting and offer industry leading information management systems. We have the financial stability to provide clients with a broad, high-quality set of products and services while leveraging the benefits and efficiency that come with economies of scale.

For the past several years, Chase has invested hundreds of millions of dollars in:

- Enhancing our cash management and treasury liquidity capabilities
- Analyzing and repositioning our global footprint
- Reinvesting in technology solutions

We continually look to technology to enhance solutions, reduce processing costs and increase operating efficiency. For our clients like the City of Howell, this means delivering new platforms and technology. Innovative products like mobile banking are being widely adopted and will deliver increasingly sophisticated and enhanced functionality over the coming years. Conduct your treasury business—check cash positions, initiate transactions, approve transactions, decision positive pay exceptions, and check alerts—anywhere, anytime, on your choice of device.

Our financial objectives include continuing to reduce transaction banking fees over time by:

- Investing in new platforms
- Reengineering our own processes
- Centralizing more back-office operations in cost-effective locations
- Introducing environmentally-friendly practices to reduce paper and embrace a fully electronic world

In turn, we bring these efficiency savings to you by offering significant-value solutions that optimize quality, cost and efficiency.



Seamless implementation experience

We try to make Implementation easy for all of our new clients. Your assigned Onboarding specialist will see your implementation until completion engaging key players within our organization.

New technologies have increasingly wide applications that can help clients contend with conflicting demands. With our sophisticated solutions, the City of Howell will benefit from:

- Streamlined processing
- Decreased account and transaction costs
- Increased security and safeguards
- Lower internal administrative costs
- Increased constituent satisfaction



Experienced relationship team

Your Relationship Manager, Margaret Sparks, and Cash Management Consultant, Jeremy Foster, along with our team of client service professionals, will work together to offer you premier products and quality service. With a shared sense of urgency, your relationship team will resolve issues and provide solutions in a thorough and timely manner.

Both Margaret and Jeremy have extensive experience serving Public sector clients like the City and are responsible for:

- Facilitating communication to understand your current and future business needs
- Proactively providing ideas to help protect and energize your business

In addition, regular relationship reviews offer insight into how products can provide you with efficiency, saving and opportunity as new banking products are introduced to the market.

SOLUTION OVERVIEW

The City of Howell is seeking a financial services provider that can provide industry- leading treasury products to help optimize cash flows and achieve operational efficiencies while providing high quality service. Our vision for your treasury services is aligned to meet your objectives.



Chase for Business Online - Banking Reports

Our Online reporting features enable you to customize and schedule reports from a single page and view your check and deposit ticket images with the corresponding transactions. Chase for Business Online provides a comprehensive and customizable capability with flexible features and functions so you can view your balances and transactions, your way.

- Create, delete, and run reports from a single location
- Create account groups and customize report settings
- Schedule reports or allow coworkers to share your customized reports
- Access transaction details, images, notes and payment history
- Prior Day and Current Day reporting capabilities
- Receive notices when scheduled reports are ready



Fraud Prevention Solutions

To manage your payables processes efficiently, you must be able to access detailed check status quickly, expedite account reconciliation processing (ARP) and reduce exposure to potential payment fraud. Chase can provide you with comprehensive, easy-to use Internet-based solutions for helping you manage disbursement activities, mitigate fraud risk and streamline account reconciliation processes.

Accessing Check Details and Images and Issuing Stop Payments

- **Check Inquiry:** Whether you need to access a single transaction or a range of transactions, you can view paid check and deposit ticket details and images in seconds. You may search for the status of paid checks by check number, check amount, paid date sequence number, payee name or other client-defined data.
 - Execute stop payments and revokes easily with a stop link based on the results of your check status request. Up-to-the minute check status includes same-day, teller-presented checks and checks presented from other institutions.

Positive Pay

- **Positive pay:** The ability to quickly and accurately make positive pay exception decisions online helps minimize your exposure to check fraud. With positive pay, we compare your check-issue information to your paid-check information and alert you via email when exceptions on all your accounts are ready for processing on Chase for Business Online. You maintain control over each exception and can quickly view exception images to verify data.

Additional Fraud Mitigation Solutions

- **ACH Transaction Blocking:** Use this service to automatically block unauthorized ACH transactions from posting to your accounts.

Online Payment Origination – Chase for Business Online

Chase for Business Online our secure online banking solution, designed for clients like the City of Howell, offers the ability to control cash flow and manage transactions with convenience and flexibility. Chase for Business Online provides the City of Howell with the ability to easily monitor account activity, transfer funds, make payments and perform routine banking activities.



Conclusion

We are confident that our product capabilities, personal service and public sector expertise are unmatched by our peers and position Chase to provide you with market leading value today and in the future.

In closing, we would like to express our strong interest and desire to continue to provide the City of Howell banking services. Our proposal is intended to demonstrate our capabilities and to illustrate that by selecting Chase, you are choosing a reliable and conscientious service provider.

We have the experience, the products and the people to effectively and efficiently manage your business, and we look forward to continuing our relationship with the City of Howell.

Thank you for your consideration.

My dedication to the City is based on my commitment to understanding your goals and partnering with you to make your plan as efficient and cost effective as possible.



Margaret M. Sparks
Relationship Manager
Chase



SECTION 2 – GENERAL BANKING INFORMATION

I. FINANCIAL STRENGTH

A. SAFETY AND SOUNDNESS

Identify key measures of the bank's financial strength, (e.g. capital ratios, market capitalization total assets).

JPMorgan Chase & Co. is a leading global financial services firm with assets of \$3.2 trillion and operations worldwide. The Firm is a leader in investment banking, financial services for consumers and small businesses, commercial banking, financial transaction processing, and asset management. We serve millions of customers in the United States and many of the world's most prominent corporate, institutional and government clients under its J.P. Morgan and Chase brands.

JPMorgan Chase & Co. has a rock-solid foundation. As of September 30, 2020, we have:

- Market capitalization of more than \$293.5 billion.
- Total equity of \$271.1 billion.
- Deposits of more than \$2.0 trillion.
- Loans of more than \$1 trillion.
- Tier 1 Capital and Total Capital ratios of 15.0% and 17.3%, respectively. The ratios presented are calculated under the Basel III Fully Phased-In Approach.

The latest JPMorgan Chase & Co. Annual Report is available at:

<http://investor.shareholder.com/jpmorganchase/annual.cfm>

Additional information about JPMorgan Chase & Co. is available at www.jpmorganchase.com

B. CREDIT RATINGS

Provide ratings for the bank and/or subsidiary bank from the following agencies: Standard & Poor's/ Moody's also acceptable are Bauer Financial ratings. Include ratings for Bank Financial Strength, Bank Deposits and Issuer rating.

Chase is routinely rated by industry experts Moody's, Standard & Poor's, and Fitch. Ratings as of October 13, 2020 are shown below.

JPMorgan Chase & Co. credit ratings

	Moody's	Standard & Poor's	Fitch
Outlook	Stable	Stable	Negative
Long-term issuer rating	A2	A-	AA-
Short-term issuer rating	P-1	A-2	F1+
Senior unsecured	A2	A-	AA-

JPMorgan Chase & Co. credit ratings

	Moody's	Standard & Poor's	Fitch
Subordinated debt	A3	BBB+	A
Trust Preferred	Baa1	BBB-	BBB+
Preferred stock	Baa2	BBB-	BBB+

JPMorgan Chase Bank, N.A. and Chase Bank USA, N.A. credit ratings

	Moody's	Standard & Poor's	Fitch
Outlook	Stable	Stable	Negative
Long-term issuer rating	Aa2	A+	AA
Short-term issuer rating	P-1	A-1	F1+
Senior unsecured	Aa2	A+	AA
Short-term deposits and debt	P-1	A-1	F1+
Long-term domestic deposits	Aa1	N/A	AA+
Subordinated debt	Aa3	A-	A+

These credit ratings are provided for information purposes only. Credit ratings are solely the opinions of the rating agencies. Chase does not endorse, and accepts no responsibility for, the credit ratings issued by the rating agencies. Credit ratings may be changed, superseded or withdrawn by the rating agencies at any time.

C. FINANCIAL STATEMENTS

Each proposer must submit with their proposals copies of their annual financial reports for the past two (2) years. A website link will be acceptable.

The latest JPMorgan Chase & Co. Annual Report as well as past reports are available at:
<http://investor.shareholder.com/jpmorganchase/annual.cfm>

D. OWNERSHIP

Provide bank ownership information.

JPMorgan Chase Bank, N.A. ("Chase"), is a national banking association organized and existing under the laws of the United States pursuant to a charter issued by the Office of the Comptroller of the Currency, and is a principal bank subsidiary, wholly owned by JPMorgan Chase & Co.

II. ACCOUNT SERVICING

A. BANK CONTACTS

List names, titles, telephone and fax numbers and e-mail addresses for key bank contact personnel. Also provide a brief resume for each contact.

Chase recognizes the importance of providing a premier client experience. We take a consultative, team approach with our clients. A skilled relationship team of professionals with a variety of expertise will take the time to understand your company's business needs and proactively provide targeted ideas to energize your operations.

Brief biographies and contact information of your relationship team are provided on the following pages.

- **Relationship Manager:** **Margaret Sparks** serves as your lead relationship contact at Chase. She is responsible for the City's arrangements with Chase and the effectiveness of our team in handling the City's banking services. Meg is a highly experienced client strategist and advocate. She maintains responsibility for the overall relationship. Meg is authorized to negotiate contract terms and render binding decisions.
- **Cash Management Consultant:** **Jeremy Foster** leads the treasury services team and consults with the City on an ongoing basis to maintain industry-leading treasury management arrangements specifically tailored to meet the City's needs. He shares best practices, new solutions and enhancements to products and services.

Relationship Team Contact Info

Margaret Sparks		Jeremy Foster	
Title	Senior Relationship Manager	Title	Senior Cash Management Consultant
Phone	(248) 553-2089	Phone	(312) 732-7539
Fax	(248) 564-5427	Fax	(312) 233-2253
Email	margaret.sparks@jpmorgan.com	Email	jeremy.foster@chase.com

Margaret Sparks



Role	Senior GNP Relationship Manager
Address	38601 W 12 Mile Rd, Floor 1 Farmington Hills, MI 48331
Phone	(248) 553-2089
Email	margaret.sparks@jpmorgan.com

Responsibilities

Margaret will lead the Commission's banking team with a focus on the quality and delivery of our services.

She will:

- Serve as your primary point of contact for the bank's full capabilities
- Recommend products and services that meet the Commission's needs and goals, including financing solutions, treasury management and other banking services
- Oversee delivery of products and services, including financing, treasury services and other financial services
- Address your overall satisfaction with your Chase banking relationship

Biography

Margaret Sparks has over 30 years of experience in the financial services industry. She uses a proactive consultative approach to relationship management and managing client relationships. Margaret's goal is to improve the efficiency of her clients operations and to bring them creative, cost effective solutions. Her number one priority is building strong relationships with her clients and making sure her clients are aware of all of our available products and features.

Resume

1996-2020

JP Morgan Worldwide Securities Services Relationship Manager

- Manage complex Institutional Trust client relationships proactively.
- Partner with clients to fully understand their goals and future planned changes.
- Recommend products and services that add client efficiencies.
- Expand existing relationships.
- Solution driven relationship management.
- Series 7, Series 63

1989-1996

Comerica Bank, Relationship Manager

- Manage complex Institutional Trust client relationships proactively.
 - Partner with clients to fully understand their goals and future planned changes.
 - Recommend products and services that add client efficiencies.
 - Expand existing relationships.
 - Solution driven relationship management.
-

Jeremy Foster



Role	Cash Management Senior Consultant
Address	10 S Dearborn, Floor 2 Chicago, IL 60603-2300
Phone	(312) 732-7539
Email	jeremy.foster@chase.com

Responsibilities

Jeremy will assist the City in resolving working capital and efficiency challenges by providing information and offering ideas from Chase's Treasury Services team.

He will:

- Recommend cash flow optimization strategies, including ways to streamline financial processes
- Assist the City in realizing day-to-day operational efficiencies in alignment with your treasury service goals
- Provide targeted information to you about new products, market developments and industry trends
- Monitor the City's implementation for successful service delivery

Biography

Jeremy Foster has over 10 years of experience in the financial industry. He uses a consultative approach to identify needs and bring insight to solutions, drawing on his experience in operations, implementation, service and sales. He continues to follow industry trends to stay informed of best practices. He brings that knowledge to his customers to make sure they are aware of the newest products and services to keep their operations running efficiently.

Resume

2018-2019

Senior Implementation Project Manager – HSBC Bank US NA

- Partner with international colleagues and client stakeholders to deliver complex domestic cash management solutions
- Coordinate Test and Production IT setups to secure successful new product onboarding
- Maintain a portfolio of 20-25 projects simultaneously while providing a positive implementation experience
- Spearhead internal process changes and procedure updates

2013-2018

Senior Implementation Project Manager – JPMorgan Chase

- Manage end to end onboarding of complex cash management and treasury products with a focus on net new clients
 - Partner with relationship teams through early engagement to solution and scope project
 - Manage ongoing client and internal associate stakeholders
 - Interact with Internal Senior Leadership to provide updates on milestones and team achievements
-

B. REFERENCES

Each proposer should include four (4) references of customers who have used services similar to those included in this request. Please provide name, address, telephone number, and email address for each reference.

Chase considers information about our clients proprietary and highly confidential. Therefore, we are not at liberty to disclose specific information about any current or former clients. However, the following clients have agreed to serve as a reference for this proposal.

Green Oak Charter Township	
Contact	Susan Daugherty
Address	10001 Silver Lake Rd., Brighton, MI 48116-8361
Phone	(810) 231-1333 x119
Email	susan.daugherty@greenoaktwp.com

Neighborhood Capital Funding, Inc DBA Affiliate Mortgage Services, Inc	
Contact	Dan Lynch
Address	618 S Creyts Rd STE C, Lansing, MI 48917-8270
Phone	(517) 481-2714
Email	dlynch@affiliatemtg.org

Ingham Intermediate School District	
Contact	Rebecca Hills
Address	2630 W Howell Rd., Mason, MI 48854
Phone	(517) 244 1294
Email	rmhills@inghamisd.org

Michigan American Legion	
Contact	Ron Runyan
Address	212 N Verlinden Ave., Lansing, MI 48915
Phone	(517) 371-4720
Email	adj@michiganlegion.org

C. PROXIMITY

Provide the distance of your nearest bank branch to the City of Howell, City Hall location.

For the City's convenience, Grand Howell River is located at 2410 W Grand River Ave in Howell, approximately 2.1 miles from the City's location. Please note, as a business practice, we regularly review branch and ATM activity which may result in branch openings and closings, ATM placement or removal, or in the change of branch bank or ATM functions. Therefore, branch bank and ATM locations and functions may change from time to time.

D. COMPETITIVE POSITION AND FUTURE COMMITMENT

1. What differentiates your products/services from other providers?

Leadership, quality, client advocacy, investment, along with unparalleled scale and commitment to delivering our services on your behalf, positions us to help you achieve your treasury goals.

The City benefits from solutions that make it easy to do business with us.

- **Our People:** Experience industry leading service. We are focused on delivering an outstanding service experience that is responsive, dedicated, proactive, engaged and experienced. Further, our expert team approach includes access to back-up support.
- **Strategic Insight:** Receive insight into trends, best practices. We bring you thought leadership that improves your ability to more effectively and efficiently manage cash needs and achieve operational cost savings—so you can focus on your strategic objectives. Our financial experts leverage their in-depth knowledge of current trends, challenges and opportunities in treasury management to provide tailored financial solutions to help you meet your goals.
- **Safety and Security:** Rest well knowing that we invest significantly each year in cybersecurity to enable us to maintain our defenses and actively enhance our threat resiliency. We supplement our technology investment in cyber defense with comprehensive internal and external training programs. The majority of wire fraud we see is associated with companies who have NOT taken our Cyber Fraud & Secure Online Banking webinars.

We value this opportunity to work with the City. You benefit from our commitment to foster a long-lasting client relationship. Our exceptional service and forward-thinking approach to product and service innovation anticipates your organization's future needs.

Industry leadership, commitment to quality and economy of scale differentiates our service from other providers. We leverage technology to serve and empower you with sophisticated and efficient services.

Our continual investment in our treasury services leads to innovative new products and services, which helps you reduce your operating expenses and improve your operational efficiencies by simplifying, streamlining and optimizing product delivery and workflow.

2. What new services or features does the bank plan to offer, and within what time frame?

All pricing quoted in this response to RFP will remain fixed for an initial period of three (3) years. After the initial period, pricing, fees and terms is subject to mutual negotiation of the parties.

Our product strategy focuses on delivering market-leading products with improved client experience.

We continue to actively invest in product and service development to close competitive gaps, address customer pain points and differentiate ourselves in the marketplace with value added services. Our long-term goal is to lead the industry in wholesale payments through all channels.

Innovation strategy

We understand your business and pain points. We focus on these themes for innovation to help you mitigate or resolve those pain points. Some new services and enhancements cross multiple themes to tackle multiple pain points with one solution.

Innovation strategies

Ease of doing business

Benefits to the City	<ul style="list-style-type: none"> • Participate in a smooth transition with technology that overcomes roadblocks provided by experienced onboarding teams • Improve payables and receivables processes with fast and simple solutions • Spend less time onboarding and opening accounts
Recent enhancements	<ul style="list-style-type: none"> • Know Your Customer (KYC) process simplification and shorter time frame • Access Online enhancements include Interactive Reporting, Global Search expansion and an enhanced user interface • Chase for Business Online (CBO) enhancements include a redesigned portal, online account opening and online document exchange • CBO Simple Pricing offers everything you need for one price
Upcoming developments	<ul style="list-style-type: none"> • Easier integration with more ERPs • Virtual Branch (for some international regions): Eliminates the need to be physically present at traditional bank branches • Exchange documents with your relationship team in a simple, secure way

Enriched insights

Benefits to the City	<ul style="list-style-type: none"> • Transformative data is contextualized, clear and actionable • Implement effective solutions through strategic consulting that matches each of your specific needs or an effective solution • Make the complex simple with comprehensive digital solutions that put everything in one place
Recent enhancements	<ul style="list-style-type: none"> • Portal for supplier payments that creates lower risk exposure because we store suppliers' sensitive bank information • Access Insight's integration with Excel allows for historical data analysis and greater control • Data visualization provides dynamic display of transaction flows, interactive analytics dashboard and the ability to drill down to details • Corporate card integration with Access Online • Single-Use Accounts 100% Uptime with real-time access and 24/7 availability
Upcoming developments	<ul style="list-style-type: none"> • Merchant Services integration with digital (Access Online and CBO) • Commercial card integration with CBO

3. Provide any additional information, which you believe to be relevant to this RFP and your capabilities to provide the services requested, e.g., product brochures, and articles in trade journals.

We have gained considerable experience in pairing and tailoring our products to the specific needs of our public sector clients. Chase's experiences with various situations, along with our ability to develop effective and relevant solutions, have earned us an impressive reputation within the public sector.

Please refer to the descriptions of the optional, value added services and products that are most relevant to the City's current situation included in Section 4- Other Available Services.

E. DISASTER RECOVERY

Provide an overview of the bank's disaster recovery plan. How did the bank handle the Covid-19 pandemic?

JPMorgan Chase & Co. have created a Firmwide resiliency policy that meets or exceeds relevant professional standards (e.g., ISO 22301) and industry good practice. The policy is based on a variety of regulatory requirements that exist across various countries.

The Firmwide policy and standards set forth a logical and detailed structure of guidance for identifying business resiliency risks and establishing appropriate controls to enable the recovery and resumption of the firm's business operations should they become disrupted.

Resiliency activities of JPMorgan Chase & Co. must comply with and are governed by several agencies that have laws, rules and regulations. Within the firm's policy, requirements have been defined for each critical business process to provide essential business and technology service levels to comply with resiliency requirements of the U.S. Office of the Comptroller of the Currency, the U.S. Federal Financial Institutions Examination Council (FFIEC), the Interagency White Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System and other national regulatory authorities (UK Financial Conduct Authority, UK Prudential Regulation Authority, The Monetary Authority of Singapore) within the different geographic regions in which we operate.

Please refer to the Business Resiliency Summary included in Appendix 1.

COVID-19

When the COVID-19 pandemic struck, we took steps to protect and support our employees and their families by implementing alternative work arrangements, reinforcing personal and office hygiene measures to keep our employees and clients safe by modifying business operations, staggering shifts, changing seating, closing buildings to nonessential visitors and providing additional equipment where possible.

We are continuing to pay branch employees for their regularly scheduled hours, even if their hours are reduced or their branch is temporarily closed. We encouraged employees to stay home when appropriate by providing 14 days of full pay for precautionary situations.

In addition, for employees who felt they were higher risk and could not work, we provided an extended leave. To help meet challenges related to issues like childcare and transportation, we made a special payment of up to \$1,000 to full- and part-time employees whose jobs require them to continue working on-site and generally have annual cash compensation of less than \$60,000.

Addressing immediate public health and long-term economic challenges

To help address humanitarian and economic challenges, supporting vulnerable and underrepresented communities, small businesses and existing nonprofit partners resulting from the recent COVID-19 global pandemic, on March 18, 2020, JPMorgan Chase Made a [\\$50 Million Philanthropic Investment to Help Address Immediate and Long-Term Impacts of COVID-19](#).

Funds will support communities and people hit hardest by this public health crisis through an initial \$15 million commitment, including:

- \$5 million to provide immediate healthcare, food and other humanitarian relief globally;
- \$2 million to existing nonprofit partners around the world that are responding to the COVID-19 crisis in their communities;
- \$8 million to assist small businesses vulnerable to significant economic hardships in the U.S., China and Europe.
- The remaining \$35 million will be deployed over time to help the most vulnerable communities and people recover from the crisis and have an opportunity to benefit from future economic growth.

Providing humanitarian community relief

To address the immediate humanitarian and healthcare crisis, the firm is providing \$5 million to the following organizations focused on providing emergency medical supplies, food and other critical health-related essentials:

- \$2 million to the COVID-19 Solidarity Response Fund supporting the World Health Organization, to provide essential supplies such as protective equipment to frontline healthcare workers, enabling countries to track and detect the disease by boosting laboratory capacity, and accelerating efforts to fast-track the discovery and development of lifesaving vaccines;
- \$1 million to Feeding America's COVID-19 Response Fund to help U.S. communities in need of critical food security through a network of 200+ food banks;
- \$1 million to the GlobalGiving Foundation's COVID-19 European Response Fund to assist vulnerable populations across Europe, focusing on communities where we do business;
- \$1 million to the China Foundation for Poverty Alleviation to provide immediate and mid-to-long-term healthcare and small business support, including the distribution of medical supplies in impacted communities across China.

Additional information is available at: [\\$50 million philanthropic commitment](#)

For Additional information regarding Chase performance during the COVID-19 pandemic, please refer to our 2020 quarterly reports, available in our website, <https://www.jpmorganchase.com/ir/quarterly-earnings>.

F. IMPLEMENTATION

What is the average lead-time required for implementation? Please provide a tentative plan and schedule for completing the transition to your bank.

An onboarding specialist will be assigned to serve as the City’s primary point of contact throughout the process. Your onboarding specialist, who has end-to-end ownership and accountability of the implementation, is responsible for communicating regularly with you and coordinating activities across the bank. Regular, often weekly, meetings occur to share information and measure progress.

Your onboarding specialist will work with you to validate the solutions you have requested, establish timelines for implementation and then coordinates with the necessary teams across your organization and Chase to complete the setup.

We view the implementation process as a pivotal phase in our relationship and an opportunity to demonstrate the value of our expertise and consultative capabilities. Our project management methodology is designed to build a strong understanding of your objectives.

The average implementation time for setup of the requested services are shown in the table below. Time is measured from receipt of completed documentation.

Implementation time averages, resources and critical success factors			
Service	Expected lead time (1)	Resources	Critical factors
Account opening (2)	2 days	<ul style="list-style-type: none"> Bank onboarding specialist City cash manager 	<ul style="list-style-type: none"> Confirm setup requirements Receipt of signed documentation Due to the U.S. PATRIOT Act and “Customer Identification Program” regulations, we must receive all required documentation, properly and fully completed, before we can open an account Information pursuant to the BSA that requires us to collect and validate the personal identification information of beneficial owners and at least one controller
Depository services	4-10 days	<ul style="list-style-type: none"> Bank onboarding specialist City cash manager 	<ul style="list-style-type: none"> Deposit tickets Endorsement stamps Tamper-resistant plastic depository bags Deposit ticket MICR specification sheets are available electronically; your onboarding specialist will provide these upon request

Implementation time averages, resources and critical success factors

Service	Expected lead time (1)	Resources	Critical factors
Cash vault	2-3 weeks (new). Changes to existing cash vault are much quicker	<ul style="list-style-type: none"> Bank onboarding specialist City cash manager 	<ul style="list-style-type: none"> Confirm setup requirements Order supplies for deposits IVR instructions for ordering cash
<ul style="list-style-type: none"> ACH direct send Positive pay transmission 	4-6 weeks	<ul style="list-style-type: none"> Bank onboarding specialist Bank technical IPM Bank connectivity City IT City connectivity 	<ul style="list-style-type: none"> Confirm setup requirements User acceptance testing setup Successful file and connectivity testing User acceptance testing sign-off Partner key exchange Successful production verification test

(1) The expected lead times are estimates for standard product set-ups. Actual lead-time will vary according to complexity of business requirements. Complex and/or large implementations may take longer than described above.

(2) Original paperwork must be received before setup may begin

(3) The standard file format represents the formats that are implemented without development on the bank side (i.e., ISO20022, ANSI and Global Flat File). The custom file format represents the formats that we support but require development by us.

Actual timelines and resources will be outlined once the scope of work has been completed and approved. Your assigned onboarding specialist can provide you with a project plan that is specific to each service being implemented. It also identifies responsibility for each step of the implementation process.

The implementation lead time is defined in the Setup and the Testing and Go Live Phases as shown in the sample project plan. The start of the Documentation and Service Setup Phase is dependent on the City's availability to confirm the setup details and provide signed documentation.

SECTION 3 – SERVICES REQUESTED REQUIREMENTS

BASIC INFORMATION

The City of Howell currently has 10 local depository accounts. Finance staff takes daily deposits (cash and checks) to a local bank branch for processing normally using drive up windows and walk in branch offices. Duplicate deposit tickets are received by the Finance Director/Treasurer. Currently approximately 2,000 accounts payable checks are issued yearly with positive pay. Some water payments are received via ACH. Payroll is issued bi-weekly in house through BS&A. See Exhibit D.

Chase can accommodate the City's need for 10 depository accounts.

We offer a variety of check and cash deposit methods. For deposits of less than \$10,000 in cash per day, the City will be able to make deposits at our commercially enabled local branches. For deposits over \$10,000 in cash, we recommend the use of our vault deposit services.

Chase offers 209 branches in Michigan, five (5) of which are within Livingston County. Three (3) of our commercially enabled branches near the City's locations are listed in the table below. The deposit cutoff time is the branch closing time Monday through Friday.

Chase branches ⁽¹⁾		
Branch name	Address	Distance from the City
Howell Grand River	2410 W Grand River Ave Howell, MI 48843	2.11 miles
Fowlerville	118 E Grand River Ave Fowlerville, MI 48836	8.49 miles
Hartland	10083 Highland Rd Hartland, MI 48353	8.97 miles

(1) As a business practice, we regularly review branch and ATM activity, which may result in branch openings and closings, ATM placement or removal, or in the change of branch bank or ATM functions. Therefore, branch bank and ATM locations and functions may change from time to time.

A. INTEREST/NON-INTEREST-BEARING ACCOUNTS

INCLUDING CHECKING, SAVINGS, MONEY MARKET, SWEEP, ETC.

The City of Howell currently maintains several checking, savings and money market accounts. It is our intent to maximize our earning potential, while keeping costs down. Please provide a description of accounts offered by your financial institution, the costs for each account and any interest rate earned on each account. Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Chase Platinum Business Solutions

Ideal for larger businesses like the City of Howell that maintain \$100,000 or more in balances and have greater monthly transaction and cash management needs.

- Monthly service fee is waived with average monthly balances of \$100,000 or more
- 500 transactions per month without a fee
- All incoming wires at no charge
- 4 most expensive outgoing wires per month at no charge
- \$25,000 cash deposits per statement cycle without a fee
- Round-the-clock service whenever you need it
- Complimentary debit and employee deposit cards upon request

Business Services & Support

- Chase QuickDeposit mobile app, single feed scanner \$0 per month, multiple feed \$50 per month. Contract required. Fees may apply
- Platinum Business Service team staffed with highly trained Senior Service Specialists
- Fraud protection services Positive Pay and Reverse Positive Pay help identify fraud before it happens offered at no cost

Chase Platinum Business Checking

- **Chase Business Premier Savings** — no monthly service fee when linked to your Platinum Business Checking account
- **Business Certificates of Deposit** — earn relationship rates when linked to a Chase business checking account
- **Personal Premier Plus Checking** — no monthly service fee on linked account
- **Chase Private Client** — reduced balance requirement

B. BRANCH DEPOSITS

See Exhibit E listing the activity for the prior fiscal year.

1. What is the cut-off time to ensure same-day ledger credit?

The City will receive same-day funds availability for cash deposits, incoming wire, ACH transactions and checks drawn on Chase. The cutoff time for each transaction is detailed below.

Deposit cutoff times	
Cash deposits	
Branch deposits	Times vary by location but are typically between 5:00 p.m. and 6:00 p.m. branch time.
Branch night drop deposits	7:30 a.m. branch time. <ul style="list-style-type: none">Select branches offer a second opening in the early afternoon. Deposit cutoff times are clearly indicated on the face of each depository, as required by law.
ATM deposits	11:00 p.m. ET. <ul style="list-style-type: none">Deposit cutoff times are clearly posted at each ATM.
Vault	Our Detroit vault has the following cutoff times: <ul style="list-style-type: none">Cash-only deposit: 7:00 p.m. local time of the vaultMixed (cash and check): 7:00 p.m. local time of the vaultCheck-only: 7:00 p.m. local time of the vault
Check-only deposits	
Remote deposits	Chase QuickDeposit: 11:00 p.m. ET.
Electronic deposits	
Wire transfers	Wire transfers are credited and available in near real time throughout the day. The cutoff time for incoming credits is the close of Fedwire, which is 6:00 p.m. ET.
ACH	For ACH credits, the City will receive availability (memo post) for ACH collection on opening of the business day on the settlement date. A hard post of the funds will occur at the end of the business day. For ACH debits, any same-day originations will be settled at the end of the business day.

2. What types of bags do you allow/require?

The required deposit bag is a clear tamper-evident, dual-pouch, “cash and check” plastic security bag. The pouch designated for deposit tickets, checks and money orders should have a resealable closer, while the pouch designated for cash should have a tamper-evident closure. The two pouches must be clearly separate from each other, so that there is no access from one pouch to the other. One side of the bag must be clear to verify the contents, and the bag number must be barcoded on the outside of the bag.

Chase also requires the City use disposable plastic coin bags for coin deposits greater than \$10. Depository bags not purchased through Chase must meet the specifications outlined.

- **Do you provide these bags?**

Chase will provide you with access to the deposit bag vendor at preferred prices. The bank has implemented a full-service program for ordering, billing and drop-shipping deposit bags to client locations. Order bags online at www.chasebags.com or call the vendor directly at 866-458-BAGS (866-458-2247), from 8:00 a.m. to 7:00 p.m. ET.

If you choose to provide your own bags, they must meet our deposit bag specifications and standards for security, strength and durability.

- **Do you charge for these bags?**

Chase levies no fees above those charged by the vendor. The cost of bags to the City is the same as that paid by Chase branches and vaults. Monthly billing can be itemized by location on the City’s statement and billed directly to an account or the vendor may charge a credit card. Fees include the cost of the bag and standard delivery via UPS Ground. Only sales taxes are additional, where applicable. Prices depend on the size of bag ordered.

3. Are deposit slips and or checks provided?

Chase is aware of the costs associated with changing banking institutions. As such, the Bank is offering a one-time credit totaling **\$1,000** to the City upon award of the contract and the opening of accounts. This credit is available for 120 days after opening the checking account(s). These funds are available for the purchase of banking supplies through the bank (i.e., deposit slips, checks, deposit bags, deposit stamps, etc.). After the credit has been applied to purchases, all supplies are available for purchase from the bank at its cost.

4. Provide your bank’s availability schedule.

Please refer to Appendix 2 for the Funds Availability Schedule.

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure.

Pricing has been included in Section 5 in the Pricing Proposal.

C. POSITIVE PAY

1. Provide a brief description of each positive pay service that the bank offers.

Chase offers the following fraud protection services and describes them in detail in item 2 below.

Check Protection Services (Positive Pay) allows the City to upload a file or manually enter the checks you've written. Any checks not included are flagged for your review. If you don't take action on the flagged checks (exceptions) by the cutoff time, we'll return them.

Check Monitoring Services (Reverse Positive Pay) allows the City to set a threshold amount for checks; anything at or over that amount is flagged for your review. If you don't take action on the flagged checks (exceptions) by the cutoff time, we'll pay the checks.

2. Describe the products features.

With our positive pay service, Check Protection services, you provide details about checks you have written, and we compare that information to checks processed for payment. If a check does not match the information you provided, we mark it as an exception. You decide whether it should be paid or returned. We will return any checks you have not reviewed by the decision cutoff time (4:00 p.m. local account time).

The below section provides an overview for how Check Protection services works. In addition, key features and benefits are provided that illustrate the benefits of using our Check Protection service.

Check Protection services (positive pay) overview

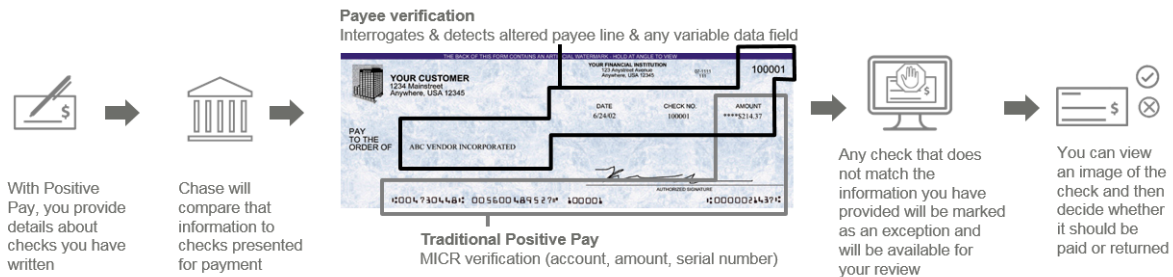


Figure 1

Key features and benefits

- Help minimize check fraud exposure using fast, simple online tools.
- Reduce losses by identifying fraudulent activity or errors before checks are paid.
- Save time by viewing check images and making pay or return decisions all in one place.
- Use Flexible File Format to customize the order of the fields in your positive pay check issuance file and choose between CSV or fixed-width format.
- Set personalized alerts to tell you when checks are ready for review or remind you when you have checks to review before the decision cutoff time.

Reverse Positive Pay

With our reverse positive pay service, Check Monitoring, we provide the tools you need to monitor checks on your own. During enrollment, you specify a threshold amount for checks you want to monitor. We will then show you any checks presented for payment that are equal to or greater than that amount, and you can decide to pay or return each item. We will pay any checks written for an amount less than your threshold, as well as any checks that you have not reviewed by the decision cutoff time.

Check Monitoring (reverse positive pay) overview

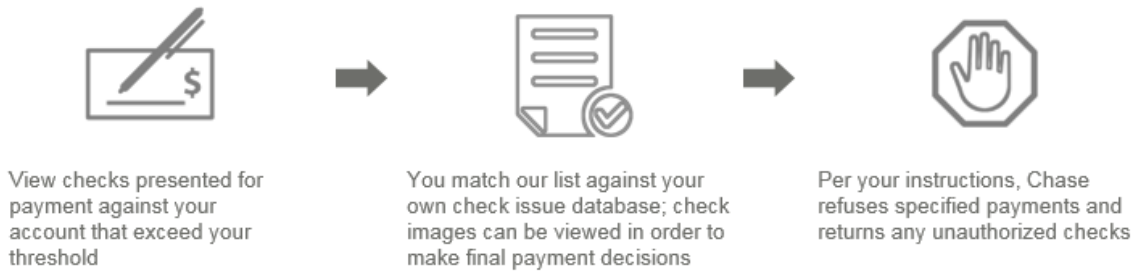


Figure 2

Key benefits and features

- Minimize check fraud exposure using fast, simple online tools
- Reduce losses by identifying fraudulent activity or errors before checks are paid
- Save time by viewing check images and making pay or return decisions all in one place
- With Check Monitoring (reverse positive pay), we provide the tools you need to monitor checks on your own
- During Checking Monitoring (reverse positive pay) enrollment, specify a threshold amount for checks you wish to monitor; Chase will then show you any checks presented for payment that are equal to or greater than that amount; you decide whether to pay, return or adjust the amount on each check you review

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Pricing has been included in Section 5 in the Pricing Proposal.

D. ACCOUNT RECONCILIATION SERVICES

1. Provide a brief description of each account reconciliation service that the bank offers. Please provide sample reports.

The City will have the ability to download your account activity into Excel®/CSV, Quicken® and QuickBooks® formats. You can also directly connect to your QuickBooks program to automatically download account activity from CBO.

Standard formatted reports are not part of the system because CBO is designed on an integrated online platform allowing for the smooth transition to initiate transactions and view account activity quickly as is described in the below section.

Download account activity

The screenshot displays the Chase Business online banking interface. The main heading is "CHASE for BUSINESS". Below the navigation bar, the "Activity" tab is selected. On the left, a summary of accounts is shown:

- YALE VISION INC. DEPOSIT ACCOUNTS
 - YALE CHECKING (...7890) Available balance: \$25,000.00
 - YALE CHECKING (...9962) Available balance: \$17,500.00
 - YALE SAVINGS (...5678) Available balance: \$14,700.56
- Total: \$39,700.56
- LOANS & LINES OF CREDIT
 - BUS CREDIT LINE (...1004) Available balance: \$22,225.00

The main content area shows the "YALE CHECKING (...7890)" account details:

- Available balance: \$25,000.00
- Present balance: \$25,000.00
- Available credit: \$0.00
- Available plus credit: \$25,000.00

Below this, there are buttons for "Statements", "Paperless", and "Transfer money". A banner for "Go hands free with PAPERLESS" is visible. Under "UNCOLLECTED FUNDS", the total is \$0.00. A "SHOWING:" dropdown is set to "All transactions". To the right of the dropdown are icons for print, refresh, and a red circle around a download icon.

Date	Description	Type	Amount	Balance
Oct 17, 2018	Deposit #45071 [icon]	Deposit	\$100.00	\$25,000.00
Oct 09, 2018	Returned Deposit Item	Returned Deposit Item	\$23.00	\$24,000.00
Oct 09, 2018	Tax PMT 720	Tax Payments	-\$7,540.10	\$23,977.00
Oct 03, 2018	FEDWIRE CREDIT VIA: HARRIS TRUST & SAVINGS BANK	ACH Credit	\$1,000.00	\$31,517.10

Figure 3

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure.

Pricing has been included in Section 5 in the Pricing Proposal.

E. INFORMATION REPORTING SERVICES

1. Provide a brief description of the information reporting services that the bank offers. Please provide sample reports.

Chase for Business Online (CBO) provides one view of all account activity including prior day and current day account activity. Current day information is available in real time. Up to 24 months of account activity is available, which includes the ability to search and download transactions.

Account balances are available on the main landing page of the online system. Separate reports are not created because this information is integrated into the system. You can download activity reports for 24 months/730 days of account activity.

Standard formatted reports are not part of the system because CBO is designed on an integrated online platform allowing for the smooth transition to initiate transactions and view account activity quickly as is described in the below section.

Account Activity Sample

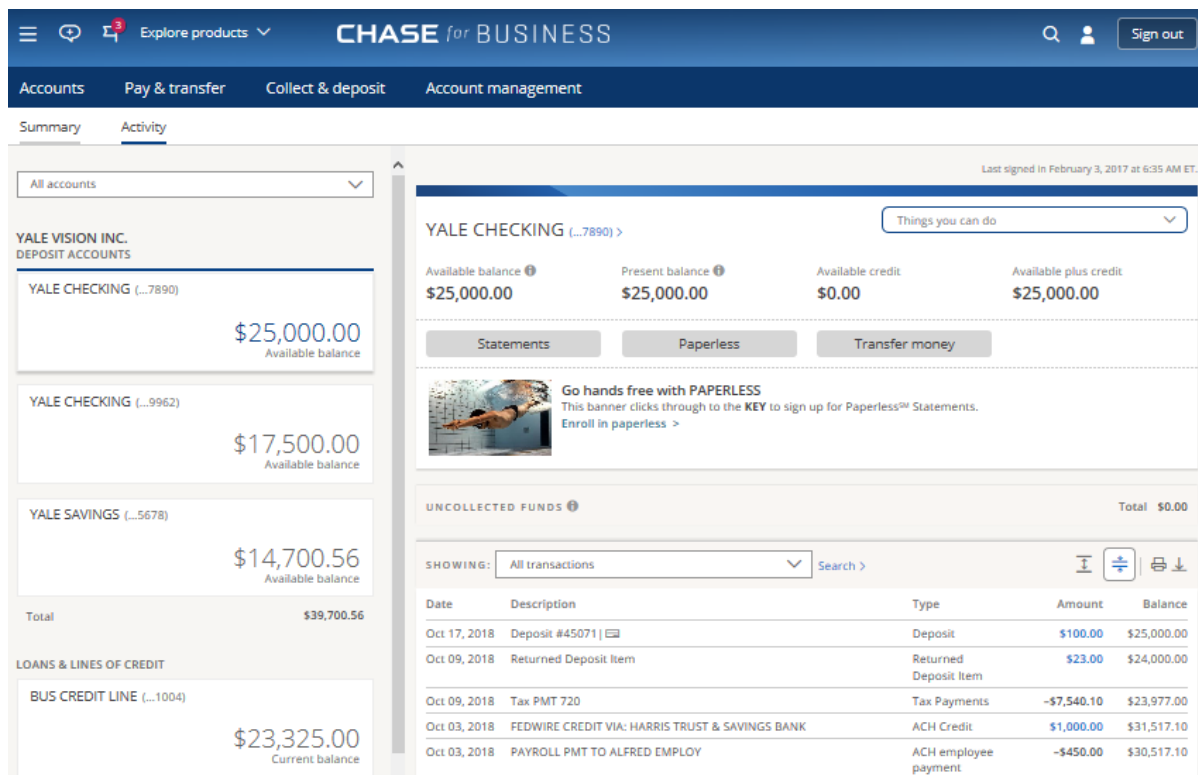


Figure 4

2. **Describe the products features including but not limited to:**

• **Applications/Modules available within the service**

Chase for Business Online (CBO) our secure online banking solution offers the City the ability to control cash flow and manage transactions with convenience and flexibility. CBO provides the ability to easily monitor account activity, transfer funds, make payments and perform routine banking activities.

- **Information reporting:** Access your balances, setup alerts, view and download account activity, account history, check images and deposit slips that have posted to an account.
- **Funds transfers:** Process account transfers, initiate a wire or an ACH payment, and pay bills.
- **Receivables:** ACH collections and Chase QuickDeposit.
- **Fraud protection services:** Positive pay and reverse positive pay.
- **Check and statement services:** View bank statements and place stop payments.

• **Hours of Access/Time Windows**

You can log in to CBO 24/7.

• **Level of detail provided for prior day and for intraday information**

CBO provides one view of all account activity including prior day and current day account activity. Current day information is available in real time. Up to 24 months of account activity is available, which includes the ability to search and download transactions.

• **History Retention**

You can access up to 24 months/730 days of account activity online and you can download activity reports into Excel®/CSV, Quicken® and QuickBooks® format.

• **Export Capabilities**

The City will have the ability to view account activity through CBO. You will then have the ability to download your account activity into Excel®/CSV, Quicken® and QuickBooks® formats. You can also directly connect to your QuickBooks program to automatically download account activity from CBO.

• **Options/Security Features**

For detailed information visit chase.com/security and www.chase.com/cybersecurity.

If the City experiences any unusual requests or think you might be a victim of fraud, contact your Relationship Manager immediately or call the CBO Service Center (855) 893-2223.

• **Imaging Capabilities**

The City can view check images and deposit slips that have posted to an account. Please allow two business days after a check clears or a deposit is made for images to be available online.

- **Checks:** You can see the front and back of a check, print it and/or save it as a PDF.
- **Deposits:** You can see your deposit slip as well as any checks associated with that deposit. You can print deposit details or save the check images as a PDF.

Check Images

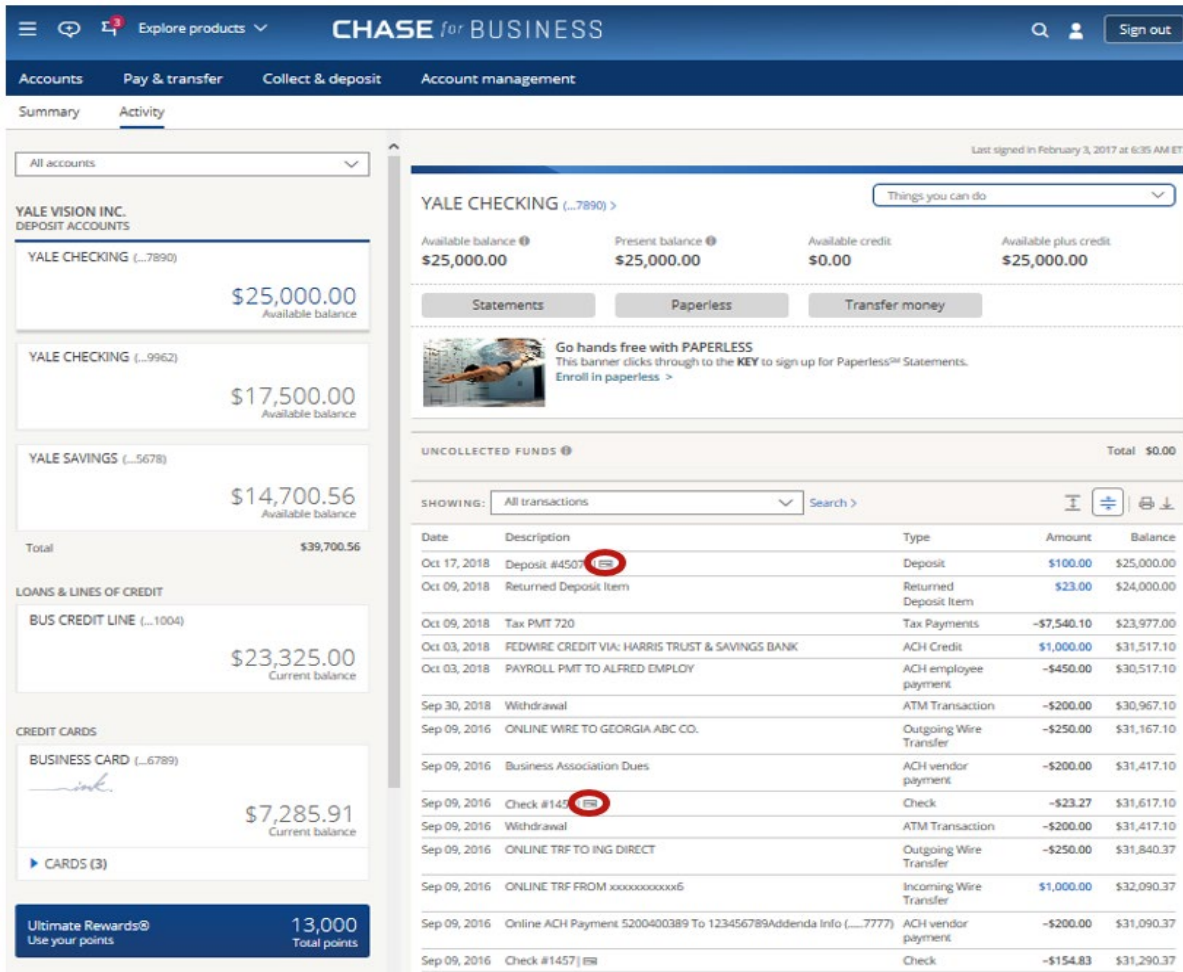


Figure 5

- **Technical Capabilities**

The City's users are able to sort transactions by a variety of ways to look for specific items for 24 months/730 days of account activity. If additional information is needed, you should contact Business Online Technical Support for assistance.

- **Reporting-Paper vs. Electronic vs. Internet**

The City can view up to seven (7) years of account statements and analysis (billing) statements online.

- **System Requirements**

You can view our systems requirements page for details located at the following link:
<https://www.chase.com/content/chase-ux/en/digital/resources/privacy-security/security/system-requirements>

3. **RETURNED ITEMS**

a. **Describe your procedure for handling non-sufficient fund checks deposited into a City of Howell account.**

Non-sufficient fund checks deposited in to the City’s account will be returned to the City.

b. **Can return items be automatically re-deposited? If so, how many times?**

No, return items cannot be automatically re-deposited.

4. **STOP PAYMENTS**

a. **Can stop payments be placed manually? On-line?**

You can initiate, renew or cancel stop payments on checks through CBO. When viewing your account activity, you simply click on “things you can do” and scroll to “stop payment on a check” to initiate the stop payment, as is illustrated in the below figure.

Stop Payment

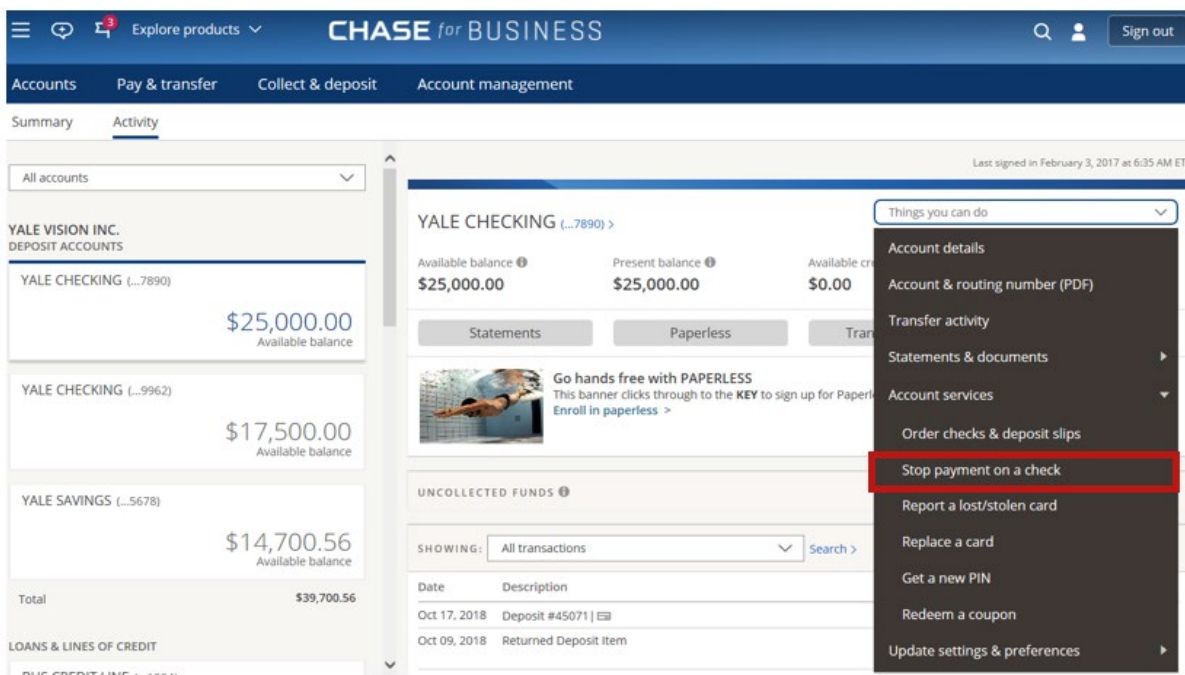


Figure 6

b. **Can the period be extended?**

The period that a stop payment is effective can be extended if the stop payment is renewable.

c. **Can you request stop payments for a range of checks? What is the limit of the range?**

The City can request stop payments for individual checks or a range of checks.

5. WIRES

a. *What methods of initiation does the bank offer? Is there opportunity for the treasurer to initiate transfers on line?*

Chase for Business Online (CBO) allows the initiation of wire transfers to domestic and international recipients. The City can initiate wires in U.S. Dollars domestically through the wire transfer service. You can also initiate international wires in U.S. Dollars or choose from approximately 70 local currencies to take advantage of our real-time foreign exchange rates.

Wire initiation

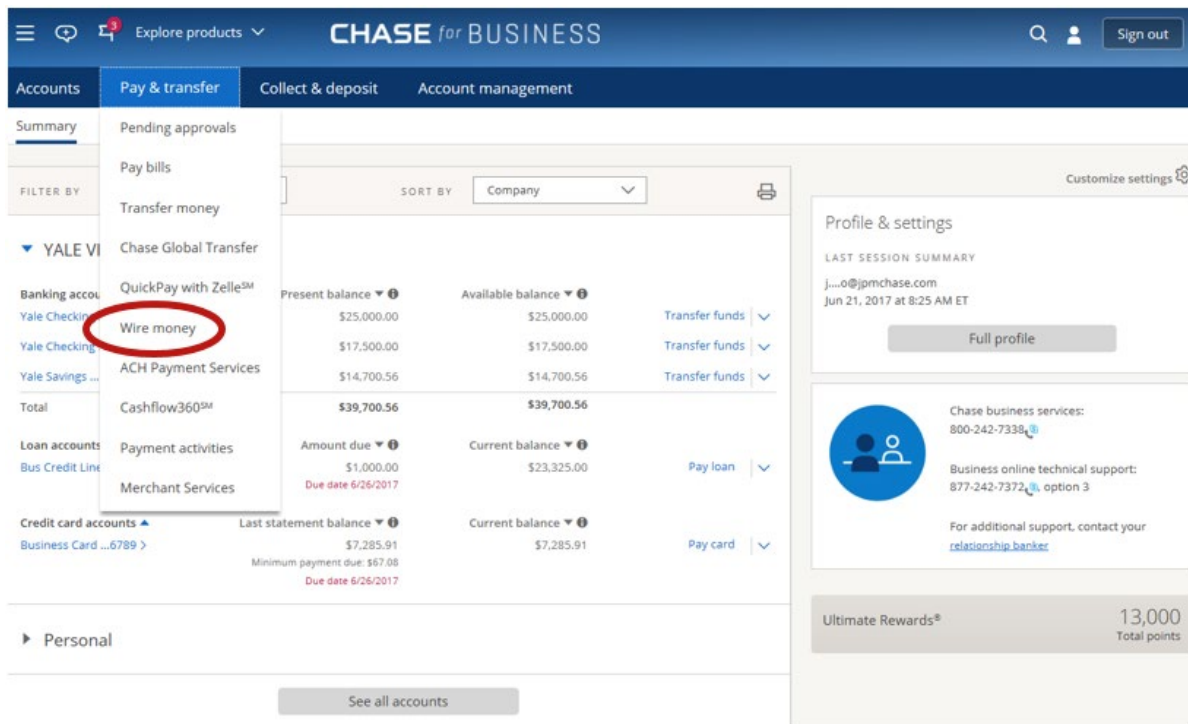


Figure 7

After your first recipient is setup, you can initiate a wire transfer by selecting the “Wire money” selection from the drop-down under Pay & Transfer in CBO.

Key features and benefits

- Wire transfers allow you to send money to recipients in the U.S.
- Chase Global Transfer allows you to quickly and seamlessly send money to recipients in eligible countries in U.S. dollars or in approximately 70 local currencies.
- Wire transfers sent in the U.S. before the cutoff time (5:00 p.m. ET) are typically processed on the same business day.
- You can schedule repeating U.S. dollar wire transfers.
- You can initiate foreign exchange wires to most foreign recipients in eligible local currencies to:

- Submit a real-time request for a foreign exchange rate prior to scheduling your wire.
- Protect your company from rate fluctuations by locking in the exchange rate when the payment is approved.
- Avoid possible delays in crediting the beneficiary's account due to the currency exchange at the recipient's bank.
- Take advantage of our competitive exchange rates.
- View and schedule payments in real time rates.
- Include messages to your recipient and recipient's bank; and memo information for your records.
- Relieve recipients' conversion costs and hassles by sending wires in their local currency.
 - You can view up to 13 months of wire transfer activity online.
- When submitting a wire transaction, clients will see an optional prompt to enter their phone number. This is an added authentication layer that is not required for clients to complete.

b. *What are the opening hours and the cut-off times in Eastern Standard Time for initiating wire transfers to ensure same-day execution?*

The cutoff time is 5:00 p.m. ET on bank business days.

c. *What is the cut-off time for incoming domestic wire transfers to receive same day credit?*

The cutoff time for incoming credits is the close of Fedwire, which is 6:00 p.m. ET.

d. *Does the bank's wire transfer system have the capability of warehousing instructions for future dated wire transactions?*

The City can future date domestic, international USD, and foreign wires up to a year in advance.

e. *Does your bank have the capability to require different levels of requestor/approval for wires and/or ACH payments?*

Access & Security Manager will enable the City to quickly and simply delegate cash management tasks to staff, while allowing you to maintain the control you need.

- Save time by delegating cash management tasks to your employees.
- Maintain control by defining which accounts users can view.
- Authorize user entitlements to open accounts online and upload/download documents, in addition to existing settings for transaction and accounts views.
- Set limits and approvals to help you monitor activity.
- Promote security by providing each authorized user with a unique user ID and password.
- Chase Dual Control – Administration allows you to require the primary admin or proxy admin to approve changes to authorized users made by another administrator.
- Chase Dual Control – Transaction allows you to require additional approval on certain transactions submitted by all users, including the system administrators.
- IP Security helps restrict access from IP addresses the system administrator hasn't authorized.

The City can easily initiate a wire with CBO. Once a recipient is added, you can schedule a one time or repeating payment (to U.S. recipients only) with just a few clicks. If Chase Dual Control – Transaction is activated, a second user with approval authority will need to approve the transaction.

The below figure includes the pending wire transfer approvals page in CBO.

CBO wire transfer approvals

There are 14 pending approvals totaling \$24,158.85

Show me: Wire transfer approvals

Permissions: All approval permissions

Wire Transfer Approvals

Wire date	From	To	Send amount	Debit amount	
▶ May 9, 2017	YALE CHECKING (...7890)	citi123 (...5658)	\$5,000.00	\$5,025.00	<input type="checkbox"/>
▶ May 2, 2017	YALE CHECKING (...7890)	citi123 (...5658)	\$10,000.00	\$10,025.00	<input type="checkbox"/>
▶ May 2, 2017	YALE CHECKING (...7890)	citi123 (...5658)	\$1,500.00	\$1,500.00	<input type="checkbox"/>
▶ May 2, 2017 Expired	YALE SAVINGS (...5678)	citi123 (...5658)	\$775.00	\$775.00	-
▶ May 2, 2017 Expired	YALE SAVINGS (...5678)	citi123 (...5658)	\$300.00	\$300.00	-

International Wires (get rate and approve now)

Decline Approve

Figure 8

6. **Does your banking institution require the use of secure e-mail? If so what type of encryption is used?**

Once setup on Chase Connect, users sign-on using their SecurID token and log in with their username, password and token code to access account information. Users are not required to change their passwords periodically.

Users can be added within minutes and the system administrator will receive the new user's token within two (2) business days.

The system logs out users within a few minutes of inactivity as an added security feature.

See www.chase.com/security for more information about cybersecurity and encryption. .

Please include any costs of fees associated with the services described in this Section in the attached proposed fee structure.

Pricing has been included in Section 5 in the Pricing Proposal.

F. CHECK IMAGING WITH 2 YEAR HISTORY CAPABILITY

The City of Howell needs the ability to access paid checks for a minimum of 2 years. Please provide a detailed explanation of how your financial institution could accommodate these requirements. Please include any costs of fees associated with the services described in this Section in the attached proposed fee structure.

The City can view check images and deposit slips via CBO that have posted to an account. You can access up to 24 months of account activity online. Pricing has been included in Section 5 in the Pricing Proposal.

G. ACH PROCESSING DEBIT AND CREDIT

The City of Howell uses ACH processing for direct deposit of payroll. The City uses Point N Pay for its customers payments of water and taxes. The City of Howell receives numerous payments from the State of Michigan and the Federal Government via ACH Deposit.

1. Describe the service delivery method (direct transmission, PC-based system, web based) that you recommend based upon the information outlined for our organization.

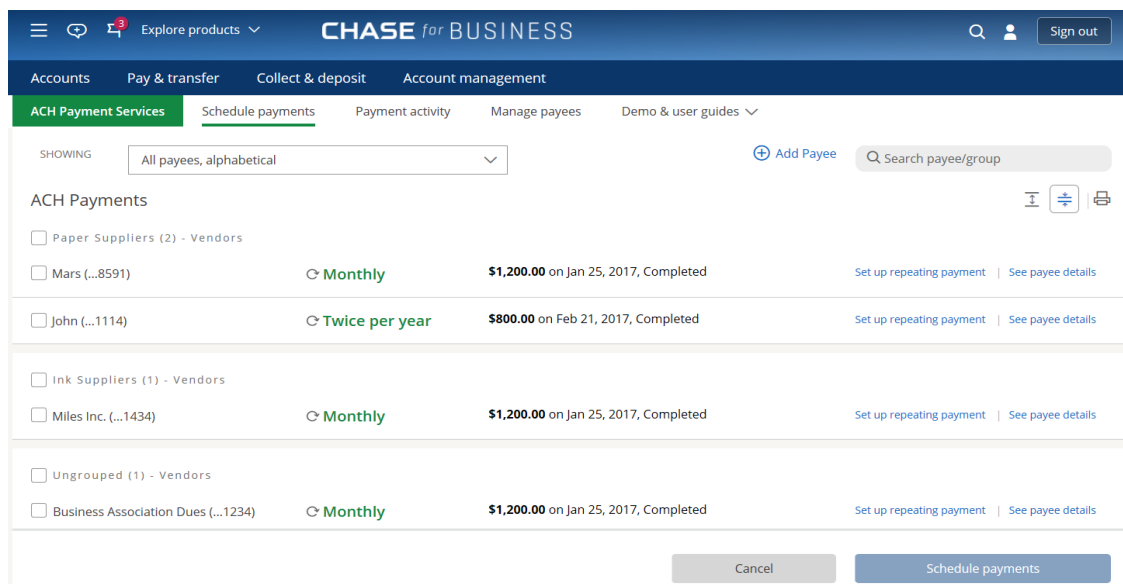
Chase recommends CBO for your ACH transactions. CBO is a fully integrated, web-based platform that provides easy-to-use applications for all of your ACH needs.

2. Describe the products features including but not limited to:

- Transmission procedures

With ACH payment services, you can send electronic payments to your vendors within the U.S. or directly deposit funds into your employees' accounts for expense reimbursement.

Sample ACH payment



The screenshot displays the Chase for Business ACH Payment Services interface. The top navigation bar includes 'Accounts', 'Pay & transfer', 'Collect & deposit', and 'Account management'. The 'ACH Payment Services' section is active, showing 'Schedule payments', 'Payment activity', 'Manage payees', and 'Demo & user guides'. A search bar and 'Add Payee' button are visible. The main content area lists scheduled payments under various categories: Paper Suppliers (2) - Vendors, Ink Suppliers (1) - Vendors, and Ungrouped (1) - Vendors. Each entry shows the payee name, frequency, amount, and date.

Category	Payee	Frequency	Amount	Date	Status	Actions
Paper Suppliers (2) - Vendors	Mars (...8591)	Monthly	\$1,200.00	Jan 25, 2017	Completed	Set up repeating payment See payee details
Paper Suppliers (2) - Vendors	John (...1114)	Twice per year	\$800.00	Feb 21, 2017	Completed	Set up repeating payment See payee details
Ink Suppliers (1) - Vendors	Miles Inc. (...1434)	Monthly	\$1,200.00	Jan 25, 2017	Completed	Set up repeating payment See payee details
Ungrouped (1) - Vendors	Business Association Dues (...1234)	Monthly	\$1,200.00	Jan 25, 2017	Completed	Set up repeating payment See payee details

Figure 9

To help vendors credit payments appropriately, you can include additional information with your payment, such as an invoice number or a payment reference number.

The below figure provides an overview of how ACH payment services work.

ACH payment process

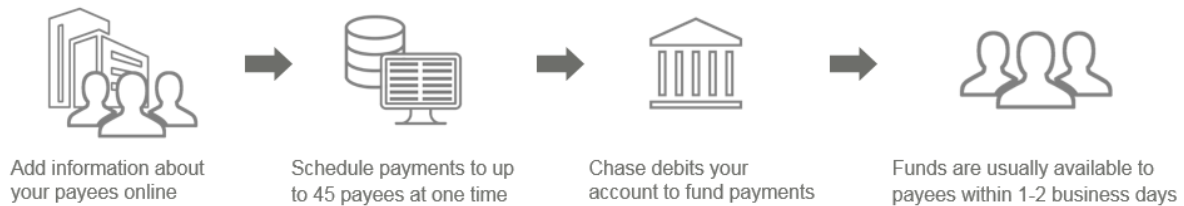


Figure 10

Key Features and Benefits

- Save time and improve efficiency by eliminating the manual processes involved in issuing paper checks.
 - Forecast your cash flow accurately and make informed decisions with predictable information about when payments will post to your account.
 - Payments that you make electronically are usually available to the payee within 1-2 business days.
 - Schedule one-time and repeating payments to vendors or employees.
 - Access up to 13 months of ACH payments history.
 - Addenda information can be added to one-time ACH payments (up to 80 characters).
 - Entitle users to initiate ACH payments, as well as set transaction limits and approvals.
- **Transmission time windows/ACH hours of operation**

Cut off times for same day processing of ACH payments is 8:00 p.m. ET and 7:00 p.m. ET for ACH Collections. Funds availability:

- CBO does not support Same Day ACH settlements
- ACH Collection transactions (i.e., incoming debits) are displayed in the present balance within 3 days, and available balance 2 days later.
- ACH Payment transactions (i.e., incoming credits) are posted next day.

- **Process for reversing/deleting files**

Once you approve and release an ACH transaction for processing, it cannot be modified. However, for pending ACH transactions, depending on the timing of the settlement date and when the transaction is released from the bank, you may be able to “EDIT” or “CANCEL” the transaction.

If the item is already in process, you can contact Business Online Technical Support for assistance with possible alternate methods of deleting or reversing the transaction.

- **Electronic reporting capabilities**

CBO provides one view of all account activity including prior day and current day account activity. Current day information is available in real time. Up to 24 months of account activity is available, which includes the ability to search and download transactions.

Account balances are available on the main landing page of the online system. Separate reports are not created because this information is integrated into the system. You can download activity reports for 24 months/730 days of account activity.

- **Security features**

For detailed information visit chase.com/security and www.chase.com/cybersecurity.

If the City experiences any unusual requests or think you might be a victim of fraud, contact your Relationship Manager immediately or call the CBO Service Center (855) 893-2223.

- **System requirements**

You can view our systems requirements page for details located at the following link:
<https://www.chase.com/content/chase-ux/en/digital/resources/privacy-security/security/system-requirements>

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Pricing has been included in Section 5 in the Pricing Proposal.

H. ACH DEBIT BLOCK

The City of Howell uses debit block to prevent unauthorized persons or companies from electronically debiting our bank account. We have established a list of vendors that have our authorization to debit our bank account for their payments.

1. **Describe how your financial institution would handle this feature for our organization.**

CBO offers ACH debit block services to help prevent unauthorized ACH Debits from posting to your accounts. ACH debit block's capabilities let you:

- Allow debits from specific payees
- Block all debits
- Set debit amount limits

With CBO's integrated digital process for ACH debit block, the City will be able to enroll and maintain ACH debit block services for eligible accounts online.

Following enrollment, ACH debits will be blocked once activated on CBO. At any time, your entitled users can authorize payees to collect payments by submitting allowable company IDs. Entitled users can add allowable IDs to make sure approved ACH debits are processed when a vendor attempts to debit your account. If the ID is not added as an allowable before a vendor attempts their first debit, the transaction will be blocked. If a debit is initially blocked, your entitled user can choose to add the vendor so that future debits can be processed.

Add allowable company IDs online

The screenshot displays the 'Manage allowed payees' interface in the Chase for Business portal. The page title is 'Manage allowed payees' and the sub-header is 'Allow ACH debits'. Below the sub-header, it states 'The following payee will be allowed to debit your account going forward:'. The form contains the following fields and values:

- Payee ID: JD789
- Payee name: Joe Demo
- Pay - from account: YALE CHECKING (...8512)
- Block action: Allow
- Amount limit: \$

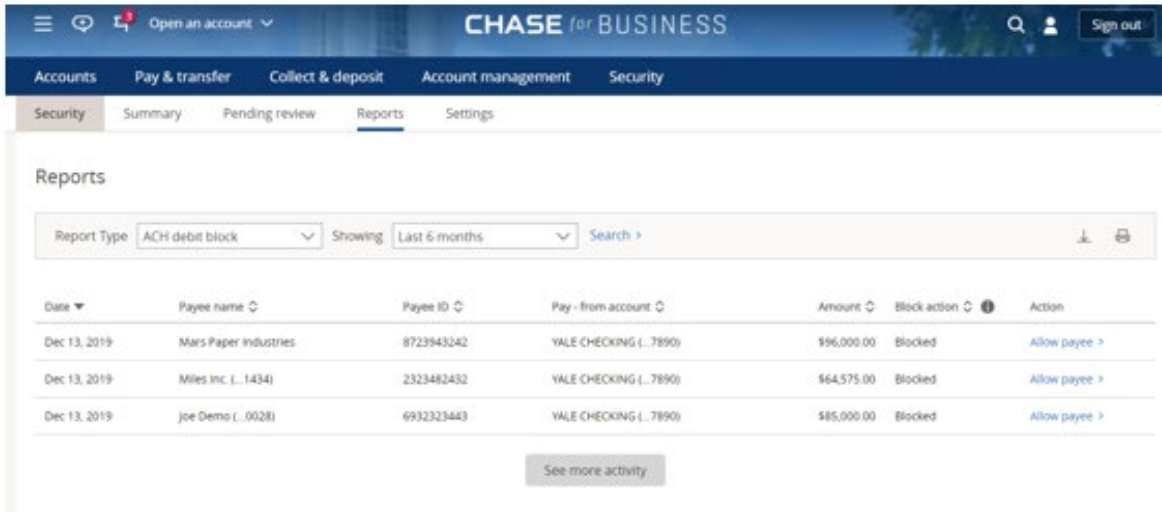
At the bottom of the form, there are two buttons: 'Cancel' (grey) and 'Next' (blue).

Figure 11

ACH debit activity

CBO also allows you to view your ACH debit activity to monitor when vendors attempt to debit your account and decide if you want that vendor to debit your account in the future.

Monitor ACH debit block activity online



The screenshot shows the Chase Business online portal. The top navigation bar includes 'Accounts', 'Pay & transfer', 'Collect & deposit', 'Account management', and 'Security'. Below this, a sub-navigation bar highlights 'Security', 'Summary', 'Pending review', 'Reports', and 'Settings'. The 'Reports' section is active, displaying a table of ACH debit blocks. The table has columns for Date, Payee name, Payee ID, Pay - from account, Amount, Block action, and Action. Three entries are visible, all dated Dec 13, 2019, with amounts of \$96,000.00, \$64,575.00, and \$85,000.00, all marked as 'Blocked'. Each entry has an 'Allow payee' link in the Action column. A 'See more activity' button is located at the bottom of the table.

Date	Payee name	Payee ID	Pay - from account	Amount	Block action	Action
Dec 13, 2019	Mars Paper Industries	8723943242	YALE CHECKING (.7890)	\$96,000.00	Blocked	Allow payee >
Dec 13, 2019	Miles Inc. (.1434)	2323482432	YALE CHECKING (.7890)	\$64,575.00	Blocked	Allow payee >
Dec 13, 2019	Joe Demo (.0028)	6932323443	YALE CHECKING (.7890)	\$85,000.00	Blocked	Allow payee >

Figure 12

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Pricing has been included in Section 5 in the Pricing Proposal.

I. INVESTMENT SERVICES

BASIC INFORMATION

The City of Howell is permitted by law and Board policy to invest surplus funds in accordance with Michigan Public Act 20 of 1943, as amended. The City's Investment Policy is attached as Exhibit A. Some of our investments included certificates of deposit and money market investments. We would like to know what your institution has available.

Chase will agree to review the investment policy submitted pursuant to the requirements of the Public Funds Investment Act and will acknowledge receipt of such policy, subject to the following clarifications, the City will not be relieved of the responsibility from monitoring adherence to such policy itself; that Chase is not acting in the capacity of a municipal advisor, nor has it been engaged to nor is it acting in, an investment advisory capacity; and that it has not been granted nor accepted any discretionary investment authority with respect to the City's investments.

- ***Please describe the investment options your bank can offer to the City of Howell. Would the City be able to see interest rates on monthly statements or on-line?***
- ***What safekeeping or custodial arrangements are available for investments purchased by the City of Howell, either from the bank or from another provider?***
- ***What methods (telephone, computer, other) are available for the City of Howell to communicate information regarding investment transactions to your bank?***
- ***Does your bank offer automatic sweep of available balances into money market or other investments? Please describe. Please provide monthly average yields for the last twelve (12) months on the sweep vehicle recommended in this proposal.***
- ***How soon after a deposit is made to a checking account are funds swept to the investment vehicle? Describe this process in detail.***
- ***Please indicate any costs or fees associated with the services described in this Section in the attached proposed fee structure.***

JPMorgan Chase Bank, N.A. (Chase) offers investment sweep options, however, considering the current rate environment, the City may consider alternatives to a traditional sweep solution. Further discussions would be required to determine if an investment sweep option is the right solution at this time.

Chase is not a municipal advisor and does not offer advice or recommendations on the selection of sweep products. Chase refers the City to its securities affiliate, J.P. Morgan Securities LLC. J.P. Morgan Securities has agreed to provide an alternative investment and safekeeping proposal to the City and it has been provided under separate cover.

SECTION 4 – OTHER AVAILABLE SERVICES

- *For this section, please describe any products or services not specifically mentioned here, which your bank offers, and which you believe would be beneficial to the City of Howell.*

Chase's particular expertise lies in adapting and aligning our vast breadth of solutions to the specific operating requirements and environments of our clients. We accomplish this by listening to our clients and developing an understanding of their operating environments. We then construct a solution that not only meets our clients' existing operational needs, but also challenges them to consider additional operational improvements. It is our intent to bring this same approach to the City as we endeavor to strengthen and grow our relationship.

The services below are proposed to augment and complement the requirements included in the RFP. Each of these services is incremental to the solutions presented in the body of our response. Pricing for these services will be provided upon request.

The following optional, value-added services and products are detailed below:

- Chase QuickDeposit
- Vault Deposits

Chase QuickDeposit

Chase QuickDeposit (CQD) through CBO is an end-to-end hardware, software and processing solution for eliminating paper check payments at branch locations, drop boxes and internal lockboxes. To use CQD, the City needs a high-speed Internet connection, a compatible desktop check scanner and a Windows or Mac-based PC.

BENEFITS OF OUR APPROACH TO Chase QuickDeposit



REDUCE TRANSPORT RISK

Reduces the number of trips to a branch



CONVENIENT DEPOSITS

Allows for deposits from multiple locations, including mobile



VIEW WHAT YOU NEED

Provides online access to images of deposited checks



RECONCILIATION MADE EASY

Simplifies reconciliation by allowing for data keying of remittance data with each check

Our CQD solution also offers mobile capabilities allowing you to scan items for deposit from a smartphone or tablet. You'll need to install the Chase Mobile app on each device and entitle any authorized users to mobile access. The City can then deposit single checks to eligible accounts using a mobile device.

Chase QuickDeposit Enrollment

The City self-enrolls in CQD and begins scanning checks in as few as two business days after enrollment.

Chase QuickDeposit Self-Enrollment



Figure 13

Chase QuickDeposit Workflow

The CQD workflow is as follows:

- The City scans images of U.S. dollar checks and electronically transmits them from a U.S. based scanner for clearing.
 - CQD accepts checks drawn on U.S. financial institutions, as well as business, government and consumer checks, U.S. Postal Money Orders, Western Union Money Orders, demand drafts and government warrants.
 - Checks scanned for deposit in the past 14 days are identified at scan time. The City can remove a suspected duplicate check from the deposit or choose to deposit the item.
- The City's user submits the deposit. CQD transmissions are conducted through secure HTTP protocols employing 128-bit encryption.
- Chase provides same-day ledger credit for checks received by the 11.00 p.m. ET deadline.
- CQD maintains detailed deposit history reports that the City can download for import into an ERP accounting system.
 - Check images are typically available at the image archive immediately after a deposit is submitted. CQD images are available online for up to 270 days for on-us checks and 120 days for checks drawn on other financial institutions.

Chase QuickDeposit Process Flow

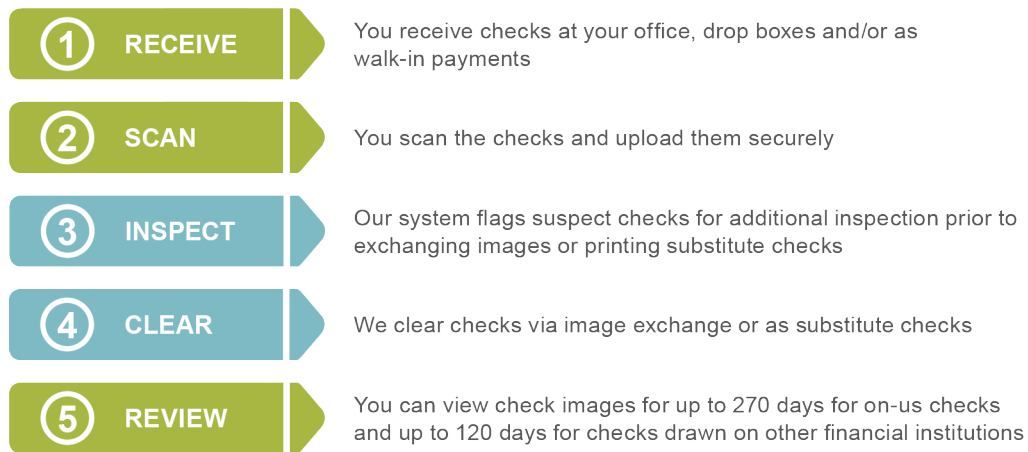


Figure 14

Demo

CQD materials can be viewed online:

- [Chase Connect Guide](#)
- **CBO Experience:** <https://www.chase.com/demobusiness>.

Vault Deposits

The City will benefit from lower cost pricing, quicker funds availability, increased safety of your staff and internal operational efficiencies with Chase’s vault services. The City would contract with an armored courier to drop off deposits at one of our more than 100 vault locations. We recommend the City use our Detroit vault location. Your selected armored courier will pick up your deposit bags and deliver them to our Detroit cash vault site. The deposits will be processed and credited to your account by cash vault processing specialists using our advanced equipment.

If we receive your deposit prior to the cutoff time (7:00 p.m. ET for cash-only and mixed deposit at the Detroit vault), we will provide a provisional same-day ledger credit, allowing for your cash deposits to be converted into usable funds on the same day. Coin deposits greater than \$10 may be credited to your account on a delayed basis. Your cash-only deposit transactions will post to your designated demand deposit account (DDA) with the deposit bag number and deposit ticket date, to assist with your reconciliation. Verification of the cash will occur within 48 hours.

- ***Please indicate any costs or fees associated with the services described in this Section in the attached proposed fee structure.***

Pricing has been included in Section 5 in the Pricing Proposal.

SECTION 5 – PRICING PROPOSAL

Please see attached completed Pricing Proposal Spreadsheet - Exhibit B. All fields must be completed and any blank or zero amounts in a field will mean no cost to the organization

1. ***Do we compensate your financial institutions for services by explicit fees, compensating balances, or a combination of the two?***

Chase accepts compensation based on fees and/or balances, with no difference in unit prices.

- **Fee Compensation:** If the City chooses a fee compensation plan, balances are not used to offset any service charges. Total service charges are debited from a designated account, generally monthly.
- **Balance Compensation:** If the City chooses a balance compensation plan, eligible balances are used to calculate an earnings credit allowance to offset service charges.

If eligible balances are sufficient, the earnings credit allowance offsets the service charge. Should the level of eligible balances not fully cover the fees, remaining service charges are debited from a designated account, generally on a monthly basis.

2. ***How are your financial institution's monthly earnings credit rates calculated?***

The earnings credit rate is a bank managed rate which is reviewed and updated periodically by Chase after considering a range of factors, including the market rate environment. Using a managed rate helps to maintain pricing flexibility while helping to protect you from the short-term rate volatility that could result from using an indexed rate.

The earnings credit allowance is calculated based on the average daily positive collected balances in the non-interest bearing accounts less the reserve requirement (currently 0%) using the following calculation:

Monthly earnings credit allowance calculation

$$\frac{(\text{Average monthly investable balance} \times \text{ECR} \times \text{actual number of days in month})}{\text{Actual number of days in year}}$$

3. ***Provide historical rates for the last year.***

Platinum rates do not change – the fees provided, or potential fees, were the same last year.

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure.

Pricing has been included in Section 5 below in the Pricing Proposal.

**EXHIBIT B
CITY OF HOWELL
PRICING PROPOSAL**

Based on the schedule attached of prior 12 mos activity - Exhibit D

Investable Balance \$
Earnings Credit For Investable Balance

Service Description	Volume	Unit Price	Service Charge	Comments
General Account Services				
Monthly Service Fee	162	\$ -	\$ 95.00	Per account - Waived with \$100,000 balance kept with Chase
Checks Paid	2,398	\$ -	\$ -	Electronic deposits and deposited items made via ATM, ACH, Wire and Chase QuickDeposit: No Charge
Deposits Processed	792	\$ -	\$ -	Deposits and deposited items made with a teller, and all debits: 0 - 500 No Charge
Deposit Items	14,306	\$ -	\$ -	501+ \$0.40/each
Returned Item	19	\$ 12.00	\$ 228.00	1 returned item fee waived per month with Platinum Account
Returned Items online viewing maint	36	\$ -	\$ -	No Fee with Platinum Account
ACH Debit/Credit Received	633	\$ -	\$ -	No Fee with Platinum Account
Business Security				
ACH Positive Pay	96	\$ -	\$ -	No Fee for ACH Debit Block via Chase.com
Full Check Block	72	\$ -	\$ -	\$5 per account - Post No Check
Check Positive Pay	24	\$ -	\$ -	No Fee for Positive Pay via Chase.com
Check Positive Pay Exceptions	10	\$ -	\$ -	No Fee with Platinum Account
Automated Clearing House				
ACH Maintenance	48	\$ -	\$ -	\$25 per month for ACH Credits \$25 per month for ACH Debits
Debit Originated	3,167	\$ 0.15	\$ 475.05	25 transactions free per month with Platinum Account Type
Credit Originated	2,864	\$ 0.15	\$ 429.60	25 transactions free per month with Platinum Account Type
ACH Returned Item	16	\$ 2.50	\$ 40.00	
Branch Cash Deposit Processing				
Branch Cash Deposit Processing	303,594	\$ -	\$ -	No Fee for the first \$25,000 deposited per month - after that \$2.50 per \$1000
Wires				
Wires Incoming Domestic	3	\$ -	\$ -	No Fee with Platinum Account
Wires Initiate Domestic	1	\$ -	\$ -	No Fee with Platinum Account
Other Services				
Online Banking	-	\$ -	\$ -	No Fee with Platinum Account
Account Reconciliation	-	\$ -	\$ -	No Fee with Platinum Account
Sweep Account	-	\$ -	\$ -	N/A
Check Imaging	-	\$ -	\$ -	No Fee with Platinum Account
Remote Deposit	-	\$ -	\$ -	Single Check Scanner is free with Platinum account
Other Charges & Credits				
Stop Payment - Electronic	-	\$ -	\$ -	No Fee with Platinum Account
NSF/Overdraft	-	\$ -	\$ -	1 Overdraft fee waived per month with Platinum account
Federal Reserve Deposit Insurance	-	\$ -	\$ -	N/A
		\$ -	\$ -	
		\$ -	\$ -	
		\$ -	\$ -	
Total Charge For Services			\$ 1,267.65	

Respectfully Submitted By:

Margaret M Sparks

Name: Margaret Sparks

Title: Authorized Officer

Bank: JPMorgan Chase Bank, N.A.

November 30, 2020

Date

NON-DISCRIMINATION

Upon submission of this proposal, the Financial Institution agrees that he/she will make all reasonable efforts to comply with the Federal Civil Rights Act of 1964 as amended; the Federal Civil Rights Act of 1991 as amended; the Americans with Disabilities Act of 1990 as amended; the Elliot-Larson Civil Rights Act, Article 2, Act No. 453, Public Act of 1976 as amended; the Michigan Handicapper's Civil Rights Act, Article 2, Act No. 220; Public Act of 1976 as amended, and all other applicable Federal, State, and Local laws and regulations. Specifically, providers are required to make all reasonable efforts to not ~~to~~ discriminate against any employee or applicant for employment with respect to such person's hire, tenure, terms, conditions, or privileges of employment, or any other matter directly or indirectly related to employment because of such person's race, color, religion, national origin, ancestry, age, sex, or disability as defined by law. Breach of this covenant may be regarded as a material breach of the contract or purchase agreement and may be processed as provided under the State of Michigan laws.

Official Submitting Proposal:

Name: Catherine Stanislowski

Title: Finance Director/Treasurer

Phone: 517 546 3500

Date: October 12, 2020

My signature certifies that the proposal as submitted complies with all terms and conditions as ~~set forth~~ modified in this response to RFP.

I hereby certify that I am authorized to sign as a Representative ~~for~~ on behalf of:

Bank Name: JPMorgan Chase Bank, N.A.

Official Completing Proposal: Margaret Sparks

Title: Authorized Officer

Phone: (248) 553-2089

Date: 11/30/20

Signature:

Margaret M Sparks

PROPOSAL MODIFICATIONS

Please keep in mind that Chase also requires execution of all applicable account opening documents, as well as all relevant product and service agreements. As part of our efforts to manage our environmental footprint in an efficient and sustainable manner, sample documents are provided in the appendix section. Please note that these documents may be modified by the bank from time to time.

- Deposit Account Agreement is included in Appendix 3
- Consolidated Service Terms is included in Appendix 4
- Chase Connect Online Services Agreement is included in Appendix 5

The sample documents cover the comprehensive set of products and services that may be offered to our Commercial Banking clients in general, and many of those in the standard package may not apply to the services currently proposed to the City. At the time of your implementation and based on the specific services you elect to use, you will receive the applicable agreements to be executed from your implementation project manager.

Exceptions to the Terms and Conditions

Chase has identified below the terms or conditions that we respectfully request be modified in accordance with our recommended revisions. We are willing to discuss mutually agreeable modifications to the contract terms. The proposed changes are indicated by comments in plain gray font, additions in *italic, underlined blue text* and deletions by ~~strikethrough, red text~~.

I. TERM OF BANKING SERVICE AGREEMENT

The City of Howell is proposing a 3-year contract term for this banking services agreement, with the option for two (2), two (2) year renewal clauses which may be used for the following four (4) years under the same terms and conditions. Either party has the option of discontinuation of the agreement with 90-day written notice.

If Chase is the successful bidder, the award will be subject to a deposit account agreement, the bank's standard terms and conditions for the services provided, and any modifications provided in this response to RFP. In addition, all pricing quoted in this response to RFP will remain fixed for an initial period of three (3) years. After the initial period, pricing, fees and terms are subject to mutual negotiation of the parties. Please refer to Appendix section for a copy of the Deposit Account Agreement and other standard terms and conditions.





101 East Grand River | P.O. Box 800
Howell, Michigan 48844-0800
517.546.3150 | fnbh.com

City of Howell
611 E Grand River
Howell, Mi 48843

First National Bank is honored to provide a response to the City of Howell's Request for Proposal for Banking Services. We understand the fiduciary responsibility that the City has to its residents and support your thorough investigation of each interested financial institution. We share a similar responsibility to our customers and community.

First National Bank is an FDIC insured institution and the only bank headquartered in Livingston County. Owned in the majority by those with close ties to this community, we take our community role seriously by supporting hundreds of events, causes and efforts throughout Livingston County – all focused on improving the quality of life for those who live, work and play here. Thanks to our customers banking locally, over the years the bank has contributed more than \$1 million and our employees have volunteered tens of thousands of hours to support our community. Please see the enclosed Service flier that illustrates a sampling of our efforts in 2019.

First National Bank has eight locations across Livingston County (two in Howell and Brighton, one in Whitmore Lake, Hartland, Fowlerville, and Genoa Township). Our Main Office location is closest to the City offices at 101 E Grand River. Located at the intersection of Grand River and Michigan Ave, the branch is within a half mile of the City office.

It would be an honor and privilege to further serve the City of Howell.

Sincerely,



Ronald L Long
President and CEO
rlong1@fnbh.com
517-545-2221



101 East Grand River | P.O. Box 800
Howell, Michigan 48844-0800
517.546.3150 | fnbh.com

November 27, 2020

City of Howell
611 E Grand River
Howell, MI 48843

To the City of Howell officials and staff,

First National Bank is grateful for the opportunity to submit the enclosed Proposal for Banking Services. Having been in Howell for more than 125 years and as the only bank headquartered in Livingston County, we hope that you will agree that we are the perfect community, financial partner.

Enclosed you will find our responses to the questions in your RFP, requested documents, and the completed pricing comparison. In addition, we have enclosed the following for your consideration:

- Who's Who & Where- a list of First National's Board of Directors, Executive Officers, and Branch Managers
- A listing of Hours and Locations
- Information on Insured Cash Sweep accounts
- Information on our investment partner, Executive Wealth Management
- Service Flier listing a sample of First National's community support efforts for 2019 and 2020

Any questions may be submitted directly to me at 517-540-6311 or kmccullough@fnbh.com.

Thank you for the opportunity and consideration,

Kim McCullough
Treasury Management Officer

REQUEST FOR PROPOSAL FOR BANKING SERVICES

First National Bank in Howell Response

CITY OF HOWELL
611 E GRAND FIVER
HOWELL MI 48843

INTRODUCTION

A. PURPOSE AND SCOPE

The City of Howell is seeking proposals from qualified banking institutions (the “bank”) to provide various banking services. The objective is to identify the banking institution(s) that can offer the most comprehensive services at the most competitive rates. Please acknowledge receipt of this banking services proposal via e-mail to cstanislowski@cityofhowell.org. Please provide a contact person and their e-mail address. All addendums and responses will be sent to your contact going forward.

The proposal has been divided into the following sections and exhibits:

1. Financial Services Overview
2. General Banking Information
3. Services Requested Requirements
4. Other Available Services
5. Pricing Proposal

Exhibits:

- Exhibit A – Public Act 20 and the City of Howell’s Investment Policy
- Exhibit B – Pricing Proposal Spreadsheet
- Exhibit C – Investable Balances
- Exhibit D – Account Activity based on Volume
- Exhibit E – Deposit Schedule

It is the City of Howell’s intent to maintain most banking services with one bank, yet maintain some diversity for investment purposes.

B. ELIGIBLE BANKS

A proposed bank must be a federally or State of Michigan chartered banking institution with offices located in Michigan, and in Livingston County within 10 miles of City Hall, and comply with our investment policy.

C. ACCOUNT COMPLIANCE

All accounts proposed by the banking institutions must be in compliance with Michigan Public Act 20 of 1943, as amended, and the City of Howell’s Investment policy, see **Exhibit A**.

D. PROPOSAL FORMAT – See Exhibit B

The proposal must be completed in its entirety. Any relevant supplemental information should be included as attachments. If a bank cannot meet a service requirement, the bank should enter “No Proposal” for the specific requirement.

E. TIMELINE (Subject to Change)

- RFP distributed to banks October 12, 2020
- Questions from all banks October 19, 2020
- Responses to all questions November 2, 2020
- Proposals due from banks December 1, 2020
- Review of bank proposals January 4, 2021
- Recommendation to City Council January 11, 2021

F. RESPONSE DATE

Four (4) copies of your proposal must be received by the City of Howell no later than December 1, 2020. Proposals must be clearly marked “BANKING SERVICES PROPOSAL”. One electronic copy is required. Mail or deliver responses to:

City of Howell
 Catherine Stanislowski
 Finance Director/Treasurer
 611 E Grand River
 Howell MI 48843
 Phone 517 546 3500
 Fax 517 546 6014
cstanislowski@cityofhowell.org

Late proposals will not be considered. Amendments to proposals will be considered only if they are received by the above deadline. A corporate official, legally authorized to bind the bank, must sign the proposal.

G. QUESTIONS

Should there be any questions regarding the bid process or specific aspects of the RFP they should be e-mailed or sent by facsimile transmission to the Finance Director/Treasurer on or before October 19, 2020.

By November 2, 2020, questions and answers will be consolidated and provided via e-mail to all bank contacts on record as having received the RFP.

H. SELECTION CRITERION

The City of Howell reserves the right to select the bank it feels will best support the City's banking needs. The City will entertain voluntary, alternate proposals for services not included in RFP.

Considerations

The selection criteria will include but are not limited to:

1. Treasury Management Service Fees
2. Earnings Credit Rate
3. Investment/Sweep Yield
4. Availability Schedule applied to deposit items
5. Financial Strengths
6. Quality of references
7. Availability and commitment of implementing new technologies

I. TERM OF BANKING SERVICE AGREEMENT

The City of Howell is proposing a 3-year contract term for this banking services agreement, with the option for two (2), two (2) year renewal clauses which may be used for the following four (4) years under the same terms and conditions. Either party has the option of discontinuation of the agreement with 90-day written notice.

J. RIGHT TO REJECT PROPOSAL

The City of Howell also reserves the right to waive any information or irregularities in any proposal and to reject any or all proposals.

SECTION 1- FINANCIAL SERVICES OVERVIEW

I. VOLUMES & BALANCES

See Exhibit C – Monthly Balances.

See Exhibit D – Activity Based on Volume.

II. DEMOGRAPHICS

The City of Howell is near one of the nation's busiest transportation intersections for national and international commerce – U.S. 23 and Interstate 96—Howell is 55 miles west of Detroit, 39 miles south of Flint and 38 miles east of Lansing, Michigan. It is one of two incorporated cities in Livingston County.

The City departments include the City Manager, Community Development, City Clerk, Finance, Human Resources, Public Services, and Utilities including water and sewer, and Public Safety with full-time Police department. The City currently has 58 employees. The City uses BS&A for our accounting system.

The City of Howell relevant statistics:

Area: Approximately 4.9 square miles

Populations: 9,489 (2010 census)

Property Valuations: 2020

Taxable Value – Ad Valorem \$339,345,120

Millage Rates:

City Operating 15.2724

Tax Rates (Per \$1,000.00 of Valuation)

Taxes are collected twice a year, due on July 31 and February 14 of each year.

III. BUDGET

You will find the Adopted FY 2020-21 budget at www.cityofhowell.org.

IV. SERVICES REQUESTED

The City of Howell is interested in the following services:

- Interest/Non-interest Bearing Accounts, including checking, savings, money market, sweep, etc.
- Branch Deposits
- Account Reconciliation
- Positive Pay
- Internet Banking-Including balance reporting, wires, ACH transmissions, check inquiry and Stop payments
- Check Imaging with 2-year history capability
- ACH Processing Debit and Credits
- ACH Debit Block
- Financing Services
- Investment Services
- Benefits to employees
- Any other benefits to the City

The City currently utilizes Point and Pay for our credit card processing and does not wish to change at this time.

See Section 3 for additional details.

SECTION 2- GENERAL BANKING INFORMATION

I. FINANCIAL STRENGTH

A. SAFETY AND SOUNDNESS

Identify **key** measures of the bank's financial strength, (e.g. capital ratios, market capitalization total assets).

First National Bank in Howell ("FNB" or "the Bank") is classified as *Well Capitalized* under federal banking regulations. Bank regulations require banks to maintain minimum capital levels to provide sufficient cushion to absorb or withstand adverse shocks (e.g., severe losses from bad loans) without experiencing insolvency. FNB's *Well Capitalized* classification means the Bank meets or exceeds the requirements for the highest regulatory capital category.

Recent regulatory capital levels and capital ratios reported by First National Bank in Howell were (tabular data presents dollars in thousands):

	9/30/2020	6/30/2020	3/31/2020	12/31/2019
Common Equity Tier 1 capital	\$ 57,343	\$ 55,456	\$ 53,692	\$ 52,296
Tier 1 capital	\$ 57,343	\$ 55,456	\$ 53,692	\$ 52,296
Total capital	\$ 62,150	\$ 60,411	\$ 58,808	\$ 57,387
Common Equity Tier 1 capital ratio	15.0080%	14.0557%	13.1519%	12.8735%
Tier 1 capital ratio	15.0080%	14.0557%	13.1519%	12.8735%
Total capital ratio	16.2661%	15.3116%	14.4050%	14.1267%
Leverage ratio	10.7689%	11.4219%	12.4668%	12.2835%

After weathering the effects of the Great Recession, the Company has reported pretax profits since 2012. Pretax income has trended favorably higher from \$228,000 reported in 2012 to \$7.3 million in 2019. Over the same period and through September 30, 2020, total assets have increased from approximately \$300 million at December 31, 2012 to \$541 million at September 30, 2020.

Bank management prioritizes asset quality and employs prudent underwriting practices designed to originate high quality loans that provide reasonable returns with limited risk of loss to the Bank. As a healthy, sound and well capitalized financial institution, FNB is well equipped to serve the current and future needs of its customers and community.

Importantly, FNB recognizes the unprecedented uncertainties surrounding the Covid-19 pandemic and the resulting hardship faced by our customers, borrowers, neighbors, business owners and community. In times like this, FNB's capital position and financial strength enable it to be a resource for the community to help withstand today's challenges as we await the resumption of normal life and economic activity. This was most recently evidenced by FNB's participation in the Paycheck Protection Program (PPP) under the federal CARES Act whereby approximately 500 greater Livingston County small businesses benefited from \$60 million in forgivable loans for small businesses to keep their workers on the payroll. FNB also worked proactively with its borrowers to grant payment modifications/deferrals to help ease the impact of the coronavirus which were extended to approximately 200 customer relationships representing \$54.7 million of outstanding loans.

B. CREDIT RATINGS

Provide ratings for the bank and/or subsidiary bank from the following agencies: Standard & Poor's/Moody's also acceptable are Bauer Financial ratings. Include ratings for Bank Financial Strength, Bank Deposits and Issuer rating.

First National Bank has not issued bonds/debt. As such, there are no credit ratings by Standard & Poor's/Moody's. Bauer Financial, Inc, and independent bank research firm, which analyzes public financial data reported by banks to bank regulators, ranks banks using a 5-star scale. Based on 6/30/2020 financial data, Bauer Financial has assigned a 5-star ("Superior"- the highest rating possible) to FNB and is attached. **Exhibit A**

At June 30, 2020, the date of the FDIC's most recent Summary of Deposits data for federally insured banks, FNB reported \$450.4 million of deposits compared to \$364.6 at June 30, 2019. Within FNB's primary

market area, Livingston County, Michigan, FNB remained in 3rd position and its market share increased from 12.07% at June 30, 2019 to 12.92% at June 30, 2020. Within the City of Howell, FNB reported \$231.2 million of deposits at June 30, 2020 representing 21.8% of local market share. This compares to \$175.8 million of deposits and 16.6% of local market share reported by the second largest insured depository bank operating in the City of Howell.

C. FINANCIAL STATEMENTS

Each proposer must submit with their proposals copies of their annual financial reports for the past two (2) years. A website link will be acceptable.

First National Bank in Howell Bancorp's audited financial statements for 2018 and 2019 are available on our website, www.fnbh.com/resources/investor-relations

D. Provide bank ownership information.

First National Bank in Howell is a wholly owned subsidiary of FNBH Bancorp, Inc. Ownership of FNBH Bancorp, Inc. is comprised of approximately 800 different shareholders. At September 30, 2020, shares of FNBH Bancorp, Inc. held by directors and executive management aggregated to approximately 51.5% of total shares outstanding. There is only one shareholder owning a 10% or greater interest in FNBH Bancorp, Inc.

II. ACCOUNT SERVICING

A. BANK CONTACTS

List names, titles, telephone and fax numbers and e-mail addresses for key bank contact personnel. Also provide a brief resume for each contact.

Carrie Newstead, Main Office Branch Manager
cnewstead@fnbh.com; Phone 517-544-2218; Fax 517-546-3138

Carrie Newstead has worked at First National Bank in Howell for over 17 years. She has served as a Customer Service Representative, Branch Manager, Security Officer, Cash Management Specialist, chaired the scholarship committee, and three years ago accepted the Main Office Branch Manager position. At every branch Carrie managed their deposit dollars and their loan portfolio grew. In her current position she manages over 5,000 deposit accounts and 130 Million in deposit dollars. Carrie was on our first Quality of Work life team and helped develop and run the service club our employees take part in. Carrie has also been responsible for setting up and training the branch staff on new teller software and has conducted many sales trainings for the bank. She is very involved in the community; she is a proud Rotarian and is currently serving as Assistant District Governor for District 6380, she is the race director for Dashing Through the Snow 5K, she served 6 years on a local school board, and has volunteered at almost every community event. Carrie was recently promoted to Assistant Vice President position to recognize her many contributions to First National Bank's success.

Kim McCullough, Treasury Management Officer
kmccullough@fnbh.com; Phone 517-540-6311; Fax 517-546-1108

Kim has more than 20 years of experience in community banking and has been with FNB for 2 ½ years. She has served as a Teller, Customer Service Representative, Branch Manager, before coming to First National as the Treasury Management Officer and Security Officer. She is responsible for all online products- installation, service, support, and serves as a main point of contact for business customers. Kim is part of our Quality of Work Life team and president of our employee service club. She has donated time to the Salvation Army's Lunch Bunch and Adopt a Family programs, United Way Day of Caring, and many other community events.

Patti Griffith, Director of Operations
pgriffith@fnbh.com; Phone 517-540-6348; Fax 517-546-1108

Patti Griffith started her career at First National Bank in 1984. She has filled various positions at the bank over the years including Branch Manager and Controller before being named Director of Operations in 2002. In her current role she oversees the staff responsible for Deposit Operations, Treasury Management, Security and Information Technology. She led the implementation team in the conversion of our core processing system in 2016 and is responsible for implementation of new products and IT projects. She earned her MBA from Madonna University. Patti is very active in community activities and currently serves on multiple boards including the Howell Area Chamber of Commerce, Howell Education Foundation and the Howell Rotary Club.

B. REFERENCES

Each proposer should include four (4) references of customers who have used services similar to those included in this request. Please provide name, address, telephone number, and email address for each reference.

Robin Hunt, Genoa Township Treasurer
robin@genoa.org; Phone 810-227-5225
2911 Dorr Rd
Brighton, MI 48116-9498

Laura Eisele, Handy Township Clerk
leisele@handytownship.org; Phone 517-223-3228
135 N Grand Ave
Fowlerville, MI 48836-0189

Jonathan Hohenstein, Howell Township Treasurer
treasurer@howelltownshipmi.org; Phone 517-546-2817
3525 Byron Rd
Howell, MI 48855-7751

Janine Teagarden, Controller Assemblers Inc
janine@assemblersgroup.com; Phone 248-470-8525
5300 E M36
Pinckney, MI 48169-1019

C. PROXIMITY

Provide the distance of your nearest bank branch to the City of Howell, City Hall location.

Our closest branch location is less than a half mile from City Hall at 101 E Grand River. We also have a drive thru available across the street at 110 E Washington (entrance is off Sibley).

D. COMPETITIVE POSITION AND FUTURE COMMITMENT

1. What differentiates your products/services from other providers?

The power of local banking, 125+ years in the making

First National Bank in Howell established its roots as First State and Savings Bank in 1891 and merged with First National Bank in Howell in 1946. Over our nearly 130 years in Livingston County, it's likely that your grandparents, parents, family members, friends and neighbors have banked with us – even worked for us.

From Brighton to Howell, Fowlerville to Whitmore Lake and Hamburg to Hartland, First National puts the power of local banking in your hands. You see, this is the place we call home. The folks who make decisions here appreciate your history and hopes for the future because we share them too.

Day to day, First National does much more than cash checks, take in deposits, issue ATM cards and make car loans. We reinvest your dollars wisely in your community. Your money helps businesses take off and grow and helps you buy a new home, send a child to college or live life according to your plan. No other area bank can make this claim: nine out of 10 loans we make are made here in Livingston County.

Today, as the only bank headquartered in Livingston County, First National takes great pride as a key corporate citizen. It is evident in the more than millions of dollars First National has contributed to area organizations, causes and events. Add to this the thousands of hours First National employees volunteer locally each year, and you'll understand why we think local banking is the only way to go. **Service - to our customers and community set First National Bank apart.** We hope you agree!

Please consider:

- a. Service – to our customers and community is what sets First National Bank apart! We call it the 'power of local banking'. We love what we do, and it shows in how we create better banking experiences for customers. Banking locally with First National makes service to our community possible and we love that too. *Serving customers and community... that's the power of local banking.*
- b. First National's Employee Service Club brings First National staff interested in community service together to make a difference in the community. The service club is an excellent illustration of 'the power of local banking' at work. Employee Service Club members participate collectively and individually to further local community service organizations, events and causes by providing human and financial resources as well as awareness.
- c. In 2019 alone, First National Bank provided over \$135,000 in financial support and the First National Employee Service Club volunteered over 1,250 hours to events, causes, civic involvement, service clubs and other non-profits, helping improve the quality of life across Livingston County. **Exhibit B- Summary of the bank's 2019 efforts.**
- d. In 2020, as the community faced pandemic, First National continued to support community organizations, causes and projects – as they faced the daunting challenge of

funding their efforts without the benefit of perennial events, fundraisers and activities. The bank continued to provide sponsorship and benefit without regard to whether an event took place or not. This is all possible through the power of local banking. First National customers banking locally make this possible. Without their patronage, this support is simply not possible. **Exhibit C- Summary of First National's efforts to date in 2020.**

- e. First National is the only bank headquartered in Livingston County – the bank's headquarters are a landmark in downtown Howell. As a key corporate citizen, we are also a significant taxpayer in the City of Howell. Any and all consideration from our local municipality to do business locally and with a city partner like First National is valued and appreciated.

2. What new services or features does the bank plan to offer, and within what time frame?

We recently added 24/7 call center support and web chat for our customers. We have approved upgrades to our website and online banking platforms that will be available in the third quarter 2021.

3. Provide any additional information, which you believe to be relevant to this RFP and your capabilities to provide the services requested, e.g., product brochures, and articles in trade journals.

First National would also love to provide services to City employees. We have free checking accounts with no minimum balance that include:

- Free debit cards
- Free online banking
- Free bill pay
- Free mobile banking with mobile deposit
- Free e-Statements
- Unlimited non- First National Bank ATM access worldwide (Other institutions may impose a fee for use of their ATMs)
- Free thank you gift
- Buy back of unused checks and debit cards from another financial institution
- Extended drive thru hours at all locations
- Full service extended evening and weekend hours at our VGs location

We also offer competitive personal loans with a 0.25% discount with auto pay, mortgages, home equity loans, investment services, and credit cards.

E. DISASTER RECOVERY

Provide an overview of the bank's disaster recovery plan.

First National has a Business Continuity Program in place for the purpose of providing general guidelines and specific procedures to be followed in the event of a disaster and/or an extended interruption of business operations. The plan was developed to meet the criteria of the Federal Financial Institutions Examination Council's Interagency Policy on Business Continuity Planning for Financial Institutions. The plan identifies risks and threats to critical business functions and reasonable short-term action plans to avert and recover from disruptions to critical business functions. The plan, consistent with all of the bank's policies and procedures, is to manage and mitigate the risks to our customers or employees. Safety and security of our employees and customers, as well as their associated data, is of foremost concern to the bank. The Program is reviewed annually by the bank. In addition, Office of the Comptroller of the Currency (our regulatory agency) regularly reviews our program for thoroughness and function.

- First National uses a third party for our core services. They are able to process our files on one of three out of state data centers, Texas, Missouri, and North Carolina. An annual test is performed to ensure that they are able to move the banks' processing to an alternate location. Those tests have been successful and met our recovery time objective.
- The same vendor processes our over the counter items (deposited checks) through a location in Chicago with an alternate location in Georgia. They also perform an annual test of processing through the alternate location.
- Wires are processed through our core vendor's software. If we are unable to access that for any reason for an extended period of time, we are able to manually send wires via phone.
- First National uses a vendor management process that includes verifying that prospective vendors have Business Continuity plans in place and reviewing testing results. Established vendor relationships are reviewed annually.

First National is in a unique position to assist the City in the event of a disaster. We have staff in our main office and branches that can meet City officials within two hours to discuss what needs to be done.

- Checks scanned for remote deposit would be in the bank's system and we would be able to process them.
- ACH transactions that had been transmitted would be transferred to the bank's system as well. If ACH transactions need to be sent that had not yet been transmitted, a township representative could access our system anywhere they could connect to the internet including any of our locations. Additionally, the bank could work with the township to manually enter transactions directly if needed.
- Checks that were not scanned could be picked up by a bank employee to be deposited at a branch or delivered to any of our locations by a Township employee.
- Bank staff would be available to assist with installing new deposit scanners as soon as one is available. The bank typically has spare scanners that can be borrowed. Delivery of a new scanner from our vendor takes 2-3 days.
- Account viewing, transfers, and other online services would be available to the township once an internet connection was available.

First National Bank, as a federally insured depository institution, is required to have disaster recovery and business continuity plans in place, with regular, periodic testing and updates. The bank's plan included strategies and action plans in the event of a pandemic. These were initiated and implemented in mid-March and continue today. **Exhibit D**

- COVID-19 Preparedness and Response Plan

- a. While First National Bank, per state mandates and executive orders, closed lobbies except by appointment, the bank expanded services delivered via our drive-up facilities and maintained branch operations at each of our 8 Livingston County offices. That expanded drive-thru service delivery continues today. Our remote delivery channels have performed well and increased, including online and mobile banking with e-deposit and bill pay, as well as phone and text banking. The bank recently implemented a 24/7 call center availability as well.
 - i. Out of an abundance of caution, we did close for a day or so at two locations for more intense cleaning and sanitizing after an employee reported symptoms. In both cases, a negative test resulted, but our plans dictate the safeguarding of staff and customers.

- ii. All of the bank's customer facing staff work in teams which allows us to continue operating should a staff member become ill thereby only sidelining one team, while the other can fill in until the other team isolates themselves and recuperates.
- b. During the first half of 2020, the bank worked proactively with its borrowers to grant payment modifications/deferrals to help ease the impact of the coronavirus. Approximately 200 customer relationships representing \$54.7 million (4.7% of the bank's total notes comprising 14% of the bank's loan portfolio balance) were granted some form of payment modification/deferral as a result of pandemic-related hardship.
- c. Approximately 500 greater Livingston County small businesses benefited from over \$62 million in forgivable loans through the bank's participation in the Paycheck Protection Program (PPP) under the federal CARES Act. We are now in the process of implementing the forgiveness process with these borrowers.
- d. The bank has also nominally increased its already substantial provision for loan loss as a precautionary measure given the unknown future that some of our borrowers face.
- e. First National is exceptionally proud of how the bank, staff and our customers have responded to this challenging time.

F. IMPLEMENTATION

What is the average lead-time required for implementation? Please provide a tentative plan and schedule for completing the transition to your bank.

The first step in the transition will be for the branch to open the deposit and ICS accounts. After the accounts have been opened, documents will be prepared for all online services and supplies can be ordered. It can take up to 10 business days to receive checks and deposit tickets. That two-week period will be used to complete the set-up of and training for online services. First National staff will be available to meet with the city as often as needed during the transition to ensure training is complete and questions are answered. There will inevitably be a period of overlap, with accounts open at both institutions, while outstanding items are paid.

SECTION 3-SERVICES REQUESTED REQUIREMENTS

BASIC INFORMATION

The City of Howell currently has 10 local depository accounts. Finance staff takes daily deposits (cash and checks) to a local bank branch for processing normally using drive up windows and walk in branch offices. Duplicate deposit tickets are received by the Finance Director/Treasurer. Currently approximately 2,000 accounts payable checks are issued yearly with positive pay. Some water payments are received via ACH. Payroll is issued bi-weekly in house through BS&A. See **Exhibit D**.

A. INTEREST/NON-INTEREST BEARING ACCOUNTS, INCLUDING CHECKING, SAVINGS, MONEY MARKET, SWEEP, ETC.

The City of Howell currently maintains several checking, savings and money market accounts. It is our intent to maximize our earning potential, while keeping costs down. Please provide a description of

accounts offered by your financial institution, the costs for each account and any interest rate earned on each account.

Public Fund Checking

- Interest bearing checking account available to municipalities
- No monthly or per transaction charges
- No transaction limitations
- Current rate 0.15%

Commercial Money Market

- \$1,000 minimum balance to waive \$10 monthly fee
- Up to six (6) checks/withdrawals per month
- Current rates

Balance	Interest Rate	APY
<\$24,999	0.01%	0.01%
\$25,000-\$49,999	0.025%	0.025%
\$50,000-\$99,999	0.05%	0.05%
\$100,000-\$249,999	0.10%	0.10%
\$250,000-\$499,999	0.15%	0.15%
\$500,000-\$999,999	0.30%	0.30%
≥\$1,000,000	0.40%	0.40%

Insured Cash Sweep (ICS) Checking

- Non-interest-bearing checking account
- Balances are swept overnight to multiple institutions to maintain FDIC insurance coverage for all balances with no limit. Reciprocal funds are deposited at First National so the community benefits from the balances on deposit with the City. This feature ensures that the accounts fit within the provisions of Michigan Public Act 20. The City would work directly, and exclusively, with First National Bank as custodian for the deposits.

Insured Cash Sweep (ICS) Money Market

- Interest bearing Money Market Account
- Balances are swept overnight to multiple institutions to maintain FDIC insurance coverage for all balances with no limit. Reciprocal funds are deposited at First National so the community benefits from the balances on deposit with the City. This feature ensures that the accounts fit within the provisions of Michigan Public Act 20. The City would work directly, and exclusively, with First National Bank as custodian for the deposits.
- Current rates

Balance	Interest Rate
\$0-\$24,999	0.00%
\$25,000-\$49,999	0.02%
\$50,000-\$99,999	0.03%
\$100,000-\$249,999	0.13%
\$250,000-\$499,999	0.18%
>\$500,000	0.23%

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

B. BRANCH DEPOSITS - See **Exhibit E** listing the activity for the prior fiscal year.

1. What is the cut-off time to ensure same-day ledger credit?

The cut off time to ensure same-day ledger credit is close of business at any branch location. Remote Deposit of checks can be processed until 7:00 pm for same-day ledger credit. Online transfers can be made until midnight to be processed same day.

2. What types of bags do you allow/require?

We do not require any particular type of bags for night or day drop. Deposits can be in envelopes, zip top bags, tamper proof bags, etc.

- Do you provide these bags?

We have non-locking, vinyl zipper bags that we can provide.

- Do you charge for these bags?

There is no charge for the vinyl bags.

3. Are deposit slips and or checks provided?

First National will order checks and deposit tickets, to the city's specifications, at no charge. We will also provide endorsement stamps if needed.

4. Provide your bank's availability schedule.

Exhibit E

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure.

C. POSITIVE PAY

1. Provide a brief description of each positive pay service that the bank offers.

First National offers Check Positive Pay and ACH Positive Pay.

Check Positive Pay compares clearing checks to issued files provided by the city, in amount and check number. Any discrepancies become Exception Items and the City would be notified.

ACH Positive Pay can block all transactions, debits only, credit only, or filter allowed transactions to post. Any transaction presented that is outside of the established rules become an Exception and the City would be notified.

2. Describe the products features.

Check Positive Pay

- Accessed through our online banking platform
- Issued items can be uploaded or manually entered
- Issued items must be entered by 4:00 pm to be included in that evening's processing
- Exception notifications can be emailed and/or texted to multiple users
- Exception items need to be resolved by 11:00am
- Report of Exception Items and Items Maintained available by Account(s), Date(s), Status, Exception Reason, Amount (range), and Check # (range)

ACH Positive Pay

- ACH rules, blocks, and filters are maintained by the bank
- Changes must be provided to the bank, in writing, by 4:00 pm to be included in that evening's processing
- Exception notifications can be emailed and/or texted to multiple users
- Exception items need to be resolved by 11:00am
- Report of Exception Items available by Account(s), Date(s), Status, and Amount (range)

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

D. ACCOUNT RECONCILIATION SERVICES

1. Provide a brief description of each account reconciliation service that the bank offers. Please provide sample reports.

Daily report of paid items can be generated by the bank. The report is available within the online platform as a fixed width, text document. Exact specifications can be tailored to the City's requirements.

Exhibit F

In addition, custom reports can be generated and saved by the City through the online platform. Filters include account number(s), date, status, exception reason, amount, and check number. Report criteria can be saved for future use and can be displayed on screen or downloaded in Word, Excel, PowerPoint, PDF, TIFF, MHTML, CSV, or Data Feed.

Exhibit G

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure.

E. INFORMATION REPORTING SERVICES

1. Provide a brief description of the information reporting services that the bank offers. Please provide sample reports.

Prior Day- Viewable summary of the prior day activity by account, including Available, Collected, and Ledger Balances, as well as totals by debit/credit of ACH Items, Checks, wires, transfers, and a total.

Exhibit H

Current Day- a summary of the current day activity by account, including Available, Collected, and Ledger Balances, as well as totals by debit/credit of ACH Items, Checks, wires, transfers, and a total.

Exhibit I

Position Report- Prior Day activity report, in a downloadable fixed position format. **Exhibit J**

Activity Report- Searchable report of transaction activity. Filters include account number (multiple may be selected), date (range), transaction type, amount (range), check number (range). Searches may be saved for future use. Activity can be displayed on screen or downloaded in Word, Excel, PowerPoint, PDF, TIFF, MHTML, CSV, or Data Feed. **Exhibit K**

Summary- Display Total Credits, Total Debits, Float, Current Balance, Available Balance, Collected Balance, # of Credits and # of Debits for specified Account(s) and Date(s). Summary can be displayed on screen or downloaded in Word, Excel, PowerPoint, PDF, TIFF, MHTML, CSV, or Data Feed. **Exhibit L**

2. Describe the products features including but not limited to:

- Applications/Modules available within the service
- Hours of Access/Time Windows
 - The system can be limited by day and time, by user
- Level of detail provided for prior day and for intraday information
 - Prior Day transactions show all detail available, including images of checks and deposited items.
 - Intraday ACH transactions are posted three times each day and will show the amount and description, checks are posted once daily and show the check number. The images will also be available. In branch deposits will show immediately. Remote Deposits will not show until after end of day processing.
- History Retention
 - The default history retention is 180 days. However, we have the ability to change that by account number and will work with the City to ensure that the amount of history required is retained
- Export Capabilities
 - Transactions can be exported since last download, since last statement, or by date range in OFX, QFX, QBO, IIF, QIF, CSV, or TXT formats.
- Internal Control Options/Security Features
 - General Security Features include the use of Secure Tokens and IP Restricted Access. User specific security includes access restricted by day/time, specific account access, functionality access- overall or by account, dual control- always or over specified limits
- Imaging Capabilities
 - Images of cleared checks are available for all retained history. Deposits and deposited items are also available for the retained history.
- Technical Capabilities
- Reporting-Paper vs. Electronic vs. Internet
 - Statements and notices are available in paper (by mail) or electronic format (retrieved in pdf from online banking). There is not charge, regardless of the delivery method. Customers determine which they prefer, by account and document. Document types include statements, returned deposit item notices, overdraft notices, etc. The default is paper.
- System Requirements
 - The only requirement to access our system is a supported internet browser. Supported browsers include the current versions of Microsoft Edge, Firefox, Safari and Chrome, as well as Internet Explorer 11.

3. RETURNED ITEMS

a. Describe your procedure for handling non-sufficient fund checks deposited into a City of Howell account.

Deposited items that are returned NSF are typically redeposited one time. A notification is generated to inform the account holder and can be sent electronically for quicker delivery. Items returned a second time are charged back to the account. Notification and a legal copy of the item are mailed to the customer.

We have the flexibility to customize this process to our customer's needs, including calling to notify, not redepositing, etc.

b. Can return items be automatically re-deposited? If so, how many times?

Yes, items can be redeposited one time, per Federal Reserve guidelines.

4. STOP PAYMENTS

a. Can stop payments be placed manually? On-line?

Stop payment orders can be requested online, in branch or over the phone. Those requested in branch or over the phone will require a signature to confirm within 14 days which can be done by email or fax.

There is a \$10 fee for each Stop Payment request.

b. Can the period be extended?

Stop payments are valid for six months. If a stop needs to be extended, a new stop payment order would need to be placed.

c. Can you request stop payments for a range of checks? What is the limit of the range?

Yes, stops can be placed on a range of checks. There is not a limit to the range.

5. WIRES

a. What methods of initiation does the bank offer? Is there opportunity for the treasurer to initiate transfers on line?

Domestic and foreign wires can be requested by phone.

Domestic wires can be initiated online. Dollar limits can be set by user and dual control is available.

b. What are the opening hours and the cut-off times in Eastern Standard Time for initiating wire transfers to ensure same-day execution?

Wire requests received by 3:00 pm will be processed on the same day. Later requests may be able to be processed as an exception by contacting our Call Center.

c. What is the cut-off time for incoming domestic wire transfers to receive same day credit?

Incoming wires are processed until 4:30 pm each day. Wires received after that time will be processed the next business day.

d. Does the bank's wire transfer system have the capability of warehousing instructions for future dated wire transactions?

Our online wire system does accept future dated wires.

e. Does your bank have the capability to require different levels of requestor/approval for wires and/or ACH payments?

Our system has dollar limits that can be set at the company and user level. Dual control is available for ACH and wires. Dual control can be required for all users and all transactions or specified by user and/or amount.

6. Does your banking institution require the use of secure e-mail? If so what type of encryption is used?

We use secure email when messages contain sensitive information. We use Zixencrypt. If the receiving server supports TLS encryption the message will pass through to the receiver's inbox. If not, the message will be held in a secure portal for the receiver to pick up.

Please include any costs of fees associated with the services described in this Section in the attached proposed fee structure.

F. CHECK IMAGING WITH 2 YEAR HISTORY CAPABILITY

The City of Howell needs the ability to access paid checks for a minimum of 2 years. Please provide a detailed explanation of how your financial institution could accommodate these requirements. Images of paid items can be accessed in several ways. Statements can be generated with images, either on paper, as a pdf, or on a CD. Check images can be requested from the bank for up to 7 years. Images are available in our online banking history. This typically is available for six months, but we can extend that for 2 years for the City.

Please include any costs of fees associated with the services described in this Section in the attached proposed fee structure.

G. ACH PROCESSING DEBIT AND CREDIT

The City of Howell uses ACH processing for direct deposit of payroll. The City uses Point N Pay for its customers payments of water and taxes. The City of Howell receives numerous payments from the State of Michigan and the Federal Government via ACH Deposit.

1. Describe the service delivery method (direct transmission, PC-based system, web based) that you recommend based upon the information outlined for our organization.

ACH origination is available through our online banking. The system can store batch information to be initiated or accept NACHA files created in other systems.

Point N Pay, State of Michigan and the Federal government will send credits directly to the City's account, which will be accepted and posted by First National.

2. Describe the products features including but not limited to:

- Transmission procedures
Batches can be created and saved in our online system to be used over and over, or NACHA files can be uploaded into the system to be originated.
- Transmission time windows/ACH hours of operation
Files transmitted by 4:00 pm can be effective as soon as the next business day. They can also be scheduled in advance by up to 13 business days.
- Process for reversing/deleting files
Files can be uninitiated by the City until they are processed by the bank. The bank may be able to delete files after that time depending on the effective date of the transactions.
- Electronic reporting capabilities
- Security features
Accounts that are given access to ACH online are provided additional security features. Secure tokens are required to login, in addition to IDs and passwords. Access is limited to pre-identified IP Addresses, as well as by day and time.
- System requirements
The latest versions of Microsoft Edge, Internet Explorer 11, and current versions of Firefox, Safari, and Chrome are supported.

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

H. ACH DEBIT BLOCK

The City of Howell uses debit block to prevent unauthorized persons or companies from electronically debiting our bank account. We have established a list of vendors that have our authorization to debit our bank account for their payments.

1. Describe how your financial institution would handle this feature for our organization. First National is able to put a debit block on all City accounts. Exceptions to that can be made for authorized vendors by providing the Company IDs. Transactions that are received and not on the authorized list can be viewed and approved or denied through our online banking. The cutoff for making decisions is 11:00 am.

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

I. INVESTMENT SERVICES

BASIC INFORMATION

The City of Howell is permitted by law and Board policy to invest surplus funds in accordance with Michigan Public Act 20 of 1943, as amended. The City's Investment Policy is attached as **Exhibit A**. Some of our investments included certificates of deposit and money market investments. We would like to know what your institution has available.

- Please describe the investment options your bank can offer to the City of Howell. Would the City be able to see interest rates on monthly statements or on-line? Certificates of deposits are available at competitive rates. Contacting us would be the best way to obtain current available rate options. For existing accounts, the rates are available through online banking.

Money Market Accounts are available with First Nationals and have rates tiered by balance. Rates are printed on each monthly statement.

ICS Money Market Accounts are available with rates tiered by balance. Deposits are placed with other network banks in amounts under the FDIC limit to ensure that all balance are insured. Reciprocal funds are deposited at First National so the community benefits from the balances on deposit with the City. This feature ensures that the accounts fit within the provisions of Michigan Public Act 20. The City would work directly, and exclusively, with First National Bank as custodian for the deposits.

Exhibit M

Certificate of Deposit Account Registry Service (CDARS) CDs can be opened through First National Bank. Similar to the ICS program, deposits are placed with other network banks in amounts under the FDIC limit to ensure that all balance are insured. Reciprocal funds are deposited at First National so the community benefits from the balances on deposit with the City. This feature ensures that the accounts fit within the provisions of Michigan Public Act 20. The City would work directly, and exclusively, with First National Bank as custodian for the deposits.

Exhibit M

First National has a relationship with Executive Wealth Management for investments as well. Our Private Wealth Advisors, Zach Messina and Rob Larsen, are available as trusted fiduciaries to advise our clients, both personal and businesses, on protecting and growing their investments.

Exhibit N

- What safekeeping or custodial arrangements are available for investments purchased by the City of Howell, either from the bank or from another provider?
n/a
- What methods (telephone, computer, other) are available for the City of Howell to communicate information regarding investment transactions to your bank?
First National is able to take communications by phone or email regarding investments with the bank.
- Does your bank offer automatic sweep of available balances into money market or other investments? Please describe. Please provide monthly average yields for the last twelve (12) months on the sweep vehicle recommended in this proposal.
First National is able offer automatic sweeping of balances to a money market account. Due to regulations on the number of withdrawals that can be made to a money market account, we are unable to sweep from the money market back to the checking account. Rates on the money market would be the same as the Commercial Money Market listed in the response to 3A. First National does not offer sweeps to non-bank products. The rates on this type of product have not been high enough to justify the fees involved for many years.
- How soon after a deposit is made to a checking account are funds swept to the investment vehicle? Describe this process in detail.
n/a
- Please indicate any costs or fees associated with the services described in this Section in the attached proposed fee structure.

SECTION 4 – OTHER AVAILABLE SERVICES

- For this section, please describe any products of services not specifically mentioned here, which your bank offers, and which you believe would be beneficial to the City of Howell.
As a manager of public funds, the City works to keep monies safe which can be challenging. First National is part of the Promontory Network with access to Insured Cash Sweep checking and money market accounts, as well as the CDARS Certificate of Deposit program. Through ICS, funds are divided into amounts under the FDIC maximum and placed with ICS Network members, all of which are FDIC insured institutions.

First National Bank has been collecting tax payments from many municipalities and would offer the same to the City. This would allow your residents to make tax payments at any of our branch locations, including during our extended evening hours and weekends.

Exhibit O

- Please indicate any costs or fees associated with the services described in this Section in the attached proposed fee structure.

SECTION 5 – PRICING PROPOSAL

Please see attached completed Pricing Proposal Spreadsheet - **Exhibit B**. All fields must be completed and any blank or zero amounts in a field will mean no cost to the organization.

1. Do we compensate your financial institutions for services by explicit fees, compensating balances, or a combination of the two?

2. How are your financial institution's monthly earnings credit rates calculated?
3. Provide historical rates for the last year.

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure.

Non-Discrimination

Upon submission of this proposal, the Financial Institution agrees that he/she will comply with the Federal Civil Rights Act of 1964 as amended; the Federal Civil Rights Act of 1991 as amended; the Americans with Disabilities Act of 1990 as amended; the Elliot-Larson Civil Rights Act, Article 2, Act No. 453, Public Act of 1976 as amended; the Michigan Handicapper's Civil Rights Act, Article 2, Act No. 220; Public Act of 1976 as amended, and all other applicable Federal, State, and Local laws and regulations. Specifically, providers are required not to discriminate against any employee or applicant for employment with respect to such person's hire, tenure, terms, conditions, or privileges of employment, or any other matter directly or indirectly related to employment because of such person's race, color, religion, national origin, ancestry, age, sex, or disability as defined by law. Breach of this covenant may be regarded as a material breach of the contract or purchase agreement and may be processed as provided under the State of Michigan laws.

Official Submitting Proposal:

Name: Catherine Stanislawski
Title: Finance Director/Treasurer
Phone: 517 546 3500
Date: October 12, 2020

My signature certifies that the proposal as submitted complies with all terms and conditions as set forth in this RFP.

I hereby certify that I am authorized to sign as a Representative for:

Bank Name: _____

Official Completing Proposal:

Title: _____

Phone: _____

Date: _____

Signature: _____

**EXHIBIT B
CITY OF HOWELL
PRICING PROPOSAL**

Based on the schedule attached of prior 12 mos activity - Exhibit D

Investable Balance \$
Earnings Credit For Investable Balance n/a

Service Description	Volume	Unit Price	Service Charge	Comments
General Account Services				
Monthly Service Fee	162	\$ -	\$ -	no charge
Checks Paid	2,398	\$ -	\$ -	no charge
Deposits Processed	792	\$ -	\$ -	no charge
Deposit Items	14,306	\$ -	\$ -	no charge
Returned Item	19	\$ 10.00	\$ 190.00	
Returned Items online viewing maint	36	\$ -	\$ -	n/a
ACH Debit/Credit Received	633	\$ -	\$ -	no charge
Business Security				
ACH Positive Pay	96	\$ -	\$ -	no charge
Full Check Block	72	\$ -	\$ -	no charge
Check Positive Pay	24	\$ -	\$ -	no charge
Check Positive Pay Exceptions	10	\$ -	\$ -	no charge
Automated Clearing House				
ACH Maintenance	48	\$ -	\$ -	no charge
Debit Originated	3,167	\$ -	\$ -	no charge
Credit Originated	2,864	\$ -	\$ -	no charge
ACH Returned Item	16	\$ -	\$ -	no charge
Branch Cash Deposit Processing				
Branch Cash Deposit Processing	303,594	\$ -	\$ -	no charge
Wires				
Wires Incoming Domestic	3	\$ 10.00	\$ 30.00	
Wires Initiate Domestic	1	\$ 25.00	\$ 25.00	
Other Services				
Online Banking	-	\$ -	\$ -	no charge
Account Reconciliation	-	\$ -	\$ -	no charge
Sweep Account	-	\$ -	\$ -	n/a
Check Imaging	-	\$ -	\$ -	no charge
Remote Deposit	-	\$ -	\$ -	no charge
Other Charges & Credits				
Stop Payment - Electronic	-	\$ 10.00	\$ -	
NSF/Overdraft	-	\$ 35.00	\$ -	
Federal Reserve Deposit Insurance		\$ -	\$ -	no charge
		\$ -	\$ -	
		\$ -	\$ -	
		\$ -	\$ -	
Total Charge For Services			\$ 245.00	

Respectfully Submitted By:

Kim McCullough
Assistant Vice President, Treasury Management Officer
Bank

November 27, 2020

Date

State:

Institution Name:
 OR

FDIC#:
 OR

Tell Me More	Star Rating	Name	FDIC Certificate Number
Tell Me More http://star-ratings/tell-me-more?cert=14370&type=B	5 STARS	First National Bank in Howell - Howell, MI http://www.fnbh.com	14370

Star ratings are current as of 10/16/2020 . Bank star ratings are based on 06/30/2020 financial data; credit union star ratings are based on 06/30/2020 financial data.

Downloadable reports on individual institutions as well as on groups of institutions are also available from the "Tell Me More" Button.

Three easy ways to lookup an institution. First, select Bank Rating or Credit Union Rating, then...<https://www.bauerfinancial.com/>

1. Select a State. An alphabetical list of all institutions in that state will display below.
2. Select by institution name. Begin typing and a list will appear with the institutions that match your input.
3. If you know the **FDIC** Certificate Number or **NCUA** Charter Number, enter the unique number.



STAR RATING DEFINITIONS:	
5 STARS	Superior (These institutions are recommended by Bauer.)
4 STARS	Excellent (These institutions are recommended by Bauer.)
3 1/2 STARS	Good
3 STARS	Adequate
2 STARS	Problematic
1 STAR	Troubled
ZERO STARS	Our lowest rating
S.U. START UP	Start-up. Institutions that are too new to rate. (Obsolete beginning with June 30, 2018 financial data.)
N.R. NOT RATED	Credit Unions that either: have less than \$1.5 million in assets, are not NCUA insured or are too new to rate.
FDIC/ RSLVD	Institution has failed or is operating under regulatory conservatorship.

Financial data is compiled for U.S. banks and thrifts from call report data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. CEO names and addresses are subject to change. While our staff makes every effort to ensure that these are current, the accuracy and completeness cannot be guaranteed by BauerFinancial.

All institutions are subject to federal regulatory capital requirements, but those requirements vary among institutions and are dependent on many factors. In general, banks are required to maintain a leverage capital ratio of at least 4%, a tier 1 risk-based capital ratio of at least 6% and a total risk-based capital ratio of at least 8%.

In addition to the capital ratio, other criteria are used to determine the BauerFinancial™ Star-Rating. Some of these include but are not limited to: profitability/loss trend, evaluating the level of delinquent loans, chargeoffs and repossessed assets, the market versus book value of the investment portfolio, regulatory supervisory agreements, the community reinvestment rating (CRA), historical data and liquidity.

[\(/#facebook\)](#) [\(/#twitter\)](#)

<https://www.addtoany.com/share?url=https%3A%2F%2Fwww.bauerfinancial.com/star-ratings%2F&title=Star%20Ratings>

Service.

Service — to our customers and our community — sets First National Bank apart.

In 2019, First National provided over \$135,000 in financial support and our 'Employee Service Club' volunteered over 1,250 hours toward helping improve the quality of life across Livingston County with these and other activities.

- Hartland Family Winterfest sponsor
- Livingston County United Way's "Community Connect" sponsor
- Oakland Livingston Human Service Agency (OLHSA) 'Walk for Warmth' sponsor and participant
- 'Walk for Warmth' Penguin Sales benefit OLHSA Home Heating Program
- January 'Casual Because We Care' proceeds benefit the Livingston County Severe Weather Network
- Livingston Sunrise Rotary 'Midnight in the Tropics' event sponsor
- Howell Chamber of Commerce February program sponsor
- Livingston County Community Foundation Fund sponsor and donor
- Fowlerville Rotary Blankets event sponsor
- Boy Scouts Three Fires District sponsor
- Girl Scouts Heart of Michigan Financial Aid sponsor
- February 'Casual Because We Care' proceeds benefit Livingston County Severe Weather Network
- Charyl Stockwell Beluga Ball sponsor
- Governor's Cup Tae Kwon Do Championships sponsor
- St. Joseph Livingston Health System Livingston Ball sponsor
- Big Brothers Big Sisters Bowl for Kids Sake sponsor and participant
- March 'Casual Because We Care' proceeds benefit Weekend Survival Kits
- Habitat for Humanity Home is the Key Gala sponsor
- Special Ministries Basketball Game event sponsor
- Livingston County Concert Band season sponsor
- Howell Area Historical Society and Depot Museum donor
- Genesis House All Minds Matter 5k sponsor
- Cornerstone School Roaring 20's Auction sponsor
- Performing Arts Dance Theater sponsor
- Howell HS Bass Fishing Nation sponsor
- Livingston Arts Council Art Matters event sponsor
- April 'Casual Because We Care' proceeds benefit Kids Wings
- Cleary University Vehicle to a Better Future event sponsor
- Hartland HS Student Food Pantry sponsor
- Brighton Farmer's Market presenting sponsor
- Hartland Farmer's Market presenting sponsor
- Howell's Sunday Farmer's Market presenting sponsor
- May 'Casual Because We Care' proceeds benefit The Hive Howell Teen Center
- Livingston County Humane Society Fur Ball sponsor
- Friend of the Vets Car Show sponsor
- First National Bank Community Scholarship Program Student Scholarships and Teacher Classroom Grants
- Great Start Livingston donor
- Salvation Army of Livingston County Clays for a Cause sponsor
- Livingston County 4H Plat Book ad sponsor
- Howell Parks and Recreation Scofield Park Naming Plaque sponsor
- Michigan Bankers Association Harding Scholarship event sponsor
- Howell Main Street Howell Art Project sponsor
- Brighton Rotary Top of the Mountain Dash or Crash sponsor
- Hartland Community Council Memorial Day Parade sponsor
- WorkSkills Corporation Golfpalooza event sponsor
- Southwest Elementary PTO Family Fun Fest sponsor
- Howell Softball sponsor
- Pink Party sponsor and participant
- June 'Casual Because We Care' proceeds benefit Always Hope Animal Rescue
- Whitmore Lake Chamber of Commerce Goofy Golf event sponsor
- Hartland Polo Classic event sponsor
- Livingston Community Alliance Golf event sponsor
- Howell Main Street Rock the Block event sponsor
- St. Joseph Livingston Community Garden participants
- VINA Dental Golf Fundraiser sponsor
- Livingston County United Way Women United Growing Great Kids Classroom sponsor
- Concerts at the Courthouse season sponsor
- July 'Casual Because We Care' proceeds benefit Mentor Livingston
- Hartland Teen Center Golf Fundraiser sponsor
- Livingston County Deputy Sheriff Benevolent Society Golf event sponsor
- LACASA Drive Out Child Abuse event sponsor
- Howell HS Senior event sponsor
- St. Joseph Catholic School Golf Fundraiser sponsor
- Shepherd of the Lakes School Golf Fundraiser sponsor
- Brighton District Library Learning Panels sponsor
- Bennett's Beavers Golf event sponsor
- Big Brothers Big Sisters Double the Impact supporter
- August 'Casual Because We Care' proceeds benefit Erin's Angels Michigan Make a Wish
- Hartland HS Band Boosters Uniform Drive sponsor
- Scofield Park Plaque sponsor
- Hamburg Family Fun Fest sponsor
- Howell Main Street Mural Project Sponsor
- Fowlerville Rotary Golf Classic sponsor
- Oak Pointe Community 4th of July event sponsor
- Connect Five Veterans Traveling Memorials sponsor
- Howell Main Street Food Truck Rally sponsor
- Taste of Brighton Stage sponsor
- Melon Fest Activity sponsor
- Fowlerville Family Fair sponsor
- Livingston County 4H Livestock Auction participant and buyer
- Shepherd of the Lakes School 5k sponsor
- Brighton Kiwanis Millpond Concerts sponsor
- Hartland Cromaie Library Summer Music Series sponsor
- LACASA Garden Tour Weekend and Twilight in the Garden event sponsor

Serving customers and community... that's the power of local banking.

- United Way of Livingston County Day of Caring sponsor
- September 'Casual Because We Care' proceeds benefit First National's staff annual effort to adopt local families in need for the holidays
- Love INC, le Concours de Livingston event sponsor
- Brighton's Smokin' Jazz and Barbecue Blues Fest presenting sponsor
- Julianna's Wishes Miles for Smiles event sponsor
- Hartland Schools Robotics sponsor
- Kenzie Classic Swim Meet sponsor
- Howell HS Yearbook Ad sponsor
- Varsity Club Foundation event sponsor
- Fantasy of Lights Writing Future Chapters fundraising event sponsor
- Family Readiness Expo sponsor
- Community Theatre of Howell season sponsor
- VINA Dental Tailgate sponsor
- October 'Casual Because We Care' proceeds benefit VFW Post 1008 Waterford
- Reaching Higher Fall Gala sponsor
- Scouting's Distinguished Citizen Breakfast presenting sponsor
- Howell Chamber of Commerce B2B Expo supporting sponsor
- Economic Development Council of Livingston County Annual Meeting sponsor
- Fowlerville Athletics Gameday sponsor
- Hartland HS Athletics corporate sponsor
- Brighton HS Football and Lacrosse business sponsor
- Whitmore Lake HS Touchdown Club sponsor
- Howell Jr. Football and Cheer sponsor
- Hartland Area Youth Athletic Association (HAYAA) sponsor
- LACASA Denim and Diamonds event sponsor
- Howell Rotary Tour de Livingston Family Fun Ride sponsor
- Brighton Center for the Performing Arts Applause sponsor
- Howell HS Athletics Business Club member
- Arc Livingston Celebrity Holiday Fashion Show sponsor
- Mentor Livingston Evening with Our Stars sponsor
- Legend of Sleepy Howell event sponsor
- Volunteers of Armor Great Pumpkin Car Show sponsor
- November 'Casual Because We Care' proceeds benefit Arc Livingston
- Holiday in the Park event sponsor
- Livingston County Homeless Continuum of Care Homeless Awareness Month sponsor
- Howell Nature Center's Wild Wonderful Night sponsor
- HERO Roundtable sponsor
- Fowlerville HS Yearbook sponsor
- Brighton Community Education Veterans Auto Tech Class sponsor
- Scouting's Distinguished Citizen Breakfast sponsor
- Howell Equestrian Team sponsor
- Hartland Senior Center sponsor
- Livingston County Concert Band sponsor
- Howell's Scots Bots sponsor
- Hartland's Cromaine Library Polar Express event sponsor
- Brighton Holiday Lights on the Millpond sponsor
- Howell's Fantasy of Lights parade participant
- Christmas in the Ville Race and Hay Ride sponsor and parade participant
- December 'Casual Because We Care' proceeds benefit Michigan Gift of Life



Our job is to create a better banking experience for you — and we love what we do.

Let us know how we can be of service. Call or stop in today.





Community Spirit and Corporate Citizenship

Service - to our customers and community sets First National Bank apart! We love what we do and it shows in how we create better banking experiences for customers. Banking with First National makes service to our community possible and we love that too. Thanks for helping us make this community spirit possible by banking locally with First National.

Serving customers and community... that's the power of local banking.

First National's Employee Service Club

The Employee Service Club brings First National staff interested in community service together to make a difference in the community. The service club is an excellent illustration of “The power of local banking” at work. Employee Service Club members participate collectively and individually to further local community service organizations, events and causes by providing human and financial resources as well as awareness.

A summary of First National's corporate citizenship efforts thus far in 2020...

While many perennial events were upended due to the COVID pandemic, First National's support continued even when events were unable to be staged as a way of supporting these organization's efforts during a trying time.

- Hartland Family Winterfest sponsor
- Homeless Continuum of Care-Community Connect sponsor
- Oakland Livingston Human Service Agency (OLHSA) 'Walk for Warmth'
- OLHSA Walk for Warmth Penguin Sale proceeds sponsor
- 'Walk for Warmth' Penguin Sales benefit OLHSA
- January 'Casual Because We Care' proceeds benefit the Ribbon Warriors/Howell HS Interact
- Brighton HS Band Booster sponsor
- Howell Area Chamber of Commerce Annual Meeting Awards sponsor
- Livingston Sunrise Rotary 'Midnight in the Tropics' event sponsor
- Community Foundation for Livingston County-First National Bank Community Fund
- February 'Casual Because We Care' proceeds benefit Bountiful Harvest
- Charyl Stockwell Beluga Ball sponsor
- St. Joseph Livingston Health System-Livingston Ball sponsor
- Mentor Livingston's Bowlapalooza
- March 'Casual Because We Care' proceeds benefit Howell HS's Senior Survivor/Special Olympics
- Habitat for Humanity-Home is the Key Gala
- Livingston County Concert Band-season sponsor
- Cleary University-Vehicle To A Better Future
- Hartland HS Senior Night Event sponsor
- Whitmore Lake HS Yearbook ad sponsor
- Livingston County First Responders Benevolent Fund Gala
- Scouting's Three Fires District Co-Sponsor

- VINA Dental Spring Gala sponsor
- Mentor Livingston Bowlapalooza lane sponsor and participant
- Southwest Elementary PTO Family Fun Fair
- Livingston County Choirs Youth Concert sponsor
- Brighton Rotary Top of the Mountain Dash or Crash sponsor
- Second Chance Support Network Spring Banquet Sponsor
- Cleary University-Vehicle to a Better Future Commencement Sponsor
- Howell Downtown Main Street/DDA Annual
 - *Food Truck Tuesdays, Howell Art Project, Rock the Block and Food Truck Rally*
- Howell Bass Nation Fishing Club sponsor
- Hartland HS Track and Field Tent sponsor
- Genesis House All Minds Matter event sponsor
- Recycle Livingston sign sponsor
- Brighton Rotary's Top of the Mountain Dash or Crash Sponsor
- Governor's Cup Take Kwon Do Championship Program Ad Sponsor
- Angelman Syndrome Walk sponsor
- Hartland Polo Classic Sponsor
- VINA Dental golf event sponsor
- Work Skills Foundation Golf Palooza sponsor
- Howell HS Baseball Banner Sponsor
- Oak Pointe Scholarship 5k sponsor
- First National Bank Community Scholarship Program
- Livingston Promise scholarship sponsor
- Brighton Farmer's Market presenting sponsor
- Hartland Farmers Market presenting sponsor
- Howell's Sunday Farmers Market presenting
- Saint Joseph Livingston Community Garden
- Brighton DDA-Street Closure sponsor
- LACASA Drive Out Child Abuse event sponsor
- Lucas for Lucas golf outing sponsor
- LACASA Garden Tour Weekend sponsor
- Howell Chamber of Commerce golf classic spo
- Brighton Area Chamber of Commerce golf event
- Hartland Chamber of Commerce golf event
- Home Builders Assoc of Livingston County
- Fowlerville Family Fair sponsor
- A Taste of Brighton sponsor
- Livingston County 4H Livestock auction
- Hartland Teen Center event sponsor
- LACASA Denim and Diamonds event sponsor
- VINA Dental Tailgate
- Fowlerville HS Yearbook ad sponsor
- Hartland HS Athletics Corporate sponsor
- Howell Area Junior Baseball Assoc-Bennett Field
- Livingston County First Responder Benevolent Fund golf event sponsor
- Love INC golf event in-kind sponsor
- Howell Rotary's Tour de Livingston sponsor
- Howell Area Junior Football sponsor
- 140 Ice Den Dasher Board sponsor
- Howell Parker Middle School Robotics Team
- Walk to End Alzheimer's sponsor
- Scouting's Distinguished Citizen Breakfast
- Brighton HS Football and Lacrosse Business Club
- Howell Parks and Rec-Legend of Sleepy Howell
- Mentor Livingston's Diva's Night Out sponsor
- First National Bank's Autumn Celebration benefitting Livingston County Veterans Services
- Brighton Chamber of Commerce Smokin' Bar-BQ Jazz Fest presenting sponsor
- Howell Nature Center's Wild Wonderful Night virtual event sponsor
- Arc Livingston Celebrity Fashion Show sponsor
- Fowlerville Business Assoc-Christmas in the Ville
- Howell Chamber of Commerce/Howell Parks and Rec - Fantasy of Lights/Light Up Howell

First National Bank in Howell COVID-19 Preparedness and Response Plan

In accordance with the State of Michigan Department of Health and Human Services (DHHS) Emergency Order under MCL 333.2253 and the CDC Interim Guidance for Businesses and Employers Responding to Coronavirus Disease 2019 (COVID-19), May 2020, First National Bank in Howell (“Company”) institutes this COVID-19 Preparedness and Response Plan (“Plan”).

Company aims to protect its workforce by enacting all appropriate prevention efforts. Company is continually monitoring guidance from local, state, and federal health officials and implementing workplace and Plan modifications where appropriate.

Employees with questions are encouraged to contact Human Resources via phone at 517-540-6346 and/or email at mcampbell@fnbh.com.

Company designates the following worksite supervisors/employees to implement, monitor, and report on this Plan:

Maribeth Campbell
Patti Griffith
Marty Smith
Carrie Newstead
Jan Bouchard
Brian Siebert
Mary Tumbarella
Carrie Conine
Laura Carpenter
Steve Jacob
Laurie Marshall
Michelle Williams
Angie McFarland

Company will designate additional individuals as needed.

This Plan is maintained and posted at all Company locations.

1. Prevention Efforts and Workplace Controls

a. Cleanliness and Social Distancing

Company limits the number of employees present on premises and the movement of employees between work sites to no more than is strictly necessary. Employees who are able to perform their essential duties remotely may be permitted to work from home in accordance with approved telework arrangements.

Management will continue to monitor and limit on site work to only those employees that are necessary. To ensure business continuity can be maintained if there were to be an outbreak in the office, management will review recommended guidance to determine when staff working remotely

will return to the office. Company establishes the following recommended social distancing and other safety measures for employees working on site:

- Gatherings where social distancing cannot be maintained are prohibited;
- Staff meetings are postponed, cancelled or held remotely;
- Employees are required whenever possible while at work to maintain physical distance even when on break, and are encouraged to do so when away from the workplace.
- Employees are required to maintain physical distance when reporting to work, clocking in, leaving work, and clocking out;
- Company utilizes ground markings, signs, and physical barriers, as appropriate, to further facilitate social distancing;
- Employees' work stations are no fewer than six feet apart;
- Whenever possible, Company utilizes flexible and/or rotational scheduling, including staggered start and break times, to limit the number of employees simultaneously working on-site;
- Company assigns employees to dedicated entry points to reduce congestion at the main entrance;
- Company provides visual indicators of appropriate spacing for employees throughout the premises and outside of the dedicated entry points in case of congestion;
- Company restricts usage of non-essential common space;
- Company utilizes physical barriers, where possible and appropriate, separating work stations from cafeteria tables;
- Company turns off water fountains;
- Company posts this Plan to emphasize the importance of personal hygiene;
- Employees' interactions with the general public and delivery personnel are modified to allow for social distancing and additional physical space between parties; and
- Non-essential travel and in-person visits are postponed or cancelled.

Company provides employees with, at a minimum, non-medical grade face coverings, as well as appropriate personal protective equipment ("PPE") (e.g., gloves, goggles, face masks). Masks must be worn by employees when in shared spaces (e.g., in-person meetings, restrooms, hallways), and if they consistently maintain fewer than six feet of separation. Reusable face masks will be provided to all employees. Disposable PPE is available upon entrance to the Bank for employees and customers and, when used, must be disposed of in trashcans provided at exits.

In addition, Company is instituting the following cleanliness measures:

- Where possible, increasing ventilation rates and circulation throughout worksites;
- Implementing a cleanliness plan and infection-control measures in accordance with EPA Guidance for Cleaning and Disinfecting, performing routine environmental cleaning and disinfection with an EPA-approved disinfectant, especially of common areas and frequently touched surfaces;
 - Identifying what needs to be cleaned with soap and water, including visibly dirty surfaces;
 - Identifying what needs to be disinfected with an EPA-approved disinfectant or EPA-approved alternative, considering estimates that COVID-19 lasts in the air for

- 3 hours and on common surfaces for varying lengths of time (e.g., 5 days on glass; 4 days on wood; 3 days on plastic and stainless steel; and 24 hours on cardboard);
- Where available, providing hand-washing and/or hand-sanitizing stations in high-traffic areas to enable easy access by employees.

Company identifies the following locations as high-risk areas: hallways, elevators, break areas, lunchrooms. Employees must maintain social distancing when occupying and/or passing through these areas. Maximum capacity for breakrooms at all branches will be one person. The Main Office Lounge on the 3rd Floor will be limited to three. Chairs in breakrooms will be removed to encourage employees to maintain social distancing when on break or at lunch.

Company provides all branch locations and departments with cleaning and disinfecting supplies. Additional supplies can be obtained from Bill Graham. Order additional supplies by emailing bgraham@fnbh.com or by calling 517.404.2661 or extension 1160.

Employees are expected to minimize COVID-19 exposure by:

- Cleaning work stations at the beginning and end of each shift;
- Avoiding, when possible, the use of other employees' phones, desks, offices, or other work tools and equipment;
- Frequently cleaning and disinfecting tools and equipment;
- Frequently washing hands with soap and water for at least 20 seconds;
- Discontinuing the use of hand dryers;
- Utilizing hand sanitizer when soap and water are unavailable;
- Avoiding touching their faces with unwashed hands;
- Avoiding handshakes or other physical contact;
- Avoiding close contact with sick people;
- Practicing respiratory etiquette, including covering coughs and sneezes;
- Immediately reporting unsafe or unsanitary conditions on Company premises to designated Plan supervisors and/or Human Resources;
- Complying with Company's daily screening processes;
- Seeking medical attention and/or following medical advice if experiencing COVID-19 symptoms;
- Complying with self-isolation or quarantine orders; and
- Utilizing personal protective equipment and hand sanitizer on public transportation.

Employees are trained on the information contained within this Plan, as well as the CDC's "How to Protect Yourself and Others" and "How to Safely Wear and Take Off a Cloth Face Covering" posters, attached here, and displayed on-site. Employees return a signed acknowledgement to Human Resources, confirming their receipt and review of the information.

b. Supplemental Measures Upon Notification of Employee's COVID-19 Diagnosis and/or Symptoms

An employee with a COVID-19 diagnosis or who displays symptoms consistent with COVID-19 must be immediately removed from the worksite. If an employee reports to work sick or

develops symptoms while at work, they will be asked to remain in their personal work area until speaking with their immediate supervisor or the Human Resources Officer. Sick employees should put on a face mask if they are able to tolerate wearing one. If an emergency, 911 should be called. If the employee is feeling well enough to drive themselves home, they will be allowed to leave the building without going into any other area of the building. If an employee is not able to drive themselves home, arrangements should be made with their emergency contact to pick them up or the supervisor or HR could drive the employee home or to seek medical care. Employees should be separated from other employees if not able to leave immediately, preferably into an unoccupied office or room. Once the employee leaves the building, the room should be closed off to other employees until cleaned.

If the employee works at a branch location, the branch will be closed for 24 hours once the Bank learns of the confirmed or suspected case of COVID-19. Human Resources will make arrangements with Facilities Maintenance to have the individual's workstation and common areas deep cleaned. The building will be reopened the day following cleaning. If the employee works at the Main Office, the employee's office or the entire floor may be closed for 24 hours once the Bank learns of the confirmed or suspected case of COVID-19. Human Resources will make arrangements with Facilities Maintenance to have the individual's office and common areas deep cleaned. The office or floor will be reopened the day following cleaning.

In response to a confirmed diagnosis or display of COVID-19 symptoms, as defined by the Daily Screening process, by any individual who worked at or visited the worksite, Company:

- Informs all employees, owners, contractors, or suppliers who may have come into contact with the diagnosed/symptomatic individual in the 48 hours preceding the onset of symptoms of a potential exposure;
- Keeps confidential the identity of the diagnosed/symptomatic individual; and
- Implements its response plan and cleaning and disinfecting protocols, including shutting down appropriate areas of the premises, increasing ventilation, and conducting a deep cleaning of both the diagnosed/symptomatic individual's workstation and those common areas potentially infected by the individual.

All employees who worked in sustained, close proximity to the diagnosed/symptomatic individual (i.e., those employees who worked within six feet of the diagnosed/symptomatic individual for at least ten minutes) in the 48-hour timeframe are also removed from the worksite for at least 14 days; however, should these exposed employees later develop COVID-19 symptoms and/or receive a confirmed diagnosis, they may not report on-site until all return-to-work requirements are met, defined below.

Company's Human Resources Department confidentially maintains a central log of diagnosed/symptomatic employees. If applicable, Company notifies Company leadership, contractors or owners of confirmed COVID-19 diagnoses among workers on premises.

Company immediately notifies the local public health department of a confirmed COVID-19 diagnosis.

Company's Human Resources maintains documentation related to exposure notifications.

Company completes an OSHA Form 300, as well as a Form 301, "if it is more likely than not that a factor or exposure in the workplace caused or contributed to the illness." If an employee infects a coworker, the coworker has suffered a work-related illness if one of the recording criteria (e.g., medical treatment or days away from work) is met.

c. Worker Exposure Classification

Employees' "worker exposure" is classified as medium risk by the Occupational Safety and Health Administration's guidance because they frequently and/or closely interact with the general public.

Given this classification, Company provides the following controls in addition to the above-summarized prevention efforts: installing physical barriers where feasible, limiting exposure to the general public, and minimizing face-to-face contact.

2. Identification and Isolation of Sick and/or Exposed Employees

Risk and exposure determinations are made without regard to employees' protected characteristics, as defined by local, state, and federal law.

Any health-related information and documentation gathered from employees is maintained confidentially and in compliance with state and federal law. Specifically, medical documentation is stored separate from employees' personnel documentation.

a. Employees' Self-Monitoring

The following employees should **not** report to work and, upon timely notification to their supervisor and Human Resources, will be removed from the regular work schedule:

- Employees who are currently and atypically suffering from symptoms of COVID-19, such as fever of 100.4 degrees or greater, chills, cough, shortness of breath or difficulty breathing, fatigue, muscle or body aches, headache, sore throat, new loss of smell or taste, congestion or runny nose, and/or gastrointestinal problems, including nausea, diarrhea, and vomiting, whether or not accompanied by a formal COVID-19 diagnosis;

If an employee has a potential exposure to COVID-19 they may be permitted to continue work providing that the practices below are adhered to

- Employees remains asymptomatic
- Employee checks their temperature before arriving to the office and completes pre-screening questionnaire when arriving to the office
- Employee continues to self monitor for symptoms throughout the day
- Employee wears a face mask at all times while in the workplace for 14 days after last exposure.
- Employee ensures social distancing is maintained at all times by maintaining 6 feet of distance with others

- Employee cleans and disinfect work spaces and areas used including shared equipment routinely.

If the employee becomes sick during the day, they should be sent home immediately.

Such employees may only resume in-person work upon meeting all return-to-work requirements, defined below.

b. Daily Screenings

To prevent the spread of COVID-19 and reduce the potential risk of exposure, Company screens employees and visitors on a daily basis at dedicated entry points; Company ensures that employees and visitors utilize these entry points by barring entry via other egresses.

Employees are asked the following questions before entering the worksite:

1. Are you currently and atypically suffering from any of the following symptoms – fever of 100.4 degrees or greater, chills, cough, shortness of breath or difficulty breathing, fatigue, muscle pain, sore throat, new loss of smell or taste, congestion or runny nose, and/or gastrointestinal problems, including nausea, diarrhea, and vomiting?
 - a. If yes, access is denied, and employee is advised to self-isolate/self-quarantine at home, until employee is permitted to return to work as defined below.
2. Have you lived with, or had close contact with, someone in the last 14 days diagnosed with or displaying the symptoms of COVID-19?
 - a. If yes, employee is allowed to enter providing the practices below are adhered to:
 - Employees remains asymptomatic
 - Employee checks their temperature before arriving to the office and completes pre-screening questionnaire when arriving to the office
 - Employee continues to self monitor for symptoms throughout the day
 - Employee wears a face mask at all times while in the workplace for 14 days after last exposure.
 - Employee ensures social distancing is maintained at all times by maintaining 6 feet of distance with others
 - Employee cleans and disinfect work spaces and areas used including shared equipment routinely.

Visitors who reply “Yes” to any of the above questions are not permitted entrance.

Employees who develop symptoms during their shift must immediately report to their supervisor and/or Human Resources and be sent home immediately.

Company’s Human Resources maintains documentation related to daily screenings.

c. Return-to-Work Requirements

Employees who were themselves diagnosed with COVID-19, or experienced symptoms thereof, as defined by the Daily Screening process, may only return to work:

- Once released from any quarantine or isolation by the local public health department; and
- Upon confirmation of the cessation of symptoms and contagiousness, proof of which may be acquired via the test-based strategy or the symptom-based strategy.

The test-based strategy is preferred but relies upon the availability of testing supplies and laboratory capacity. Under this strategy, employees may discontinue isolation and return to work upon achieving the following conditions:

- Resolution of fever without the use of fever-reducing medications;
- Improvement in respiratory symptoms (e.g., cough, shortness of breath); **and**
- Two consecutive negative results from COVID-19 tests conducted at least 24 hours apart and in accordance with the current FDA/CDC-recommended procedure

Under the symptom-based strategy, employees may discontinue isolation and return to work upon achieving the following conditions:

- At least 24 hours have passed since recovery defined as resolution of fever without the use of fever-reducing medications;
- Improvement in symptoms; **and**
- Sufficient time has passed since symptoms first appeared:
 - For moderate cases, at least 10 days have passed since symptoms first appeared;
 - For severe cases, at least 20 days have passed since symptoms first appeared.

Employees must present documentation from a health care provider, designating their COVID-19 symptoms as moderate or severe. This designation determines whether an employee must wait 10 or 20 days after the onset of symptoms before returning to work.

Employees who came into close contact with, or live with, an individual with a confirmed diagnosis or symptoms may return to work after either 14 days have passed since the last close contact with the diagnosed/symptomatic individual, or the diagnosed/symptomatic individual receives a negative COVID-19 test.

3. Workplace Flexibilities and Potential Benefits for Employees Affected by COVID-19

Employees may be eligible for paid and unpaid leaves of absence.

Employees may be permitted to utilize available paid-time off provided under Company policy concurrently with or to supplement any approved leave.

a. FFCRA

Employees may qualify for two different types of paid leave under the Families First Coronavirus Response Act (“FFCRA”).

Under the Emergency Paid Sick Leave Act (“EPSLA”), employees may seek up to two weeks (i.e., 10 business days) of paid leave for the following reasons:

1. Subject to a Federal, State, or local quarantine or isolation order related to COVID-19;
2. Advised by a health care provider to self-quarantine due to concerns related to COVID-19;
3. Experiencing symptoms of COVID-19 and seeking a medical diagnosis;
4. Caring for an individual subject to a quarantine or isolation order or advised to self-quarantine due to concerns related to COVID-19;
5. Caring for a son or daughter whose school or childcare provider is closed or unavailable due to COVID-19 precautions; and
6. Experiencing any other substantially similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretary of the Treasury and the Secretary of Labor. (Please note, the Secretary of Health and Human Services has not defined conditions which trigger this subpart under the EPSLA.)

For full-time employees, two weeks of leave equates to 80 hours; for part-time employees, two weeks of leave equates to a number of hours equivalent to the number of hours usually worked in a two-week period.

Paid leave for reasons 1, 2, and 3, above, is paid at the employee’s regular rate of pay, capped at \$511/day. Paid leave for reasons 4, 5, and 6, above, is paid at a rate equivalent to two-thirds of an employee’s regular rate of pay or minimum wage, whichever is greater, capped at \$200/day.

Under the Emergency Family and Medical Leave Expansion Act, employees may seek up to twelve weeks of leave to care for a son or daughter whose school or childcare provider is closed or unavailable due to COVID-19 precautions. The first two weeks of leave, which run concurrently with the EPSLA leave, may be unpaid; the remaining ten weeks of leave are paid at a rate equivalent to two-thirds of an employee’s regular rate of pay or minimum wage, whichever is greater, capped at \$200/day.

b. Executive Order 2020-36

Employees who require leave beyond the EPSLA because of their own COVID-19 diagnosis/symptoms, or because they have had close contact or live with an individual with a COVID-19 diagnosis/symptoms, may be eligible for unpaid leave under FFCRA until permitted thereunder to return to work.

c. Unemployment Compensation Benefits

Under Executive Order 2020-76, and the federal CARES Act, unemployment compensation benefits are expanded in terms of eligibility, amount, and duration.

Employees who are unable to report to work for reasons related to COVID-19 are referred to Human Resources for information on unemployment compensation benefits. Such reasons include the following:

1. Being under self-isolation or self-quarantine in response to elevated risk from COVID-19 due to being immunocompromised;
2. Displaying at least one of the principal symptoms of COVID-19 (i.e., fever, atypical cough, atypical shortness of breath);
3. Having close contact in the last 14 days with a confirmed COVID-19 diagnosis;
4. Needing to care for someone with a confirmed COVID-19 diagnosis; and
5. Fulfilling a family care responsibility as a result of a government directive (e.g., caring for a child whose school or childcare provider is closed or otherwise unavailable due to COVID-19).

d. FMLA and ADA

Employees may be entitled to unpaid leave under the Family and Medical Leave Act (“FMLA”) if their absence is related to their own serious health condition or that of a family member. COVID-19 may constitute a serious health condition where “complications arise.”

Company is also mindful of its obligations under the Americans with Disabilities Act (“ADA”). Specifically, if an employee requests an accommodation because of a condition that may be complicated by COVID-19 (e.g., cystic fibrosis, emphysema, COPD), then Company engages in the interactive process to provide a reasonable accommodation. This may mean allowing the employee to work remotely (if reasonable) or work an alternative schedule.

4. Plan Updates and Expiration

This Plan responds to the COVID-19 outbreak. As this pandemic progresses, Company will update this Plan and its corresponding processes.

This Plan will expire upon conclusion of its need, as determined by Company and in accordance with guidance from local, state, and federal health officials.

ACKNOWLEDGMENT

By signing below, Employee acknowledges receipt of and training on the following:

- Company’s COVID-19 Preparedness and Response Plan;
- CDC’s “How to Protect Yourself and Others” poster; and
- CDC’s “How to Safely Wear and Take Off a Cloth Face Covering” poster.

Employee understands it is his/her responsibility to review and understand the above. Employee acknowledges and agrees that he/she will comply with all safety and COVID-19 procedures implemented by Company.

Employee

Date



Request for Proposal – Banking Services City of Howell

Due Date: December 1, 2020

Prepared by:

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Request for Proposal – Banking Services

Tab 1

- Request for Proposal for Banking Services
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REQUEST FOR PROPOSAL FOR BANKING SERVICES

CITY OF HOWELL
611 E GRAND FIVER
HOWELL MI 48843

INTRODUCTION

A. PURPOSE AND SCOPE

The City of Howell is seeking proposals from qualified banking institutions (the “bank”) to provide various banking services. The objective is to identify the banking institution(s) that can offer the most comprehensive services at the most competitive rates. Please acknowledge receipt of this banking services proposal via e-mail to cstanislawski@cityofhowell.org. Please provide a contact person and their e-mail address. All addendums and responses will be sent to your contact going forward.

The proposal has been divided into the following sections and exhibits:

1. Financial Services Overview
2. General Banking Information
3. Services Requested Requirements
4. Other Available Services
5. Pricing Proposal

Exhibits:

- Exhibit A – Public Act 20 and the City of Howell’s Investment Policy
- Exhibit B – Pricing Proposal Spreadsheet
- Exhibit C – Investable Balances
- Exhibit D – Account Activity based on Volume
- Exhibit E – Deposit Schedule

It is the City of Howell’s intent to maintain most banking services with one bank, yet maintain some diversity for investment purposes.

Flagstar understands and agrees to the information contained in the above “Purpose and Scope” section of this RFP.

B. ELIGIBLE BANKS

A proposed bank must be a federally or State of Michigan chartered banking institution with offices located in Michigan, and in Livingston County within 10 miles of City Hall, and comply with our investment policy.

Flagstar understands and agrees to the information contained in the above “Eligible Banks” section of this RFP. Additionally, Flagstar confirms that we meet all the required guidelines referenced in this section.

C. ACCOUNT COMPLIANCE

All accounts proposed by the banking institutions must be in compliance with Michigan Public Act 20 of 1943, as amended, and the City of Howell’s Investment policy, see **Exhibit A**.

Flagstar understands and agrees to the information contained in the above “Account Compliance” section of this RFP. All proposed accounts are compliant with Michigan Public Act 20 of 1943, as amended, and the City of Howell’s Investment policy.

D. PROPOSAL FORMAT – See Exhibit B

The proposal must be completed in its entirety. Any relevant supplemental information should be included as attachments. If a bank cannot meet a service requirement, the bank should enter “No Proposal” for the specific requirement.

Flagstar understands and agrees to the information contained in the above “Proposal Format” section of this RFP.

E. TIMELINE (Subject to Change)

RFP distributed to banks October 12, 2020
Questions from all banks October 19, 2020
Responses to all questions November 2, 2020
Proposals due from banks December 1, 2020
Review of bank proposals January 4, 2021
Recommendation to City Council January 11, 2021

Flagstar understands and agrees to the information contained in the above “Timeline” section of this RFP.

F. RESPONSE DATE

Four (4) copies of your proposal must be received by the City of Howell no later than December 1, 2020. Proposals must be clearly marked “BANKING SERVICES PROPOSAL”. One electronic copy is required. Mail or deliver responses to:

City of Howell
Catherine Stanislawski
Finance Director/Treasurer
611 E Grand River
Howell MI 48843

Phone 517 546 3500
Fax 517 546 6014
cstanislawski@cityofhowell.org

Late proposals will not be considered. Amendments to proposals will be considered only if they are received by the above deadline. A corporate official, legally authorized to bind the bank, must sign the proposal.

Flagstar understands and agrees to the information contained in the above “Response Date” section of this RFP.

G. QUESTIONS

Should there be any questions regarding the bid process or specific aspects of the RFP they should be e-mailed or sent by facsimile transmission to the Finance Director/Treasurer on or before October 19, 2020.

By November 2, 2020, questions and answers will be consolidated and provided via e-mail to all bank contacts on record as having received the RFP.

Flagstar understands and agrees to the information contained in the above “Questions” section of this RFP.

H. SELECTION CRITERION

The City of Howell reserves the right to select the bank it feels will best support the City’s banking needs. The City will entertain voluntary, alternate proposals for services not included in RFP.

Considerations

The selection criteria will include but are not limited to:

1. Treasury Management Service Fees
2. Earnings Credit Rate
3. Investment/Sweep Yield
4. Availability Schedule applied to deposit items
5. Financial Strengths
6. Quality of references
7. Availability and commitment of implementing new technologies

Flagstar understands and has provided information throughout this RFP on items listed in the above “Considerations” section of this RFP.

I. TERM OF BANKING SERVICE AGREEMENT

The City of Howell is proposing a 3-year contract term for this banking services agreement, with the option for two (2), two (2) year renewal clauses which may be used for the following four (4) years under the same terms and conditions. Either party has the option of discontinuation of the agreement with 90-day written notice.

Flagstar agrees to provide the proposed pricing for an initial three (3) year contract term for this banking services agreement, with the option for two (2), two (2) year renewal clauses which may be used for the following four (4) years under the same terms and conditions. At the time of each renewal, if an increase is warranted, we will further discuss options with the City.

J. RIGHT TO REJECT PROPOSAL

The City of Howell also reserves the right to waive any information or irregularities in any proposal and to reject any or all proposals.

Flagstar understands and agrees to the information contained in the above “Right to Reject Proposal” section of this RFP.

SECTION 1- FINANCIAL SERVICES OVERVIEW

I. VOLUMES & BALANCES

See Exhibit C – Monthly Balances.

See Exhibit D – Activity Based on Volume.

Flagstar has reviewed and incorporated the information contained in Exhibit C and D within the RFP responses.

II. DEMOGRAPHICS

The City of Howell is near one of the nation’s busiest transportation intersections for national and international commerce – U.S. 23 and Interstate 96—Howell is 55 miles west of Detroit, 39 miles south of Flint and 38 miles east of Lansing, Michigan. It is one of two incorporated cities in Livingston County.

The City departments include the City Manager, Community Development, City Clerk, Finance, Human Resources, Public Services, and Utilities including water and sewer, and Public Safety with full-time Police department. The City currently has 58 employees. The City uses BS&A for our accounting system.

The City of Howell relevant statistics:

Area: Approximately 4.9 square miles

Populations: 9,489 (2010 census)

Property Valuations:	<u>2020</u>
Taxable Value – Ad Valorem	\$339,345,120
Millage Rates:	
City Operating	15.2724

Tax Rates (Per \$1,000.00 of Valuation)

Taxes are collected twice a year, due on July 31 and February 14 of each year.

Flagstar understands the information contained in the above “Demographics” section of this RFP.

III. BUDGET

You will find the Adopted FY 2020-21 budget at www.cityofhowell.org.

Flagstar has reviewed the Adopted FY 2020-21 budget information referenced in the above “Budget” section of this RFP.

IV. SERVICES REQUESTED

The City of Howell is interested in the following services:

- Interest/Non-interest Bearing Accounts, including checking, savings, money market, sweep, etc.
- Branch Deposits
- Account Reconciliation
- Positive Pay
- Internet Banking-Including balance reporting, wires, ACH transmissions, check inquiry and Stop payments
- Check Imaging with 2-year history capability
- ACH Processing Debit and Credits
- ACH Debit Block
- Financing Services
- Investment Services
- Benefits to employees
- Any other benefits to the City

The City currently utilizes Point and Pay for our credit card processing and does not wish to change at this time.

See Section 3 for additional details.

Flagstar Bank understands and agrees to the information contained in the “Services Requested” section of this RFP. Additionally, Flagstar is able to provide all required services listed above with the exception of Financing Services. Flagstar Bank does not currently offer

financing services for government entities. Throughout this RFP response, Flagstar Bank has provided detailed information on the services referenced in the above “Services Requested” section of this RFP.

Please refer to Tab #2 – “Pricing for RFP” for cost of services and an itemization of all fees.

SECTION 2- GENERAL BANKING INFORMATION

I. FINANCIAL STRENGTH

A. SAFETY AND SOUNDNESS

Identify **key** measures of the bank’s financial strength, (e.g. capital ratios, market capitalization total assets).

Flagstar Bancorp, Inc. (NYSE: FBC) is a \$29.5 billion savings and loan holding company headquartered in Troy, Mich. Flagstar Bank, FSB, provides commercial, small business, and consumer banking services through 160 branches in Michigan, Indiana, California, Wisconsin and Ohio. It also provides home loans through a wholesale network of brokers and correspondents in all 50 states, as well as 87 retail locations in 29 states, representing the combined retail branches of Flagstar and its Opes Advisors mortgage division. Flagstar is a leading national originator and servicer of mortgage and other consumer loans, handling payments and record keeping for \$227 billion of loans representing slightly over 1.1 million borrowers.

Following are Flagstar Bank’s key measures effective September 30, 2020:

2020 Net Income YTD	\$384 million
Diluted Earnings Per Share	\$3.88 per share
Return on Average Equity	41.5%
Total Capital	11.29%
Tier 1 Leverage Ratio	8.04%
Average Stockholder’s Equity	\$2,141,000

B. CREDIT RATINGS

Provide ratings for the bank and/or subsidiary bank from the following agencies: Standard & Poor’s/ Moody’s also acceptable are Bauer Financial ratings. Include ratings for Bank Financial Strength, Bank Deposits and Issuer rating.

Flagstar recently obtained a Baa3 long-term issuer Moody’s Rating.

Flagstar Bank’s most current rating from Bauer Financial is 4 Stars – Excellent (effective Q2 2020), and our IDC Rating is 300 – Superior (effective Q3 2020).

C. FINANCIAL STATEMENTS

Each proposer must submit with their proposals copies of their annual financial reports for the past two (2) years. A website link will be acceptable.

Flagstar's Annual Financial Reports can be found on our website with the following URL: <http://investors.flagstar.com/FinancialDocs>

D. Provide bank ownership information.

Flagstar Bank is a subsidiary of Flagstar Bancorp, which is listed on the New York Stock Exchange under the symbol FBC.

II. ACCOUNT SERVICING

A. BANK CONTACTS

List names, titles, telephone and fax numbers and e-mail addresses for key bank contact personnel. Also provide a brief resume for each contact.

Flagstar Bank maintains a dedicated Government Banking Group to partner with our public sector clients. Our team is available to City personnel as required. The City has been assigned the following team members to handle overall relationship and implementation requirements, to respond to questions/concerns and to provide full client assistance.

Main Contact for the City

Yvonne Jordan
Vice President, Relationship Manager, CTP, CPFIM
Government Banking
5151 Corporate Dr.
Troy, MI 48098
Phone:(248) 312-6340
Fax: (888) 475-2363
yvonne.jordan@flagstar.com



Yvonne Jordan is responsible for delivering investment, checking, and treasury management services to the bank's public sector clients. Yvonne's territory includes Wayne, Oakland, Livingston, Washtenaw, Monroe, Ingham, Jackson, Hillsdale and Lenawee counties in Michigan along with our public sector clients with Desert Community Bank in California.

Yvonne has worked with public entities since 1998. She's been with Flagstar since 2001 and has been a Government Banking Relationship Manager since 2014. Prior to her employment at Flagstar, she spent 11 years at Standard Federal Bank, with three years as a public funds assistant relationship manager. She has over 30 years' experience in various capacities including bookkeeping, branch banking, and mortgage lending. She is a Certified Treasury

Professional with the Association for Financial Professionals and a Certified Public Funds Investment Manager with the Association of Public Treasurers of the United States and Canada. She also holds a bachelor's degree in business administration from Oakland University.

Yvonne's professional credentials include membership in the Michigan School Business Officials, Michigan Government Finance Officers Association, Michigan Municipal Treasurers Association, and Michigan Association of County Treasurers. She is currently a board member with the Oakland and Wayne County Treasurers Associations. She is also a member of various local municipal and school associations.

Main Service and Operations Contact

Kristi Chartier
Government Banking Sales Analyst
5151 Corporate Dr.
Troy, MI 48098
Phone: (248) 312-2042
Fax: (248) 312-6964
kristi.chartier@flagstar.com



Kristi Chartier is responsible for supporting Flagstar's Government Banking Relationship Managers and clients. This includes initiating implementation and on-going servicing of treasury management functions and handling day-to-day client requirements.

Kristi began her career in banking in 2009 at Comerica Bank, holding positions in both Retail Banking and Treasury Management. Prior to joining Flagstar in 2016, she held the position of treasury management operations associate at Talmer Bank & Trust. Kristi earned her bachelor's degree in accounting from Walsh College.

Additional Support and Operations Contacts

Patti Dueweke
Government Banking Sales Analyst
5151 Corporate Dr.
Troy, MI 48098
Phone: (248) 312-2468
Fax: (248) 312-6964
patti.dueweke@flagstar.com



Patti Dueweke joined our Government Banking group as a Sales Analyst in December of 2014. Patti is responsible for supporting Flagstar's relationship managers and clients, including implementing and managing treasury management functions and relationships.

Patti joined Flagstar from JP Morgan Chase, where she worked as a treasury management specialist. She has over 34 years of banking experience.

Amber Wagner
Operations Manager
5151 Corporate Dr.
Troy, MI 48098

Phone: (248) 312-6156

Fax: (248) 312-6964

amber.wagner@flagstar.com



Amber Wagner manages the overall daily operations of Flagstar's Government Banking Group. She assists in maintaining client relationships by providing back-up support for the Government Banking Sales Analysts for daily client interactions. Amber manages all CDARS transactional requirements for the group and Flagstar Bank. Her duties also consist of department procedures, audit and compliance requirements, and assisting with any required projects and work processes.

Amber has worked in the banking industry since 2011 in different areas and has been with Flagstar since July, 2017. Before joining the Government Banking team, she worked in our support department as a Commercial Services Specialist. Prior to Flagstar, she has worked for Fifth Third Bank and Talmer Bank & Trust in their Retail Banking and Card Services department. Amber has received her bachelor's degree in Business Administration with major of Human Resource Management from Baker College.

Branch Location

The deposits may be delivered by City personnel or courier service to the Banking Center listed below.

Howell – M-59 Banking Center

Kyle Godfrey
Branch Manager
126 W. Highland
Howell, MI 48843

(517) 552-3675

kyle.godfrey@flagstar.com



As Banking Center Manager of the Howell – M-59 office, Kyle is responsible for serving as a coach, team leader, and sales manager in his banking center. Kyle acts as a liaison between the banking center and other areas of the bank, and his community. Kyle focuses on sales management and coaching activities for developing his staff, business opportunities in the community, and also focuses on the operations of the banking center.

Kyle has been with Flagstar as a manager and Bank Officer since June 2017. Kyle began his banking career in 2008 with Flagstar. Kyle is an active member of the community including participation in the Howell Chamber and supporting numerous nonprofit organizations.

B. REFERENCES

Each proposer should include four (4) references of customers who have used services similar to those included in this request. Please provide name, address, telephone number, and email address for each reference.

Below we have provided four current Public Sector Clients that handle their day-to-day banking requirements with Flagstar Bank and use the various services being requested by the City of Howell. Please feel free to contact any of these individuals as reference.

<p>Rose Drouillard, Treasurer Charter Township of Brighton 4363 Buno Rd. Brighton, MI 48114 Email: treasurer@brightontwp.org Phone: (810) 229-0556 Client Since: March 2011 Treasury Client Since: April 2017</p>	<p>Gretchen Gomolka, Finance Director City of Brighton 200 N. First St. Brighton, MI 48116 Email: gomolkag@brightoncity.org Phone: (810) 225-9283 Client Since: January 2001 Treasury Client Since: September 2014</p>
<p>Tricia Bazy, Deputy Treasurer Hamburg Township 10405 Merrill Rd. Hamburg, MI 48139 Email: tbazy@hamburg.mi.us Phone: (810) 222-1152 Client Since: December 2009 Treasury Client Since: November 2019</p>	<p>Jennifer Eden, Treasurer Tyrone Township 10408 Center Rd. Fenton, MI 48430 Email: jeden@tyronetownship.us Phone: (810) 629-8631 x204 Client Since: August 2003 Treasury Client Since: July 2007</p>

In addition to the City of Howell and the references listed above, we also handle investments with the following entities in Livingston County:

Brighton Area Fire Authority
Cohoctah Township
Conway Township
Genoa-Oceola Sewer Authority
Genoa Township
Hartland Township
Howell Public Schools
Huron Clinton Metropolitan Authority

Livingston County
Livingston Educational Service Agency
M.H.O.G. Water Authority
Marion Township
Oceola Township
Portage-Base Lakes Area Authority
Tyrone Township
Village of Pinckney

C. PROXIMITY

Provide the distance of your nearest bank branch to the City of Howell, City Hall location.

The closest Flagstar Banking Center, Howell – M59, is located 1.7 miles from City Hall. The deposits may be delivered by City personnel or courier service to the Banking Center listed below.

Howell – M-59 Banking Center

126 W. Highland
Howell, MI 48843
(517) 552-3675

Our other Howell Banking Center is located 3.1 miles from City Hall. This would serve as an alternate location for the City to use to process deposits. The Banking Center Location is listed below.

Howell Banking Center

1311 S. Latson Rd.
Howell, MI 48843
(517) 552-9655

Banking Center Operating Hours

Lobby and Drive Up: 9:00 a.m. to 5:00 p.m. Monday – Thursday
9:00 a.m. to 6:00 p.m. Friday
9:00 a.m. to 1:00 p.m. Saturday

D. COMPETITIVE POSITION AND FUTURE COMMITMENT

1. What differentiates your products/services from other providers?

We continually review our products and services in pursuit of new opportunities that may help municipalities such as the City to operate more efficiently and cost effectively. Flagstar is committed to making the necessary investments in people, technology and new product capabilities in order to provide a vast array of advanced services to our customers for use at their locations. The services described in this proposal reflect a clear understanding of your goals of maximizing convenience and savings, while minimizing the time and resources spent on banking activities.

When evaluating products and services, “execution” should always remain a top priority – execution in the initial startup and delivery of services, right through to the ongoing servicing of the relationship. Our commitment to implementing services in a seamless manner, and

then providing responsive ongoing support, sets us apart from our competitors. We deliver service that far exceeds our clients' expectations.

Differentiating highlights:

- **Flagstar Bank's local presence – Flagstar Bank is headquartered in Michigan. This provides us with local decision-making ability and additionally allows us to understand and support the communities in which we are located.**
- **Flagstar Bank's dedicated Government Banking Group - the experience of our Government Banking Relationship Managers and support staff in assisting Public Sector clients far exceeds our competition. We have over 100 years combined Public Sector experience within our group.**
- **Flagstar Bank's Management & Product Development teams – Flagstar's leadership team averages 25 years of experience in new product development and was hired for their expertise in customizing solutions.**
- **Flagstar Bank's focus on minimizing financial risk for our Government Banking clients.**

2. What new services or features does the bank plan to offer, and within what time frame?

Flagstar is committed to making the necessary investments in people, technology and new product capabilities in order to provide a vast array of advanced services to our customers. Meeting our customer's needs now and, in the future, remain our top priority.

Enhancements to our existing product suite is a continuous process at Flagstar. This ensures that our products remain competitive and are compliant with industry regulations.

Additionally, the following Initiatives are in process for 2021-2022 include:

- **New Lockbox Provider**
- **ACH Positive Pay**
- **Enhanced wire and ACH system**
- **Integrated Payables**
- **Integrated Receivables**
- **Additional card solutions**

3. Provide any additional information, which you believe to be relevant to this RFP and your capabilities to provide the services requested, e.g., product brochures, and articles in trade journals.

Flagstar Bank truly believes that banking is a relationship-based business. We have a dedicated Relationship Manager assigned to the City and support staff devoted solely to

assist our public sector clients. We provide you with a single point of contact for all issues, as opposed to a list of people to contact depending on your specific need. Our staff is available to immediately respond to any inquiry from City personnel.

Managing the public's money is an important responsibility. At Flagstar Bank, our Government Banking team has been partnering with Michigan's public sector for almost two decades. As a Michigan based bank, we live and work in the communities we serve, and understand the importance of local contact. With over 100 years of combined Public Sector experience, our team understands that one size does not fit all. We craft a customized solution for each of our customers to minimize cost and maximize returns.

While the products and services offered by Flagstar Bank are similar to those offered by other financial institutions, what differentiates us from our competition is the service and support we provide to our government clients. Our dedicated Government Banking team engages immediately in any required situations to assist and provide resolution. We deliver exceptional customer service, focused solely on government clients and understand the unique requirements of the public sector. You are welcome to contact any of our references listed in the RFP to obtain first hand input on the excellent client experience we provide at Flagstar Bank.

E. DISASTER RECOVERY

Provide an overview of the bank's disaster recovery plan. How did the bank handle the Covid-19 pandemic?

It is Flagstar Bank's policy to maintain and support a formal Business Continuity Program. This prepares the Bank for continuity of operations to minimize the impact to our customers and organization in the event of a crisis or disaster, or major unplanned disruption of normal business activity. The program framework is based on requirements of the Federal Financial Institutions Examination Council's (FFIEC) Business Continuity Planning guidance, NFPA 1600 and Business Continuity Management industry professional practices.

Flagstar Bank's disaster recovery strategy is supported through an internal disaster recovery solution on-site in another Bank location that is exclusive to Flagstar. In the event of a disaster this solution provides the Bank with a location and hardware to recover the Bank's critical information processing infrastructure that supports applications, network and alternative connectivity to the internet. Flagstar's Information Technology team is responsible for the hardware and application recovery in our disaster recovery site. The Bank's Business Units have the responsibility for verification of the recovered data. Also, resuming business functions through comprehensive planning that addresses credible threats that may adversely impact our ability to operate during a business interruption. In addition, our third-party service

providers maintain their own disaster recovery capabilities and, in some cases, also maintain multiple backup centers.

A Crisis Management Process is in place that encompasses the response from Executive Management in the event of a crisis or disaster and to direct the activities required to minimize the impact to our customers, shareholders, business partners and the Bank. The Information Technology teams are responsible for recovery and restoration of the technology that supports information processing for business operations through a sustainable process that encompasses the technical infrastructure of the Bank along with step-by-step recovery procedures and plans. Each Business Unit team is responsible for development and maintenance of business continuity plans that document the step-by-step actions to be taken, contact lists for staff and vendors along with critical resources requirements for continuity of operations specific to their business functions. Copies of these plans are kept on site, as well as off site.

The Bank's Continuous Improvement Process requires Information Technology recovery procedures, plans, and solutions to be tested annually to validate our recovery solution and systems recovery capabilities. The business continuity plans are required to be exercised annually to train our business continuity teams and identify changes in our business that may require updates to our continuity plans.

Adverse weather, technical failures, and malicious activities that are prevalent with today's technology are impossible to eliminate, so the Bank focuses on mitigating risks through proper controls, immediate response and corrective measures to minimize the impact of business interruptions and or catastrophic events. Plan copies are not provided to the public; however, the City can be assured that the Bank is committed to supporting a sustainable process that provides for recovery and continuity of operations with minimal client impact.

Our strategy during any disruption includes providing our clients full access to the Government Banking team immediately, for any questions, concerns and support necessary. Phone calls received on office phones automatically forward to a team member's cell phone, when needed, to ensure our clients can contact us during any situation. Additionally, we provide clients with a cell phone number directly for their Relationship Manager, and team members maintain access to email on our phones. Finally, all team members have laptops available, and are able to access client communications from home or any other location required. This immediate access to our team has proven invaluable to our clients in the current environment.

Based on the recent events related to COVID 19, which unfortunately provided us a real-life situation to test in. Our team was immediately able to transfer to a work at home environment and be consistently available to our clients. Thus, providing the same full-service levels

received during normal conditions. Our branches have remained open – with drive-thru service and by appointment only.

F. IMPLEMENTATION

What is the average lead-time required for implementation? Please provide a tentative plan and schedule for completing the transition to your bank.

Once the City of Howell makes the determination to establish daily banking services with Flagstar Bank, we would begin the following implementation/conversion steps. Depending on services selected, the Bank would anticipate the full transfer of accounts and services to take two to three months knowing that some items will be quicker than that and others will take the full time period. We assume the City would need to leave their existing bank accounts open for a longer period of time in order to accommodate outstanding checks and other miscellaneous items. However, the implementation time period can be established based on the needs of the City and may be expedited. Our timetable assumes that as implementation progresses, both parties would be responsive to questions/inquiries of the other party (for example: phone calls made to us by the City of Howell would be returned same day, documents would be provided in timely manner, etc.).

Once the RFP is awarded, an initial meeting would be scheduled to sign the appropriate documents and agreements, and to discuss account and service needs. In attendance from Flagstar Bank would be the City's assigned Government Banking team and Banking Center personnel, if needed. The City of Howell would need to have all pertinent staff at this meeting so that we can thoroughly discuss the set-up requirements. After the initial meeting, follow up steps would be taken as required.

All accounts and services would be implemented by our Government Banking team. We would act as the liaison to all other areas of the bank – alleviating the need for City of Howell personnel to deal with numerous contacts. Once the accounts are opened and the services are established, we would conduct onsite training for the Treasury Access® system, and any other required training. This training will be provided at no additional cost to the City.

A designated individual would be assigned (by the City) as the administrator of the system. The administrator would be assigned to have access to all system functions and would then further apportion services to employees as appropriate. During training, we would assist the administrator with the setup of all users and services.

As part of our implementation and training process, bank personnel will ensure that all electronic communication between the City and Flagstar is functioning correctly. Assistance with this communications process will be supported by our Commercial Services and IT areas.

This includes set up of Treasury Access® and file transmissions for ACH, file testing, and the like.

Please refer to Tab #3 – “Examples and Exhibits” for an itemized implementation timeline.

SECTION 3-SERVICES REQUESTED REQUIREMENTS

BASIC INFORMATION

The City of Howell currently has 10 local depository accounts. Finance staff takes daily deposits (cash and checks) to a local bank branch for processing normally using drive up windows and walk in branch offices. Duplicate deposit tickets are received by the Finance Director/Treasurer. Currently approximately 2,000 accounts payable checks are issued yearly with positive pay. Some water payments are received via ACH. Payroll is issued bi-weekly in house through BS&A. See **Exhibit D**.

Flagstar Bank understands the City’s current account structure and can provide the required services.

A. INTEREST/NON-INTEREST BEARING ACCOUNTS, INCLUDING CHECKING, SAVINGS, MONEY MARKET, SWEEP, ETC.

The City of Howell currently maintains several checking, savings and money market accounts. It is our intent to maximize our earning potential, while keeping costs down. Please provide a description of accounts offered by your financial institution, the costs for each account and any interest rate earned on each account.

Flagstar Bank offers various types of accounts and investment options for possible use by the City of Howell.

Government Banking Checking-MAX

This account is set up as an interest-bearing checking account. The interest rate on our MAX Checking Account is variable and is currently at 0.15% (APY). Interest is paid on all collected balances.

Government Banking Checking

Balances held in this type of account do not earn interest, but instead are used to assist in offsetting service fees using Earnings Credit. The current earnings credit rate (ECR) is 0.15% and can change at any time.

Both of the above referenced checking accounts may be used to handle all necessary transactional activity including deposits, check issuance, incoming and outgoing wire and ACH transfers, and any other transactions. The number of transactions is unlimited on these accounts.

Government Banking Money Market

This is a liquid account and is primarily used by our clients for investment purposes. One of the benefits of this account is that it does offer limited check writing ability. This account is governed by Regulation D so not more than six preauthorized, automatic, online or telephone transfers or withdrawals are permitted each calendar month. Checks do fall under this regulation so no more than six checks are allowed each month. If during a statement cycle the Type of Entity exceeds this six-withdrawal limit, a fee of \$10.00 per item (over the six) may be assessed. Additionally, per this regulation, if the account exceeds six withdrawals in three months within a 12-month period, the account may be closed.

The rate on our Government Banking Money Market Account is variable and may change at any time. The account features a tiered interest structure. The tiers and current rates are:

\$0.00 - \$249,999	0.15% (APY)
\$250,000 +	0.20% (APY)

Government Banking Savings-MAX

This account is a liquid savings account and is used by our clients for investment purposes. The interest rate is variable and is currently at 0.25% (APY).

While our Government Banking Savings-MAX Account is primarily used for investment purposes, and check writing is not available, a minimal number of deposits may be processed through this account monthly. Initiating excessive deposit activity is not the intent of this account, and may result in the need to transition to a checking account. Additionally, per Regulation D, not more than six preauthorized, automatic, online or telephone transfers or withdrawals are permitted each calendar month. If during a calendar statement cycle the City exceeds this six-withdrawal limit, a fee of \$10.00 per item (over the six) may be assessed. Additionally, per this regulation, if the account exceeds six withdrawals in three months within a 12-month period, the account may be closed.

Insured Cash Sweep® - ICS®

ICS® is a fully FDIC insured sweep product that is tied to a checking account. On a daily basis any excess balances (over a set target) sweep from the checking account to ICS®, or if needed, funds transfer from ICS® to the checking account to cover disbursements. To assist the City in reconciliation, daily sweep transaction details are provided via Treasury Access® and on the monthly account statement. The interest rate on ICS® is variable and is currently at 0.10% (APY) for all balances.

All proposed accounts are compliant with Michigan Public Act 20 of 1943, as amended, and the City of Howell's Investment policy.

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Please refer to Tab #2 – “Pricing Proposal for RFP” for pricing related to Deposit Accounts and Insured Cash Sweep® - ICS.

B. BRANCH DEPOSITS - See Exhibit E listing the activity for the prior fiscal year.

1. What is the cut-off time to ensure same-day ledger credit?

Deposits made in the lobby before 4:00 p.m. on a business day will receive same day ledger credit. Deposits made after 4:00 p.m. may be credited that same-day if possible or held over for processing on the next business day.

2. What types of bags do you allow/require?

If the deposit is dropped off for processing later in the day, or dropped in the night depository, Flagstar will accept any type of tamper-resistant, disposable plastic bags used by the City or will accept the deposits in a locked canvas bag (assuming we have a duplicate key to open the bag). Deposits verified in the presence of City personnel do not require special bagging.

- Do you provide these bags?

Flagstar Bank can work with the City to order any required bags. The cost of these bags would be the responsibility of the City.

- Do you charge for these bags?

There is a fee for these bags depending on style and number ordered. The charge for these bags would be assessed to the City. The City is welcome to use Flagstar’s vendor or its own vendor for these supplies. As stated in the next response, Flagstar is offering to reimburse the City up to \$250.00 for the initial implementation supplies.

3. Are deposit slips and or checks provided?

Our supplier can contact the City to initiate the order or the City is welcome to use its own local supplier if desired. Fees related to supplies such as printing of deposit tickets and checks, endorsement stamps, and plastic disposable depository bags are the responsibility of the City. At implementation, we offer to provide a one-time reimbursement up to \$250.00 for these supplies.

4. Provide your bank’s availability schedule.

Below is Flagstar’s availability schedule for deposits made to the City’s accounts at our banking center or through the Remote Deposit Service. A business day is any day of the week except Saturday, Sunday, and federal holidays. A deposit made before 4:00 p.m. at the Banking Center and 8:00 p.m. via Remote Deposit on a business day is considered deposited that day. A deposit made after that time, or on a day Flagstar is closed, is considered deposited the next business day.

Flagstar’s availability schedule is as follows:

<u>Deposit Type</u>	<u>Funds Available</u>
<ul style="list-style-type: none"> • Cash deposited at banking center • Incoming wire transfers • Incoming ACH credits • On-us checks 	Same business day
<ul style="list-style-type: none"> • Currency deposited at cash vault <ul style="list-style-type: none"> • US Treasury Checks • Local and outstate checks • Postal money orders • Bank and official checks (cashier, teller, certified) • Travelers checks • State and local government checks • Flagstar bank ATM deposits 	Next business day

Processing of Daily Deposits:

Deposits may be processed in any of the following manners. Processing requirements will be determined based on the volume of currency being deposited and how the City prefers to handle the items. Additionally, deposits may be delivered by City personnel or a courier of your choosing. The deposit processing requirements will be determined based on further discussions.

Deposit by City Personnel or City’s Courier

City personnel (or the City’s Courier) may deliver deposits to a customer service representative at the banking center and have the items counted/verified immediately in their presence. With this option, the banking center provides the City with a receipt. No special bagging is required for deposits handled directly by a customer service representative.

City personnel (or the City’s Courier) may deliver deposits to a customer service representative at the banking center and have the staff process them later in the day as time permits. When Flagstar processes the contents later in the day, the receipt may be

mailed or held for pick-up by the City. Deposits should be delivered in disposable tamper resistant plastic bags.

City personnel (or the City's Courier) may drop the deposits into the banking center's night depository. On the following business day, these deposits would be processed by banking center personnel. Flagstar would mail the receipt to an address provided by the City or would hold the receipts for next day pick-up. Deposits should be delivered in disposable tamper resistant plastic bags.

Deposits made in the lobby or drive-through before closing on a business day will receive same day ledger credit. If possible, we would ask deposits be delivered by 3:00 p.m. to ensure time for processing before banking center closure.

Deposited currency, when possible, should be strapped or clipped in 100 like bills per strap (i.e. 1's in \$100.00 strap, 5's in \$500.00 strap etc.). Preparation of coin to be deposited can be varied based on volume. Large amounts of coin can be deposited unrolled and in separate bags. Smaller quantities of coin may be rolled if desired. Specific coin and currency deposit preparation can be further discussed during implementation of accounts and services.

Currency Deposit Adjustments

If a City employee is present while the currency is being verified, they would be advised of any out of balance condition and may choose to take the deposit back to the City for re-counting or have the banking center process the appropriate adjustment.

If City personnel is not present, the currency portion of any deposit would be counted/verified by the local banking center representatives. This verification is completed in the presence of two banking center employees. Any required adjustments would be made accordingly. A banking center representative may contact authorized personnel to advise them of any discrepancy in the currency portion of the deposit. The appropriate adjustment advices would be sent to the address provided by the City or held for pick-up by authorized personnel.

Check Deposit Adjustments

When depositing checks at the banking center, the deposit is scanned by a teller capture system, which provides for a more automated method for imaging and entering deposit transactions directly into our core system. Any required check adjustments would be handled by the banking center as a debit or credit to the account, and the advice would be mailed to the address provided by the City. No phone call is available on check discrepancies.

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure.

Please refer to Tab #2 – “Pricing Proposal for RFP” for pricing related to Deposit Processing.

C. POSITIVE PAY

1. Provide a brief description of each positive pay service that the bank offers.

Flagstar Bank’s Positive Pay Service is an effective method to protect against financial loss associated with check fraud. This is an enhanced web-based Account Reconciliation service that will assist in improving controls, detecting check fraud, and expediting the reconciliation process.

The service automatically matches each check presented for payment to a file of checks issued. Unmatched items are deemed to be “Exceptions” and are made available for viewing through Treasury Access®. The City must determine whether to pay or decline an exception through an online decision tool.

Payee Positive Pay service is an extension of our traditional Positive Pay service. Within this service, the Bank provides an added layer of protection by also matching the Payee name.

2. Describe the products features.

How Positive Pay Works

To use this service, the City would provide the Bank with a check issue/void file prior to or concurrent with the release of any checks. The file would include account and serial numbers, amount, and date for each check, and would be uploaded through the Treasury Access® system or through direct transmission. If Payee Positive Pay is being utilized, payee information would also need to be included in the file.

Positive Pay exceptions are accessed real-time via the Treasury Access® Positive Pay module for any unmatched checks to determine the appropriate course of action. The Bank provides the Positive Pay exceptions each day by 7:00 a.m. and the deadline for submitting the decisions is 4:00 p.m.

Through online check viewing capability, the City will be able to view images of checks including the ability to view the front and back of checks with special magnification features and export options. The City may instruct the Bank, via Treasury Access®, to pay the item or return it unpaid, or may have standing instructions to automatically return all unmatched items. If no decision is input, items will be automatically returned unpaid.

We recommend the City use Positive Pay to protect accounts from check fraud.

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Please refer to Tab #2 – “Pricing Proposal for RFP” for pricing related to Positive Pay Service.

D. ACCOUNT RECONCILIATION SERVICES

1. Provide a brief description of each account reconciliation service that the bank offers. Please provide sample reports.

Flagstar Bank offers various services to assist the City to streamline its reconciliation process. These services include Check Issue Account Reconciliation – both Full Reconciliation and Partial Reconciliation.

Check Issued Account Reconciliation

Flagstar Bank’s Check Issued Account Reconciliation services will assist in eliminating the time-consuming efforts necessary to manually balance their accounts. The Bank provides the information to facilitate locating a specific check when performing research, to identify miss-posts, or to reduce the office clerical errors when balancing paid and outstanding checks.

This service will allow the City of Howell to:

- Gain office efficiencies by significantly reducing the time and manpower spent reconciling accounts.
- Improve control of paid and outstanding items by eliminating data entry of reconciliation information.
- Reduce check storage costs by taking advantage of the Bank’s check retention (safekeeping) alternative through CD-ROM check imaging capability.
- Strengthen the internal account controls with segregation of accounting duties.

Full Reconciliation

Flagstar Bank’s Full Reconciliation service provides all information relating to paid as well as outstanding checks. Our Positive Pay Service should be used in conjunction with the Full Reconciliation Service.

To use this service, the City would provide the Bank with a check issue/void file prior to or concurrent with the release of any checks. The file includes account and serial numbers, amount, and date for each check, and would be uploaded through Treasury Access® or through direct transmission. If Payee Positive Pay is being utilized, payee

information would also be included in the file. This will provide an extra level of security.

As checks are presented to the Bank for clearing, the MICR line information (and payee name, if provided) is compared to the issue file information provided by the City. Any unmatched item is considered an “exception” and is analyzed by the Bank to identify the cause of the mismatch or reject. At the end of the DDA statement cycle, reconciliation reports are generated that would provide the items that have been paid and are still outstanding.

The Bank offers several standard reports with some typical ones described below:

- Check Report – summarizes all paid and issue records including cancelled issues and stop payments.
- Check Reconciliation Report – details the status of each check as either paid or outstanding. Also lists checks voided during the current period, as well as checks on which a stop payment has been placed either in the current statement period or during a previous statement.
- Outstanding Checks Report – depicts the settlement of the checks outstanding total between the current and previous reconciliations.
- Check Exceptions Report – provides a list of items that fall outside of pre-defined parameters (established by the City) such as check serial number, paid date, and dollar amount.

Partial Reconciliation

Flagstar Bank’s Partial Reconciliation service provides a listing of all paid checks during the reconciliation period. The listing identifies all paid items in serial number order, along with the dollar amount and date paid.

To use this service, the City would maintain its own check issuance file and the Bank would send the City a file of all paid check items (via paper or electronically). The City would use this information to perform internal account reconciliation.

Account Reconciliation Reports are available the 1st business Monday of the month.

We recommend the City use the Full Account Reconciliation Services in conjunction with Positive Pay to expedite monthly reconciliation.

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure.

Please refer to Tab #2 – “Pricing Proposal for RFP” for pricing related to Account Reconciliation.

Please refer to Tab #3 – “Examples and Exhibits” for sample reports.

E. INFORMATION REPORTING SERVICES

1. Provide a brief description of the information reporting services that the bank offers. Please provide sample reports.

Commercial Online Banking – Treasury Access® – Information Reporting

Flagstar Bank’s Treasury Access® is a comprehensive, web-based Treasury Management solution that provides all the features required to support the City of Howell - including fraud protection, administrative tools, a variety of data export options, and a full range of information reporting and transaction initiation services. It represents the latest in state-of-the-art technology and complies with all Federal Financial Institutions Examination Council (FFIEC) regulations.

Treasury Access® – Home Page Features:

Because we know your time is valuable, our Treasury Access® Dashboard is fully customizable, allowing you to choose what information to display and where.

- Deposit Accounts – ability to view account information and balances.
- Secure Messaging – ability to securely communicate directly to Flagstar.
- System Messages – displays important messages from the Bank.
- Alerts/Approvals/Messages – indicates items which require attention.

2. Describe the products features including but not limited to:

- Applications/Modules available within the service

Treasury Access® provides access to the following modules and features.

Accounts Menu – The Accounts Menu allows you to view activity on your accounts, including current and prior day transactions. Additionally, you are able to retrieve your statements, export history and complete transaction searches.

- **Payments Menu – The Payments Menu allows you to create and manage Book Transfers, ACH Origination and Wire Transfer payments. Security is provided within this module through the use of dual control procedures and a physical authentication device (token or smart phone app).**

- **Fraud Control Menu** – The Positive Pay Menu allows the uploading of your positive pay issue file. After assessing the discrepancies between the check and what was presented, the City will have the ability to pay the check or have it returned.
- **Check Services Menu** – The Check Services Menu allows the City to place and/or cancel stop payments in real-time. This module provides entry options of single, range and multi-entry stop placement with instructions being in effect for 180 days. It also allows you to complete a check inquiry, image search and view image activity.
- **Reports Menu** – The Reports Menu allows you to pull up many of the different reports that the system has to offer. Reports available include: account reports, payment reports, check services reports, fraud control reports, file services reports, user activity reports, transfer reports and user audit reports.
- **File Services Menu** – The File Services Menu allows you to manage files that have been uploaded and allows you to manage and create profiles for transaction initiation.
- **Administration Menu** – The Administration Menu allows you to manage users and set up your account profile.
- **Receivables** – The Receivables Menu serves as the portal for Flagstar Bank's Remote Deposit Capture service. Access to Remote Capture services and reporting are delivered through a single login and will allow the City to make check deposits from a remote location.

Additional Features of Treasury Access®:

- **Alerts** – The Alerts feature provides proactive event reporting as follows:
 - **Account Alerts** – balance threshold, check cleared, transaction cleared
 - **ACH Alerts** – payment approval
 - **Wire Alerts** – transaction approval, incoming wire
 - **Positive Pay Alerts** – check exceptions available for review
- **Security** – Treasury Access® provides enhanced security. The system actively monitors out of the ordinary behavior and provides increased security without compromising convenience. Reporting allows the City to easily monitor user activity and to tailor user access by individual user.

- **Security Token or App – Security tokens or apps provide an added layer of security. The tokens or smart app generate random passcodes required to release ACH and wire transactions.**

- Hours of Access/Time Windows

With the exception of occasional overnight or weekend maintenance, Treasury Access® is accessible 24 hours a day, 7 days a week – including holidays.

- Level of detail provided for prior day and for intraday information

The Information Reporting feature supports current day, prior day and real-time balance and transaction reporting. It produces reports in transaction list format showing detailed activity for one or more selected accounts.

- History Retention

Flagstar’s Retention Schedule can be found below. Items may also be obtained through our Government Banking team.

Treasury Access® Retention Schedule:

• ACH Payments	180 Days
• Payment Export/Import History	180 Days
• Transaction History	180 Days
• Wire History	45 Days
• Audit Data	180 Days
• Paid Check and Deposit Images	7 Years
• Account Transfers	180 Days
• Stop Payments	180 Days
• Online Statements	24 Months

- Export Capabilities

Transaction information can be exported in one of the following formats:

- ✓ **BAI II**
- ✓ **Comma Separated**
- ✓ **PDF**
- ✓ **QuickBooks**
- ✓ **Semicolon Separated**
- ✓ **Tab Separated**

- Internal Control Options/Security Features

Treasury Access® provides enhanced security. The system actively monitors out of the ordinary behavior and provides increased security without compromising convenience. Reporting allows the City to easily monitor user activity and to tailor user access by individual user.

Security tokens or a mobile app provide an added layer of security. The tokens or smart app generate random passcodes required to release ACH and wire transactions.

- Imaging Capabilities

Treasury Access® provides Paid Check and Deposit Images for up to seven years. Check images can also be provided on a CD.

- Technical Capabilities

Treasury Access® provides a single point of access for all City banking functions, from account information, and stop payments to payment initiation and fraud prevention. Internet access is all that is required to support the system.

Treasury Access® requires internet access. Google Chrome™ is the preferred browser and is required if the City chooses to implement Remote Deposit Capture.

- Reporting-Paper vs. Electronic vs. Internet

Reports are available through Treasury Access®. These reports can be printed as needed.

- System Requirements

The only requirement is a computer with the latest Internet browser. Google Chrome™ is the preferred browser.

Flagstar Bank recommends that the City use Treasury Access® to monitor daily account activity and to access account statements monthly, to expedite reconciliation, and to initiate any required transfers. Use of Treasury Access® will provide the ability to manage cash flow effectively, and would assist in automating various day-to-day functions performed by City personnel.

Flagstar will provide City personnel implementation and training for Treasury Access® at no charge.

Please refer to Tab #2 – “Pricing Proposal for RFP” for the fees related to Commercial Online Banking - Treasury Access®.

3. RETURNED ITEMS

a. Describe your procedure for handling non-sufficient fund checks deposited into a City of Howell account.

Flagstar Bank utilizes the Federal Reserve Image Returns Service for expedient delivery of returned deposited checks. In lieu of receiving a mailed paper check image replacement document, we receive an image-enabled file of returned deposited items. This allows Flagstar to notify our customers of returned deposited checks significantly sooner than banks not using an image-enabled service. Notification of returned deposited items will happen each business day as returns are presented to Flagstar. Flagstar will send notification through a secure email that is sent to the customer when an item is returned the same business day, if the customer requested this service. The email notification includes a list of the returned items, the presented and returned dates, as well as the return reason and an accompanying image of each item.

b. Can return items be automatically re-deposited? If so, how many times?

Upon service implementation, the returned deposited item is automatically redeposited a second time. The City will have the option of requesting for the item to be returned unpaid for the first return presentment by directing Flagstar to return the item. Flagstar will then, mail those items back to the City for collection for checks that are returned unpaid Insufficient (Non-Sufficient-NSF) or Uncollected (UCF) only. If the customer opts out of the second presentment, then Flagstar will immediately return the returned item.

Flagstar does not automatically redeposit ACH returned items. If the City requires redeposit of returned ACH items, the organization would be responsible to re-initiate these transactions once they are notified of the return.

NSF/Overdrafts

When an account becomes overdrawn, our Government Banking Group is notified and in turn will notify the City via a telephone call to authorized personnel. Flagstar would expect the City would fund the account by 12:00 p.m. the same day of notification. Additionally, an overdraft charge may be assessed.

Please refer to Tab #2 – “Pricing Proposal for RFP” for pricing related to Returned Items and NSF/Overdrafts.

4. STOP PAYMENTS

- a. Can stop payments be placed manually? On-line?

Flagstar Bank offers online entry or removal of stop payments through the Treasury Access® Stop Payment module. All stop payment instructions are processed in real-time including the confirmations which serve as acknowledgements. Stop payments can also be placed with an email/fax into the Government Banking group.

- b. Can the period be extended?

The stop payment may be extended for an additional 6-month period by placing another stop on the same check item/range. Additional fees may apply.

- c. Can you request stop payments for a range of checks? What is the limit of the range?

The Stop Payment Module in Treasury Access® provides the following entry options with instructions being in effect for 180 days:

- Single Stop placement
- Range Stop placement – entry of up to 300 checks in the range
- Multi-Entry Stop placement – entry of multiple stops (20) from a single screen with an option to create unlimited entry screens.

Please refer to Tab #2 – “Pricing Proposal for RFP” for pricing related to Stop Payments.

5. WIRES

- a. What methods of initiation does the bank offer? Is there opportunity for the treasurer to initiate transfers on line?

Flagstar Bank offers two (2) options for the initiation of wire transfers: Treasury Access® or Wire Transfer Telephone Service. Initiating wires online provides the easiest and lowest cost method for handling these transfers. Additionally, there are three (3) types of wire reports that can be generated on Treasury Access®; the Detail Report, the Summary Report, and the Totals Report. These provide quick summaries of the wires originated from the Wire Transaction List screen.

The Wire Transfer module provides the ability to initiate domestic, repetitive, and semi-repetitive wire transfers. Disbursement and collection of funds is done quickly, securely, and under the City’s complete control.

Prior to releasing a wire transfer, secondary authorization is required.

Flagstar requires the use of a security token or smartphone App as an added layer of security. The token and App will display a one-time code that must be entered to finalize the release of the Wire to the bank. Wire transfers may be entered and verified in the system to initiate future dated wires up to 30 days in advance. The posted cut-off time to receive same-day credit is 6:00 p.m.

Wire Transfer Telephone Service is also available. The user would be provided a Caller ID and a Personal Identification number (PIN). When using the Telephone Wire Transfer Service to schedule a wire transfer, the information an authorized individual is required to provide depends on the type of transfer. Semi-repetitive, Repetitive and Standing Order wire transfers will be created from templates associated with your account profile, and initiated at the request of authorized individuals

We recommend the use of the Wire Transfer module on our Treasury Access® service to initiate wire transfers.

b. What are the opening hours and the cut-off times in Eastern Standard Time for initiating wire transfers to ensure same-day execution?

Outgoing wires may be initiated via Treasury Access® at any time, and must be entered and released prior to 5:45 p.m. for same day transmission.

c. What is the cut-off time for incoming domestic wire transfers to receive same day credit?

Incoming wires must be received by 6:00 p.m. to receive same day credit. Wires received after 6:00 p.m. may be credited and/or considered available for investment on the next business day.

d. Does the bank's wire transfer system have the capability of warehousing instructions for future dated wire transactions?

Wire transfers may be entered and verified in the system to initiate same-day or future dated wires up to 30 days in advance.

e. Does your bank have the capability to require different levels of requestor/approval for wires and/or ACH payments?

Prior to releasing Wire transfers and ACH transaction files, secondary authorization is required. Authorized individuals designated by the City will be able to review the details of the transaction before approving it. Flagstar requires the use of a security token or

smartphone App as an added layer of security. The token and App will display a one-time code that must be entered to finalize the release of the Wire transfer or ACH transaction to the bank.

6. Does your banking institution require the use of secure e-mail? If so what type of encryption is used?

Flagstar currently utilizes Accellion for outgoing emails containing sensitive information. Accellion uses AES-256 encryption at rest and TLS 1.2 in transit.

Please include any costs of fees associated with the services described in this Section in the attached proposed fee structure.

Please refer to Tab #2 – “Pricing Proposal for RFP” for the fees related Wire Transfer Service.

F. CHECK IMAGING WITH 2 YEAR HISTORY CAPABILITY

The City of Howell needs the ability to access paid checks for a minimum of 2 years. Please provide a detailed explanation of how your financial institution could accommodate these requirements.

Check images are available via Treasury Access® for 7 years.

Additionally, Flagstar Bank offers our clients a monthly CD-ROM service containing images of paid checks and account statements. The Check Image Viewer service from Flagstar Bank is a quick and convenient way to search, sort and store images of your company’s paid checks. This service will eliminate the delay in obtaining copies of older items from the bank.

This service stores over 25,000 images and provides the following benefits:

- Reduces check storage costs
- Improves research capabilities
- Enhances customer services

As previously mentioned, the retention history for check images and deposit tickets via Treasury Access® is seven (7) years and may provide adequate access for the City.

Please include any costs of fees associated with the services described in this Section in the attached proposed fee structure.

Please refer to Tab #2 – “Pricing Proposal for RFP” for the fees related CD-ROM Service.

G. ACH PROCESSING DEBIT AND CREDIT

The City of Howell uses ACH processing for direct deposit of payroll. The City uses Point N Pay for its customers payments of water and taxes. The City of Howell receives numerous payments from the State of Michigan and the Federal Government via ACH Deposit.

1. Describe the service delivery method (direct transmission, PC-based system, web based) that you recommend based upon the information outlined for our organization.

The City of Howell can use Flagstar's Commercial Online Banking system, Treasury Access®, to initiate direct deposit of pay, state and federal tax payments, ACH vendor payment files, as well as credit and debit transactions to consumer and business accounts.

ACH files can be uploaded or manually input into the system. In order to ensure timely processing, files need to be submitted to Flagstar Bank at least one (1) day prior to settlement date but can be future dated up to 30 days in advance.

2. Describe the products features including but not limited to:

- Transmission procedures

NACHA formatted files would be uploaded through Treasury Access® or the City can input payments directly into our system.

- Transmission time windows/ACH hours of operation

Flagstar's file transmission windows are at 1:00 p.m. and 6:00 p.m. on business days. Incoming ACH files must be received by 6:00 p.m. for same day credit. For Same Day ACH, files must be received by 9:00 a.m. and 1:00 p.m.

- Process for reversing/deleting files

Our Commercial Services group can assist the City with ACH reversals or deletions.

- Electronic reporting capabilities

ACH activity reports are available through Treasury Access®.

- Security features

Prior to releasing ACH transaction files, secondary authorization is required. Authorized individuals designated by the City will be able to review the details of the transaction before approving it. Flagstar requires the use of a security token or smartphone App as an added layer of security. The token and App will display a one-time code that must be entered to finalize the release of the ACH transaction to the bank.

- System requirements

System requirements include Internet access and the ability for the City’s software to create a standard NACHA formatted ACH file.

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Please refer to Tab #2 – “Pricing Proposal for RFP” for the fees related ACH Services.

H. ACH DEBIT BLOCK

The City of Howell uses debit block to prevent unauthorized persons or companies from electronically debiting our bank account. We have established a list of vendors that have our authorization to debit our bank account for their payments.

1. Describe how your financial institution would handle this feature for our organization.

Flagstar offers our ACH Debit Block Service, which provides protection against unauthorized ACH debit activity. ACH Debit Block can be “full” or “filtered” depending on the needs of the City. If the City uses the full block service, Flagstar would ensure no ACH transactions are withdrawn from the specified account(s).

If the partial block service is utilized, the City would provide Flagstar with a list of authorized Company I.D.’s and maximum debit limits for each. Flagstar would automatically return any ACH debits transactions that do not meet the City’s specified authorizations.

We recommend the City use ACH Debit Block to protect accounts from unauthorized ACH debit activity.

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Please refer to Tab #2 – “Pricing Proposal for RFP” for pricing related ACH Debit Block.

I. INVESTMENT SERVICES

BASIC INFORMATION

The City of Howell is permitted by law and Board policy to invest surplus funds in accordance with Michigan Public Act 20 of 1943, as amended. The City’s Investment Policy is attached as **Exhibit A**. Some of our investments included certificates of deposit and money market investments. We would like to know what your institution has available.

- Please describe the investment options your bank can offer to the City of Howell. Would the City be able to see interest rates on monthly statements or on-line?

Flagstar Bank offers the following investments to our public sector clients. All investments shown are compliant with Michigan Act 20 PA 1943, as amended and are referenced in the City's investment policy.

Certificates of Deposits (CD's) and CDARS® CD's

Our regular CD's can be purchased in terms ranging from 7 days to 60 months. Rates on our CD's are competitive and interest is calculated on a 360-day basis, ensuring maximum interest earnings for the City.

CDARS® CD's are available in pre-established terms, and offer daily compounded interest calculated on a 365-day basis. CDARS® CD's offers full FDIC coverage on all invested funds.

Flagstar does not assess fees for incoming or outgoing wire transfers related to the purchase or redemption of our CD's and CDARS® investments. Investment transactions are handled via email/fax with our dedicated Government Banking Group and are based on authorities provided by the City.

The interest rate of your investment will be on the Certificate of Deposit issued and on the new account and periodic statement for CDARS®.

- What safekeeping or custodial arrangements are available for investments purchased by the City of Howell, either from the bank or from another provider?

All original Flagstar Certificates of Deposit are mailed to the City at account opening, therefore no safekeeping is required. With a CDARS® purchases, a paper certificate is not issued, but a detailed statement is sent to the City (via e-mail) the day after the order is placed and monthly.

Flagstar does not offer commercial paper or treasury purchases, so no safekeeping functionality is required.

- What methods (telephone, computer, other) are available for the City of Howell to communicate information regarding investment transactions to your bank?

To purchase or redeem a Certificate of Deposit or CDARS®, City of Howell would contact our Government Banking Group via telephone with an e-mail follow up. We initiate the

purchase or redemption based on written contact. We charge no fees for the incoming or outgoing funds to handle these transactions.

Investment in the Government Banking-MAX Savings Account or our Government Banking-MAX Checking Account can be handled by simply depositing the funds into the account.

- Does your bank offer automatic sweep of available balances into money market or other investments? Please describe. Please provide monthly average yields for the last twelve (12) months on the sweep vehicle recommended in this proposal.

Insured Cash Sweep - ICS® is a fully FDIC insured sweep product that is tied to a checking account. The interest rate on ICS® is variable and is currently at 0.10% (APY) for all balances.

Please refer to Tab #3 – “Examples and Exhibits” for a rate history of ICS®.

- How soon after a deposit is made to a checking account are funds swept to the investment vehicle? Describe this process in detail.

The ICS® sweep would function in the following manner. At implementation, a target balance would be set-up on the checking account. The target balance is chosen based on discussions between authorized personnel at Flagstar and City of Howell. On a next-day basis any excess available balance (over the set target balance) sweep from the City’s checking account to ICS®. Conversely, if the account requires funds to re-establish the target balance or cover additional disbursements, funds are transferred from funds transfer from ICS® to the checking account.

To assist the City in reconciliation, daily sweep transaction details are provided via Treasury Access® and on the monthly account statement.

Please indicate any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Please refer to Tab #2 – “Pricing Proposal for RFP” for pricing related to Insured Cash Sweep® - ICS®.

SECTION 4 – OTHER AVAILABLE SERVICES

- For this section, please describe any products or services not specifically mentioned here, which your bank offers, and which you believe would be beneficial to the City of Howell.

Remote Deposit Capture Service

Flagstar Bank's web-based Remote Deposit Capture Service enables the City to deposit checks from any location with a simple check scanner, desktop computer and internet connection. Credit for same-day deposit is available until 8:00 p.m. each business day with funds generally available the next business day.

Item correction and image handling are processed using both Optical Character Recognition (OCR) as well as a check Magnetic Ink Character Recognition (MICR) reader to ensure maximum successful capture rates. This reduces the number of manual corrections as well as ensures maximum read rate accuracy; significantly eliminating the number of items that need to be corrected or deposited at a Bank branch.

If the City opts to implement this service, Flagstar recommends that the City purchase the Epson CaptureOne 30dpm mid-volume check scanner. Other scanner models are available to purchase. For each scanner needed, there will be a one-time fee assessed.

Flagstar would provide City personnel with implementation and training on our Remote Deposit Capture Service. There is no charge for this training.

We recommend the use of Remote Deposit to expedite availability of funds and to save time for City personnel.

Please refer to Tab #2 – "Pricing for RFP" for pricing related to Remote Deposit Capture.

Tax Payments Accepted at Local Branch

Flagstar Bank offers to provide the City's residents with the ability to pay their tax payments at our local Howell Banking Center. We will only accept current tax payments for the full amount owing.

The process would work in the following manner. During implementation, Flagstar would establish tax period dates with the City. Several weeks prior to the beginning of each tax season, we will send an e-mail to the City asking to confirm the tax period collection dates and the color of the current tax bill. We then notify the Howell Banking

Center of this information to ensure taxes are collected appropriately. A notice will be posted in the banking center referencing that we are accepting the City's tax payments.

We will accept payment via cash or check. If there is an issue with a check being returned for any reason, we will notify the City and require the City's repayment for that check. The banking center representative will retain the appropriate portion of the tax bill for the City and will mark the taxpayers copy paid and return it to the tax payer. The City's account will then be credited for the amount of the tax payments made and the advice of credit along with the appropriate tax payment copy will be sent to the City via regular mail or held for pick-up. We will also complete a log of payments in case of any issues.

Flagstar@Work

Discover all the benefits of Flagstar@Work – a program that provides financial education and special opportunities for your employees. The service is at no charge and, best of all, there are no additional administrative tasks. The program would benefit your employees in the following manner.

- **SimplyChecking offers**
 - Free access to over 56,000 ATMs worldwide via the Allpoint® and Presto!® networks⁽²⁾
 - Online banking and bill pay
 - Free mobile banking with mobile deposit⁽³⁾
 - Free Visa® Debit/ATM card⁽⁴⁾
 - Overdraft protection
 - 24-Voice Phone Banking Call (888)248-6423
 - Unlimited check writing (no per-check fee)
 - No monthly balance required
 - No monthly service fee
 - Preferred CD rates⁽⁵⁾

- **Additional Benefits with Flagstar@Work**
 - \$100 cash bonus with \$250 direct deposit or \$1,000 balance⁽¹⁾
 - 0.50% rate reduction on home equity lines of credit when payments are automatically made from this account⁽⁶⁾
 - 0.25% rate reduction on personal loans, personal lines of credit, and home equity loans when payments are automatically made from this account⁽⁶⁾
 - Up to \$395 off the closing costs on a new mortgage⁽⁷⁾

- **Other services available**
 - Optional automatic savings plan – transfer money from checking to savings

➤ Health savings account (HSA) available⁽⁸⁾

⁽¹⁾To be eligible for this \$100 bonus offer, the customer must open a new SimplyChecking Account and establish a monthly automatic direct deposit of \$250 or maintain an average daily collected balance of \$1,000 within 60 days of account opening. Minimum \$50 deposit to open checking account. \$100 bonus will be deposited into qualifying checking account within 30 days after meeting qualifications above and will be labeled "Descriptive Deposit Promotional Credit." New checking account must remain open for a minimum of 180 days or an early account closing fee will be assessed along with the \$100 repayment. This offer is limited to one bonus per household. This offer cannot be combined with any other bonus offers. For tax purposes, the customer will receive an IRS form from Flagstar. Offer subject to change or cancellation at any time without notice. Receiving this offer does not guarantee your eligibility. All account applications are subject to our normal approval process. If you've been paid a cash bonus previously, you are ineligible to receive this offer. ⁽²⁾Currency conversion fee may apply to transactions outside the U.S. ⁽³⁾Not all devices may be supported. Customer eligibility required. Personal customer checking and savings accounts only. Must be an active personal online banking user. Must be a customer for a minimum of two business days. SimplyOne account holders are not eligible. Accounts must be in good standing. ⁽⁴⁾This debit card is issued by Flagstar Bank pursuant to a license from Visa U.S.A. Inc. ⁽⁵⁾Get a higher CD rate by maintaining \$5,000 or more in a combined personal checking, savings, and money market accounts. Excludes promotional rates. ⁽⁶⁾Subject to loan approval. Excludes mortgages. ⁽⁷⁾To be eligible, you must qualify for a home purchase or refinance. Must be a new customer and open a Flagstar primary checking account with direct deposit. This certificate must be presented at your mortgage application with Flagstar Bank only. Discount will be credited at closing. The borrower is responsible for all other closing costs and prepaid expenses. This offer may not be combined with any other promotional offers or rebates. This offer cannot be used to reduce any other fees. All borrowers subject to qualifications. Rates and programs subject to change without notice. Underwriting terms and conditions apply. One coupon per application. Offer subject to cancellation at any time. ⁽⁸⁾The annual fee for HSA is \$5

- Please indicate any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Please refer to Tab #2 – "Pricing for RFP" for cost of services and an itemization of all fees.

SECTION 5 – PRICING PROPOSAL

Please see attached completed Pricing Proposal Spreadsheet - **Exhibit B**. All fields must be completed and any blank or zero amounts in a field will mean no cost to the organization.

1. Do we compensate your financial institutions for services by explicit fees, compensating balances, or a combination of the two?

On a monthly basis, the City will receive a service charge analysis statement referencing fees associated with the accounts. The City has three (3) options for handling these fees.

- 1. Flagstar Bank can set up the checking account as interest bearing with all available balances earning interest. The City would then pay hard dollar fees with this option. The current rate on Flagstar's Government Banking checking MAX account is 0.15% (APY). This rate is variable and can change at any time based on market conditions.**
- 2. Flagstar Bank can set up the checking accounts as non-interest bearing. In this scenario, the City would be provided earnings credit on balances to assist in offsetting service charges. The current earnings credit rate is 0.15%. With this option, in order to offset the fees referenced, the City would need to consider keeping a balance to be determined in the checking to fully offset the fees.**
- 3. The City can use a combination of both of the above to handle service fees.**

We recommend implementation of Option #1 above for handling interest earnings and service fees. Using this option would provide the City with the highest earnings potential on balances. The current rate of interest on our Government Banking checking account is 0.15% (APY). While this is the same as the ECR rate, with the first option interest is paid on all available balances, while earnings credit is only applied to 90% of available balances. Option #1 would optimize interest earnings while offsetting service fees.

Please refer to Tab #2 – “Pricing for RFP” for a cost/benefit analysis of proposed structures.

2. How are your financial institution’s monthly earnings credit rates calculated?

If the City chooses to use a compensating balance arrangement, the formula used for offsetting fees with earnings credit is as follows:

Average Collected Balance (minus 10% reserves) x ECR divided by 365 x the # of days in the month equals service charge offset amount

The earnings credit rate is not tied to any index or standard. The rate is evaluated monthly and set based on the current interest rate environment.

3. Provide historical rates for the last year.

Please refer to Tab #3 – “Examples and Exhibits” for historical rates on our deposit products.

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure.

Please refer to Tab #2 – “Pricing for RFP” for cost of services and an itemization of all fees.

Recommendation Summary

Flagstar Bank recommends the following accounts for use by the City:

- **Government Banking Analyzed Account with earnings credit to offset service charges OR Government Banking Checking MAX interest bearing accounts for checking accounts**
- **Government Banking Savings MAX interest bearing account for any account that does not need check writing and will have less than six (6) electronic withdrawals a month.**
- **OPTIONAL: Government Banking Money Market for accounts that need limited check writing and will have less than six (6) electronic/check withdrawals a month.**

Flagstar Bank recommends the following services for use by the City:

- **Treasury Access® – Information Reporting**
- **Deposit Processing – both checks and currency**
- **ACH and Wire Initiation Capabilities**
- **Positive Pay with Account Reconciliation for Checking Accounts**
- **ACH Debit Block**
- **Remote Deposit Capture**
- **Flagstar@Work – Benefit program for employees**
- **OPTIONAL: Insured Cash Sweep® - ICS®**

If Flagstar is awarded the bid, we will work with the City to craft a customized solution to maximize efficiencies and benefits.

Flagstar is offering an initial three (3) year contact with the option of two (2), two (2) year renewal clauses which may be used for the following four (4) years under the same terms and conditions. At the time of each renewal, if an increase is warranted, we will further discuss options with the City. We are also offering a reimbursement of up to \$250.00 for initial supplies and the purchase of the NACHA rules.

Please refer to Tab #2 – “Pricing for RFP” for Flagstar Bank’s proposed bundled “all inclusive” pricing for accounts and services along with a cost/benefit analysis for the City.

Non-Discrimination

Upon submission of this proposal, the Financial Institution agrees that he/she will comply with the Federal Civil Rights Act of 1964 as amended; the Federal Civil Rights Act of 1991 as amended; the Americans with Disabilities Act of 1990 as amended; the Elliot-Larson Civil Rights Act, Article 2, Act No. 453, Public Act of 1976 as amended; the Michigan Handicapper's Civil Rights Act, Article 2, Act No. 220; Public Act of 1976 as amended, and all other applicable Federal, State, and Local laws and regulations. Specifically, providers are required not to discriminate against any employee or applicant for employment with respect to such person's hire, tenure, terms, conditions, or privileges of employment, or any other matter directly or indirectly related to employment because of such person's race, color, religion, national origin, ancestry, age, sex, or disability as defined by law. Breach of this covenant may be regarded as a material breach of the contract or purchase agreement and may be processed as provided under the State of Michigan laws.

Official Submitting Proposal:

Name: Catherine Stanislawski
Title: Finance Director/Treasurer
Phone: 517 546 3500
Date: October 12, 2020

My signature certifies that the proposal as submitted complies with all terms and conditions as set forth in this RFP.

I hereby certify that I am authorized to sign as a Representative for:

Bank Name: **Flagstar Bank**

Official Completing Proposal: **Yvonne C. Jordan**

Title: **Vice President, Relationship Manager**

Phone: **(248) 312-6340**

Date: _____

Signature: _____



INVESTMENT POLICY CERTIFICATION

The undersigned, on behalf of Flagstar Bank, FSB, hereby certify that each has received the investment policy for the _____ (“Public Unit”), a copy of which is attached hereto as Exhibit A (“Investment Policy”). The undersigned have read, and agree to comply with the terms of, the Investment Policy and Michigan Public Act 20 of 1943, as amended, when buying or selling securities on behalf of the Public Unit. The undersigned also pledge to exercise due diligence in informing the Public Unit of all foreseeable risks associated with the financial transactions conducted with Flagstar Bank the first time each such transaction is entered into.

FLAGSTAR BANK, FSB

By: _____

Name: _____

Title: _____

Date: _____



**GOVERNMENT BANKING
INVESTMENT POLICY CERTIFICATION**

EXHIBIT A

[Attach Public Unit's Investment Policy]

CITY OF HOWELL
LIVINGSTON COUNTY
MICHIGAN

INVESTMENT POLICY

1.0 PURPOSE:

It is the policy of the City of Howell to invest public funds in a manner which will provide the highest investment return with the maximum security while meeting the daily cash flow demands of the entity and conforming to all state statutes and local ordinances governing the investment of public funds.

2.0 SCOPE:

This investment policy applies to all transactions involving the financial assets and related activity of the City of Howell. These funds are accounted for in the annual financial report and include the following funds:

- General Fund
- Special Revenue Funds
- Capitol Project Funds
- Enterprise Funds (Water and Sewer Funds)
- Debt Service Funds
- Special Assessment Funds
- Internal Service Funds
- Trust and Agency Funds

Any new fund created by the governing body, unless specifically exempted by the governing body.

3.0 OBJECTIVES:

Funds of the City of Howell will be invested in accordance with Michigan Public Act 20 of the Public Acts of 1943, as amended, and in accordance with the following objectives in order of priority.

3.1 Safety - Safety of principal is the foremost objective of the investment program. Investments shall be undertaken in a manner that seeks to insure the preservation of capital in the overall portfolio.

3.2 Diversification - The investments shall be diversified by specific maturity dates, individual institutions or a specific class of securities in order that potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.

3.3 Liquidity -The investment portfolio will remain sufficiently liquid to meet all operating requirements which might be reasonably anticipated.

3.4 Return of Investment - The investment portfolio shall be designed with the objective of obtaining a rate of return throughout budgetary and economic cycles, taking into account the investment risk constraints and cash flow characteristics of the portfolio.

4.0 DELEGATION OF AUTHORITY:

Authority to manage the investment program is derived from the Howell City Council. Management responsibility for the investment program is hereby delegated to the City Clerk/Treasurer (the investment officer), who shall establish written procedures and internal controls for the operation of the investment program, consistent with the investment policy. (Procedures include references to: safekeeping, delivery vs. payment, investment accounting, wire transfer agreements and banking service contracts.) No person may engage in investment transactions except as provided under the terms of this policy and the procedures established by the investment officer. The investment officer shall be responsible for all transactions undertaken and shall establish a system of controls to regulate the activities of subordinate officials.

5.0 AUTHORIZED INSTRUMENTS:

In accordance with Public Act 20 of the Public Acts of 1943, as amended, the surplus funds of the City of Howell may be invested as follows:

- (a) Bonds, securities and other obligations of the United States or an agency or instrumentality of the United States.
- (b) Certificates of deposit, savings accounts, deposit accounts, or depository receipts of a financial institution, but only if the financial institution is eligible to be a depository of funds belonging to the state under a law or rule of this state or the United States.
- (c) Commercial paper rated at the time of purchase within the highest classification established by not less than two standard rating services and that matures not more than 270 days after the date of purchase.
- (d) Mutual funds register under the investment company act of 1940, maintain a \$1.00 per share net asset value, and with authority to purchase only investment vehicles that are legal for direct investment by a public corporation.

6.0 SAFEKEEPING and CUSTODY:

All security transactions, including financial institution deposits, entered into by the City of Howell shall be on a cash (or delivery vs. payment) basis. Securities may be held by a third party custodian designated by the treasurer and evidenced by safekeeping receipts as determined

by the investment officer.

7.0 PRUDENCE:

Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation but for investment, considering the probable safety of their capital as well as the probable income to be derived.

8.0 REPORTS

Within 120 days of the end of the fiscal year, the treasurer shall prepare an annual written report to the governing body concerning the investment of the funds.

**EXHIBIT C
CITY OF HOWELL
MONTHLY BALANCES**

TYPE OF ACCOUNT	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	
GF CHECKING	17,166.87	180,830.78	222,117.73	190,933.30	19,891.65	231,228.78	38,648.64	305,533.52	25,503.56	164,888.15	313,487.32	144,151.12	154,531.79
COMBINED	1,677,071.07	1,720,466.55	1,434,206.68	1,675,601.92	1,494,332.60	1,543,435.44	1,550,723.94	1,458,338.81	1,897,218.71	1,480,555.42	2,621,379.82	3,250,336.14	1,816,972.26
MAJOR ST	352,351.61	352,351.61	353,481.26	353,481.26	353,481.26	353,481.26	353,481.26	354,121.36	557,799.26	557,807.37	647,089.43	693,008.30	440,161.27
LOCAL ST	20,277.86	20,277.86	20,415.06	20,415.06	20,415.06	20,415.06	20,415.06	20,415.06	223,981.49	223,981.49	139,130.02	27,140.22	64,773.28
WATER/SEWER	2,748,734.49	2,555,019.94	3,036,145.15	2,705,973.41	2,374,403.58	2,489,732.89	2,258,209.79	2,182,316.63	2,175,252.12	1,976,953.53	1,948,853.87	1,376,790.87	2,319,032.19
TAX	9,872,096.43	4,444,930.04	4,171,860.99	3,465,950.01	2,855,172.95	3,594,698.82	2,525,177.95	2,679,741.17	1,010,319.58	1,016,842.59	86,191.04	85,161.04	2,984,011.88
PAYROLL	98,320.99	97,952.65	97,630.22	97,078.03	96,682.09	96,271.18	95,969.26	95,660.99	254,041.38	95,045.62	94,763.12	94,553.38	109,497.41
	14,786,019.32	9,371,829.43	9,335,857.09	8,509,432.99	7,214,379.19	8,329,263.43	6,842,625.90	7,096,127.54	6,144,116.10	5,516,074.17	5,850,894.62	5,671,141.07	7,888,980.07

EXHIBIT E
CITY OF HOWELL - DEPOSIT SCHEDULE

Branch Deposits

Month	CHECKS	CASH	TOTAL
Jul-19	9,577,112.93	121,061.46	9,698,174.39
Aug-19	1,509,566.19	31,845.85	1,541,412.04
Sep-19	1,112,312.14	23,461.40	1,135,773.54
Oct-19	1,432,819.88	16,403.31	1,449,223.19
Nov-19	557,647.38	14,940.17	572,587.55
Dec-19	979,010.24	21,171.70	1,000,181.94
Jan-20	1,185,521.58	17,326.29	1,202,847.87
Feb-20	1,167,379.68	25,769.39	1,193,149.07
Mar-20	1,694,320.01	8,112.37	1,702,432.38
Apr-20	321,500.59	2,056.67	323,557.26
May-20	1,723,963.57	5,519.74	1,729,483.31
Jun-20	486,216.65	18,229.17	504,445.82
	<u>21,747,370.84</u>	<u>305,897.52</u>	<u>22,053,268.36</u>

Pricing Proposal for RFP

Tab 2

- Exhibit B – Howell Pricing Proposal
- Cost/Benefit Analysis

**EXHIBIT B
CITY OF HOWELL
PRICING PROPOSAL**

Based on the schedule attached of prior 12 mos activity - Exhibit D

Investable Balance \$7,888,980.07
Earnings Credit For Investable Balance 0.15%

Service Description	Volume	Unit Price	Service Charge	Comments
General Account Services				
Monthly Service Fee	162	\$ -	\$ -	Included in Cash Management 1
Checks Paid	2,398	\$ -	\$ -	Included in Cash Management 1
Deposits Processed	792	\$ -	\$ -	Included in Cash Management 1
Deposit Items	14,306	\$ -	\$ -	Included in Cash Management 1
Returned Item	19	\$ 12.00	\$ 228.00	Per returned item; per occurrence only
Returned Items online viewing maint	36	\$ -	\$ -	N/A - Notified by Government Banking
ACH Debit/Credit Received	633	\$ -	\$ -	Included in Cash Management 1
Cash Management 1 ⁽¹⁾	12	\$ 400.00	\$ 4,800.00	Bundled "All Inclusive" Pricing
Business Security				
ACH Positive Pay (ACH Debit Block at Flagstar)	96	\$ -	\$ -	Included in Cash Management 1
Full Check Block	72	\$ -	\$ -	Included in Cash Management 1
Check Positive Pay	24	\$ -	\$ -	Included in Cash Management 1
Check Positive Pay Manual Issues/Voids	-	\$ -	\$ -	Included in Cash Management 1
Check Positive Pay Exceptions	10	\$ -	\$ -	Included in Cash Management 1
Automated Clearing House				
ACH Maintenance	48	\$ -	\$ -	Included in Cash Management 1
Debit Originated	3,167	\$ -	\$ -	Included in Cash Management 1
Credit Originated	2,864	\$ -	\$ -	Included in Cash Management 1
Same Day ACH	-	\$ 0.75	\$ -	Per item, used if/when needed
ACH Returned Item	16	\$ -	\$ -	Waived
Branch Cash Deposit Processing				
Branch Cash Deposit Processing	303,594	\$ -	\$ -	Included in Cash Management 1
Wires				
Wire Module Maintenance	12	\$ -	\$ -	Included in Cash Management 1
Wires Incoming Domestic	3	\$ 10.00	\$ 30.00	Per wire; per occurrence only
Wires Initiate Domestic	1	\$ 15.00	\$ 15.00	Per wire; per occurrence only
Other Services				
Online Banking	12	\$ -	\$ -	Included in Cash Management 1
Account Reconciliation	-	\$ -	\$ -	Included in Cash Management 1
Sweep Account - ICS ^{®(2)}	-	\$ 50.00	\$ -	Per account/Per month
Check Imaging	12	\$ -	\$ -	Included in Cash Management 1
Remote Deposit	12	\$ -	\$ -	Included in Cash Management 1
Remote Deposit - Deposit Tickets	-	\$ -	\$ -	Included in Cash Management 1
Remote Deposit - Items Deposited	-	\$ -	\$ -	Included in Cash Management 1
CD ROM ⁽²⁾	-	\$ 30.00	\$ -	Per account/Per month
Flagstar@Work	-	\$ -	\$ -	No charge - Employee benefit
Tax payments accepted at Banking Center	-	\$ -	\$ -	No charge
Other Charges & Credits				
Stop Payment - Electronic	-	\$ 24.00	\$ -	Per stop via Treasury Access [®]
NSF/Overdraft	-	\$ 36.00	\$ -	Per item; per occurrence only
Federal Reserve Deposit Insurance	-	\$ -	\$ -	Included in Cash Management 1
Deposit of Canadian Item ⁽³⁾	-	\$ 10.00	\$ -	Per item; per occurrence only
Withdrawals in excess of 6 ⁽⁴⁾	-	\$ 10.00	\$ -	Per withdrawal; if exceeding limit
Remote Deposit Scanner ⁽⁵⁾	-	\$ 510.00	\$ -	Per scanner - recommended model
Tokens for ACH/Wire Release	4	\$ -	\$ -	Waived
Deposit Supplies ⁽⁶⁾	-	\$ -	TBD	\$250 one time credit for supplies
Total Estimated Annual Charge For Services			\$ 5,073.00	

**EXHIBIT B
CITY OF HOWELL
PRICING PROPOSAL**

Additional Notes:

Flagstar has proposed a "bundled all inclusive" pricing model. All items included in this fee will be clearly marked with "Included in Cash Management 1" in the comments section in the above template.

Flagstar agrees to provide the proposed pricing for an initial three (3) year contract term for this banking services agreement, with the option for two (2), two (2) year renewal clauses which may be used for the following four (4) years under the same terms and conditions. At the time of each renewal, if an increase is warranted, we will further discuss options with the City.

Footnotes:

⁽¹⁾Includes all services listed in the proposal with "Included in Cash Management 1 fee" in the comment field.

⁽²⁾Fees for CD ROM and ICS* are not included in the "Total Charge for Services". If the City implements these services, fees would apply.

⁽³⁾For items \$3,000 and under, items over \$3,000 sent for collection at \$40.00 per item.

⁽⁴⁾Fee assessed on Savings Accounts only - per withdrawal after first six (6).

⁽⁵⁾Fee for Remote Deposit Scanner is not included in the "Total Charge for Services". This would be a one time cost to the City.

⁽⁶⁾Flagstar is offering to provide a one-time reimbursement up to \$250.00 towards supplies and purchase of NACHA Rules when transitioning to Flagstar.

Respectfully Submitted By:

Yvonne C. Jordan
VP, Relationship Manager
Flagstar Bank

Date



Flagstar Bank Cost/Benefit Analysis for City of Howell

<u>Scenario 1 - Interest Checking/Pay Fees</u>	
Estimated Monthly Average Collected Balance Checking	\$ 7,888,980.07
Estimated Monthly Fees	\$ (422.75)
Estimated Monthly Interest Earned on Checking	\$ 972.61
Estimated Monthly Net Benefit	\$ 549.86
Estimated Annual Benefit - Scenario 1	\$ 6,598.37

<u>Scenario 2 - Non-Interest Checking (ECR)</u>	
Estimated Monthly Average Collected Balance	\$ 7,888,980.07
Less Reserve Requirement - 10%	\$ (788,898.01)
Monthly Avg. Investable Balance Applied to Services	\$ 7,100,082.06
Estimated Monthly Fees	\$ (422.75)
Estimated Monthly Earnings Credit Allowance - ECR	\$ 875.35
Estimated Monthly Net Benefit	\$ -
Estimated Annual Benefit - Scenario 2	\$ -

Checking Interest Rate and ECR	0.15%
Savings Interest Rate	0.25%

Additional Notes:

The above summary is based on the information provided by the City and Flagstar's proposed pricing.

A change in balances and activity volumes may affect the monthly service charge at time of renewal.

Estimated monthly fees include a "flat fee" of \$400, along with per occurrence fees (returned deposited items, wires and stop payments, etc).

The above comparison assumes all accounts will be checking accounts. If any of these accounts can be converted to a savings account (no check writing available, limited to six or less electronic withdrawals per month), the overall benefit would increase as the current savings rate is 0.10% higher than the checking account interest rate.

Related to the City's interest and fee structure, we recommend the above Scenario #1. Implementing this option would provide the City with the greater net benefit. The current rate of interest on our Government Banking checking account is 0.15% (APY). While this is the same as the ECR rate, with the first option interest is paid on all available balances, while in the second scenario earnings credit is only applied to 90% of available balances. Option #1 would optimize interest earnings while offsetting service fees.

Examples and Exhibits

Tab 3

- Monthly Checking/Savings Statement
- Monthly Analysis Statement
- Treasury Access® Reporting Samples
 - Prior Day Detail Report
 - Paid Check Report
 - Wire Confirmation Summary Report
- Reconciliation Report Samples
- Implementation Timeline
- Historical Rates
 - MAX Checking
 - Money Market
 - MAX Savings
 - Insured Cash Sweep - ICS®
 - Certificate of Deposits
 - CDARS®



Monthly Checking/Savings Statement





5151 Corporate Drive • Mail Stop 4-318
Troy, MI 48098



ACCOUNT NUMBER
PERIOD

XXXXX6356
02/10/15 - 02/14/15

>000156 9812782 0001 092278 10Z

50850 RIZZO DRIVE LLC
3343 WALTON LN
JACKSON MI 49201

ADDRESS SERVICE REQUESTED

Your Branch

1648 N. Perry Rd.
Pontiac, MI 48340
(248) 475-0696

Customer Service

Inside the US: (800) 642-0039
Outside the US: 1(248) 312-2450

24-Hour Telephone Banking

(888) 248-6423

Online Banking

flagstar.com

Tell me your thoughts on our new statement design and statement messaging text

Important test message from Flagstar Bank:

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Phasellus in tristique dolor, ac porttitor magna. Vivamus et commodo sem. Ut vestibulum maximus justo egestas vestibulum. Aliquam in turpis quis magna auctor aliquet. Aenean non interdum nulla. Etiam vel diam nisl. Etiam id magna nisl. Vestibulum accumsan commodo velit, nec venenatis neque tincidunt laoreet. Nullam maximus turpis vitae rhoncus rutrum. Pellentesque erat sem, vulputate id sollicitudin vitae, pellentesque non ligula.

See Back for Details

Gov't Banking Checking MAX

Account Summary Information

Beginning Balance	Deposits and Other Credits	Checks and Other Debits	Ending Balance
\$371,353.81	\$36,036.86	-\$585.22	\$414,806.84

DEPOSITS AND OTHER CREDITS

Description	Items	Amount (\$)
Deposits	6	\$21,038.25
ACH Credits	0	\$0.00
Lockbox	1	\$9,000.00
Incoming Funds Transfer	2	\$6,000.00
Trade Services	0	\$0.00
Zero Balance Transfers	0	\$0.00
Adjustments	1	-\$0.75
Other Credits	2	-\$0.64
Total	12	\$36,036.86

CHECKS AND OTHER DEBITS

Description	Items	Amount (\$)
Checks	3	-\$81.48
ACH Debits	2	-\$139.98
Returned Items	1	-\$7.50
Outgoing Funds Transfer	0	\$0.00
Trade Services	0	\$0.00
Zero Balance Transfers	0	\$0.00
Adjustments	1	-\$0.75
Other Debits	37	-\$355.51
Total	44	-\$585.22

HOW TO BALANCE YOUR ACCOUNT

1. Enter the ending balance as shown on the reverse side.	▶	\$
2. Check the deposits you have made and enter any which have not been credited on this statement.	▶	+ \$
3. Total of Line 1 and Line 2.	▶	= \$
4. List below any withdrawals/checks you have issued that are not shown on this statement and enter the total.	▶	- \$
5. Subtract Line 4 from Line 3. This should equal your present balance.	▶	= \$

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT

NOTE: If your statement does not balance, please verify you have entered all your transactions in your register correctly.

Have you added the following?

- Transfers from another account.
- Credit memos.
- Any interest paid on your account. Not all accounts receive interest.

Have you subtracted the following?

- Authorized deductions.
- Service charges.
- Debit memos (such as purchasing checks).

METHOD OF COMPUTING FINANCE CHARGES ON LINE OF CREDIT

The balance subject to interest rate FINANCE CHARGE is computed on the average daily balance of loans, determined by totaling the outstanding unpaid principal balances for each day of the billing cycle, after application of payments and credits, as received and posted, and dividing such total by the number of days in the billing cycle. The amount of the FINANCE CHARGE is computed as follows:

$$\text{FINANCE CHARGE} = (\text{average daily balance}) \times (\text{number of days in the billing cycle}) \times (\text{daily periodic rate}).$$

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Contact our Customer Service Department at (800) 642-0039 to find out whether or not the transfer has been made as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

SEND INQUIRIES TO:

Flagstar Bank
5151 Corporate Dr Mail Stop 4-318
Troy, MI 48098

Customer Service
(800) 642-0039
Monday-Friday: 7:30 a.m. - 9 p.m.
Saturday: 8:30 a.m. - 6 p.m.
Sunday: noon - 4 p.m. ET



5151 Corporate Drive • Mail Stop 4-318
Troy, MI 48098



ACCOUNT NUMBER
PERIOD

XXXXX6356
02/10/15 - 02/14/15

Deposits and Other Credits

DEPOSITS

Trans Date	Post Date	Description	Amount (\$)
02/11	02/11	Lockbox Deposit	\$9,000.00
02/11	02/11	Remote Deposit	\$7,000.00
02/11	02/11	ATM Deposit	\$6,000.00
02/11	02/11	Descriptive Deposit Adding Trans Description	\$5,000.00
02/11	02/11	ATM Transfer Credit	\$16.00
02/11	02/11	IAT Deposit	\$4,000.00
02/11	02/11	Credit	\$3,000.00
02/11	02/11	External Deposit Payroll Deposit - ACH	\$2,000.00
02/14	02/14	Credit Interest	\$22.25

Total deposits this period: \$36,038.25

OTHER CREDITS

Trans Date	Post Date	Description	Amount (\$)
02/11	02/11	Mobile Deposit	\$8,000.00
02/11	02/11	Prior Year Interest Adjustment	\$0.57

Total other credits this period: \$8,000.57

Checks and Other Debits

CHECKS CLEARED (* indicates a non-consecutive check number)

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
0	02/11	\$34.99	0	02/11	\$39.00	0	02/11	\$7.49

ELECTRONIC DEBITS

Trans Date	Post Date	Description	Amount (\$)
02/11	02/11	IAT Withdrawal	-\$80.00
02/11	02/11	External Withdrawal DTE Energy - ACH Withdrawal	-\$59.98

Total electronic debits this period: -\$139.98

OTHER DEBITS

Trans Date	Post Date	Description	Amount (\$)
02/11	02/11	AFS OD Fee	-\$12.00
02/11	02/11	ATM Foreign Transaction Fee	-\$2.50
02/11	02/11	Levy/Garnishment	-\$1.01
02/11	02/11	Acct Activity Printout	-\$1.02
02/11	02/11	Check Copy	-\$1.04
02/11	02/11	Photocopy	-\$1.05
02/11	02/11	Night Drop Nylon Locking Bag	-\$1.06
02/11	02/11	Vinyl Non-Locking Bag	-\$1.07
02/11	02/11	Disposable Night Drop Bag	-\$1.08
02/11	02/11	Hold Night Drop Bag	-\$1.09
02/11	02/11	Certified Check	-\$1.10



5151 Corporate Drive - Mail Stop 4-318
Troy, MI 48098



OTHER DEBITS *(continued)*

Trans Date	Post Date	Description	Amount (\$)
02/11	02/11	Counter Check	-\$1.13
02/11	02/11	Outgoing Fax	-\$1.14
02/11	02/11	Incoming Fax	-\$1.15
02/11	02/11	Bond Coupon w/Envelope	-\$1.16
02/11	02/11	Treasury Bills	-\$1.17
02/11	02/11	Outgoing Collections	-\$1.18
02/11	02/11	Incoming Collections	-\$1.19
02/11	02/11	Amortization Schedule	-\$1.20
02/11	02/11	Account Closed Within 180 Days	-\$1.21
02/11	02/11	Dormant Account	-\$1.22
02/11	02/11	Reconcile Bank Statement	-\$1.24
02/11	02/11	Ownership Change Fee	-\$1.25
02/11	02/11	Service Charge Assessed	-\$9.99
02/11	02/11	Consecutive Days OD Fee	-\$12.50
02/11	02/11	Official Check Fee	-\$4.00
02/11	02/11	ATM Transfer Debit	-\$3.50
02/11	02/11	ATM Withdrawal	-\$20.00
02/11	02/11	Acct Inactivity Fee	-\$10.00
02/11	02/11	Interest Adjustment	-\$0.75
02/11	02/11	Check in Loan Pymt Batch	-\$11.00
02/11	02/11	Non-sufficient Funds Charge	-\$36.00
02/11	02/11	OD Protection Tran Fee	-\$10.00
02/09	02/11	Point Of Sale Withdrawal	-\$79.84
02/11	02/11	Returned Check	-\$7.50
02/11	02/11	Addl or replace ATM/Debit card	-\$5.00
02/11	02/11	Uncollected Funds Charge	-\$36.00
02/11	02/11	Descriptive Withdrawal Adding Trans Description	-\$79.99

Total other debits this period: **-\$364.33**

Balance Activity

Date	Balance (\$)	Date	Balance (\$)
02/10/2015	\$371,353.81	02/14/2015	\$414,806.84
02/11/2015	\$414,784.59		

ITEMIZED SERVICE CHARGES / FEES

Trans	Post	Description	Amount (\$)
02/11	02/11	AFS OD Fee	-\$12.00
02/11	02/11	ATM Foreign Transaction Fee	-\$2.50
02/11	02/11	Levy/Garnishment	-\$1.01
02/11	02/11	Acct Activity Printout	-\$1.02
02/11	02/11	Check Copy	-\$1.04
02/11	02/11	Photocopy	-\$1.05
02/11	02/11	Night Drop Nylon Locking Bag	-\$1.06
02/11	02/11	Vinyl Non-Locking Bag	-\$1.07
02/11	02/11	Disposable Night Drop Bag	-\$1.08



5151 Corporate Drive • Mail Stop 4-318
Troy, MI 48098



ITEMIZED SERVICE CHARGE / FEES *(continued)*

Trans	Post		
Date	Date	Description	Amount (\$)
02/11	02/11	Hold Night Drop Bag	-\$1.09
02/11	02/11	Certified Check	-\$1.10
02/11	02/11	Counter Check	-\$1.13
02/11	02/11	Outgoing Fax	-\$1.14
02/11	02/11	Incoming Fax	-\$1.15
02/11	02/11	Bond Coupon w/Envelope	-\$1.16
02/11	02/11	Treasury Bills	-\$1.17
02/11	02/11	Outgoing Collections	-\$1.18
02/11	02/11	Incoming Collections	-\$1.19
02/11	02/11	Amortization Schedule	-\$1.20
02/11	02/11	Account Closed Within 180 Days	-\$1.21
02/11	02/11	Dormant Account	-\$1.22
02/11	02/11	Reconcile Bank Statement	-\$1.24
02/11	02/11	Ownership Change Fee	-\$1.25
02/11	02/11	Service Charge Assessed	-\$9.99
02/11	02/11	Consecutive Days OD Fee	-\$12.50
02/11	02/11	Official Check Fee	-\$4.00
02/11	02/11	Acct Inactivity Fee	-\$10.00
02/11	02/11	Non-sufficient Funds Charge	-\$36.00
02/11	02/11	OD Protection Tran Fee	-\$10.00
02/11	02/11	Addl or replace ATM/Debit card	-\$5.00
02/11	02/11	Uncollected Funds Charge	-\$36.00

INTEREST RATE HISTORY

Date	Rate		
02/10	0.4000%		
Annual Percentage Yield Earned (APY-E) 0.40%		Year-to-date Interest	\$273.69
Interest earned this statement period \$22.25		Year-to-date Withholding	\$0.00

LOWEST DAILY BALANCE

Your lowest daily balance this statement period was \$371,353.81

000156 94012762 000369 000777 0003/0003



5151 Corporate Drive • Mail Stop 4-318
Troy, MI 48098



ACCOUNT NUMBER
PERIOD

XXXXX6356
02/10/15 - 02/14/15

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Monthly Analysis Statement




Sample Account Analysis Statement-page 1



» ACCOUNT ANALYSIS

ACCOUNT NUMBER 123456789
 STATEMENT PERIOD 03/01/12 - 03/31/12
 STATEMENT DATE 03/31/12

24 1 SP 0.440

 ABC Company Inc
 12345 Second Street
 Hometown, MI 48000

24

Wholesale Lockbox.
 Speed up your receivables and stop processing payments with our comprehensive payment collection solution. A secure Flagstar Lockbox can reduce the day's outstanding sales and capitalize on same-day payment processing.



RELATIONSHIP SUMMARY

Account Number	Average Net Ledger Balance	Average Net Collected Balance	Earnings Allowance	Net Activity Charge	Net Analysis Position
123456789	152,558.10	152,558.10	7.00	0.00	0.00
134567890	1,451,143.52	1,385,341.94	63.99	5,255.00	5,191.01
Number of Accounts 2	1,603,701.62	1,537,900.04	70.99	5,255.00	5,184.01

BALANCE INFORMATION

Average Daily Net Ledger Balance	1,603,701.61
Less Average Daily Float	(+) 65,801.58
Average Daily Net Collected Balance	1,537,900.03
Plus Negative Collected Balance	9,950.90
Average Daily Positive Collected Balance	1,547,850.93
Less DDA Balance Reserve Requirement (10%)	154,785.09
Balance To Support Services	1,393,065.84

SERVICE DETAIL

AFP Services Rendered in Period	Volume	Unit Price	Service Charge	Balance Required
GENERAL ACCOUNT SERVICES				
150410 Stop Payment	3	35.0000	105.00	2,289,426
Subtotal Account Services			105.00	2,289,426
Wire Transfer Services				
350300 Incoming Wire	44	5.0000	220.00	
350202 Outgoing Domestic Wire	493	10.0000	4,930.00	107,494,016
Subtotal Wire Services			5,150.00	107,494,016

Sample Account Analysis Statement-page 2

Flagstar Bank
 Corporate Headquarters
 5151 Corporate Drive
 Troy, MI 48098

» ACCOUNT ANALYSIS

ACCOUNT NUMBER 123456789
 STATEMENT PERIOD 03/01/12 - 03/31/12
 STATEMENT DATE 03/31/12

COMPENSATION INFORMATION

	Fee Basis	Balance Basis
Earnings Allowance (.06%)	70.99	1,547,870
Current Period Analyzed Charge	5,035.00	109,783,442
Analyzed Charges Due after Allowance	4,964.01	
Fee-Based Charges	220.00	
Total Fees Debited to Your Account	5,184.01	
Balance Shortage for the Current Period		(+) 108,235,572

BILLING SUMMARY

	Fee Basis	Balance Basis
Total Interest Charges	0	0
Total Activity Charges	5,255.00	109,783,442
Total Charges Listed Before Allowance	5,255.00	109,783,442
Analyzed Charge Subtotal	5,035.00	109,783,442
Fee-Based Charge Subtotal	220.00	
Total Fees Debited to Your Account	5,184.01	
Collected Balance to Offset 1.00 of Charges		21,804.06

BALANCE & BILLING HISTORY

Average Ledger Balance	Balance Supporting Services	Service Balance Required	Earnings Allowance	Analyzed Charges	Total Fees Debited
1,603,702	1,393,066	109,783,442	71	5,035	5,184

IMPORTANT NOTICE FROM FLAGSTAR BANK

Contact our Business Client Service Team at (888) 324-4100 for questions or to request information about other valuable services to help manage your business.

SAMPLE TOWNSHIP
789 FIRST AVENUE
ANYTOWN, U.S. 67890

Subject: ICS[®] Monthly Statement

The following information is a summary of activity in your ICS account(s) for the month of October 2016 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through the ICS, or Insured Cash Sweep[®], service. Should you have any questions, please contact us at **(555) 123-4567** or visit our website at **www.bestdealebank.com**.

Summary of Accounts Reflecting Placement Through ICS

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
*****123	Demand	0.60%	\$1,938,543.72	\$1,985,670.64
*****456	Demand	0.55%	26,641.51	25,481.62
TOTAL			\$1,965,185.23	\$2,011,152.26

SAMPLE

DETAILED ACCOUNT OVERVIEW

Account ID: *****123
Account Title: SAMPLE TOWNSHIP

Account Summary – Demand

Statement Period	October 1 – October 31, 2016
Previous Period Ending Balance	\$1,938,543.72
Total Program Deposits	77,504.67
Total Program Withdrawals	(31,256.31)
Interest Paid	878.56
Taxes Withheld	(0.00)
Current Period Ending Balance	\$1,985,670.64
Average Daily Balance	\$1,952,417.46
Interest Rate at End of Statement Period	0.60%
Statement Period Yield	0.53%

Account Transaction Detail

Date	Activity Type	Amount	Balance
10/03/2016	Deposit	\$249.53	\$1,938,793.25
10/04/2016	Deposit	2.76	1,938,796.01
10/05/2016	Withdrawal	(1,643.13)	1,937,152.88
10/06/2016	Withdrawal	(3,188.47)	1,933,964.41
10/07/2016	Withdrawal	(7,305.76)	1,926,658.65
10/11/2016	Withdrawal	(3,608.75)	1,923,049.90
10/12/2016	Withdrawal	(3,059.47)	1,919,990.43
10/13/2016	Withdrawal	(415.10)	1,919,575.33
10/14/2016	Withdrawal	(8,927.59)	1,910,647.74
10/17/2016	Deposit	66,870.85	1,977,518.59
10/18/2016	Withdrawal	(1,519.79)	1,975,998.80
10/19/2016	Withdrawal	(105.00)	1,975,893.80
10/20/2016	Deposit	2,547.51	1,978,441.31
10/21/2016	Deposit	373.77	1,978,815.08
10/24/2016	Deposit	2,961.35	1,981,776.43
10/28/2016	Withdrawal	(1,483.25)	1,980,293.18
10/31/2016	Deposit	4,498.90	1,984,792.08
10/31/2016	Interest Capitalization	878.56	1,985,670.64

Year To Date Summary

YTD Interest Paid	\$4,973.00
YTD Taxes Withheld	0.00

Summary of Balances as of October 31, 2016

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Innerst Savings Bank	Kentstown, MD	**001	\$50,348.25
First Eagleville Bank	Clarksburg, WV	**002	219,583.03
Lockland Bank	Springtown, MI	**003	5.37
Southstreet Community Bank	Plainesburg, OK	**004	245,110.10
Winchester County Bank	Winchester, PA	**005	245,104.73
Southeast Regional Bank	Atlanta, GA	**006	4.78
Loring Savings Bank	Loring, WA	**007	245,104.73
Kendall Bank and Trust	Kendall, WI	**008	245,075.59
First Bank of Ogdentown	Ogdentown, IA	**009	245,104.73
Bank of North Haverbrook	Cobb, AZ	**010	245,110.10
Copper Savings and Loan	Carson City, NV	**011	5.37
Seashore National Trust Company	Orlando, FL	**012	0.16
Sperry Sound Bank	Bellevue, OR	**013	5.37
Harbor Bell Bank and Trust	Harbor Bell, RI	**014	0.10
Huntingfield Bank	Dallas, TX	**015	245,108.23

DETAILED ACCOUNT OVERVIEW

Account ID: *****456
Account Title: SAMPLE TOWNSHIP

Account Summary – Demand

Statement Period	October 1 – October 31, 2016
Previous Period Ending Balance	\$26,641.51
Total Program Deposits	0.00
Total Program Withdrawals	(1,170.54)
Interest Paid	10.65
Taxes Withheld	(0.00)
Current Period Ending Balance	\$25,481.62
Average Daily Balance	\$26,259.47
Interest Rate at End of Statement Period	0.55%
Statement Period Yield	0.48%

Account Transaction Detail

Date	Activity Type	Amount	Balance
10/11/2016	Withdrawal	(\$18.86)	\$26,622.65
10/13/2016	Withdrawal	(176.00)	26,446.65
10/14/2016	Withdrawal	(36.92)	26,409.73
10/18/2016	Withdrawal	(55.48)	26,354.25
10/19/2016	Withdrawal	(70.37)	26,283.88
10/24/2016	Withdrawal	(67.26)	26,216.62
10/25/2016	Withdrawal	(745.65)	25,470.97
10/31/2016	Interest Capitalization	10.65	25,481.62

Year To Date Summary

YTD Interest Paid	\$110.05
YTD Taxes Withheld	0.00

Summary of Balances as of October 31, 2016

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Torrence Bank	Adelaide, NJ	**016	\$25,476.42
Amsel Bank and Trust	Rome, AR	**017	0.51
Capital Bank of St. Lawrence	Topeka, KS	**018	4.69

Treasury Access[®] Reporting Samples

- ❖ Prior Day Detail Report
- ❖ Paid Check Report
- ❖ Wire Confirmation Summary Report

Prior Day Detail Report: Detail Report - Lynn Bahr's Testing

Ledger Date: 05/26/2020 Account: 104658143 - Checking - 'Lynn Bahr's Testing' Bank Id: 272471852

Debits			
Description	Bank Reference	Customer Reference	Amount (USD)
Debit			1.36
Descriptive Withdrawal Wire Out	20201470194300		
Debit			1.36
Descriptive Withdrawal Wire Out	20201470193000		
Debit			1.41
Descriptive Withdrawal Wire Out	20201470190600		
Debit			1.42
Descriptive Withdrawal Wire Out	20201470191600		
Debit			66.00
Descriptive Withdrawal Wire Out	20201470213400		
Debit			117.51
Descriptive Withdrawal Wire Out	20201470135200		
Debit			1,550.00
Withdrawal Transfer to Account	100564914		
Debit			1,550.00
Withdrawal Transfer to Account	100564914		
Debit Total: 8 Item(s)			3,289.06
Debits Total: 8 Item(s)			3,289.06

Ledger Date: 05/27/2020 Account: 104658143 - Checking - 'Lynn Bahr's Testing' Bank Id: 272471852

Credits						
Description	Bank Reference	Customer Reference	Distributed Funds			Amount (USD)
			0-Day	1-Day	2+Day	
Branch Deposit			180.00	0.00	0.00	180.00
Deposit						
Branch Deposit Total: 1 Item(s)			180.00	0.00	0.00	180.00
Credits Total: 1 Item(s)			180.00	0.00	0.00	180.00

Debits			
Description	Bank Reference	Customer Reference	Amount (USD)
Debit			2.44
Descriptive Withdrawal Wire Out	20201480201300		
Debit			2.44
Descriptive Withdrawal Wire Out	20201480200400		



(Ledger Date 05/27/2020 for ' - Account '104658143 Checking 'Lynn Bahr's Testing' in USD' Continued)

(Debits Continued)			
Description	Bank Reference	Customer Reference	Amount (USD)
Debit			2.51
Descriptive Withdrawal Wire Out	20201480196600		
Debit			2.52
Descriptive Withdrawal Wire Out	20201480197200		
Debit			2.53
Descriptive Withdrawal Wire Out	20201480198200		
Debit			135.00
Descriptive Withdrawal Wire Out	20201480129600		
Debit			175.00
Descriptive Withdrawal Withdrawal to transfer to IOLTA Acct			
Debit Total: 7 Item(s)			322.44
Debits Total: 7 Item(s)			322.44

Debits			
Description	Bank Reference	Customer Reference	Amount (USD)
Debit			150.00
Descriptive Withdrawal Wire Out	20201490093700		
Debit			1,000.00
Descriptive Withdrawal Wire Out	20201490201500		
Debit Total: 2 Item(s)			1,150.00
Debits Total: 2 Item(s)			1,150.00

Credits						
Description	Bank Reference	Customer Reference	Distributed Funds			Amount (USD)
			0-Day	1-Day	2+Day	
ACH Credit Received			7.00	0.00	0.00	7.00
External Deposit	Payroll Deposit - Company A					
ACH Credit Received			200.00	0.00	0.00	200.00
External Deposit	0010003 ONLNE TRNSFR88887150 - TRANSFER					
ACH Credit Received			200.00	0.00	0.00	200.00
External Deposit	0010004 ONLNE TRNSFR88887150 - TRANSFER					
ACH Credit Received			300.00	0.00	0.00	300.00
External Deposit	PHILIP MORRIS US DIRECT DEPOSIT - TRADEPAY Pmt doc# 200102310 4, Year 2011, RobertW 0004 ROBERTTEST ADDM					



(Ledger Date 05/29/2020 for ' - Account '104658143 Checking 'Lynn Bahr's Testing' in USD' Continued)

(Credits Continued)			Distributed Funds			Amount (USD)
Description	Bank Reference	Customer Reference	0-Day	1-Day	2+Day	
ACH Credit Received			1,000.00	0.00	0.00	1,000.00
External Deposit	Roberts Bank	ROBERT IS GIVING CAS - TRANSFER				
ACH Credit Received			1,000.00	0.00	0.00	1,000.00
External Deposit	Roberts Bank	ROBERT IS GIVING CAS - TRANSFER				
ACH Credit Received Total: 6 Item(s)			2,707.00	0.00	0.00	2,707.00
ATM Credit			8.00	0.00	0.00	8.00
Credit	Speedway Gas	Credit				
ATM Credit			22.00	0.00	0.00	22.00
ATM Deposit	301 W Michigan Ave					
ATM Credit Total: 2 Item(s)			30.00	0.00	0.00	30.00
Branch Deposit			0.00	0.00	0.00	10.00
Withdrawal Reversal						
Branch Deposit			0.00	0.00	0.00	11.00
OD Protection Tran Fee Reversal						
Branch Deposit			0.00	0.00	0.00	26.00
Overdraft Charge (Paid Item) Reversal						
Branch Deposit			61.00	0.00	0.00	61.00
Descriptive Deposit		Depositing some money into this checking account today.				
Branch Deposit			62.00	0.00	0.00	62.00
Descriptive Deposit		Depositing some money from another account today.				
Branch Deposit			110.28	0.00	0.00	110.28
Deposit						
Branch Deposit			30,285.20	4,479,835.20	0.00	4,450,000.00
Location Code: 130903879 - Deposit						
Branch Deposit Total: 7 Item(s)			30,518.48	4,479,835.20	0.00	4,450,280.28
Business Mobile Deposit			0.00	0.00	0.00	24.00
Mobile Deposit	iPhone	Mobile Deposit - 2 Checks				
Business Mobile Deposit Total: 1 Item(s)			0.00	0.00	0.00	24.00
Credit any type			0.00	0.00	0.00	2.00
Wire Transfer Deposit	International	Wire Transfer In				



(Ledger Date 05/29/2020 for ' - Account '104658143 Checking 'Lynn Bahr's Testing' in USD' Continued)

(Credits Continued)			Distributed Funds			Amount (USD)
Description	Bank Reference	Customer Reference	0-Day	1-Day	2+Day	
Credit any type ATM Transfer Credit			0.00	0.00	0.00	28.00
Credit any type IAT Deposit ACH from Guyana			31.00	0.00	0.00	31.00
Credit any type Total: 3 Item(s)			31.00	0.00	0.00	61.00
Draft Deposit Descriptive Deposit Testing Deposit Descriptions			18.00	0.00	0.00	18.00
Draft Deposit Total: 1 Item(s)			18.00	0.00	0.00	18.00
Incoming Money Transfer Descriptive Deposit Wire In 20201500152700			12.25	0.00	0.00	12.25
Incoming Money Transfer Descriptive Deposit Wire In 20201500162200			15.00	0.00	0.00	15.00
Incoming Money Transfer Descriptive Deposit Wire In 20201500110200			20.90	0.00	0.00	20.90
Incoming Money Transfer Descriptive Deposit Wire In 20201500152200			22.09	0.00	0.00	22.09
Incoming Money Transfer Descriptive Deposit Wire In 20201500148900			30.53	0.00	0.00	30.53
Incoming Money Transfer Descriptive Deposit Wire In 20201500084800			37.58	0.00	0.00	37.58
Incoming Money Transfer Descriptive Deposit Wire In 20201500087500			42.58	0.00	0.00	42.58
Incoming Money Transfer Descriptive Deposit Wire In 20201500105100			52.36	0.00	0.00	52.36
Incoming Money Transfer Descriptive Deposit Wire In 20201500086000			90.35	0.00	0.00	90.35
Incoming Money Transfer Descriptive Deposit Wire In 20201500103900			100.00	0.00	0.00	100.00
Incoming Money Transfer Descriptive Deposit Wire In 20201500085000			111.20	0.00	0.00	111.20
Incoming Money Transfer Descriptive Deposit Wire In 20201500087600			127.53	0.00	0.00	127.53



(Ledger Date 05/29/2020 for ' - Account '104658143 Checking 'Lynn Bahr's Testing' in USD' Continued)

(Credits Continued)			Distributed Funds			Amount (USD)
Description	Bank Reference	Customer Reference	0-Day	1-Day	2+Day	
Incoming Money Transfer Descriptive Deposit Wire In 20201500151000			178.01	0.00	0.00	178.01
Incoming Money Transfer Descriptive Deposit Wire In 20201500087000			178.42	0.00	0.00	178.42
Incoming Money Transfer Descriptive Deposit Wire In 20201500151600			212.72	0.00	0.00	212.72
Incoming Money Transfer Descriptive Deposit Wire In 20201500085100			213.31	0.00	0.00	213.31
Incoming Money Transfer Descriptive Deposit Wire In 20201500151700			216.07	0.00	0.00	216.07
Incoming Money Transfer Descriptive Deposit Wire In 20201500149200			225.64	0.00	0.00	225.64
Incoming Money Transfer Descriptive Deposit Wire In 20201500086100			264.98	0.00	0.00	264.98
Incoming Money Transfer Descriptive Deposit Wire In 20201500150400			266.87	0.00	0.00	266.87
Incoming Money Transfer Descriptive Deposit Wire In 20201500093800			2,000.00	0.00	0.00	2,000.00
Incoming Money Transfer Descriptive Deposit Wire In 20201500108100			3,000.00	0.00	0.00	3,000.00
Incoming Money Transfer Descriptive Deposit Wire In 20201500097700			4,974.68	0.00	0.00	4,974.68
Incoming Money Transfer Descriptive Deposit Wire In 20201500081700			5,000.00	0.00	0.00	5,000.00
Incoming Money Transfer Descriptive Deposit Wire In 20201500094800			5,000.00	0.00	0.00	5,000.00
Incoming Money Transfer Descriptive Deposit Wire In 20201500094300			5,000.00	0.00	0.00	5,000.00
Incoming Money Transfer Descriptive Deposit Wire In 20201500098600			8,999.80	0.00	0.00	8,999.80
Incoming Money Transfer Descriptive Deposit Wire In 20201500089000			10,557.29	0.00	0.00	10,557.29



(Ledger Date 05/29/2020 for ' - Account '104658143 Checking 'Lynn Bahr's Testing' in USD' Continued)

(Credits Continued)			Distributed Funds			
Description	Bank Reference	Customer Reference	0-Day	1-Day	2+Day	Amount (USD)
Incoming Money Transfer Descriptive Deposit Wire In 20201500081800			18,115.84	0.00	0.00	18,115.84
Incoming Money Transfer Descriptive Deposit Wire In 20201500081100			43,000.00	0.00	0.00	43,000.00
Incoming Money Transfer Descriptive Deposit Wire In 20201500123300			99,775.00	0.00	0.00	99,775.00
Incoming Money Transfer Total: 31 Item(s)			207,841.00	0.00	0.00	207,841.00
Lockbox Deposit Lockbox Deposit 301 W Michigan Ave			0.00	0.00	0.00	25.00
Lockbox Deposit Total: 1 Item(s)			0.00	0.00	0.00	25.00
Credits Total: 52 Item(s)			241,145.48	4,479,835.20	0.00	4,660,986.28

Debits			
Description	Bank Reference	Customer Reference	Amount (USD)
ACH Settlement External Withdrawal Utility Bill Payment			13.00
ACH Settlement External Withdrawal FLAGSTAR BANK ONLINE TRNSFR88887150 - TRANSFER			50.00
ACH Settlement External Withdrawal FLAGSTAR BANK ONLINE TRNSFR88887150 - TRANSFER			50.00
ACH Settlement Total: 3 Item(s)			113.00
ATM Debit Point Of Sale Withdrawal Speedway Gas			1.00
ATM Debit ATM Withdrawal			29.00
ATM Debit Total: 2 Item(s)			30.00
Check Paid Over Counter Check		132	4.00
Check Paid Check Check #3456			12.00
Check Paid Check Check #4567			15.00
Check Paid Check Check #3333			23.00



(Ledger Date 05/29/2020 for ' - Account '104658143 Checking 'Lynn Bahr's Testing' in USD' Continued)

(Debits Continued)			
Description	Bank Reference	Customer Reference	Amount (USD)
		Check Paid Total: 4 Item(s)	54.00
Debit			5.00
Overdraft Charge (Paid Item)	Check #1234		
Debit			19.00
IAT Withdrawal	ACH to Guyana		
Debit			21.00
Consecutive Days OD Fee	20 Days Overdrawn		
Debit			30.00
ATM Transfer Debit			
Debit			60.00
Descriptive Withdrawal	Withdrawing some money from this checking account today .		
Debit			1,900.00
Descriptive Withdrawal	Wire Out 20201500150700		
		Debit Total: 6 Item(s)	2,035.00
Debit (any type)			6.00
Descriptive Withdrawal	Testing Withdrawal Descriptions		
Debit (any type)			10.00
Withdrawal			
		Debit (any type) Total: 2 Item(s)	16.00
Deposit Reversal			10.00
Deposit Reversal			
		Deposit Reversal Total: 1 Item(s)	10.00
Misc. Fees			9.00
NSF Charge (Returned Item)	Check #2345		
Misc. Fees			10.00
Special Statement	Printed in Banking Center		
Misc. Fees			11.00
OD Protection Tran Fee	SWIM Fee for ODP		
Misc. Fees			27.00
Acct Inactivity Fee			
		Misc. Fees Total: 4 Item(s)	57.00
Overdraft Charge (Paid Item)			26.00
Overdraft Charge (Paid Item)	Speedway Gas		



(Ledger Date 05/29/2020 for ' - Account '104658143 Checking 'Lynn Bahr's Testing' in USD' Continued)

(Debits Continued)			
Description	Bank Reference	Customer Reference	Amount (USD)
Overdraft Charge (Paid Item) Total: 1 Item(s)			26.00
Debits Total: 23 Item(s)			2,341.00

End Of Report

Report Criteria:

Transaction Types: 907,908,909,351,472,232,353,474,595,233,354,475,234,476,597,235,477,115,236,357,116,237,358,479,238,359,118,910,911,912,481,240,241,362,121,242,363,484,122,243,364,485,123,244,366,487,246,367,247,368,489,248,369,249,920,491,372,493,252,373,374,495,254,496,255,376,135,377,498,136,257,378,258,379,381,261,382,383,142,263,384,143,386,145,266,387,388,147,268,391,392,393,394,274,395,275,155,276,397,156,277,398,399,278,281,164,165,286,166,168,960,169,171,172,173,174,295,175,176,616,184,187,189,501,622,502,506,627,508,629,191,195,196,198,631,512,633,513,634,514,516,518,641,522,644,524,526,527,408,529,409,890,651,531,533,654,535,656,415,657,658,538,659,540,661,541,662,421,542,663,301,422,543,664,423,544,666,546,667,547,668,306,548,669,549,308,672,552,673,674,554,555,676,435,677,557,678,558,679,681,682,683,563,684,201,564,202,686,445,566,687,567,688,447,568,206,208,691,692,451,693,331,452,694,574,695,212,575,696,213,455,697,214,577,698,578,699,216,218,581,462,221,342,222,464,344,224,345,466,346,226,347,468,227,348,469,349,108,229,901,905,906

Date Range: >= 05/25/2020 00:00 & <= 05/31/2020 23:59

Accounts: Lynn Bahr's Testing - 104658143

Paid Check Report: prior week paid check - Lynn Bahr's Testing

Ledger Date: 05/29/2020 Account: 104658143 - Checking - 'Lynn Bahr's Testing' Bank Id: 272471852

Debits			
Description	Bank Reference	Customer Reference	Amount (USD)
Check Paid Over Counter Check		132	4.00
Check Paid Check Check #3456			12.00
Check Paid Check Check #4567			15.00
Check Paid Check Check #3333			23.00
Debits Total: 4 Item(s)			54.00

Grand Totals

Description	Amount (USD)
Check Paid	0.00

End Of Report

Report Criteria:

Transaction Types: 475

Date Range: >= 05/25/2020 00:00 & <= 05/31/2020 23:59

Accounts: Lynn Bahr's Testing - 104658143

Wire Confirmation Summary: Wire Detail - Lynn Bahr's Testing

Wire Transfer Debits			
Wire Sequence Number Wire Service Reference	Value Date Recipient Name	Payment Amount Recipient Bank Name	Payment Type Recipient Account
104658143-USD-Lynn Bahr's Testing			
20201500150700 20200529L1LFVQ0C000002	05/29/2020 ADAM ANT	\$ 1,900.00 WELLS FARGO NA	FED 3345456345
20201490201500 20200528L1LFVQ0C000004	05/28/2020 CASHIERING LOAN SERVICING	\$ 1,000.00 FLAGSTAR BK FSB	FED 2080500800061
20201490093700 20200528L1LFVQ0C000001	05/28/2020 CASHIERING LOAN SERVICING	\$ 150.00 DES COMM BK	FED 2080500800061
20201480129600 20200527L1LFVQ0C000006	05/27/2020 COLBY'S COOKIES	\$ 135.00 FLAGSTAR BANK, FSB	FED 110438654
20201480198200 20200527L1LFVQ0C000003	05/27/2020 TEST 0527	\$ 2.53 IRS	FED 551512554:TEST:
20201480197200 20200527L1LFVQ0C000002	05/27/2020 MARCELA TESTCASE	\$ 2.52 CREDIT AGRICOLE	FED FR7617806000316611287100065
20201480196600 20200527L1LFVQ0C000001	05/27/2020 BETHEL PARK	\$ 2.51 NEXTIER BANK, N.A.	FED 1018300564
104658143-USD-Lynn Bahr's Testing		Payment Total:	3,192.56
# of Items:	7	Grand Total Debits:	3,192.56

Wire Transfer Credits			
Wire Sequence Number Wire Service Reference	Value Date Originator	Payment Amount Sending Bank/Contra Account	Payment Type Sender Reference
104658143-USD-Lynn Bahr's Testing			
20201500123300 20200529L1LFVQ0C00004905291215FT01	05/29/2020 W.S. BALKHI CORP	\$ 99,775.00 BK AMER NYC	FED
20201500081100 20200529L1LFVQ0C00000105291042FT01	05/29/2020 MARGARET DUNNING FOUNDATION 4698 CO	\$ 43,000.00 BK AMER NYC	FED
20201500081800 20200529L1LFVQ0C00000305291043FT01	05/29/2020 JENNIFER LYNN O'CONNOR 1642 DEEPWOO	\$ 18,115.84 BK AMER NYC	FED
20201500089000 20200529L1LFVQ0C00001405291058FT01	05/29/2020 PROF. DR. STEFAN FRAUENDORF	\$ 10,557.29 BK AMER NYC	FED
20201500098600 20200529L1LFVQ0C00002605291119FT01	05/29/2020 ASKA COMMUNICATION CORP	\$ 8,999.80 BK AMER NYC	FED
20201500081700 20200529L1LFVQ0C00000205291043FT01	05/29/2020 JOHN F ROSE 3579 MERION CT ROCHESTE	\$ 5,000.00 BK AMER NYC	FED
20201500094800 20200529L1LFVQ0C00002005291111FT01	05/29/2020 HARDEEP ATHWAL	\$ 5,000.00 BK AMER NYC	FED
20201500094300 20200529L1LFVQ0C00001905291110FT01	05/29/2020 LYNETTE S LIM	\$ 5,000.00 BK AMER NYC	FED
20201500097700 20200529L1LFVQ0C00002505291117FT01	05/29/2020 ERCO LTD	\$ 4,974.68 WELLSFARGO NY INTL	FED

Wire Transfer Credits (Continued)

Wire Sequence Number Wire Service Reference	Value Date Originator	Payment Amount Sending Bank/Contra Account	Payment Type Sender Reference
20201500108100 20200529L1LFVQ0C00004505291138FT01	05/29/2020 STEFANIE A BARRERA	\$ 3,000.00 BK AMER NYC	FED
20201500093800 20200529L1LFVQ0C00001805291109FT01	05/29/2020 GEANDRA CANDIDO RIBEIRO	\$ 2,000.00 BK AMER NYC	FED
20201500150400 20200529L1LFVQ0C00005505291321FT01	05/29/2020 MORTGAGE PURCHASES	\$ 266.87 FNMA NYC	FED
20201500086100 20200529L1LFVQ0C00000905291052FT01	05/29/2020 MORTGAGE PURCHASES	\$ 264.98 FNMA NYC	FED
20201500149200 20200529L1LFVQ0C00005305291319FT01	05/29/2020 MORTGAGE PURCHASES	\$ 225.64 FNMA NYC	FED
20201500151700 20200529L1LFVQ0C00005905291323FT01	05/29/2020 MORTGAGE PURCHASES	\$ 216.07 FNMA NYC	FED
20201500085100 20200529L1LFVQ0C00000705291050FT01	05/29/2020 MORTGAGE PURCHASES	\$ 213.31 FNMA NYC	FED
20201500151600 20200529L1LFVQ0C00005805291323FT01	05/29/2020 MORTGAGE PURCHASES	\$ 212.72 FNMA NYC	FED
20201500087000 20200529L1LFVQ0C00001005291054FT01	05/29/2020 MORTGAGE PURCHASES	\$ 178.42 FNMA NYC	FED
20201500151000 20200529L1LFVQ0C00005605291322FT01	05/29/2020 MORTGAGE PURCHASES	\$ 178.01 FNMA NYC	FED
20201500087600 20200529L1LFVQ0C00001205291055FT01	05/29/2020 MORTGAGE PURCHASES	\$ 127.53 FNMA NYC	FED
20201500085000 20200529L1LFVQ0C00000605291050FT01	05/29/2020 MORTGAGE PURCHASES	\$ 111.20 FNMA NYC	FED
20201500103900 20200529L1LFVQ0C00003505291130FT01	05/29/2020 DIEGO CANO TINOCO	\$ 100.00 WELLSFARGO NY INTL	FED
20201500086000 20200529L1LFVQ0C00000805291052FT01	05/29/2020 MORTGAGE PURCHASES	\$ 90.35 FNMA NYC	FED
20201500105100 20200529L1LFVQ0C00003905291132FT01	05/29/2020 PRIVATE NATIONAL MORTGAGE COMPANY	\$ 52.36 BK AMER NYC	FED
20201500087500 20200529L1LFVQ0C00001105291055FT01	05/29/2020 MORTGAGE PURCHASES	\$ 42.58 FNMA NYC	FED
20201500084800 20200529L1LFVQ0C00000505291050FT01	05/29/2020 MORTGAGE PURCHASES	\$ 37.58 FNMA NYC	FED
20201500148900 20200529L1LFVQ0C00005005291319FT01	05/29/2020 MORTGAGE PURCHASES	\$ 30.53 FNMA NYC	FED
20201500152200 20200529L1LFVQ0C00006005291324FT01	05/29/2020 MORTGAGE PURCHASES	\$ 22.09 FNMA NYC	FED

Wire Transfer Credits (Continued)

Wire Sequence Number Wire Service Reference	Value Date Originator	Payment Amount Sending Bank/Contra Account	Payment Type Sender Reference
20201500110200 20200529L1LFVQ0C00004605291143FT01	05/29/2020 MR MOSES AKIMANA	\$ 20.90 BK AMER NYC	FED
20201500162200 20200529L1LFVQ0C00006405291347FT01	05/29/2020 TESTUSER9 WESLEY	\$ 15.00 FLAGSTAR BK FSB	FED
20201500152700 20200529L1LFVQ0C00006105291325FT01	05/29/2020 MORTGAGE PURCHASES	\$ 12.25 FNMA NYC	FED
104658143-USD-Lynn Bahr's Testing	Payment Total:	\$ 207,841.00	
# of Items: 31	Grand Total Credits:	\$ 207,841.00	

End Of Report

Report Criteria:

Transaction Types: Fedwire
Date Range: >= 05/25/2020 00:00 & <= 05/31/2020 23:59
Accounts: Lynn Bahr's Testing - 104658143

Currency: All Currencies
Credits/Debits/Both: Both Credits and Debits

Reconciliation Report Samples

- ❖ Full Recon with Detail
- ❖ Full Recon Summary
- ❖ Unpaid and Outstanding Items
- ❖ Full Recon by Category
- ❖ Check Exceptions
- ❖ Cancels, Voids & Stops



SAMPLE

Full Recon with Detail

Operational Structure: (All Accounts)

Bank

02/04/2016 3:42:28 PM

Account:

Bank Detail report from post date: 01/01/2016 - 01/31/2016

Balance Source: Closing

Account

Transaction Type	Post Date	Effective Date	Reference #	Reference 2	Amount D/C
Bank Balance as of 12/31/2015					2,901,000.07 DR
ACH Deposit	01/04/2016	01/04/2016	000000000		431.04 CR
ACH Deposit	01/04/2016	01/04/2016	000000000		637.69 CR
ACH Deposit	01/04/2016	01/04/2016	000000000		504.01 CR
ACH Deposit	01/15/2016	01/15/2016	000000000		280.74 CR
ACH Deposit	01/25/2016	01/25/2016	000000000		150.75 CR
Item Count: 5 For Transaction Type: ACH Deposit					2,004.23 CR
ACH Withdrawal	01/06/2016	01/06/2016	000000000		110,090.57 DR
ACH Withdrawal	01/06/2016	01/06/2016	000000000		561.84 DR
ACH Withdrawal	01/06/2016	01/06/2016	000000000		50,676.90 DR
ACH Withdrawal	01/07/2016	01/07/2016	000000000		1,036,527.16 DR
ACH Withdrawal	01/11/2016	01/11/2016	000000000		578.20 DR
ACH Withdrawal	01/11/2016	01/11/2016	000000000		387.20 DR
ACH Withdrawal	01/11/2016	01/11/2016	000000000		256.80 DR
ACH Withdrawal	01/20/2016	01/20/2016	000000000		131,348.29 DR
ACH Withdrawal	01/20/2016	01/20/2016	000000000		561.84 DR
ACH Withdrawal	01/20/2016	01/20/2016	000000000		55,480.69 DR
ACH Withdrawal	01/21/2016	01/21/2016	000000000		499,292.86 DR
ACH Withdrawal	01/26/2016	01/26/2016	000000000		85,623.46 DR
ACH Withdrawal	01/27/2016	01/27/2016	000000000		2,959.13 DR
Item Count: 13 For Transaction Type: ACH Withdrawal					1,974,344.94 DR
Check	01/04/2016	01/04/2016			9.73 DR
Check	01/04/2016	01/04/2016			18.77 DR



Full Recon with Detail-

Account:

Transaction Type	Post Date	Effective Date	Reference #	Reference 2	Amount D/C
Deposit	01/25/2016	01/25/2016	000000000		62,503.38 CR
Deposit	01/26/2016	01/26/2016	000000000		11,122.80 CR
Deposit	01/26/2016	01/26/2016	000000000		2,946.77 CR
Deposit	01/27/2016	01/27/2016	000000000		5,235.07 CR
Deposit	01/27/2016	01/27/2016	000000000		42,297.52 CR
Deposit	01/28/2016	01/28/2016	000000000		6,441.06 CR
Deposit	01/28/2016	01/28/2016	000000000		10,928.41 CR
Deposit	01/29/2016	01/29/2016	000000000		9,868.76 CR
Deposit	01/29/2016	01/29/2016	000000000		13,530.93 CR
		Item Count: 40	For Transaction Type: Deposit		2,560,759.24 CR
Miscellaneous Debit	01/06/2016	01/06/2016	000000000		343.32 DR
Miscellaneous Debit	01/20/2016	01/20/2016	000000000		343.32 DR
		Item Count: 2	For Transaction Type: Miscellaneous		686.64 DR
Trial Closing Balance	(Item Count: 158)				2,905,756.70 DR
Actual Closing Balance as of 01/29/2016					2,905,756.70 DR
Difference					0.00



Full Rec Summary -

Operational Structure: (All Accounts)

Account:

Bank Detail report from post date: 01/01/2016 - 01/31/2016

Balance Source: Closing

Bank

02/04/2016 3:42:00 PM

Account:

Transaction Type	Post Date	Effective Date	Reference #	Reference 2	Amount D/C
Bank Balance as of 12/31/2015					2,931,805.87 DR
			Item Count: 5	For Transaction Type: ACH Deposit	2,004.23 CR
			Item Count: 13	For Transaction Type: ACH Withdrawal	1,974,344.94 DR
			Item Count: 98	For Transaction Type: Check	561,682.72 DR
			Item Count: 40	For Transaction Type: Deposit	2,560,759.24 CR
			Item Count: 2	For Transaction Type: Miscellaneous	686.64 DR
Trial Closing Balance		(Item Count: 158)			2,905,756.70 DR
Actual Closing Balance as of 01/29/2016					2,905,756.70 DR
Difference					0.00



SAMPLE

Unpd & Outstd Items

Custom Trans:

02/01/2016 6:35:04 A

Account:

Account:

Effective Date	Reference #	Details	Amount
03/18/2015			13.25
03/18/2015			89.93
03/18/2015			10.00
03/18/2015			10.30
06/10/2015			100.00
06/24/2015			180.00
01/06/2016			483.22
01/06/2016			160,373.31
01/06/2016			128.77
01/06/2016			2,611.24
01/06/2016			637.74
01/06/2016			434.48
01/06/2016			982.71
01/06/2016			200.00
01/06/2016			400.00
01/06/2016			200.00
01/20/2016			248.50
01/20/2016			3,675.00
01/20/2016			483.22
01/20/2016			60,568.41
01/20/2016			497.00
01/20/2016			43.75
01/20/2016			100.00
01/20/2016			230.57
01/20/2016			105.51



Unpd & Outstd Items M

Account:

Effective Date	Reference #	Details	Amount
01/20/2016			74.82
01/20/2016			32.07
01/20/2016			61.67
01/20/2016			61.34
01/20/2016			120.00
01/20/2016			25.00
01/20/2016			25.00
01/20/2016			3,102.21
01/20/2016			400.00
01/20/2016			78.43
01/20/2016			70.92
For Account:			
Total Items:	36	236,858.37 CR	



SAMPLE

Full Recon by Cat -

Operational Structure: (All Accounts)

Account:

Check Reconciliation report from: 01/01/2016 - 01/31/2016

Check Reconciliation

02/01/2016 6:35:19 AM EST

Account:

+Outstanding Checks as of 12/31/2015	104,070.25
+Issues for period(112)	694,570.84
-Duplicate Issues for period(0)	0.00
-Pays for period(98)	561,682.72
+Duplicate Pays for period(0)	0.00
+Paid No Issues for period(0)	0.00
+Paid Discrepancies for period(0)	0.00
+Paid Amount Discrepancies(0)	0.00
-Issues Removed from prior period(0)	0.00
-Stops for period(0)	0.00
+Duplicate Stops for period(0)	0.00
+Stop No Issue(0)	0.00
+Stops Discrepancy(0)	0.00
-Cancels for period(0)	0.00
+Duplicate Cancels for period(0)	0.00
+Cancel No Issue(0)	0.00
+Cancel Discrepancy(0)	0.00
-Voids for period(1)	100.00
+Duplicate Voids for period(0)	0.00
+Void No Issue for period(0)	0.00
+Void Discrepancy(0)	0.00

+Outstanding Checks as of 01/31/2016
236,858.37

Issues:

Reference #	Post Date	Effective Date	Amount	D/C	Exception Status	Matched/Unmatched	Deta
	01/07/2016	01/06/2016	246.96	CR		Matched	
	01/07/2016	01/06/2016	483.22	CR		Unmatched	
	01/07/2016	01/06/2016	433.67	CR		Matched	
	01/07/2016	01/06/2016	1,000.00	CR		Matched	
	01/07/2016	01/06/2016	1,010.19	CR		Matched	
	01/07/2016	01/06/2016	106.94	CR		Matched	
	01/07/2016	01/06/2016	160,373.31	CR		Unmatched	
	01/07/2016	01/06/2016	114,079.47	CR		Matched	

SAMPLE

Check Exceptions -

Check Exceptions

Operational Structure: (All Accounts)

02/04/2016 3:38:56 PM EST

Account:

Check Exceptions report from:

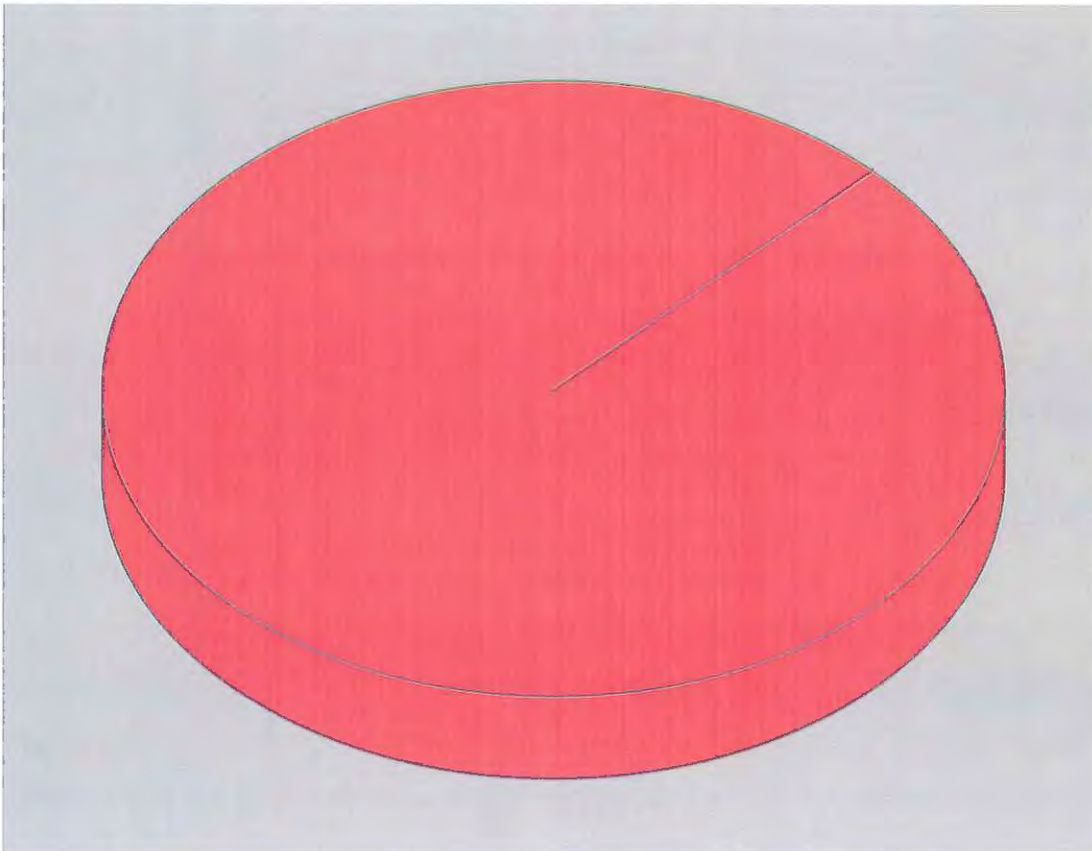
01/01/2016 - 01/31/2016

Account:

Post Date	Effective	Reference #	Amount	D/C	Exception Status
01/07/2016	05/27/2015		100.00	DR	Void

For Account:

Total Items: 1 100.00 DR



● Void - 1 (100%)



SAMPLE

Cancels, Voids & Stop

Custom Trans.

Account:

02/01/2016 6:35:05 A

Custom Report As Of: 01/31/2016

Account: _____

As of: 01/31/2016

Exception Status	Effective Date	Post Date	Reference #	Amount
Stop	05/21/2015	05/21/2015		958.76
Stop	05/21/2015	05/21/2015		146.63
For Exception Status: Stop				
Total Items:	2	1,105.39 DR		
Void	10/01/2014	02/17/2015		49.76
Void	11/12/2014	02/17/2015		171.00
Void	12/19/2014	02/20/2015		6,195.75
Void	12/19/2014	02/20/2015		33,668.21
Void	05/27/2015	01/07/2016		100.00
Void	08/19/2015	09/21/2015		488.97
Void	09/16/2015	09/23/2015		334.74
Void	09/16/2015	10/15/2015		15,944.43
Void	09/16/2015	09/23/2015		300.00
Void	09/16/2015	09/23/2015		303,539.31
Void	09/16/2015	09/23/2015		200.00
Void	10/28/2015	10/30/2015	---	300.00
Void	10/28/2015	10/30/2015		497.00
Void	10/28/2015	11/06/2015		800.00
Void	11/10/2015	12/03/2015		500.00
For Exception Status: Void				
Total Items:	15	363,089.17 DR		



Cancels, Voids & Stop .

Account

As of: 01/31/2016

Exception Status	Effective Date	Post Date	Reference #	Amount
For Account'				
Total Items:	17		364,194.56 DR	

Implementation Timeline



City of Howell
Implementation Timeline

Task	Turnaround Time/ Comments	Responsible Party
Account Structure		
Confirm Account Structure	1 day	Flagstar Bank and City of Howell
Confirm Statement Cut-off cycles/ calendar	1 day	Flagstar Bank and City of Howell
Confirm account analysis grouping and billing account	1 day	Flagstar Bank
Documentation for Account Opening		
Master Authorization	1-2 days	City of Howell
Account Opening	1-2 days from receipt of documentation	Flagstar Bank
Documentation for Treasury Management Services		
Master Cash Management Agreement	1-2 days	City of Howell
Schedule 1	1-2 days	City of Howell
Disclosures	Provided by Flagstar	Flagstar Bank
Supply Ordering		
Check Stock	1-2 weeks	City of Howell
Deposit Slips	1-2 weeks	City of Howell
Endorsement Stamp	1-2 weeks	City of Howell
Deposit Bags	1-2 weeks	City of Howell
Treasury Access - Commercial Online Banking		
Confirm set-up profile - accounts, modules and admin	2 days	Flagstar Bank
Implement Online Banking	10 days	Flagstar Bank
Provide webex or on-site training	1/2 day session	Flagstar Bank
ACH/Wires		
Confirm company-level limits/thresholds for ACH (underwriting)	3-4 weeks	Flagstar Bank
Confirm company-level limits/thresholds for Wires	2 days	Flagstar Bank
Confirm payment types for ACH & Wire	2 days	Flagstar Bank
Complete ACH Customer Application	1-2 days	Flagstar Bank and City of Howell
Set up ACH/Wire module on Treasury Access once approved	10 days	Flagstar Bank
Confirm set-up of profile - accounts and limits	2 days	Flagstar Bank
Confirm NOC Instructions	1 day	Flagstar Bank
Confirm number of tokens needed	1 day	City of Howell
Delivery of tokens	7 days	Flagstar Bank
Positive Pay		
Set up Positive Pay module on Treasury Access	2 days	Flagstar Bank
Confirm email address for Positive Pay exception alerts	2 days	Flagstar Bank
Confirm Positive Pay system default for exceptions	10 days	Flagstar Bank
Account Reconciliation		
Provide Account Reconciliation Input/Output Format	1 day	Flagstar Bank
Verify contact info and address for live file transmissions	1 day	Flagstar Bank
Verify report set-up complete	45-60 days	Flagstar Bank
Remote Deposit Capture		
Complete RDC Customer Application	1-2 days	Flagstar Bank and City of Howell
Complete Risk Rating Evaluation	3-5 days	Flagstar Bank
Confirm set-up of profile - accounts	10 days	Flagstar Bank
Confirm Return Deposit Items Instructions	1 day	Flagstar Bank
Provide scanner order information	1 day	Flagstar Bank
Delivery of scanner(s)	7-10 days from order	City of Howell
Provide webex or on-site training	1/2 day session	Flagstar Bank
ACH Debit Block		
Confirm Full or Partial Block	1 day	Flagstar Bank
Debit Block form with authorized company ID's & limits	1-2 days	Flagstar Bank and City of Howell
Confirm set-up of profile - accounts and limits	2 days	Flagstar Bank
ICS Sweep		
Documentation for ICS	1-2 days	Flagstar Bank and City of Howell
Confirm target balance	1 day	Flagstar Bank
Confirm set-up of profile with Promontory	5 days	Flagstar Bank



City of Howell
Implementation Timeline

Task	Turnaround Time/ Comments	Responsible Party
Cash Vault		
Complete Cash Vault Customer Application	1 day	Flagstar Bank and City of Howell
Send customer Cash Vault Instructions	1 day	Flagstar Bank
Confirm set-up of profile with Loomis	15 days	Flagstar Bank
Miscellaneous		
Provide introduction to local branch personnel	Within 1-2 weeks of "go live" date	Flagstar Bank
Provide Flagstar Bank contact list	Within 1-2 weeks of "go live" date	Flagstar Bank
Post Implementation Tasks		
Confirm that services are performing properly	Within 1 week of "go live" date	Flagstar Bank and City of Howell
Confirm billing structure	15 days after first billing cycle	Flagstar Bank

Once the City makes the determination to establish daily banking services with Flagstar Bank, we would begin the following implementation/conversion steps. Depending on services selected, the Bank would anticipate the full transfer of accounts and services to take two to three months knowing that some items will be quicker than that and others will take the full time period. We assume the City would need to leave their existing bank accounts open for a longer period of time in order to accommodate outstanding checks and other miscellaneous items. However, the implementation time period can be established based on the needs of the City and may be expedited. Our timetable assumes that as implementation progresses, both parties would be responsive to questions/inquiries of the other party (for example: phone calls made to us by the City would be returned same day, documents would be provided in timely manner, etc.).

Once the RFP is awarded, an initial meeting would be scheduled to sign the appropriate documents and agreements, and to discuss account and service needs. In attendance from Flagstar Bank would be the City's assigned Government Banking team and Banking Center personnel, if needed. The City would need to have all affected staff at this meeting so that we can thoroughly discuss the set-up requirements. After the initial meeting, follow up steps would be taken as required.

All accounts and services would be implemented by our Government Banking team. We would act as the liaison to all other areas of the bank – alleviating the need for City personnel to deal with numerous contacts. Once the accounts are opened and the services are established, we would conduct onsite training for the Commercial Online Banking system, and any other required training. This training will be provided at no additional cost to the City.

The City would assign a designated individual as the administrator of the system. The administrator would be assigned to have access to all system functions and would then further apportion services to employees as appropriate. During training, we would assist the administrator with the setup of all users and services.

As part of our implementation and training process, bank personnel will ensure that all electronic communication between the City and Flagstar is functioning correctly. Assistance with this communications process will be supported by our Commercial Services and IT areas. This includes set up of Commercial Online Banking and file transmissions for ACH, file testing, and the like.

Finally, on an on-going basis, our Government Banking staff would be available via telephone (from 7:30 AM to 5:00 PM (ET) – Monday through Friday) to respond to the City's questions and to assist with any issues that might arise. If the City personnel obtains voice mail when calling, we will provide a return phone call the same day to handle resolution or to give you an update on the status of the issue.

Historical Rates

- ❖ MAX Checking
- ❖ Money Market
- ❖ MAX Savings
- ❖ ICS
- ❖ CD
- ❖ CDARS



FLAGSTAR BANK'S RATE HISTORY FOR ALL PRODUCTS

GOVERNMENT BANKING CHECKING MAX

Date	\$0-999		\$1,000-9,999		\$10,000-24,999		\$25,000-49,999		\$50,000-249,999		\$250,000+	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
2020												
September 02	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
March 18	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
March 4	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
2019												
October 30	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%

GOVERNMENT BANKING MONEY MARKET

Date	\$0 - 249,000		\$250,000 - 999,999		\$1,000,000 - 4,999,999		\$5,000,000 - 9,999,999		\$10,000,000 - 19,999,999		\$20,000,000+	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
2020												
September 2	0.15%	0.15%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
August 3	0.25%	0.25%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
June 2	0.30%	0.30%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
March 18	0.35%	0.35%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
March 4	0.85%	0.85%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
2019												
October 30	1.19%	1.20%	1.24%	1.25%	1.24%	1.25%	1.24%	1.25%	1.24%	1.25%	1.24%	1.25%

GOVERNMENT BANKING SAVINGS MAX

Date	\$0 - 249,000		\$250,000 - 9,999,999		\$10,000,000 - 19,999,999		\$20,000,000 - 29,999,999		\$30,000,000 - 49,999,999		\$50,000,000+	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
2020												
September 2	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
August 3	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
June 2	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
March 18	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%
March 4	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
2019												
October 30	1.29%	1.30%	1.29%	1.30%	1.29%	1.30%	1.29%	1.30%	1.29%	1.30%	1.29%	1.30%

GOVERNMENT BANKING INSURED CASH SWEEP - ICS®

Date	All Balances	
	Rate	APY
2020		
September 2	0.10%	0.10%
August 19	0.20%	0.20%
March 9	0.75%	0.75%
2019		
October 30	1.39%	1.40%



FLAGSTAR BANK'S RATE HISTORY FOR ALL PRODUCTS

GOVERNMENT BANKING CERTIFICATE OF DEPOSIT MAX

Date	7-29 Days	30-59 Days	60-89 Days	90-119 Days	120-149 Days	150-179 Days	180-269 Days	270-364 Days	12-17 Months	18-23 Months	24-29 Months	30-35 Months	36-47 Months
2020													
September 2	0.15%	0.15%	0.15%	0.20%	0.20%	0.20%	0.25%	0.25%	0.27%	0.35%	0.35%	0.35%	0.45%
August 12	0.15%	0.15%	0.15%	0.20%	0.20%	0.20%	0.25%	0.25%	0.30%	0.40%	0.40%	0.40%	0.50%
July 29	0.15%	0.15%	0.15%	0.20%	0.20%	0.20%	0.25%	0.30%	0.35%	0.40%	0.40%	0.40%	0.50%
June 5	0.20%	0.20%	0.20%	0.25%	0.25%	0.25%	0.30%	0.30%	0.35%	0.40%	0.45%	0.45%	0.55%
May 20	0.25%	0.25%	0.25%	0.30%	0.30%	0.30%	0.35%	0.35%	0.40%	0.45%	0.45%	0.45%	0.55%
May 6	0.25%	0.25%	0.25%	0.30%	0.30%	0.30%	0.35%	0.45%	0.50%	0.55%	0.55%	0.55%	0.60%
April 29	0.25%	0.25%	0.25%	0.30%	0.30%	0.30%	0.35%	0.45%	0.55%	0.60%	0.60%	0.60%	0.60%
April 1	0.25%	0.25%	0.25%	0.30%	0.30%	0.30%	0.40%	0.50%	0.65%	0.70%	0.70%	0.70%	0.70%
March 24	0.30%	0.30%	0.30%	0.40%	0.40%	0.40%	0.50%	0.65%	0.65%	0.70%	0.70%	0.70%	0.70%
March 17	0.65%	0.65%	0.65%	0.70%	0.70%	0.70%	0.65%	0.65%	0.65%	0.70%	0.70%	0.70%	0.70%
March 9	0.80%	0.80%	0.80%	0.70%	0.70%	0.70%	0.65%	0.65%	0.65%	0.70%	0.70%	0.70%	0.70%
March 4	1.20%	1.20%	1.20%	1.10%	1.10%	1.10%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%
February 21	1.40%	1.40%	1.40%	1.43%	1.43%	1.47%	1.50%	1.50%	1.55%	1.55%	1.55%	1.60%	1.60%
2019													
November 22	1.50%	1.50%	1.50%	1.53%	1.53%	1.53%	1.55%	1.57%	1.65%	1.65%	1.65%	1.65%	1.65%
November 6	1.60%	1.60%	1.60%	1.63%	1.63%	1.63%	1.65%	1.67%	1.65%	1.65%	1.65%	1.65%	1.65%
October 30	1.60%	1.60%	1.65%	1.70%	1.70%	1.75%	1.75%	1.75%	1.65%	1.65%	1.65%	1.65%	1.65%

GOVERNMENT BANKING CDARS MAX

Date	4 weeks	13 weeks	26 weeks	52 weeks	104 weeks	156 weeks
2020						
September 2	0.05%	0.05%	0.10%	0.17%	0.20%	0.30%
July 29	0.05%	0.05%	0.10%	0.20%	0.25%	0.35%
June 3	0.05%	0.10%	0.15%	0.20%	0.30%	0.40%
May 13	0.10%	0.15%	0.20%	0.25%	0.30%	0.40%
May 6	0.10%	0.15%	0.20%	0.35%	0.40%	0.45%
April 29	0.10%	0.15%	0.20%	0.40%	0.45%	0.45%
April 1	0.10%	0.15%	0.25%	0.50%	0.55%	0.55%
March 25	0.15%	0.25%	0.35%	0.50%	0.55%	0.55%
March 11	0.55%	0.55%	0.50%	0.50%	0.55%	0.55%
March 4	0.75%	0.90%	0.95%	0.95%	0.95%	0.95%
February 19	0.75%	0.95%	1.15%	1.35%	1.40%	1.45%
2019						
October 30	0.75%	0.95%	1.15%	1.35%	1.45%	1.55%

A decorative background consisting of a cluster of light green hexagons of varying sizes and orientations, some overlapping, creating a honeycomb-like pattern.

CITY OF HOWELL

Banking Services Proposal

PREPARED BY:

Aron Kominars
Government Banking Relationship Manager

Amanda Anderson
Treasury Management Advisor

12/1/2020

Catherine Stanislawski
Finance Director/Treasurer
City of Howell
611 E Grand River
Howell, MI 48843

Dear Catherine:

On behalf of Huntington, thank you for the opportunity to provide this proposal. Our commitment is to earn your business by meeting and exceeding the treasury services and banking needs of City of Howell as well as reduce total costs. Our goal is to remain a reliable banking and financial services partner that provides increasing value to your operations. At Huntington, customer service is paramount. This commitment is as noted below in the recent survey results of Phoenix-Hecht and Greenwich. Huntington is proud of our A+ rating in relationship management.

At Huntington, we provide a full complement of treasury management, liquidity management, portfolio management, card programs, merchant services, trust & custody services, public finance, and direct financing solutions. Huntington is truly a full banking partner. Service is our top priority and a commitment we make to our clients.

Aron Kominars and Amanda Anderson will continue to be your primary contacts for all banking needs. We believe providing support from your Relationship Manager, our Treasury Service team in Michigan, and our local branch offices is the keys to providing the products and service you expect. As questions arise or help is needed from you or staff members, our Southfield based service team is always available for your call.

Our desire is to exceed your expectations and provide a consultative approach. Our goal is to meet with the City and completely understand your current process and needs. During our dialog we will ask probing questions and make recommendations on how to improve efficiencies. Within our “toolbox” we will recommend utilizing a menu of receivables, payables, and information reporting options to assist the City as it continues to adopt best practices and technology advancements. This proposal includes the following recommendations to help you reach your objectives:

1. Recommended Account Structure (see proposed account structure flow chart)
 - Transition five (5) of the City’s accounts from Public Funds Hybrid Checking to Public Funds Interest Checking Accounts (PFIC)
 - The Monthly Maintenance charge is waived with a PFIC with average balances of \$7,500 or more
 - PFIC is a packaged account that has transaction base volumes included – perfect for lower transactional accounts, thus reducing bank fees
 - Addition of Fraud protection to exposed accounts to mitigate risk of fraud and financial loss for the City
2. Pricing Guarantee – Huntington will guarantee line item pricing for the 3-year contract term, with pricing to be reviewed prior to renewal
3. Comprehensive virtual meeting to discuss benefits of additional Treasury services including but not limited to:
 - Remote Deposit solution and addition of high-speed Epson check scanner
 - Enhance ACH capabilities
 - Enhance current credit card features with detailed and user-friendly options for T&E expenses
 - Merchant Services including Pay card options for direct deposit of payroll solutions
4. Transition Costs and Considerations
 - Huntington has proactively reviewed and revised our global Government pricing based on the current economic outlook
 - **Based on current volumes, balances and rate, the City's fees are covered (\$0) and the City would be in an interest position**

- We will provide a one-time \$150 credit toward check & deposit ticket printing, bags, and bank supplies
- No FDIC assessment charged on deposit balances
- No 10% reserve requirement for balance calculations used to calculate fee
- 24-Hour Grace® Overdraft Fee Relief to give more time to make a deposit in order to avoid an overdraft fee

We are confident we will continue to deliver the results you seek from a banking partner. As a result of this engaging partnership we can help your staff increase productivity and deliver quality services to your City residents.


Our proposal has provided for a decrease in overall fees, an increase in the earnings credit and interest rate giving the City the option to earn interest on accounts when balances are sufficient to cover treasury management fees.

We continue to demonstrate our commitment for supporting the City of Howell as evidenced in our continued interest and award of a \$995,000 lending opportunity for Sewage Disposal System. We welcome the opportunity to reviewing additional lending opportunities as the City's needs arise.

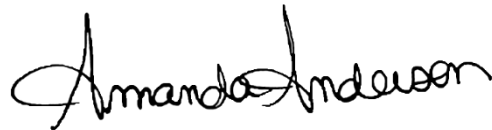
We look forward to meeting and discussing the ways to improve the services Huntington is currently provides. We are confident we can offer an engaging and result filled conversation that can include new projects or technologies the City of Howell is considering. We will continue to work well with the Treasurer's staff and as needed customize solutions to make your banking more efficient and convenient.

We pledge to deliver the results you are seeking in a banking partner, and work to provide significant value in the process—towards the goals of greater productivity, superior service, and lower overall fees. Thank you for the opportunity to submit a proposal for banking services. We look forward to reviewing this proposal in detail and working towards implementing the services and support you are seeking. At Huntington Bank, we have a mission: "We make people's lives better, help business thrive, and strengthen the communities we serve."

Sincerely,



Aron Kominars
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Amanda Anderson
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CONFIDENTIALITY. Huntington considers its strategies regarding deal structure, service performance, and pricing to be especially sensitive and valuable to competitors. Therefore, Huntington considers the contents of this proposal to be proprietary and confidential. This proposal is being delivered to the client with the understanding that the client will not disclose to any third-party without Huntington's specific prior written consent (other than the client's attorneys or agents, or as may otherwise be required by applicable law or legal process): (i) the terms of this proposal, (ii) that this proposal has been submitted to the client, or (iii) any other facts with respect to these discussions regarding the proposal and the services being offered by Huntington.

WELCOME

For over 150 years Huntington has supported the people, businesses, and communities in the seven-state footprint from which Huntington operates. From generation to generation Huntington has taken pride in being an integral part of supporting commerce and growth.

Huntington's Response to COVID-19

Huntington is taking necessary steps to help protect colleagues, communities, and customers. Following the five phases below can help Huntington continue our mission of Looking Out for People.

1. Prevention: The actions businesses take to prevent a possible or actual incident from occurring.
2. Protection: Ongoing actions that protect people, networks, and property from an incident and steps to monitor for possible or actual incidents.
3. Mitigation: Reducing the likelihood an incident will happen or the impact if the incident occurs and improving the chances of an effective recovery.
4. Response: The capabilities necessary to stabilize an incident once it has already happened or is certain to happen in an unpreventable way, establish a safe and secure environment, save lives and property, and facilitate the transition to recovery.
5. Recovery: The means necessary to assist businesses affected by an incident in restoring their environment.

The Program is updated as appropriate throughout the year and approved annually by Huntington's Board of Directors.

Unique Market Position

Huntington is proud to be able to provide the full range of financial products and services needed in order to assist in making a difference for city. Huntington supports clients, enabling them to collaborate with the people who are connected to the community.

Understanding the Client

Huntington builds relationships with clients to support businesses and help communities thrive. As financial professionals, Huntington takes the time to understand the unique needs of the city, its markets, and what success looks like for the city. Huntington is equipped to understand each client's individual needs in order to help build a custom solution that will help drive success.



A Complete Solution—the Huntington Solution

Huntington works to build a relationship with clients. Then, by putting experience to work, Huntington provides a holistic approach to meet the unique needs of the city, the executive team, and the employees. Huntington offers a variety of products and services to help:

- Provide the capital needed to manage the city day-to-day and for the long-term. Huntington not only provides the basics, but helps to position City of Howell to take advantage of market opportunities
- Manage cash flow to balance out highs and lows, but also provide services to help protect City of Howell from fraud and interest rate risk
- Offer insurance products and services that protect hard assets as well as the liability and key-person protection the city needs
- Make the lives of employees better by offering a range of employee benefits from basic banking to retirement savings
- Deliver Capital Markets services ranging from structured products that manage risk to foreign exchange services that insulate the city from economic fluctuations
- Meet the needs of City of Howell by providing private banking and trust services, and estate planning

Looking Out for Our Communities

Huntington has committed to a new five-year, \$20 billion Community Plan.

- Access to Capital- Huntington is investing \$7.6 billion in small businesses, with a special emphasis on those owned by minorities, women, and veterans.
- Affordable Housing and Home Ownership - Huntington is expanding lending programs and educational services by \$7.5 billion to support increased home ownership by minority and low- to moderate-income borrowers throughout the Midwest.
- Community Lending and Investment - Huntington recognizes the barriers to banking that exist for some people and businesses, and we are investing \$4.9 billion toward our communities' efforts related to affordable housing, food security, workforce development, and social equity.



INVESTING LOCALLY IN EAST MICHIGAN

Huntington is committed to serving the people, businesses, and non-profit organizations of East Michigan. From driving the local economy with first-rate financial services to donating time and money toward local causes, Huntington is dedicated to helping this community thrive.

Huntington has a long and distinguished history of supporting programs throughout East Michigan that are designed to enrich the community. The breadth and depth of these community efforts range from multimillion-dollar programs aimed at the revitalization of major parts of cities to the individual volunteer efforts of Huntington associates at all levels of the company. Huntington has been fortunate to build partnerships with the local governments and nonprofits to help solve area issues through creative and innovative programs.



KEY INITIATIVES

\$5 Billion Community Commitment in Michigan

Huntington has proudly committed to a \$5 billion, five-year lending, investment and philanthropic community plan to invest in the great state of Michigan's economic future. Huntington will focus on helping to provide access to capital, affordable housing and home ownership, and community lending and investment. This plan will help support businesses during critical times and strengthen the community Huntington is appreciative to be a part of.

Ensuring Financial Literacy

Huntington works with Junior Achievement to provide financial education for students in low-to-moderate income schools. Since 2014, more than 1,200 Huntington colleagues have volunteered more than 7,500 hours and impacted more than 5,000 youth across Southeast Michigan.

Huntington has received the Bronze level U.S. President's Volunteer Service Award for providing more than 5,000 volunteer hours to Junior Achievement in 2017-2018. The U.S. President's Volunteer Service Award is part of the President's Council on Service and Civic Participation to honor the impact volunteers make in communities.

Cody Rouge Revitalization

The City of Detroit and Huntington announced that Huntington's \$5 million commitment to the Neighborhood Strategic Fund will be focused on strengthening the Warrendale/Cody Rouge community. The investment will be spread across five years and will help ensure Detroit residents have healthy and welcoming neighborhoods with quality, affordable housing.

The City of Detroit and Cody Rouge residents have developed a child-centric plan of action to guide future growth and investment in the neighborhood. Huntington and six other companies pledged a combined \$35 million last December to Detroit's Strategic Neighborhoods Fund, the largest corporate donation in Detroit's history.

Oakland Livingston Human Services Agency (OLHSA)

Huntington has partnered with OLHSA to provide financial support, financial education, and a match savings program for those saving for postsecondary education, housing, or small business development. Additional support is given to its community housing development organization, Venture, Inc., that develops, creates, and provides affordable housing across the state.

Partner of Education

Huntington provided a grant to The Michigan Education Excellence Foundation to support the Detroit Promise Scholarship program and the Detroit Promise Path Program. These programs work to help ensure that students graduating from a high school in the city of Detroit will have a tuition-free path to an associate degree, technical certificate, or bachelor's degree at any participating community college or university.

Additional Involvement

Hundreds of not-for-profits enrich the quality of life in East Michigan. Huntington also supports:

- Abayomi Community Development Corporation
- Alzheimer's Association – Greater Michigan Chapter
- American Heart Association
- Arab American and Chaldean Council
- Avalon Housing
- Big Brothers Big Sisters of Flint and Genesee
- Big Brothers Big Sisters a Community of Caring
- Black United Fund of Michigan
- Boys & Girls Club of Bay County, Inc.
- Bridging Communities
- Capital Area Housing Partnership
- Capuchin SOCK Dinner
- Cass Community Social Services
- Center for Financial Health
- Central Detroit Christian Development
- City Year of Detroit
- Cody Rouge Community
- Communities First, Inc
- Community Action Agency Jackson Lenawee Hillsdale

- Community Development Advocates of Detroit (CDAD)
- Community Economic Development Associations of MI (CEDAM)
- Community Foundation of Greater Flint
- Community Home Solutions (formerly known as Bay Area Housing)
- Community Housing Network
- Community -Up
- CoreNet Global
- Cristo Rey
- D-PAN: Deaf Professional Arts Network
- Detroit Children's Fund
- Detroit Hispanic Development Corporation
- Detroit Riverfront Conservancy
- Eastside Community Network
- East Side Soup Kitchen
- Enterprise Group of Jackson
- Fair Housing Center of Metropolitan Detroit
- Fair Housing Center of Southeast and Mid-Michigan
- Flint Community Reinvestment Act Association
- Flint Diaper Bank
- Food Bank of Eastern Michigan
- Forgotten Harvest
- Gleaners Community Food Bank of Southeast Michigan
- Grand Innovation
- Grandmont Rosedale Development Corporation
- Great Lakes Field Service Council
- Habitat for Humanity - Detroit
- Habitat for Humanity - Flint
- Habitat for Humanity - Macomb County
- Habitat for Humanity - Midland
- Habitat for Humanity - Oakland County
- Habitat for Humanity - Saginaw
- Habitat for Humanity of Gratiot County
- Habitat for Humanity - Shiawassee
- Home to Stay Housing Assistance Center
- Jackson YMCA
- Jefferson East, Inc.
- Jewish Vocational Services
- Junior Achievement Michigan Great Lakes - Lansing
- Junior Achievement North Central Michigan
- Junior Achievement Southeastern MI
- Junior Achievement of Southeastern Michigan - Flint
- Junior Achievement of Northeast Michigan
- Junior Achievement of Southeast Michigan
- Legal Services of Eastern MI
- Lighthouse of Oakland County
- Local Initiatives Support Coalition - Detroit
- Local Initiatives Support Coalition - Flint
- Macomb County Community Action
- Macomb County Community Reinvestment Act Association
- Matrix Human Services
- Metro Community Development, Inc
- Michigan Community Resources
- Michigan Minority Supplier Development Council
- Michigan Science Center

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- A decorative graphic on the left side of the page consists of several overlapping, light-colored hexagons of varying sizes, some with darker outlines, creating a honeycomb-like pattern.
- Michigan Small Business Development Corporation (MI-SBDC)
 - Michigan Women's Foundation
 - MSU Extension (Ionia)
 - National Business League
 - National Faith HomeBuyers
 - Neighborhood Service Organization
 - Oakland County Community Reinvestment Act Association
 - Oakland Livingston Human Service Agency
 - Opportunity Resource Fund
 - Presbyterian Villages of Michigan
 - Rhonda Walker Foundation
 - Saginaw Community Action Center
 - Saginaw Community Reinvestment Act Association
 - Salvation Army of the Eastern Michigan Division
 - Samaritas
 - SER Metro-Detroit
 - Silver Linings Charlevoix
 - Southwest Detroit Business Association
 - Southwest Solutions
 - The Brooksie Way Half Marathon
 - U-Snap-Bac
 - United Way of Bay County
 - United Way of Genesee County
 - University of Michigan - Housing Bureau for Seniors
 - Urban League of Detroit
 - Venture Inc
 - Volunteers of America Michigan
 - Washtenaw Community Reinvestment Act Association
 - Wayne County Community Reinvestment Act Association
 - Wayne Metro Community Action Agency
 - Wayne State University Baroudeur
 - YWCA Great Lakes Bay Region
 - YWCA of Greater Flint

Giving back is essential to help build stronger, safer communities where everyone has access to a greater quality of life.

EAST MICHIGAN SERVICE AND ONBOARDING TEAM

At Huntington, service and onboarding is of the utmost significance. Huntington recognizes that customer connections are established early on, but true customer relationships are cultivated every day by delivering on commitments with quality and predictability.

To achieve this, Huntington has a local group specifically focused on the customer experience.

Huntington's **East Michigan-Based Service and Onboarding** team will:

- Collaborate with City of Howell during initial conversations to deliver products and services set-up
- Provide knowledgeable and dependable support for day-to-day needs, requests, or changes
- Provide technical advice and training to any and all team members, on any and all treasury services, in person (as applicable), via phone, and/or by webinar

Huntington's entire service and onboarding team is local. This sets Huntington apart from competitors and enables the continued improvement of the support offered to clients, while addressing any issues that may arise locally.

In order to proactively understand and meet customers' needs, Huntington conducts regular surveys associated with quality, support, and service. These surveys help Huntington objectively listen and consider improvements to performance and delivery.

RFP RESPONSE SECTION

In the following pages, Huntington has addressed each requirement based on an understanding of the needs of City of Howell from both a technical and a business perspective. As part of this proposal, Huntington agrees to comply with the City of Howell's investment policy.

SECTION 2- GENERAL BANKING INFORMATION

I. FINANCIAL STRENGTH

A. SAFETY AND SOUNDNESS

Identify **key** measures of the bank's financial strength, (e.g. capital ratios, market capitalization total assets).

Huntington Bancshares Incorporated ratios are calculated as of September 30, 2020:

Tier 1 Leverage Ratio:

- Huntington Bancshares Incorporated: 9.31%

CET 1 Risk-Based Capital Ratio:

- Huntington Bancshares Incorporated: 9.89%

Tier 1 Risk-Based Capital Ratio:

- Huntington Bancshares Incorporated: 12.37%

Total Risk-Based Capital Ratio:

- Huntington Bancshares Incorporated: 14.39%

Efficiency Ratio:

- Huntington Bancshares Incorporated: 56.1%

B. CREDIT RATINGS

Provide ratings for the bank and/or subsidiary bank from the following agencies: Standard & Poor's/ Moody's also acceptable are Bauer Financial ratings. Include ratings for Bank Financial Strength, Bank Deposits and Issuer rating.

On May 20, 2020, DBRS Morningstar affirmed The Huntington National Bank's rating at A (high) and outlook was moved to negative.

On April 28, 2020, Fitch affirmed The Huntington National Bank’s rating at A- and outlook was moved to negative.

On March 6, 2020, Moody’s affirmed The Huntington National Bank’s rating at A3 and outlook remains stable.

On April 3, 2019, S&P upgraded The Huntington National Bank’s rating to A- and outlook was moved to stable.

These outcomes are reflected in the following table:

	Senior Unsecured Notes	Long Term Deposit (HNB) /Subordinated Notes (HBI)	Short Term Deposit (HNB) Commercial Paper (HBI)	Outlook
The Huntington National Bank				
DBRS ¹	A (high)	A (high)	R-1 (middle)	Negative
Fitch ²	A-	A	F1	Negative
Moody’s ³	A3	Aa3	P-1	Stable
S&P ⁴	A-	NR	NR	Stable
Huntington Bancshares Inc.				
DBRS ¹	A	A (low)	R-1 (low)	Negative
Fitch ²	A-	BBB+	F1	Negative
Moody’s ³	Baa1	Baa1	NR	Stable
S&P ⁴	BBB+	BBB	NR	Stable

¹DBRS, Inc., New York, New York

²Fitch Ratings, New York, New York.

³Moody’s Investors Service, New York, New York.

⁴Standard & Poor’s Corporation, New York, New York.

C. FINANCIAL STATEMENTS

Each proposer must submit with their proposals copies of their annual financial reports for the past two (2) years. A website link will be acceptable.

Huntington is proud of its financial performance. Details of the consolidated financial statements can be found beginning on page 97 of the 2018 and 2019 Annual Reports, which are available online here: <http://huntington-ir.com/fin/annual/>

D. Provide bank ownership information.

The Huntington National Bank is a wholly owned subsidiary of Huntington Bancshares, Inc., which is publicly traded.

II. ACCOUNT SERVICING

A. BANK CONTACTS

List names, titles, telephone and fax numbers and e-mail addresses for key bank contact personnel. Also provide a brief resume for each contact.

Aron Kominars, Vice President, Government Banking

Aron has more than 30 years of banking experience through several positions in Trust Operations, Trust Administration and Government Banking. Today, Aron's focus is on assisting Huntington government clients with managing their cash flow through identifying the appropriate products and services to meet their needs and maximize efficiencies. Of equal importance to Aron is the timely and efficient handling of his customers' needs.

Aron is currently serving on the Oakland County Treasurers' Association Board, the Wayne County Treasurers' Association Board, and has previously served on other association boards. Aron is a member of several municipal associations.

aron.m.kominars@huntington.com / o: (248) 228-1670 / m: (248) 860-1150

Amanda Anderson, Vice President, Treasury Management Advisor II

Amanda has more than 14 years of banking experience in various roles within the Retail and Commercial Banking segment and Treasury Management. Currently, Amanda's portfolio includes the support of Government Banking, Commercial Real Estate, Auto Dealerships and Private Bank clients. Her primary objective is to introduce Huntington Treasury clients to products and services that will help manage their cash flow and improve their efficiencies. The core of her recommendations come from the belief that any product or service is needed by customer and believes that being responsive and trustworthy key to any business partnership.

A local, Amanda graduated from Baker College with several degrees including a Master's in Business Administration and a follow up Bachelor's in Finance. Her belief is that to be a good partner you must know and understand your customers concerns as well as they do.

amanda.anderson@huntington.com / (248) 244-2987

Your Dedicated Relationship Team

RELATIONSHIP MANAGEMENT

Responsible for the overall relationship; brings in specialists as needed.

Aron Kominars

Government Banking Relationship Manager
(248) 228-1670
aron.m.kominars@huntington.com

Meredith Shanle

Huntington Public Capital
(248) 228-1664
meredith.a.shanle@huntington.com

LOCAL BRANCH TEAM

John Breitling

Branch Manager
(517) 546-6842
john.breitling@huntington.com

TREASURY MANAGEMENT

Responsible for analyzing your treasury management needs and introducing new products.

Amanda Anderson

Treasury Management Advisor
(248) 244-2987
amanda.anderson@huntington.com

Sheri Mayer

Treasury Management Specialist
(248) 244-3639
sheryl.mayer@huntington.com

SUPPORT AND ONBOARDING

Responsible for day-to-day servicing and inquires.

Kristen Martin

Commercial Relationship Service Specialist
(248) 637-7450
kristen.martin@huntington.com

Amy Cates

Treasury Management Service Specialist
(248) 228-1741
tmseviceandonboarding.north@huntington.com
Local Team Phone Line: (248) 244-3585

TM Client Services

Monday through Friday
7:30 a.m. to 6 p.m. ET
(800) 480-4862

B. REFERENCES

Each proposer should include four (4) references of customers who have used services similar to those included in this request. Please provide name, address, telephone number, and email address for each reference.

Huntington is proud of the relationships built with partners and are including the following references for City of Howell to review.

City of Royal Oak

211 S. William Street
Royal Oak, MI 48067
(248) 246-3140
hubanksj@romi.gov

Jaynmarie Hubanks
Treasurer

Charter Township of Ypsilanti

7200 S. Huron River Dr.
Ypsilanti, MI 48197
(734) 484-1002
lldoe@ytown.org

Larry Doe
Treasurer

Pinckey Community Schools

2130 East M 36
Pinckney, MI 48169
(810) 225-3900
jcowan@pinckneypirates.org

Putnam Township

3280 West M-36
Pinckney, MI 48169
(734) 878-3131
treasurer@putnamtwp.us

Jamie Cowan
Assistant Superintendent for Finance
& Operations

Pat Carney
Treasurer

C. PROXIMITY

Provide the distance of your nearest bank branch to the City of Howell, City Hall location.

The nearest Huntington branch to City Hall is the Howell Branch, located within the City Hall building lobby. For a full list of branches near City Hall, please see page 64.

D. COMPETITIVE POSITION AND FUTURE COMMITMENT**1. What differentiates your products/services from other providers?**

As a regional bank, Huntington understands the specific needs of its customers and offers a breadth of services and experience to meet those needs.

Huntington has offered cash management services since the mid-1990s and electronic transaction reporting since 1985. In 1991, Huntington became one of the first banks in the area to offer image processing. Huntington provides one consolidated bank across seven states, all processed on a single deposit system. This allows customers to make deposits at any Huntington location for same business day processing.

Huntington maintains a long-standing product management discipline to ensure continuous improvement in concert with all clients' needs, as well as technological innovation, and regulatory change. This includes routine hardware/software upgrades, focus on operational excellence, online report, statement delivery, and transaction initiation through Business Online or, in certain cases, directly to/from client's processing system.

2. What new services or features does the bank plan to offer, and within what time frame?

Over the next few years, Huntington Treasury Management will continue to invest in its solutions to help ensure that Huntington is able to continually provide a solutions set which is not only competitive, but also differentiates Huntington from its competitors.

In 2020 and beyond, Huntington will deliver multiple investments aligned with 5 Strategic Priorities:

1. Customer Experience
2. Colleague Experience
3. Customer Relationship
4. Growth and Scalability
5. Risk Management

All five priorities focus on the customer and will deliver improvements to customer experience.

Examples of initiatives are as follows:

1. Attract and retain diverse, culturally aligned top talent
2. Dedicated sales and service colleagues for specific industry verticals
3. Shorten / enhance workflow for customer and product onboarding
4. Identify & launch new customer and product onboarding technology
5. Upgrade of Account Analysis system
6. Integrated Receivables solution
7. Sub-Accounting/Escrow capabilities
8. Enhanced payments solutions, including faster payment capabilities
9. Enhanced Data Transmission capabilities
10. Enhanced fraud mitigation solutions
11. Enhanced digital experience and capabilities

3. Provide any additional information, which you believe to be relevant to this RFP and your capabilities to provide the services requested, e.g., product brochures, and articles in trade journals.

Please see Appendix, beginning on page 55 for Huntington's recommended products and services, as well as sample reports.

E. DISASTER RECOVERY

Provide an overview of the bank's disaster recovery plan. How did the bank handle the Covid-19 pandemic?

Huntington is committed to protecting the recoverability of our applications and business processes to support Huntington customers. Key policies, teams, and plans are in place to help ensure Huntington can recover from impacting events. Key program points include:

- Board-level policy governing the Enterprise Business Continuity (EBC) program
- Senior Management Steering Committee (Operational Risk Committee [ORC])
- Dedicated team to provide oversight and support of the EBC Program, policies, and standards
- Regular internal and external program audits and exams

- Annual policy, standards, and recovery plan reviews
- Annual recovery plan exercise requirements
- Monthly, quarterly, and annual reporting to Steering Committee/ORC

BUSINESS IMPACT ANALYSIS

The Business Impact Analysis process involves the collection, quantification, and qualification of customer, financial, internal, and external process dependencies, technology dependencies, and operational and legal/regulatory impacts that would be incurred if an organization were to experience a major business interruption or disaster.

One of the products of the BIA process is a list of gaps where business process recovery demands are not met by another process or technology. These gaps are reviewed and addressed by the business units to improve the recovery expectations and identify where work needs to take place, so remaining gaps are closed.

The Business Impact Analysis is a living process. To maintain accurate impact information, it is updated annually.

BUSINESS CONTINUITY

Huntington uses a hosted web-based planning tool to create and maintain all of its business continuity plans. Huntington keeps a Recovery Operations Center (ROC) to support the recovery of Huntington's business functions. Highlights of the business recovery plans and the ROC include:

Business Recovery Plans

- Centralized recovery plan maintenance and control.
- Approximately 130 detailed Business Units and Retail business continuity plans (BCPs). BCPs are exercised each year and results are tracked and reported to the Operational Risk Committee.
- BCPs define recovery teams and tasks required to respond to an incident and recover business processes and colleagues and include pandemic response procedures.
- Approximately 250 colleagues across the enterprise maintain the BCP.

- The business continuity planning application is a hosted application which is maintained by an external vendor.
- All plans are required to complete exercises each year which include Call List Exercises, Tabletop exercises, and Physical Exercises.

Recovery Operations Center (ROC)

- The Recovery Operations Center (ROC) is an internal facility with immediate business unit recovery seating available upon request.
- The ROC is owned and operated by Huntington, it can be occupied as long as needed.
- 45,000 square feet are dedicated for the recovery of Huntington's business units.
- Preconfigured workspaces for over 70 people per shift and additional un-configured space for another 500+ workspaces.

Huntington National Bank can relocate Central Ohio business units quickly to the ROC. The back-up site is equipped with data and voice connections and telephones. The site is also used to test the business unit's recovery plans. Business units outside of Central Ohio identify their recovery locations as part of their BC Plan.

Huntington National Bank has developed a back-up strategy with the Federal Reserve and Brinks for cash shipments and depositing. In case of a disaster, Brinks will be directed to ship the cash to an alternate location. The Federal Reserve will replenish our cash based on demand.

TECHNICAL RECOVERY

Huntington National Bank has taken care in the design of its data processing facilities to mitigate the likelihood of a real disaster. The primary data center is in a well-designed, secured business service center. Critical data processing equipment is protected from interruptions by a power solution that provides redundant power supply, redundant UPS, and redundant diesel generators.

Nonetheless, should a disaster occur at the bank's main data center, Huntington has developed technical recovery plans that would enable it to continue servicing its customers. Huntington maintains a second datacenter for high availability and recovery for designated applications.

Both datacenters are connected with a private optical network that has redundant paths. Both locations have generator backup to supply power in the event of a loss of utility power.

TECHNICAL RECOVERY PLANNING AND EXERCISES

At Huntington, applications with a defined criticality of low or higher are required by policy to have a documented Technical Recovery Plan and to conduct a regular recovery exercise. Results of these exercises are reported annually to the Operational Risk Committee and Risk Management Committee.

CRISIS MANAGEMENT

The Crisis Management program provides a formal structure and predefined leadership to respond to, manage, and escalate an incident, as necessary. The program also offers formal response plans and procedures to transition from response to recovery control and command center operations. Plans are reviewed semi-annually and exercised at least annually.

SERVICE SPECIFIC RECOVERY DETAILS

1. **Item Processing:** To support the production load of Item Processing, Huntington maintains a backup datacenter for its Unisys mainframe in Worthington, OH. Each site can process the entire production load for Item Processing. Once a year, all Unisys production workloads are run for a full week on the backup equipment. Should an incident cause the equipment/application to be unavailable at one site, the workload would be routed to the other site.
2. **Treasury Management:** There are several Treasury Management product lines that are dependent upon Huntington's Unisys and IBM mainframes.
 - Each processing unit, Controlled Disbursements, Wholesale and Retail Lockbox, ARP, and Check Depository (electronic and physical), has developed recovery plans in the event of an outage. For example, if a disaster occurs which requires items to be processed at another site, plans have been developed to ensure items from these Treasury Management Products are routed to the alternate site.
 - The Unisys mainframe system conducts an annual disaster recovery test, by switching production from the primary host site to the backup at our alternate

site and production is run for an entire week.

- ACH, Cash Concentration, and Transmissions are processed and posted on Huntington's IBM mainframe and open systems. All business units have detailed recovery plans to support a business disruption. Huntington keeps a recovery site, should a disaster occur at the primary processing site, Huntington will restore and transfer computer operations to this internal hot-site.
- Huntington's Wire Transfer equipment works in a dual server fail over mode. Production data is continuously written to both servers. The hot back-up server is placed at another facility. Should Huntington lose the capability to process wires from the primary server, the hot back-up machine will step in. If the automated wire transfer capabilities experienced an outage, Huntington could manually process wires in either location by calling the Federal Reserve to initiate wire transfers until automated capabilities are restored.

3. **Business Online Banking and Retail Online Banking:** The Business and Retail Online Banking applications are load balanced between Huntington's primary datacenter and the ROC. This production environment allows Huntington to continue providing these online delivery channels in the event that one of the datacenters is unavailable.

Huntington is committed to serving people and organizations in local communities, especially now during the COVID-19 health crisis. We have taken steps such as organizing an Infectious Disease and Pandemic Response Program who's goals closely align with other national organizations such as the CDC, Federal Financial Institutions Examination Council (FFIEC), Occupational Health and Safety Administration (OSHA) and the U.S. Department of Health and Human Services (HHS). This program will help ensure that our customers, colleagues, and communities will be better equipped to react to and recover from COVID-19. For more details about Huntington's Coronavirus response, please see huntington.com/coronavirus.

F. IMPLEMENTATION

What is the average lead-time required for implementation? Please provide a tentative plan and schedule for completing the transition to your bank.

Because City of Howell is currently a Huntington client, all services will continue without the need of an implementation plan. For new service recommendations, Huntington will work with the city to establish a timeline.

Proper implementation is critical to success. Every transition is unique to City of Howell's specific needs and service levels. Upon award of the bid, Huntington will develop and describe a specific implementation schedule for City of Howell once an agreement has been signed.

Huntington will prepare an implementation schedule that identifies the services, timeframes, and assigned responsibilities necessary to help assure a complete and timely conversion of any new services.

Huntington provides user guides for all online services where City of Howell will access the system for account information or input transactions. At City of Howell's direction, Huntington can schedule training sessions for all relevant staffing levels.

Testing procedures will vary based on the specific services being implemented. However, Huntington will draw on past experience to make this transition period smooth and help assure a high comfort level with the process.

SECTION 3-SERVICES REQUESTED REQUIREMENTS

BASIC INFORMATION

The City of Howell currently has 10 local depository accounts. Finance staff takes daily deposits (cash and checks) to a local bank branch for processing normally using drive up windows and walk in branch offices. Duplicate deposit tickets are received by the Finance Director/Treasurer. Currently approximately 2,000 accounts payable checks are issued yearly with positive pay. Some water payments are received via ACH. Payroll is issued bi-weekly in house through BS&A. See **Exhibit D**.

A. INTEREST/NON-INTEREST BEARING ACCOUNTS, INCLUDING CHECKING, SAVINGS, MONEY MARKET, SWEEP, ETC.

The City of Howell currently maintains several checking, savings and money market accounts. It is our intent to maximize our earning potential, while keeping costs down. Please provide a description of accounts offered by your financial institution, the costs for each account and any interest rate earned on each account.

Please see pages 55-58 for descriptions of Huntington's recommended accounts for City of Howell. The costs and interest rates for these accounts can be found on pages 52-54.

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Huntington has included costs and fees with the services described in this Section in the attached proposed fee structure.

A. BRANCH DEPOSITS - See **Exhibit E** listing the activity for the prior fiscal year.

1. What is the cut-off time to ensure same-day ledger credit?

Once a deposit is processed, you have immediate availability to the cash portion of your deposit. City of Howell can request that the teller process on-us items for immediate availability of funds, subject to approval by the banking office manager. Upon approval, Huntington will provide provisional credit to checks drawn on another financial institution.

2. What types of bags do you allow/require?

- Do you provide these bags?

Deposit bags can be obtained through Huntington or the vendor of City of Howell's choice.

- Do you charge for these bags?

Huntington will provide a one-time \$150 credit for deposit bags, deposit slips, and checks.

3. Are deposit slips and or checks provided?

Huntington will provide a one-time \$150 credit for deposit bags, deposit slips, and checks.

4. Provide your bank's availability schedule.

Please see page 65 for Huntington's funds availability schedule.

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure.

Huntington has included costs and fees with the services described in this Section in the attached proposed fee structure.

B. POSITIVE PAY

1. Provide a brief description of each positive pay service that the bank offers.

Huntington's Business Security Suite offers a variety of positive pay services (ACH Positive Pay, Check Positive Pay, Reverse Positive Pay and Check Block) to accommodate City of Howell's fraud prevention goals and risk mitigation policies. Business Security Suite is one of the strongest combination of services available to protect your business accounts from both electronic and paper-based fraud.

ACH POSITIVE PAY

With this online service, you can manage ACH debits and/or credits posting to your business account. ACH Positive Pay will block ACH Debits Received (blocks can also be placed on ACH Credits Received if requested) and only electronic payments that meet your personalized settings will be processed by creating filters.

If transactions do not match your filter criteria, they will be suspended. Using Business Online, you will be able to review and notify us if the suspended item should pay. You can update your ACH transaction criteria at any time if your payment processing needs change.

By using alerts and reporting services, you are notified about questionable activity and easily able to audit historical account information.

CHECK POSITIVE PAY

Our strongest paper-based fraud mitigation solution available, Huntington verifies checks presented for payment against a check-issue file you provide. We will systemically compare the dollar amount and check number to the check-issue file, assuring the information matches.

If the information does not match, we will notify you of the exception items via Business Online. Using the check information, as well as a digital image of the check, you can then review and decide whether you want the exception items to Pay or Return.

Additional Layers of Security

- Teller Positive Pay identifies potentially fraudulent, altered or counterfeit items presented at Huntington branches by comparing them in real time with the check-issue file. If the information does not match, the check will not be cashed. This service is automatically included with Check Positive Pay.
- With Payee Positive Pay, you include the payee information in the check-issue file submitted to Huntington. We will systematically compare the payee information, dollar amount and check number to the check-issue file, assuring the information matches.
- If the information does not match, we will notify you of the exception items via Business Online. Using the check information, as well as a digital image of the check, you can then review and decide whether you want the exception items to Pay or Return.

EASY EXPORT

Our Easy Export software adds convenience and efficiency to Business Security Suite by automating the process of sending your check-issue file to the bank.

Use the export feature to electronically export previous data into a CSV, PDF, XML, Word, Excel, Crystal, BAI2, BAI2R, Quicken® and/or QuickBooks™ file format.

Easy Export also reduces the need to have IT staff help format check-issue files into bank standards.

REVERSE POSITIVE PAY

Actively safeguard your business by monitoring checks being processed for payment. Each business day, you simply review a daily report of presented checks and submit a decision to Pay or Return via Business Online.

Easily setup and receive Alerts via email regarding exceptions, decisions and approvals with both Check Positive Pay and Reverse Positive Pay.

For an additional layer of security, you can add Teller Block to stop all paper based checks from cashing at the Huntington Branches. Payees will still be able to deposit their checks.

CHECK BLOCK

Eliminates the risk of check fraud by restricting the checking account to electronic activity only. All paper-based transactions are automatically rejected and returned, which prevents checks from posting to the account and disrupting your business.

Learn more about the value of fraud mitigation solutions at http://videos.hnbcomapp.com/business_security_suite_intro.mp4

2. Describe the products features.

Huntington's Business Security Suite can provide a full-service package of products and services to help prevent fraud on accounts, including:

- ACH Positive Pay with:
 - Check Positive Pay
 - Teller Positive Pay
 - Payee Positive Pay
 - Reverse Positive Pay
 - Teller Block
 - Check Block
 - Wire Block

ACH Positive Pay

ACH Positive Pay is a powerful fraud mitigation tool that will enable City of Howell to manage ACH debits and credits that post to business accounts with ACH blocks or filters that City of Howell creates and maintains. Below are the features that will provide peace of mind:

- ACH transaction filters will permit a pending ACH transaction that City of Howell authorizes to pass through and post to the account
- ACH transaction block will prevent ACH activity from posting to the account
- Designated authorized users will be able to modify the ACH blocks or filters whenever necessary—there is no need to contact the bank
- To approve an authorized ACH debit, City of Howell can decision it online by the next business day before 6:30 p.m. ET
 - Review and decision transactions that do not match desired filter criteria
 - The suspended item will return if not decisioned by the 6:30 p.m. ET cutoff time
 - If a suspended item is paid, the system will ask if City of Howell would like to build the filter at that time

- Alert notifications can be created that will be emailed to City of Howell's respective authorized users of pending ACH transactions to be approved or rejected and changes to existing blocks or filters
- The system will warehouse 30 days of prior transactions and 30 days of future transactions that can be viewed; Audit reports are accessible up to 90 days
- **Dual Approval with Filters or Decisions (optional feature):** ACH Positive Pay offers the ability to have an approver accept or decline the addition or modification of a filter. City of Howell can also have an approver accept or decline a decision made on a suspended item
- **Dual Administration (optional feature):** ACH Positive Pay offers the ability to have a second Administrator approve additions, modifications, and deletions of Users and Groups

Check Positive Pay

Check Positive Pay is an online service that provides early detection of fraudulent, altered, or counterfeit checks through daily verification of checks presented for payment against City of Howell's file of checks written and allows City of Howell to return them without payment.

- City of Howell can return checks to the bank of first deposit, material alterations (changes to amount or payee name), fraudulent issues, stale-dated checks, duplicate paid, over the maximum dollar, etc.
- Provide Huntington with a list of checks written or issued, including dollar amounts, payee names, date issued, and check numbers, through Business Online (manually or imported) or via direct transmission, or the process can be automated with Easy Export
- Huntington will systematically compare the amount, payee name (if City of Howell has Payee Positive Pay), check number, and issue date of each check presented and report all discrepancies by 8:30 a.m. ET the next business day via Business Online/Check Positive Pay
- If a fraudulent check is identified, simply give Huntington a "return" decision by 2:00 p.m. ET and Huntington will return it to the bank of first deposit and credit the account
- Receive email alerts when there are exceptions that require a decision, when there aren't exceptions to review/decision, decision reminder, or approval alerts (if dual approval is turned on)
- Teller Line Verification will identify potential fraudulent items before they reach the payment stream by matching the issue file at the time checks are presented at the Huntington branch teller line

In addition, Huntington's Payee Positive Pay service will match and verify the payee names that City of Howell provides on the check issue file. If the payee name on

the check image does not match the payee name on the check issue file, the system rejects the check and identifies it as an exception item.

Reverse Positive Pay

Actively safeguard the business by monitoring checks being processed for payment. Each business day, simply review a daily report of presented checks and submit a decision to “pay” or “return” via Business Online.

Easily setup and receive alerts via email regarding exceptions, decision reminders, and approvals needed (if dual approval is turned on) with Reverse Positive Pay.

For an additional layer of security, add Teller Block to stop all paper-based checks from cashing at the Huntington Branches. Payees will still be able to deposit their checks.

Check Block

Huntington’s Check Block service will make any business checking account an “electronic” account that will mitigate fraud by rejecting all paper transactions. Transactions that will not post to the account are:

- Paper checks
- ACH debits or entries resulting from the conversion of a paper checks to ACH debits, such as RCK (re-represented check entries), ARC (accounts receivable checks), POP (point-of-purchase), and BOC (back-office conversions)
- Over-the-counter withdrawals (counter checks)
- Paper drafts

Transactions that will continue to post to the account are:

- All credit transactions
- ACH debit entries with the exception of the above check-conversion entries
- ATM/Debit card transactions
- Bill Pay transactions
- All outgoing wire transfer debits
- Internal transfer debits performed on Business Online or the telephone voice response (VRU)
- Miscellaneous debits for account corrections/adjustments

Wire Block

The ability to manage wire transfer activity. This service will block all incoming or outgoing wires on an account, regardless of the source. The

customer decides whether to block incoming, outgoing, or both types of wires based on their business needs.

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Huntington has included costs and fees with the services described in this Section in the attached proposed fee structure.

C. ACCOUNT RECONCILIATION SERVICES

1. Provide a brief description of each account reconciliation service that the bank offers. Please provide sample reports.

Huntington's **Disbursement Reconciliation** (ARP) solutions save time and money by automating reconciliation activities and providing flexible reporting options to best suit business needs.

MAKING A BIG JOB MORE MANAGEABLE

Huntington can provide the customer with a daily, weekly, or monthly reconciliation that lists items paid, dates paid, dollar amounts, and bank ID numbers. If the customer prefers full reconciliation, Huntington will match the electronic issue information with paid item information, generating reports to verify posted and outstanding transactions' accuracy.

- **Full reconciliation:** Automates reconciliation by matching an electronic issue file with paid item information
- **Partial reconciliation:** Provides a list of items paid, dates paid, and dollar amounts
- **Range reconciliation:** Identifies check numbers on checks paid to the range for checks issued

Reports are available in paper form or by direct data transmission. Reconciliation reports are available in both PDF and CSV formats via Business Online.

SPEND LESS TIME RECONCILING PAID ITEMS

- Provides verification of records and a complete audit trail
- View disbursements and their status; sort items in a variety of ways; and identify paid versus outstanding checks

Deposit Reconciliation is a simple, powerful tool that helps control deposit activity from various locations. It simplifies tracking, too.

A DETAILED REPORTING SERVICE

Various business units can safely deposit their daily receipts into a single deposit account anytime, anywhere; at nearby Huntington branches, through Huntington's virtual vault network, or by Remote Deposit Capture.*

Deposit tickets are encoded with each location's unit number so that Huntington can provide daily reports detailing each deposit location.

- Detailed reports serve as an audit trail for each location
- Reports also list individual deposits, along with detailed descriptions of miscellaneous debit and credits
- Reports list cash and check deposits separately
- Monthly summary reports are also available

Account information is accessible via direct data transmission, by mail, and on Business Online.

SPEND LESS TIME MANAGING DEPOSITS

- Audit trails by location give more control over deposits
- Maintaining one corporate account is convenient and reduces the costs associated with multiple accounts
- Quicker access to funds, which can enhance cash flow and investment capability

*Service offered separately.

For sample reports, please see pages 70-81.

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure.

Huntington has included costs and fees with the services described in this Section in the attached proposed fee structure.

D. INFORMATION REPORTING SERVICES

1. Provide a brief description of the information reporting services that the bank offers. Please provide sample reports.

Huntington's Business Online Information Reporting allows City of Howell to View all business account balances and detail in one place and access information on both Huntington and non-Huntington accounts. For sample reports, please see pages 70-81.

2. Describe the products features including but not limited to:

- Applications/Modules available within the service
- Hours of Access/Time Windows
- Level of detail provided for prior day and for intraday information
- History Retention
- Export Capabilities
- Internal Control Options/Security Features
- Imaging Capabilities
- Technical Capabilities
- Reporting-Paper vs. Electronic vs. Internet
- System Requirements

BETTER INSIGHTS, IMPROVED PRODUCTIVITY

- Both current and prior day information included automatically
- Available balance and transaction alerts to stay informed at all times
 - Choose from 20 new predefined alerts to keep up with cash position and transactions
- Customize and personalize the Reports and Dashboard
 - Dashboard View: personalize content and elevate the most important information reporting tools and functions onto a single dashboard
 - Expanded Dashboard View: customers with Payment Center now can combine content into a single dashboard experience
 - Personalize Transaction Views: filter content on reports and results (including moving and hiding columns of data) and save personalized reports to reuse
- Choose from predefined reporting templates to get started quickly and easily
- Depending on the package selected, review:
 - 24 months of account statement history
 - Up to 24 months of online checks paid and deposit ticket images
 - Up to 24 months of online transaction history
 - A long-term, seven-year transaction archive

BUSINESS ONLINE—INFORMATION REPORTING PACKAGE OPTIONS

Features	Standard	Comprehensive
Transaction history and liquidity/investment history	13 months	24 months
Statement history (checking, savings, MMA)	24 months	24 months
User delegated access	✓	✓
Build custom reports		✓
Export function	CSV, QuickBooks, and Quicken	Includes CSV, Quicken, QuickBooks, PDF, XML, Word, Excel, Crystal BAI2, and BAI2R
Balance alerts		✓
Transaction alerts		✓
Incoming payment alerts		✓
Outgoing payment alerts		✓
Custom account dashboard view		✓
User-defined transaction view		✓
Advanced info reports		Includes 14 new reports
Long-term seven-year archive		5 new archive reports (separate charge to access long-term archive)

3. RETURNED ITEMS

a. Describe your procedure for handling non-sufficient fund checks deposited into a City of Howell account.

The standard practice is to return all items the first time. Non-standard options that require Huntington to perform special handling on returned items include the following:

- Making notification-only phone calls
- Sending duplicate return notification to another location
- Keying any of the following additional information of the return that would appear on the return advice:
 - Original deposit date
 - Maker's name
 - Reason code

- Phone number
- Driver's license number and state
- Check date

b. Can return items be automatically re-deposited? If so, how many times?

Yes, if City of Howell prefers, Huntington will re-clear deposited checks that have been returned for insufficient funds one time.

4. STOP PAYMENTS

a. Can stop payments be placed manually? On-line?

City of Howell will have the ability to request, inquire upon, or cancel a stop payment in a secure and electronic environment via Business Online.

- Authorized users may perform any of the functions mentioned above as late as 7 p.m. ET
- Before placing the stop payment, City of Howell can inquire on the check, at no charge. The system will search back two years to determine if the check has already been paid
- City of Howell will have access to a stop payment expiration report will let the city know when stops will be dropping off
- City of Howell will have the ability to renew any stops

b. Can the period be extended?

Online stop payments remain in effect for a period of six months. These stop payments can be renewed through Business Online as needed following expiration.

An alternative to placing a Stop Payment is using our Check Positive Pay program. If you have this fraud protection service, you can remove the check from the check issue file by simply voiding it. You can place the void manually through Business Online or you can include it on the check issue file. The void will stay in place as long as you have the account. The void never expires where a Stop Payment does. Also, there is no cost for the void.

c. Can you request stop payments for a range of checks? What is the limit of the range?

Stop payments may be placed on a range of up to 50 checks.

5. WIRES

a. What methods of initiation does the bank offer? Is there opportunity for the treasurer to initiate transfers on line?

Whether a wire transfer is initiated using the phone or the internet, Huntington's goal is to balance high-security with ease-of-use and speed of the transaction.

Telephone

City of Howell calls Huntington's toll-free number to speak to a wire operator, who prompts the caller for a personal identification number (PIN) and the wire transfer information. Once the information is entered in the wire system, the operator repeats the information back to the caller for verification.

Huntington strongly recommends that dual authorization is utilized for called in wires. City of Howell should set up another representative to secondarily authorize each wire called in. Each authorized representative is issued a PIN and the wire room will call the secondary authorization representative and repeats the details of the wire for confirmation. Once this read back is performed and all details are correct the wire is released for processing.

The wire is released if the account has available funds to support the payment request.

City of Howell may use repetitive (template) or free-form requests to transfer the instructions to Huntington. It is recommended that repetitive templates be used for regularly scheduled payments to reduce the risk of error and increase efficiency.

Payment Center

Payment Center is a web-based application that allows City of Howell's authorized administrators to initiate domestic Fed-wires and international payments. To access the system, authorized administrators at City of Howell must provide the company ID, user name, user password, and security token.

City of Howell may use repetitive (template) or free-form requests to transfer the wire instructions to Huntington's back-office wire room. A secondary approval is required for all outgoing wire transfers. City of Howell's system security administrator may administer the secondary approval requirements, authorized users and functions, and create and maintain templates for its representatives using Payment Center.

Payment Center allows City of Howell to use a two-person process to initiate and release payments. Once a wire is entered by the first user, the wire is available for approval by a second user. Once approved, it is automatically released to the bank.

b. What are the opening hours and the cut-off times in Eastern Standard Time for initiating wire transfers to ensure same-day execution?

All domestic wire transactions submitted containing accurate and complete information via Payment Center by 5:30 p.m. ET on a business day will be processed the same day.

c. What is the cut-off time for incoming domestic wire transfers to receive same day credit?

All domestic wires received by 5:45 pm ET on a business day will receive same day credit.

d. Does the bank's wire transfer system have the capability of warehousing instructions for future dated wire transactions?

To help you alleviate workload, Huntington's wire transfer system can warehouse domestic and International USD future value-dated wire transactions up to 30 days in advance.

Once future-dated wire transfers are input into the Online Wire Transfer system and approved for release by an authorized user, the wire transfer remains in the future-dated queue until the assigned effective date. On the assigned date, items are automatically released. Future-dated items are released as part of Huntington's start of day process in the wire room. Future-dated items cannot be set for a specific time; however, this can be done for automatic standing transfers.

Reports of the pending items are available in Payment Center.

Please note, Foreign Currency wires cannot be future-dated as the exchange rate is unknown for the future value date.

e. Does your bank have the capability to require different levels of requestor/approval for wires and/or ACH payments?

The method recommended for Wire Transfer origination based on Huntington's understanding of the current needs of City of Howell is through the Payment Center Platform. There are many features in place to ensure the appropriate level of security and control. Within Business Online Banking and Payment Center, although not required, Huntington offers dual administrative approvals so that a single administrator is unable to modify the roles and permissions for themselves or for another user without a secondary approval by another administrator.

Wire Transfers

Huntington highly recommends dual approval for wire transfers due to the speed and finality of the payment. The Wire Transfer service can be limited to specific accounts. Transaction and daily dollar limits must be established at the company level. City of Howell would have the ability to establish based on a specific user's role if they would

have the ability to originate or approve wire transfers. It is strongly discouraged to allow a user to originate and approve a single transaction. A dual approval process can be put in place exclusively for freeform wires, template originated wires, or for adding and modifying templates.

For wires initiated via a phone call to Huntington's wire operations group, secondary approval is obtained via a second call with wire operations.

Lastly, Huntington can establish a wire transfer block which would prevent all wire transfer activity including an individual signer from originating a wire transfer through a Huntington banking office.

6. Does your banking institution require the use of secure e-mail? If so what type of encryption is used?

Huntington does not require the use of secure email, but offers the option of Business Online Secure Messages. Secure Messages allow City of Howell to send and receive secure messages to and from Huntington representatives. The secure message feature encrypts (or scrambles) and protects the account information from getting into the wrong hands. City of Howell can also manage these messages or research requests.

Contacting a Huntington representative on the phone is always an alternative and the contact information is available through the Messages area.

Service Facts

- Account information is safe
- Accessible 24 hours a day, 7 days a week
- Any time a message or research request is sent to a Huntington representative, City of Howell can expect a response within one business day

Please include any costs of fees associated with the services described in this Section in the attached proposed fee structure.

Huntington has included costs and fees with the services described in this Section in the attached proposed fee structure.

E. CHECK IMAGING WITH 2 YEAR HISTORY CAPABILITY

The City of Howell needs the ability to access paid checks for a minimum of 2 years. Please provide a detailed explanation of how your financial institution could accommodate these requirements.

Check images are available for viewing for 24 months via Business Online.

Through the Transaction Search module in Business Online, City of Howell can search on the following categories for paid checks: Posting Date(s), Dollar Amount, Customer Reference #, Bank Reference #, Transaction Type (Check Paid) and Debit Only.

Please include any costs of fees associated with the services described in this Section in the attached proposed fee structure.

Huntington has included costs and fees with the services described in this Section in the attached proposed fee structure.

F. ACH PROCESSING DEBIT AND CREDIT

The City of Howell uses ACH processing for direct deposit of payroll. The City uses Point N Pay for its customers payments of water and taxes. The City of Howell receives numerous payments from the State of Michigan and the Federal Government via ACH Deposit.

1. Describe the service delivery method (direct transmission, PC-based system, web based) that you recommend based upon the information outlined for our organization.

Huntington's Payment Center ACH Origination allows City of Howell to make payments through the ACH electronic payment network to virtually every financial institution in the U.S.

Some of the more popular payment types available in this service include:

- Direct deposit of payroll
- Federal, state, and municipal tax payments and child support payment types
- Custom templates for recurring payments, including payroll, taxes, vendors, and others

NO NEED TO MANUALLY INPUT PAYMENTS

City of Howell can import large files directly into Huntington's system and export payment information back into City of Howell's system after sending a file. Data is imported using import formats or a Nacha (National Clearing House Association) formatted file.

Settlement Date Funding: Huntington releases City of Howell's ACH file to the Federal Reserve and settles the transaction on a given date, regardless of available funds in the settlement account.

Release Date Funding: available (collected) funds must be in City of Howell's settlement account before Huntington releases the ACH file to the Federal Reserve and settles the transaction.

2. Describe the products features including but not limited to:

- Transmission procedures
- Transmission time windows/ACH hours of operation

Our ACH processing hours are Monday through Friday, 8 a.m. to 8:45p.m. ET, except federal holidays.

Huntington cannot guarantee that weekend items will be processed for a Monday effective date. Same Day ACH processing is available for entries with an effective date of current day (or Monday's date for items transmitted on the weekend).

We can only accept late files under extraordinary circumstances, and with Huntington's prior approval. This type of exception requires that we hold back our transmission to the Federal Reserve, which could negatively impact other customers.

- **Process for reversing/deleting files**

Huntington does not modify or adjust ACH requests; however, we can delete or reverse a file, batch, or transaction. If the entry has not yet been sent to the Federal Reserve, it can be deleted by an authorized user through our online application (Direct ACH File Manager) or by submitting the request to Huntington ACH Operations. Huntington deletes the entry specified by you, and releases the other entries to the Federal Reserve.

If the transaction has been released to the Federal Reserve, Huntington can create a reversal request for that transaction.

Because we release ACH transactions to the Federal Reserve several times a day, providing a specific deadline can be difficult. Listed below are examples to help you understand our process.

- Huntington receives a file from you on Tuesday at 4 p.m., with an effective date for Friday. We will release the transaction to the Federal Reserve on Wednesday afternoon.
- Huntington receives a file from you on Thursday at 9 a.m., with an effective date for Friday. We will release the transaction to the Federal Reserve at approximately noon on Thursday.

Under normal circumstances, we release credits two days prior to the effective date in our afternoon distribution. We release debits one day prior to the effective date in our afternoon distribution.

- **Electronic reporting capabilities**

Huntington Business Online will provide extensive online reporting for incoming and outgoing transactions.

Payment Center houses many detailed reports regarding ACH origination entries. The most used reports are ACH Payment Detail (which gives the details of entered batches by effective date) and ACH Audit Trail (which gives the details of who entered and approved the entries).

The Previous Day Summary reports include the following ACH information:

- Total ACH Debits
- Corporate Trade Payments
- Total ACH Credits
- DTC Deposit—ACH Totals

The "Previous Day Detail" reports include the following ACH information:

- ACH Cash Concentration Credit
- Individual ACH Debits
- Individual ACH Credits

The "Current Day Summary" reports include the following ACH information:

- Total ACH Debits
- Total ACH Credits

The "Current Day Detail" reports include the following ACH information:

- Individual ACH Debits
- Individual ACH Credits

The following methods are offered:

- Hard copy: reports are generally sent to an FTP endpoint or viewed online.
- Direct transmission: reports are sent through a remote server via SFTP distribution
- Internet/intranet: all of the reports are online
- EDI reporting is also available.

Huntington retrieves information several times a day from the ACH network. Huntington updates ACH information at 3 a.m., 11 a.m., and 4:30 p.m. ET.

Payment Center also houses many detailed reports regarding ACH origination entries. The most used reports are ACH Payment Detail (which gives the details of entered batches by effective date) and ACH Audit Trail (which gives the details of who entered and approved the entries).

Direct ACH File Manager has a research function to be able to view details at file, batch, and entry level.

- Security features

The company administrator gives each Business Online user their assigned user ID and an initial system-generated password. After the initial entry into Business Online, all users are required to change their password. Each password must be eight to 15 characters in length and must be alphanumeric. If passwords are forgotten or compromised, the company administrator can immediately reset passwords, delete users, create a new user ID, etc. Additionally, all users who are granted access to modules and capabilities delivered through Business Online are required to adhere to two-factor authentication methods. As such, each user is issued a security token as an added measure of control and authentication in order to safeguard your company information and transaction origination capabilities. Two-factor authentication combines something you know (an ID and password), with something you have (a security token) in order to gain access to the system.

- System requirements

Fortunately, Business Online and Payment Center require no bank-specific software. It does, however, require the use of a browser.

In order to view your information optimally, the recommended screen resolution is 1024 x 768.

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Huntington has included costs and fees with the services described in this Section in the attached proposed fee structure.

G. ACH DEBIT BLOCK

The City of Howell uses debit block to prevent unauthorized persons or companies from electronically debiting our bank account. We have established a list of vendors that have our authorization to debit our bank account for their payments.

1. Describe how your financial institution would handle this feature for our organization.

Huntington's ACH Positive Pay service allows City of Howell to prevent unauthorized persons or companies from electronically debiting their bank account. Once a general block is established, you may authorize specific originators to bypass the block by creating filters. Any transactions from an originator, not specifically authorized, are blocked. The suspended transactions are available for a decision of pay or return on Business Online (BOL.) The items will return if a decision isn't made by the cutoff time. The cutoff time is the next day at 6:30p.m. ET. Customers also access ACH Positive Pay via Business Online (BOL) to create the authorization/filter records if applicable. The system is available 24 hours a day, seven days a week.

Please include any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Huntington has included costs and fees with the services described in this Section in the attached proposed fee structure.

I. INVESTMENT SERVICES

BASIC INFORMATION

The City of Howell is permitted by law and Board policy to invest surplus funds in accordance with Michigan Public Act 20 of 1943, as amended. The City's Investment Policy is attached as **Exhibit A**. Some of our investments included certificates of deposit and money market investments. We would like to know what your institution has available.

- Please describe the investment options your bank can offer to the City of Howell. Would the City be able to see interest rates on monthly statements or on-line?

When it comes to overnight investments, Huntington can offer City of Howell two options. They are as follows:

Federated Government Obligations Money Market Fund

This is a fund that provides a reliable, efficient and flexible way for public fund managers to invest large deposits into a government-backed, AAA rated Money Market Accounts. It is a smart solution for any public entity seeking to have part or all of their deposits liquid while maintaining full government protection on the principal and interest.

Automated Funds Investment (AFI)-Federated Treasury Obligation Fund

Where MMAX and ICS require your involvement to move funds, AFI is an automated program. AFI is an end-of-day treasury management tool, designed to optimize returns on liquid funds. This investment program will help assure you are earning interest on every penny of excess available funds. While you will be able to maximize your investment opportunity, your funds will be available to satisfy the day's banking activity. The service will invest 100% of all the City of Howell's available balances over the target balance. The minimum target balance is \$25,000 for this investment option or it can be set to the level that is required to compensate for your bank activity. With the Federated Treasury Obligation Funds your investment dollars will be fully collateralized. Interest will be paid at the end of the month.

- What safekeeping or custodial arrangements are available for investments purchased by the City of Howell, either from the bank or from another provider?

Huntington's investment group provides full safekeeping and custodial services through Pershing. This service is included at no cost when you invest through Huntington's broker/dealer.

- What methods (telephone, computer, other) are available for the City of Howell to communicate information regarding investment transactions to your bank?

Investment transaction requests can be made via telephone or email.

- Does your bank offer automatic sweep of available balances into money market or other investments? Please describe. Please provide monthly average yields for the last twelve (12) months on the sweep vehicle recommended in this proposal.

Huntington's broker/dealer does not offer an automatic sweep product. We have several liquid money markets that are available, but all require a transfer request to initiate the move. Huntington's broker/dealer's primary option has been the Federated Government Obligations Fund. Over the past 12 months this fund has average a net yield of 0.65%. It's currently at 0.03%.

- How soon after a deposit is made to a checking account are funds swept to the investment vehicle? Describe this process in detail.
 - First, set a target balance: the sum that the city wants to keep in the checking account at all times (\$25,000 minimum)
 - Then, each night after all the debits and credits have been posted to the account, Huntington automatically sweeps excess funds above the target balance into the investment option of City of Howell's choice
 - Funds in the investment account are memo posted the next business day so the customer has access to all funds between accounts. Funds will sweep back as needed but the checking account will always sweep to the collected target balance
- Please indicate any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Huntington has included costs and fees with the services described in this Section in the attached proposed fee structure.

SECTION 4 – OTHER AVAILABLE SERVICES

- For this section, please describe any products of services not specifically mentioned here, which your bank offers, and which you believe would be beneficial to the City of Howell.

Welcome to Your Account Structure *Current*

1 | Huntington

City of Howell
June 2020

Business Online
Select (Company ID 804896)

Contact
Catherine Stanislowski
(517) 546-3502
cstanislowski@ci.howell.mi.us

Address
611 E Grand River
Howell, MI 48843

ACH Exposure:
Credit Limit: \$75,000
Debit Limit: n/a
Wire Limit: n/a

Account Analysis Billing
Accounts are grouped according to the below color codes for account analysis billing

■ Grouped to 8xxxxxxx2787

City of Howell GENERAL FUND CHECKING xxxxxxxx2787 Public Funds Hybrid Checking	City of Howell GENERAL FUND SAVINGS xxxxxxxx3841 Public Funds Hybrid Checking	City of Howell WATER RECEIVING xxxxxxxx3825 Public Funds Hybrid Checking
<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Positive Pay Payment Center <ul style="list-style-type: none"> Comprehensive - ACH Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Block ACH Coin & Currency Services Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Information Reporting Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Block ACH Coin & Currency Services Account Analysis
City of Howell TAX CHECKING xxxxxxxx2790 Public Funds Hybrid Checking	City of Howell TAX SAVINGS xxxxxxxx3854 Public Funds Hybrid Checking	City of Howell MAJOR STREET SAVINGS xxxxxxxx3870 Public Funds Hybrid Checking
<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Positive Pay Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Block Coin & Currency Services Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Block Account Analysis
City of Howell SEWER BOND RESERVE xxxxxxxx2011 Public Funds Hybrid Checking	City of Howell LOCAL STREET SAVINGS xxxxxxxx3883 Public Funds Hybrid Checking	City of Howell D D A SAVINGS xxxxxxxx3838 Public Funds Hybrid Checking
<ul style="list-style-type: none"> Business Online - Standard Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Block Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Block Coin & Currency Services Account Analysis
City of Howell CUSTOMER GUARANTEES xxxxxxxx3867 Public Funds Hybrid Checking		
<ul style="list-style-type: none"> Business Online – Standard Account Analysis 		<ul style="list-style-type: none"> Business Online – Standard Coin & Currency Services Account Analysis

Confidential. Prepared Exclusively for: City of Howell

Welcome to Your Account Structure *Proposed*

2 | Huntington

City of Howell
June 2020

Business Online
Select (Company ID 804896)

Contact
Catherine Stanislowski
(517) 546-3502
cstanislowski@ci.howell.mi.us

Address
611 E Grand River
Howell, MI 48843

ACH Exposure:
Credit Limit: \$75,000
Debit Limit: n/a
Wire Limit: n/a

Account Analysis Billing
Accounts are grouped according to the below color codes for account analysis billing

■ Grouped to 8xxxxxxx2787

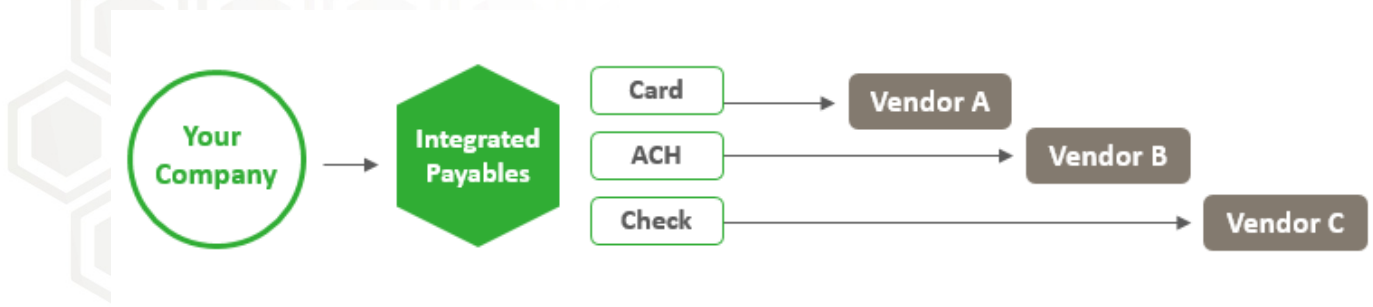
■ Individually grouped

City of Howell GENERAL FUND CHECKING xxxxxxxx2787 Public Funds Hybrid Checking	City of Howell GENERAL FUND SAVINGS xxxxxxxx3841 Public Funds Hybrid Checking	City of Howell WATER RECEIVING xxxxxxxx3825 Public Funds Hybrid Checking
<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Positive Pay Payment Center <ul style="list-style-type: none"> Comprehensive - ACH Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Block ACH Coin & Currency Services Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Information Reporting Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Block ACH Coin & Currency Services Account Analysis
City of Howell TAX CHECKING xxxxxxxx2790 Public Funds Hybrid Checking	City of Howell TAX SAVINGS xxxxxxxx3854 Public Funds Hybrid Checking	City of Howell MAJOR STREET SAVINGS xxxxxxxx3870 Public Funds Interest Checking
<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Positive Pay Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Block Coin & Currency Services Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Block Account Analysis
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<ul style="list-style-type: none"> Business Online - Standard Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Business Security Suite <ul style="list-style-type: none"> ACH Positive Pay Check Block Account Analysis 	<ul style="list-style-type: none"> Business Online – Standard Coin & Currency Services Account Analysis
City of Howell CUSTOMER GUARANTEES xxxxxxxx3867 Public Funds Interest Checking		
<ul style="list-style-type: none"> Business Online – Standard Account Analysis 		<ul style="list-style-type: none"> Business Online – Standard Coin & Currency Services Account Analysis

Confidential. Prepared Exclusively for: City of Howell

INTEGRATED PAYABLES

Huntington's Integrated Payables Platform can help simplify the outgoing payment processes by converting paper checks to electronic formats (Virtual Card and ACH) to make reconciliation easy.



WHAT HUNTINGTON DOES

- Automate the process of preparing AP disbursements, placing controls within an automated workflow
- Print and mail checks on behalf of the customer to eliminate the highly manual process in place today
- Provide check issue file information to protect checks from fraud
- Provide support to convert vendors from receiving checks to electronic payments where possible
- Provide reconciliation data by AP system to ease balancing and reconciliation back to the source system
- Automate the ACH Notification of Change (NOC) process by updating the vendor's account information for the customer

HOW HUNTINGTON DOES IT

- Huntington maps the portal to any data format file the customer can export from its AP systems to minimize IT work
- Simply create a file of payments to be made, including Vendor Name, Vendor ID, Check Number, Payment Amount, and Invoice information and upload it in the Portal
- The payment method is maintained by Huntington so there is no need to maintain payment method or manage separate General Ledgers

COMMERCIAL CARD

Huntington's commercial card provides a number of tools to help control an organization's spending. From Mastercard® Smart Data retrieval to virtual card deployment, the commercial card lets clients easily track a company's spending and improve its cash flow.

MANAGE COMPANY SPENDING

The commercial card helps control spending, meet vendor obligations, and take advantage of cost-saving purchases and opportunities. Get instant updates and detailed reports organized by individual department or spending type.

ENHANCE VENDOR RELATIONSHIP

Electronic records deliver a full purchasing history to give clients a better handle on relationships with each vendor.

IMPROVE CASH FLOW

The commercial card helps strike the perfect balance needed between growing a business and maintaining an optimal level of working capital.

INCREASE EMPLOYEE PRODUCTIVITY

Let employees easily conduct business travel and handle expenses, while keeping a close record of charges along the way. With the commercial card, employees:

- No longer need to create purchase orders for smaller expenses
- Will not use time-consuming, manual expense reporting processes

Commercial card eliminates costly reimbursement check processing. Spending controls allow clients to equip employees with commercial cards that only allow authorized spending.

ELIMINATE PROCESSING STEPS

Reduce processing costs by replacing manual, paper-based procurement processes with an automated process that improves overall control of the customer's expenditures.

MERCHANT SERVICES

Huntington Merchant Services, a partnership between Huntington and Fiserv, the world's largest processing engine, provides customizable, sophisticated, and secure payment solutions for any business need.

RUN THE BUSINESS

- Flexible hardware and software options allow the business to be run anywhere and everywhere
- Integrated solutions are available for multi-site businesses

GROW THE BUSINESS

- Drive revenue with loyalty and rewards programs
- Leverage mobile offers and loyalty solutions with integrated analytics that automatically capture transactions

INCREASE EFFICIENCIES

- Utilize smart routing and optimize the costs of accepting payments via multiple channels and devices
- Lower payroll costs and improve efficiency with innovative payroll solutions

OPTIMIZE SECURITY

- Multiple layers of security available to help protect business and client information

MAXIMIZE INTELLIGENCE

- Monitor business from anywhere in the world via computer, tablet, or mobile phone
- Leverage analytics and intelligence to maximize and grow the business

SOLUTION HIGHLIGHTS

- Global Payments
- Security & Fraud Solutions
- eCommerce Solutions
- Digital Commerce
- Data & Analytics
- Closed Loop Prepaid
- Retail Private Label
- STAR Debit Network
- Open Loop Payroll Card
- Check & ACH

UNIQUE BENEFITS

- Helping clients grow revenues and reduce cost of acceptance
- Global coverage
- Providing deep vertical experience
- Unmatched innovative solutions

REMOTE DEPOSIT CAPTURE (RDC)

Thanks to the latest in technology, the customer can safely and securely scan and deposit checks directly from wherever—no visit to the branch is necessary! Huntington provides the hardware, software, and training.

THE SCANNER

- Using Check 21, Huntington can use check images to accelerate the clearing process with other financial institutions
- Feed checks through a scanner that captures MICR information and the check image
- Details are sent to Huntington through a secure connection and automatically processed until 12 a.m. ET
- Link multiple Huntington checking accounts to one scanner or have multiple scanners depositing to one or more account(s)

CONVENIENT, FUNCTIONAL, AND SECURE

- Manage “roles and permissions” for deposit control and security
 - Eliminate geographical limitations; no need to have a “local” branch for making deposits, which also allows the customer to consolidate other banking relationships to Huntington
 - Reduce overall cost of processing and preparing deposits from the back office
 - Eliminate the need to make photocopies of checks; scanned images are available for 45 days within the RDC system and have an option to download the images to a hard drive for later access
 - With data entry, the customer can associate payment information with the check(s) being deposited (i.e., invoice number, customer name/number, etc.)
 - A wide selection of deposit detail reports is available for export to help with reconciliation in the accounting system
- Please indicate any costs or fees associated with the services described in this Section in the attached proposed fee structure.

Huntington has included costs and fees with the services described in this Section in the attached proposed fee structure.

SECTION 5 – PRICING PROPOSAL

Please see attached completed Pricing Proposal Spreadsheet - **Exhibit B**. All fields must be completed and any blank or zero amounts in a field will mean no cost to the organization.

1. Do we compensate your financial institutions for services by explicit fees, compensating balances, or a combination of the two?

At Huntington, we will accept compensation for services provided through fees, balances or a combination of the two. Direct debit is our preferred choice and it is the most convenient method, but we are open to invoicing if it best fits your system.

Through Account Analysis, we will provide a monthly statement that details balances and activity for the month. This statement is available on Business Online on the seventh business day of each month without charge. City of Howell can choose to receive the analysis statement by regular U.S. Mail, which is mailed on the eighth day of the month; however, there is a \$10 charge for mailed analysis statements.

Should you decide to pull the analysis statement utilizing Business Online, the statement will be available to you on the seventh business day of the month. There is no charge to access your account analysis statement via Business Online. If you prefer to receive the account analysis statement by regular U.S. Mail, the statement will be sent to you on the seventh business day. No matter what your payment option, this statement is available to you so you can track your activity and your service charge position.

The calculation for determining the amount of dollars needed to offset \$1.00 of service fees is as follows:

$$(365 / (\# \text{ of days in the month} \times (\text{rate} / 100))$$

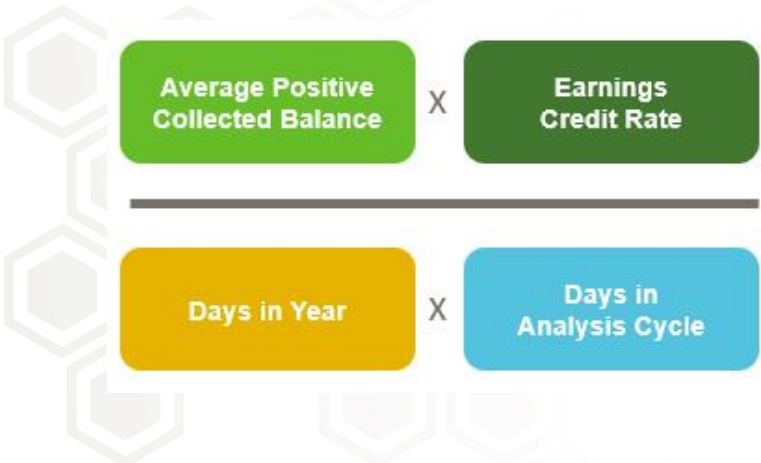
This formula is used to determine the compensating balance.

2. How are your financial institution's monthly earnings credit rates calculated?

Huntington's earnings credit rate is determined by the bank and based on several factors including key market rates, competitive environment, and deposit balance.

Calculated in a manner similar to an interest rate, it's as a simple rate x balance prorated by the number of days in the month.

Here's a sample formula:



3. Provide historical rates for the last year.

Date	ECR	Interest
May-19	0.50%	0.75%
Jun-19	0.50%	0.75%
Jul-19	0.50%	0.75%
Aug-19	0.50%	0.75%
Sep-19	0.50%	0.75%
Oct-19	0.50%	0.75%
Nov-19	0.50%	0.75%
Dec-19	0.50%	0.75%
Jan-20	0.50%	0.75%
Feb-20	0.50%	0.75%
Mar-20	0.45%	0.65%
Apr-20	0.10%	0.10%
May-20	0.10%	0.10%
Jun-20	0.10%	0.10%
Jul-20	0.10%	0.10%
Aug-20	0.10%	0.10%
Sep-20	0.10%	0.10%
Oct-20	0.10%	0.05%

Please indicate any costs or fees associated with the services described in this section in the attached proposed fee structure

Huntington has included costs and fees with the services described in this Section in the attached proposed fee structure.

Non-Discrimination

Upon submission of this proposal, the Financial Institution agrees that he/she will comply with the Federal Civil Rights Act of 1964 as amended; the Federal Civil Rights Act of 1991 as amended; the Americans with Disabilities Act of 1990 as amended; the Elliot-Larson Civil Rights Act, Article 2, Act No. 453, Public Act of 1976 as amended; the Michigan Handicapper's Civil Rights Act, Article 2, Act No. 220; Public Act of 1976 as amended, and all other applicable Federal, State, and Local laws and regulations. Specifically, providers are required not to discriminate against any employee or applicant for employment with respect to such person's hire, tenure, terms, conditions, or privileges of employment, or any other matter directly or indirectly related to employment because of such person's race, color, religion, national origin, ancestry, age, sex, or disability as defined by law. Breach of this covenant may be regarded as a material breach of the contract or purchase agreement and may be processed as provided under the State of Michigan laws.

Official Submitting Proposal:

Name: Catherine Stanislawski
Title: Finance Director/Treasurer
Phone: 517 546 3500
Date: October 12, 2020

My signature certifies that the proposal as submitted complies with all terms and conditions as set forth in this RFP.

I hereby certify that I am authorized to sign as a Representative for:

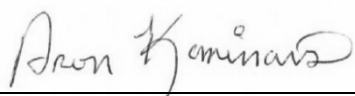
Bank Name: Huntington National Bank

Official Completing Proposal:

Title: Vice President, Government Banking Relationship Manager

Phone: (248) 228-1670

Date: 11/18/2020

Signature: 

**EXHIBIT B
CITY OF HOWELL
PRICING PROPOSAL**

Based on the schedule attached of prior 12 mos activity - Exhibit D

Investable Balance \$94,667,760.85
Earnings Credit For Investable Balance 0.15% *Hybrid Rate 15 bps ECR/5 bps Interest

Service Description	Volume	Unit Price	Service Charge	Comments
General Account Services				
Monthly Service Fee	162	\$ 30.00	\$ 4,860.00	
Checks Paid	2,398	\$ 0.15	\$ 359.70	
Deposits Processed	792	\$ 1.00	\$ 792.00	
Deposit Items	14,306	\$ 0.12	\$ 1,716.72	
Returned Item	19	\$ 5.00	\$ 95.00	Refer below to Other Services
Returned Items online viewing maint	36	\$ 5.00	\$ 180.00	Refer below to Other Services
ACH Debit/Credit Received	633	\$ 0.10	\$ 63.30	
Business Security				
ACH Positive Pay	96	\$ 10.00	\$ 960.00	HNB provides packaged Fraud Prevention services
Full Check Block	72	\$ 10.00	\$ 720.00	HNB provides packaged Fraud Prevention services
Check Positive Pay	24	\$ 20.00	\$ 480.00	HNB provides packaged Fraud Prevention services
Check Positive Pay Exceptions	10	\$ 0.75	\$ -	First 20 exceptions free per account per month
Automated Clearing House				
ACH Maintenance	48	\$ 35.00	\$ 1,680.00	HNB offers Payment Center-includes both ACH & Wire
Debit Originated	3,167	\$ 0.12	\$ 380.04	
Credit Originated	2,864	\$ 0.12	\$ 343.68	
ACH Returned Item	16	\$ 5.00	\$ 80.00	
Branch Cash Deposit Processing				
Branch Cash Deposit Processing	303,594	\$ 0.0025	\$ 758.99	
Wires				
Wires Incoming Domestic	3	\$ 10.00	\$ 30.00	
Wires Initiate Domestic	1	\$ 12.00	\$ 12.00	
Other Services				
Online Banking	-	\$ 10.00	\$ -	Business Online Standard, Flat fee
Account Reconciliation	-	\$ -	\$ -	Refer below to Other Services
Sweep Account	-	\$ 75.00	\$ -	Requires further consideration; <i>value is market driven</i>
Check Imaging	-	\$ -	\$ -	Available at branch or through Business Online upgrade
Remote Deposit	-	\$ -	\$ -	Refer below to Other Services
Other Charges & Credits				
Stop Payment - Electronic	-	\$ -	\$ -	Recommend Void using Check Positive Pay services
NSF/Overdraft	-	\$ -	\$ -	HNB offers 24 Hour Grace to Comm'l Clients now! \$36.00 after the 24 Hour grace
Federal Reserve Deposit Insurance	94,667,761	\$ -	\$ -	
Check Pos Pay-Payee Maint		\$ 3.00	\$ -	
Return Item Processing - Reclear Item		\$ 5.00	\$ -	
Returns Online Viewing Items		\$ 1.00	\$ -	
Info Rpt-Onl-ACH Ret/NOC Items		\$ 0.75	\$ -	
Stop Payment - Online Renewal		\$ 5.00	\$ -	If you choose to use this service, first Void in Check PP
Wire Block		\$ -	\$ -	HNB offers Wire Block free to Primary Bank clients
Deposit Recon Monthly Maint		\$ 25.00	\$ -	
Deposit Recon Processing		\$ 0.04	\$ -	
Disb Recon Maint - Full Range		\$ 25.00	\$ -	
Disb Recon Processing Full		\$ 0.05	\$ -	
Recon Report Transmission Maint		\$ 15.00	\$ -	
RDC Monthly Maintenance		\$ 30.00	\$ -	
RDC Deposits Processed		\$ 0.50	\$ -	
RDC Deposited Items		\$ 0.10	\$ -	
Total Charge For Services			\$ 13,511.43	*Based on current volumes, balances and rate, the City's fees are covered (\$0) and the City would be in an interest position.

Respectfully Submitted By:



Aron Kominars
Government Banking Relationship Manager
Huntington National Bank

12/1/2020

Date



CITY OF HOWELL

Proforma Statement of Treasury Management Services

Proposed Pricing
Information Based on Annual volumes provided by City of Howell

	Proposed	
Account Analysis	Rate	Amount
Average Collected Balance		\$ 94,667,761
Less Reserve Requirement	0%	\$ -
Average Available Balance		\$ 94,667,761
Annual Charge for Services		\$ 13,511.43

*Based on monthly current volumes, balances and rate, the City's fees will be \$0.00, and the City would be in an interest position

SVC	AFP Code	Service	Annual Volume	Number Free	Unit Price	Total Annual Fees
GENERAL ACCOUNT SERVICES						
0021	010000	MONTHLY SERVICE FEE -- PF ANALYZED CHECKING	162	-	\$ 30.0000	\$ 4,860.00
0022	010000	MONTHLY SERVICE FEE -- PF INTEREST CHECKING	-	-	\$ -	\$ -
0104	010307	PAPERLESS STATEMENT	-	-	\$ -	\$ -
0110	150100	CHECKS PAID	2,398	-	\$ 0.1500	\$ 359.70
0111	100200	DEPOSITS PROCESSED	792	-	\$ 1.0000	\$ 792.00
1024	10022Z	DEPOSITED ITEMS	14,306	-	\$ 0.1200	\$ 1,716.72
1040	100400	RET ITEM PROC - REGULAR	19	-	\$ 5.0000	\$ 95.00
1042	100402	RET ITEM PROC - RECLEAR ITEM	-	-	\$ 3.0000	\$ -
1143	100416	RETURNS ONLINE VIEWING MAINT	36	-	\$ 5.0000	\$ 180.00
1144	100415	RETURNS ONLINE VIEWING ITEMS	-	-	\$ 1.0000	\$ -
2551	250200	ACH RECEIVED DEBIT/CREDIT	633	-	\$ 0.1000	\$ 63.30
2552	250201	ACH RECEIVED DEBIT/CREDIT	-	-	\$ 0.1000	\$ -
		Total GENERAL ACCOUNT SERVICES				\$ 8,066.72
STOP PAYMENTS						
1538	150410	STOP PAYMENT-ONLINE	-	-	\$ 5.0000	\$ -
1539	150412	STOP PAYMENT-ONLINE RENEWAL	-	-	\$ 5.0000	\$ -
		Total STOP PAYMENTS				\$ -
ACCOUNT RECONCILEMENT						
1062	100610	DEPOSIT RECON PROCESSING	-	-	\$ 0.0400	\$ -
1064	100600	DEPOSIT RECON MONTHLY MAINT	-	-	\$ 25.0000	\$ -
2003	200010	DISB RECON MAINT - FULL-RANGE	-	-	\$ 25.0000	\$ -
2010	200110	DISB RECON PROCESSING FULL	-	-	\$ 0.0500	\$ -
2034	200301	RECON RPRT TRANSMISSION MAINT	-	-	\$ 15.0000	\$ -
		Total ACCOUNT RECONCILEMENT				\$ -
BUSINESS SECURITY SUITE						
1494	019999	ACH POS PAY/CHECK BLOCK ACCT	72	-	\$ 20.0000	\$ 1,440.00
1496	150030	ACH POS PAY/CHECK POS PAY ACCT	24	-	\$ 30.0000	\$ 720.00
1520	150120	CHK/RVRS POS PAY-CHECKS PAID	-	-	\$ -	\$ -
1522	150724	CHK POS PAY-EXCEPTIONS	10	20	\$ 0.7500	\$ -
1554	150030	CHK POS PAY-PAYEE MAINT	-	-	\$ 5.0000	\$ -
		Total BUSINESS SECURITY SUITE				\$ 2,160.00
PAYMENT CENTER						
2170	251100	PYMNT CNTR-PREMIER ACH ONLY	48	-	\$ 35.0000	\$ 1,680.00
2201	320000	PYMT CNTR-PREMIER ACH & WIRES *Available option	-	-	\$ 35.0000	\$ -
2202	320001	PYMNT CNTR-PREMIER ACCOUNTS	-	10	\$ 5.0000	\$ -
		Total PAYMENT CENTER				\$ 1,680.00
AUTOMATED CLEARING HOUSE-ACH						
2235	250101	ACH-ONLINE CREDIT ORIG	2,864	-	\$ 0.1200	\$ 343.68
2236	250100	ACH-ONLINE DEBIT ORIG	3,167	-	\$ 0.1200	\$ 380.04
2251	250302	ACH-ONLINE RETURNED ITEMS	16	-	\$ 5.0000	\$ 80.00
		Total AUTOMATED CLEARING HOUSE-ACH				\$ 803.72

SVC	AFP Code	Service	Annual Volume	Number Free	Unit Price	Total Annual Fees
BUSINESS ONLINE-BOL						
3700	4000ZZ	BOL COMPANY MAINT-PREMIER *Available option	-	-	\$ 30.0000	\$ -
3702	4000ZZ	BOL COMPANY MAINT-BASIC	-	-	\$ 10.0000	\$ -
3722	4000ZZ	BOL ACCOUNT MAINT-BASIC	-	-	\$ -	\$ -
3742	400272	BOL PREVIOUS DAY ITEMS-BASIC	-	-	\$ -	\$ -
3746	400275	BOL CURRENT DAY ITEMS-BASIC	-	-	\$ -	\$ -
		Total BUSINESS ONLINE-BOL				\$ -
COIN & CURRENCY SERVICES						
1047	10001Z	BRANCH CASH DEPOSIT PROCESSING	303,594	-	\$ 0.0025	\$ 758.99
		Total COIN & CURRENCY SERVICES				\$ 758.99
WIRE TRANSFER						
2300	350100	WIRE-ONLINE DOMESTIC TEMPLATE	1	-	\$ 12.0000	\$ 12.00
3530	350300	WIRE-INCOMING DOMESTIC	3	-	\$ 10.0000	\$ 30.00
		Total WIRE TRANSFER				\$ 42.00
REMOTE DEPOSIT-RD						
3400	101302	RDC MONTHLY MAINT-A LA CARTE	-	-	\$ 30.0000	\$ -
3401	100200	RDC DEPOSITS PROC-A LA CARTE	-	-	\$ 0.5000	\$ -
3402	101310	RDC DEPOSITED ITEMS-A LA CARTE	-	-	\$ 0.1000	\$ -
		Total REMOTE DEPOSIT-RD				\$ -
INFORMATION REPORTING						
4260	250400	INFO RPT-ONL-ACH RET/NOC ITEMS	-	-	\$ 0.7500	\$ -
AUTOMATED FUNDS INVESTMENT-AFI						
4534	450020	AFI FED TREAS OBLIG-IS	-	-	\$ 75.0000	\$ -
*Total Annual Charges for Services						\$ 13,511.43
Net Monthly fee to City is \$0.00						
<u>Other Information:</u>						
*Based on monthly current volumes, balances and rate, the City's fees will be \$0.00; and the City will be in an interest position						
Proposed Treasury Line Item pricing guaranteed to 12/31/2023						
Proposed Hybrid Rate guaranteed to 06/30/2021						

MMAX

MMAX provides a flexible way for public fund managers to invest large deposits in FDIC-insured money market accounts. MMAX is a smart solution for any business, municipality, or individual that seeks to have part or all of their deposits liquid and requires FDIC insurance coverage.

HOW IT WORKS

First the customer will place a large deposit with Huntington. Then, Huntington works with CDC Deposits* to distribute those funds to a group of well-capitalized banks that are actively seeking deposits. It takes just minutes to get the process started.

- Complete the deposit placement agreement
- Funds (\$250,000 minimum required) are placed into the CDC Deposits Network®, a network of well-capitalized banks. MMAX increments never exceed \$250,000 per bank.
- The deposits, principal, and interest are structured to stay within the FDIC insurance limits
- Interest is accrued daily and posted monthly
- Huntington provides confirmation, statements, and interest payments

SAFER DEPOSITS

MMAX offers FDIC protection on the total deposit because it's divided into individual money market accounts each with FDIC insurance coverage.

LARGER BALANCES

MMAX enables organizations to safely maintain large balances and earn a yield with each money market account.

TERM

Like other money market accounts, there are no term requirements.

ACCESSIBILITY

Funds will generally be accessible at any time and in any amount, with a 24-hour notice**.

FREE OF CHARGE

Huntington provides this service at no cost and with no penalty fees.

EASIER REPORTING

Through secure Internet access, the customer may choose to view a high-level summary of each account, or as much detail as is needed. Information is current through the previous business day and includes (but is not limited to) account balance and transaction activity.

CONFIDENTIAL

Funds are placed into well capitalized banks and full confidentiality is always maintained.

SIMPLE MANAGEMENT

No matter how many money markets the MMAX deposit is divided into, one Huntington banking associate serves as the source for information and service requests.

This Account is Eligible for 24 Hour Grace

Our unique 24-Hour Grace overdraft fee relief feature offers customers more time to make a deposit and avoid an overdraft fee. Customers also receive no fees on overdrafts of \$50 or less. Overdraft fees are waived when an account is overdrawn less than \$50.00.

*Accounts are processed by Wells Fargo acting as custodian for Charity Deposits Corp. ("CDC").

**Subject to the following regulatory requirements: (i) monthly transaction limits applicable to money market deposit accounts and (ii) the right of the bank of deposit to require 7 days written notice of withdrawal.

HYBRID CHECKING

THE ADVANTAGES ADD UP

Hybrid Checking is a great option which allows City of Howell to optimize its operating balances. Hybrid Checking is:

- **Efficient:** Earnings Credit Allowance and interest in one account. No sweeping or manually moving money between checking and interest-bearing accounts, and no “lazy money” that is not working for City of Howell
- **Convenient:** No target balances to manage
- **Streamlined:** Like two accounts in one—offset fees and earn interest

GROUP MULTIPLE ACCOUNTS

Like other Huntington accounts, City of Howell can group multiple Hybrid Checking accounts which allows balances to be combined. The monthly account service fee and other fees are offset first and any excess funds then earn interest, with interest or net fees applied to the master account. When City of Howell attaches Treasury Management products to Hybrid Checking, it can optimize cash flow and help to mitigate fraud risk.

$$\left(\begin{array}{c} \text{Average Available} \\ \text{Balance} \end{array} - \begin{array}{c} \text{Balance required} \\ \text{to offset fees} \end{array} \right) \times \begin{array}{c} \text{Interest Rate/365 x} \\ \text{Days in the month} \end{array}$$

PUBLIC FUNDS INTEREST CHECKING

EFFICIENT FUNDS ACCESS AND MANAGEMENT

Funds can be accessed 24 hours a day, 7 days a week by:

- Visiting Business Online
- Calling Huntington Business Service Direct at (800) 480-2001

PROVIDES VALUE AND CONVENIENCE

The Public Funds Interest Checking account includes the following products and services at no additional fee:

- Electronic or mailed paper statements
- Cash deposits up to \$20,000 per month at any Huntington branch; fee assessed for volumes over \$20,000
- 100 transactions per month included; fee assessed for transactions in excess.
Transactions include:
 - Checks paid
 - Deposit tickets
 - Deposited checks—except those processed through a remote deposit scanner
 - Incoming ACH debits and credits
 - Debit card purchases
 - Bill payment transactions made through Huntington’s Online Bill Pay service

Features of Public Funds Interest Checking:

- Monthly account service fee waived when a \$7,500 monthly average collected balance is maintained
- Interest paid on the collected balance, calculated and accrued daily, and paid at the end of each month

The Public Funds Interest Checking product is insured by the FDIC up to applicable limits.

Note: Huntington collateralizes this product in certain states, as required by law.

BUSINESS ONLINE

Huntington's Business Online platform is a front-end authentication and entitlement engine for the most common treasury management solutions including: Information Management and Reporting, Check Services, Payables, Receivables, Fraud Prevention, International Services, and Specialized Services like payroll and tax applications.

HOW BUSINESS ONLINE WORKS

- Offers a single point of entry; access to up-to-the-minute account information and transaction capability
- Entitles the security administrator access to add, modify, and delete user access—enabling control over who has access to accounts, services, functionality, and to set limits at a user level
- Provides access to over 25 separate treasury management services
- Assign and make changes to user permissions based on business needs
- Accommodates multiple users accessing the system at one time
- Supports dual-control authorization for entitlements and for Online ACH and wire capability delivered through an application called Payment Center

SECURITY IS A TOP PRIORITY

Keeping information private and secure and preventing unauthorized users from initiating actions on an account is a top priority here at Huntington. Two important security measures are supported on Business Online:

- **Dual Control and Authorization:** Dual control and authorization procedures are strongly encouraged and are supported by Business Online. Dual control requires actions taken by one person, or security administrator, to be presented to another person for authorization. Dual control is an important security measure that can be applied to all Payment Center actions and to all user setup and corresponding entitlement procedures.
- **Two-Factor Authentication for Added Security:** As an added measure of safety and control, Huntington requires use of two-factor authentication at log on for each registered user. Two-factor authentication combines something known (an ID and password) with something the customer has (a security token) in order to gain access to the system.

Both capabilities represent added measures of control and authentication to safeguard information and transaction origination capabilities, preventing unauthorized users from gaining access to an account and from independently initiating transactions.

CORE BUSINESS ONLINE FUNCTIONALITY

Business Online comes standard with the following capabilities:

- Account overview
- Information Reporting
- Electronic delivery of bank statements (including Account Analysis)
- Access to loans
- Online payment and transfers
 - Account transfer
 - Bill Pay
- Check services (stop payments, image search, check history, and photocopy requests)
- Administration
 - Set up and maintain users
 - Assign and control entitlements
 - Run audit reports

OPTIONAL SERVICES AVAILABLE WITH BUSINESS ONLINE

Additional services that can be accessed via Business Online—each requires enrollment and activation:

- Advanced Business Reporting (Select and Premier packages)
- Balance and transaction alerts (requires Advanced Business Reporting)
- Zero Balance Accounting structures
- Data consolidation—import Information from other banks
- Online payment and transfers
 - Payment Center (Online ACH)
 - Payment Center (Online Wire Transfer)
 - Commercial Card
- Business Security Suite—fraud prevention
 - Check Positive Pay
 - Reverse Positive Pay
 - Teller Positive Pay
 - ACH Positive Pay
 - Check Block
 - Wire Block
- Receivables Solutions
 - Remote Deposit Capture
 - Visual Lockbox (Image Archive)
 - eLockbox
 - Merchant Services
- International Services
 - Foreign Exchange
- Specialized Services
 - Online Payroll
 - Online Tax payments

SELF SERVICE TOOLS

- Search for issued checks using the online check inquiry
- Order checks, deposit tickets, and issue a stop pay directly online to save time
- Send secure messages directly to Huntington’s online support team from the “contact us” link
- Call the dedicated client services team to help with any questions
- Submit a research request if there is a question about a specific transaction
- User guides are accessible with information around online products and services

BUSINESS SECURITY SUITE

The Federal Reserve estimates that fraud costs to U.S. businesses are between \$10 and \$14 billion a year and growing at a rate of 2.50% to 3% per year*. But more disturbing is the reported increase in electronic and payment fraud.

Huntington's Business Security Suite offers a variety of positive pay services to accommodate clients' fraud prevention goals and risk mitigation policies. Business Security Suite is one of the strongest combination of services available to protect business accounts from both electronic- and paper-based fraud.

ACH POSITIVE PAY

Manage ACH debits and credits posting to a business account via filters and blocks. Only electronic payments that meet personalized settings will be processed.

If transactions do not match filter criteria, they will be suspended. Using Business Online, review and notify Huntington if the suspended item should pay. Update the ACH transaction criteria at any time if payment processing needs change.

By using alerts and reporting services, the customer is notified about questionable activity and easily able to audit historical account information.

CHECK POSITIVE PAY

Huntington's strongest paper-based fraud mitigation solution. Huntington verifies checks presented for payment against a check-issue file the customer provides. Huntington systematically compares the dollar amount and check number to the check-issue file, ensuring the information matches.

If the information does not match, Huntington will notify the customer of the exception items via Business Online. Using the check information as well as a digital image of the check, the customer can review and decide whether the exception items should pay, pay but correct, or return.

• Additional Layers of Security

- Teller Positive Pay identifies potentially fraudulent, altered, or counterfeit items presented at Huntington branches by comparing them in real time with the check-issue file. If the information does not match, the check will not be cashed. This service is automatically included with Check Positive Pay.
- With Payee Positive Pay, the customer includes the payee information in the check-issue file submitted to Huntington. Huntington will systematically compare the payee information, dollar amount, and check number to the check-issue file, ensuring the information matches.

EASY EXPORT

Easy Export software adds convenience and efficiency to Business Security Suite by automating the process of sending a check-issue file to Huntington.

Easy Export also reduces the need to have IT staff help format check-issue files into bank standards.

REVERSE POSITIVE PAY

Actively safeguard the business by monitoring checks being processed for payment. Each business day, the customer simply reviews a daily report of presented checks and submit a decision to pay or return via Business Online.

Easily set up and receive Alerts via email regarding exceptions, decisions, and approvals with both Check Positive Pay and Reverse Positive Pay.

CHECK BLOCK

Eliminates the risk of check fraud by restricting the checking account to electronic activity only. All paper-based transactions are automatically rejected and returned, which prevents checks from posting to the account and disrupting the business.

WIRE BLOCK

With the ability to manage wire transfer activity, this service will block all incoming and outgoing wires on an account, regardless of the source. The customer decides whether to block incoming, outgoing, or both types of wires based on their business needs.

Learn more about the value of fraud mitigation solutions at:
http://videos.hnbcomapp.com/business_security_suite_intro.mp4

* Board of Governors of the Federal Reserve System. (October 2018). *Changes in the U.S. Payments Fraud from 2012 to 2016: Evidence from the Federal Reserve Payments Study*. Washington, DC.

HUNTINGTON LOCATIONS NEARBY

Howell Branch

611 E Grand River Ave
Howell, MI 48843
(517) 546-3610
Building Lobby

Mon-Thurs: 9 a.m.-5 p.m.
Fri: 9 a.m.-6 p.m.
Sat: 9 a.m.-12 p.m.
Sun: Closed

Hartland Branch

9402 E Highland Rd
Howell, MI 48843
(810) 632-7495
8.02 Miles

Mon-Thurs: 9 a.m.-5 p.m.
Fri: 9 a.m.-6 p.m.
Sat: 9 a.m.-12 p.m.
Sun: Closed

Hartland Meijer In-Store Branch

2160 Hartland Rd
Hartland, MI 48353
(810) 632-9658
9.42 Miles

Mon-Fri: 10 a.m.-5 p.m.
Sat: 10 a.m.-1 p.m.
Sun: Closed

Howell Meijer Branch In-Store Branch

3883 E Grand River Ave
Howell, MI 48843
(517) 292-1350
2.60 Miles

Mon-Thurs: 10 a.m.-5 p.m.
Fri: 10 a.m.-1 p.m.
Sat-Sun: Closed

Fowlerville Branch

524 W Grand River Ave
Fowlerville, MI 48836
(517) 223-9163
8.78 Miles

Mon-Thurs: 9 a.m.-5 p.m.
Fri: 9 a.m.-6 p.m.
Sat: 9 a.m.-12 p.m.
Sun: Closed

Brighton Branch

9880 E Grand River Ave
Brighton, MI 48116
(810) 229-9576
9.90 Miles

Mon-Thurs: 9 a.m.-5 p.m.
Fri: 9 a.m.-6 p.m.
Sat: 9 a.m.-12 p.m.
Sun: Closed



Notice for Business Overdraft Protection Accounts

The Federal Deposit Insurance Corporation (“FDIC”) is requiring all banks to provide certain disclosures to their customers regarding sweep features linked to deposit accounts in the event the bank fails and is taken over by the FDIC. The requirement to provide this disclosure is general for all banks, and is not related in any way to the current or expected condition of any bank.

If you have chosen a Business Overdraft Protection Account, funds in your checking account are periodically swept out of your checking account in order to pay down the balance of the Business Overdraft Protection Account you have with us.

Funds in your checking account, prior to being swept out of your checking account, are insured up to the applicable FDIC insurance limits, which is limited to \$250,000 combined with other funds on deposit with Huntington by the same depositor in accordance with FDIC’s aggregation rules. Please ask us if you have any questions.

If the FDIC takes over a bank, the FDIC has indicated it will complete all internal transfers, but will attempt to block transfers from coming into or going outside of the bank.

If the FDIC takes over the bank, funds swept from your checking account to your Business Overdraft Protection Account you have with us are not FDIC-insured, but the FDIC will recognize your claim for the reduction of the balance for the Business Overdraft Protection Account you have with us by the amount of the swept funds.

Effective February 18, 2017

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Funds Availability Policy

A Notice about Your Ability to Withdraw Funds at the Huntington National Bank

The following information is a disclosure of our policy regarding the availability of funds you deposit into your business checking account(s) with us. This availability policy applies only to funds deposited at Huntington offices located in Ohio, Indiana, Kentucky, Michigan, Florida, West Virginia, Wisconsin, Illinois and Pennsylvania. Please inquire for information about the availability of funds deposited at other locations. (A money market account is not a checking account for the purpose of this disclosure.)

Our policy is to make funds from your deposits available to you according to the type of deposit you make, and for check deposits, the location of the financial institutions or entities upon which check deposits are drawn. The term “check” as used in this policy does not include a non-cash item, an item payable in a medium other than United States money, or a check drawn on or payable through a bank’s office located outside the United States. Deposits of these items are outside the scope of this policy. Please note: even though a deposit made during a business day may not be available on the day of deposit under this Funds Availability Policy, we may consider the amount of the deposit available to authorize transactions or to pay other items or transactions presented for payment, settlement or withdrawal from your account.

Determining the Availability of Your Deposits

For determining the availability of your deposits, every day is a “business day” except Saturdays, Sundays and federal holidays. If you make a deposit on a business day at one of our offices when we are open or at a Huntington ATM before midnight CT, we will consider that day to be the day of your deposit. However, if you make a deposit on a non-business day—i.e., on a Saturday, Sunday, or on a federal holiday—at an ATM or at an office, when our offices are open, we will consider that deposit as being made on the next business day we are open. See Deposits Made at Night Depositories for availability of deposits made at the night depositories.

Availability of Electronic Deposits

Deposits received by means of wire transfers are available to you immediately. Other electronic deposits are available on the date designated by the party depositing the funds. The entire amount of your cash deposit will be available on the day of deposit.

Next Day Availability for Certain Types of Deposits

The entire amount of the following types of deposits will be available to you on the first business day after the business day of your deposit:

- Checks drawn on The Huntington National Bank;
- U.S. Treasury checks, U.S. Postal Service Money Orders, Federal Reserve Bank checks and Federal Home Loan Bank checks, if they are payable to you;
- State and local government checks and cashier’s, certified or teller’s checks, if they are payable to you and if you use a special deposit slip available, upon request, at our banking offices; and
- Traveler’s Checks, during the first thirty (30) calendar days a new account is open, if they are payable to you and if you use a special deposit slip available, upon request, at our banking offices.

All Other Check Deposits

The availability of all other check deposits is determined by the routing number of the check deposited. The routing number is the nine-digit number located in the bottom left corner on personal checks and the middle number on business checks. Some checks are marked “payable through” and have a four- or nine-digit number near this wording. For those items, use this four-digit number (or the first four digits of the nine-digit number), not the routing number on the bottom of the check, to determine the availability.

Company Name _____ Date _____
 Address, City, State _____
 Pay to the Order of _____ \$ _____ Dollars
 (Bank Name and Location) _____
 I: 000000000 I: **123456789** I: 000000000 II

Business Check Routing Number

If you make a deposit at any Huntington banking office and the first four digits of the routing number of the check deposited correspond to a number below, then that item will be available to you on the first business day after the business day of your deposit.

0410	0430	0442	0719	0759	2423	2441	2712	2750
0412	0432	0515	0720	2410	2430	2442	2719	2759
0420	0433	0519	0724	2412	2432	2515	2720	
0421	0434	0710	0740	2420	2433	2519	2724	
0422	0440	0711	0749	2421	2434	2710	2740	
0423	0441	0712	0750	2422	2440	2711	2749	

Effective February 18, 2017

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For all items which do not fall under the category above, the entire amount will be available on the second business day after the business day of your deposit. However, at least \$200 of your total deposit will be available for withdrawal on the next business day.

Customers which are financial institutions and customers using The Huntington's Financial Services (Cash Management) products may have a different availability schedule. Detailed availability schedules may be obtained from your Personal Banker.

Availability of Deposits Made at Automated Teller Machines (ATMs)

The following availability disclosure is made subject to the limits which are stated in our agreement for automated teller machine (ATM) transactions. See **AVAILABILITY OF CHECK DEPOSITS** or **AVAILABILITY OF OTHER DEPOSITS** to determine the availability of deposits made at ATMs we own or operate.

You can determine which ATMs are owned or operated by us by the  or Huntington on the screen.

Name _____	Date _____
Address, City, State _____	
Pay to the _____	\$ _____
Order of _____	Dollars _____
(Bank Name and Location) _____	
I: 123456789 I: 000000000000 II	

Personal Check Routing Number

Availability of Deposits Made at Night Depositories

The night depositories are not available for you to make deposits when Huntington offices are open. Deposits placed in the night depositories are considered received when we remove them from the night depositories one time each business day before the Huntington office opens, and such deposits (so long as accessible for processing) will be processed before the Huntington office cutoff time and available in accordance with this funds availability policy, which usually depends on the type of deposit (e.g., cash or checks).

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available at the times shown above. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the business day of your deposit. However, the first \$100 of each business day's total deposits will be available on the first business day after the business day of your deposit.

If we are not going to make all funds from your deposit available at the times shown above, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a bank employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, we may delay your ability to withdraw funds deposited by check into your account an additional number of days for the following reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- A check that has been returned unpaid is redeposited.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. The delay in your ability to withdraw funds will generally not exceed ten (10) business days from the business day of your deposit.

Hold on Other Funds

If we cash a check for you that is drawn on another financial institution or entity, we may place a hold on an equal amount of funds in your account for the length of time it would have taken for the check to be available to you if it had been deposited to your account.

Checks That Are Returned to Us Unpaid

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. If you have any questions regarding when your funds will be available to you, please contact your Personal Banker.

Effective February 18, 2017


ACTIVITY SAMPLE REPORT

...1111 / Main Account				Bank: HNB / Currency: USD			
Summary Balances as of 5/21/2018							
Account Type				Community Business Checking			
Ledger Balance	\$125,113.47	Collected Balance	\$101,660.33				
Opening Available	\$101,660.33						
NSF Amount	\$0.00	One Day Float	\$0.00				
Two or More Days Float	\$0.00	Total Credits (0)	\$109,996.30				
Total Debits (0)	\$193,333.18						
▼ Transactions Display Details							
Opening Ledger Balance as of 5/7/2018							\$101,660.33
Date	Type	Description	Cust Ref #	Bank Ref #	Debit Amount	Credit Amount	Running Balance
5/7/2018	ACH	<u>ACH CREDIT</u>		0047097985		\$1,000.00	\$101,660.33
HUNTINGTON VIEW ACCT TRANS081404FRM 01891111111 Main Account							
5/7/2018	TRXF	<u>ELECTRONIC TRANSFER CREDIT</u>		0624698513	\$1,275.00		\$100,385.33
TRANS081404FRM 01891111111 Main Account							
5/7/2018	WT	<u>WIRE TRANSFER CREDIT</u> <u>0304000909</u>		0888800238		\$28,131.56	\$128,516.89
From: A/021010101 CITIBANK N.A. NEW YORK, NY BFC=CTR By Order of: /65432101 INTERNATIONAL, INC 10780 PARK BLVD SUITE 333 RESTON VA 20191 USA OBK=/34567890 NEW YORK, NY BRANCH ATTN HEAD OF TRADING SERVICES 153 EAST 53RD STREET, 39TH FLOOR NEW YORK, NY 10022-4678 Orig to Bank Info: INTERNATIONAL ACCT X340000099999 1359 36.29, AND ACCT X340000077777 1558.89 Sender Ref#: S075084048AC01 BBK=D/01891111111/ WORLDCOM NETWORK SERVICES INC 1133 19TH STREET WASHINGTON DC 20036 Beneficiary: /01891234567 MCI							
5/7/2018	WT	<u>WIRE TRANSFER DEBIT</u> <u>0304000244</u>		0888800244	\$1,058.06		\$127,458.83
5/10/2018	MISC	<u>MISCELLANEOUS DEBIT</u> <u>0001133584</u>		0022286921	\$25.60		\$124,923.60
5/10/2018	MISC	<u>ACCOUNT ANALYSIS REFUND</u>		0800115144	-\$0.21		\$118,721.28
5/10/2018	FEE	<u>MISCELLANEOUS FEES</u>		0146571075	\$31.00		\$118,690.28
5/10/2018	ZBA	<u>ZBA DEBIT</u>		1000000137	\$32,215.23		\$86,475.05
5/18/2018	ZBA	<u>ZBA CREDIT</u>		1100000138		\$9,094.24	\$95,569.29

▶	5/20/2018	DEP	<u>REGULAR DEPOSIT</u>	0146571075	\$41,203.95	\$131,220.90
▶	5/20/2018	ACH	<u>ACH OFFSET DEBIT</u>	0770780108	\$5,252.39	\$125,968.51
▶	5/20/2018	BP	<u>BILL PAYMENT TRANSACTION</u>	0770780109	\$855.04	\$125,113.47
▶	5/20/2018	DEP	<u>RETURNED CASH ITEM DEBIT</u>	0146571015	\$1,299.80	\$59,254.59
Account Totals					\$109,996.30	\$193,333

▼ Pending Transactions							Display Details	
Date	Type	Description	Cust Ref #	Bank Ref #	Debit Amount	Credit Amount	Running Balance	
5/21/2018	ACH	TOTAL ACH CREDITS				\$4,847,747.42	\$4,871,686.54	
5/21/2018	ACH	TOTAL ACH DEBITS			\$2,334,732.99		\$2,536,953.55	
5/21/2018	ACH	TOTAL ACH DEBITS			\$141,035.45		\$2,395,918.10	
▼	5/21/2018	WT	<u>WIRE TRANSFER CREDIT</u>			\$1,176.57	\$2,397,094.67	
From: A/021010101 CITIBANK N.A. NEW YORK, NY BFC=CTR By Order of: /65432101 INTERNATIONAL, INC 10780 PARK BLVD SUITE 333 RESTON VA 20191 USA OBK=/34567890 NEW YORK, NY BRANCH ATTN HEAD OF TRADING SERVICES 153 EAST 53RD STREET, 39TH FLOOR NEW YORK, NY 10022-4678 Orig to Bank Info: INTERNATIONAL ACCT X340000099999 1359 36.29, AND ACCT X340000077777 1,558.89 Sender Ref#: S075084048AC01 BBK=D/01891111111/ WORLDCOM NETWORK SERVICES INC 1133 19TH STREET WASHINGTON DC 20036 Beneficiary: /01891234567 MCI								
▶	5/21/2018	ACH	<u>WIRE TRANSFER CREDIT</u>			\$11,648.89	\$2,408,743.56	
▶	5/21/2018	WT	<u>WIRE TRANSFER CREDIT</u>			\$11,679.21	\$2,420,422.77	
▶	5/21/2018	WT	<u>WIRE TRANSFER CREDIT</u>			\$4,000,000.00	\$6,420,422.77	
Pending Totals					\$2,475,768.44	\$8,872,252.09		

CHECK POSITIVE PAY EXCEPTION REPORT



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Select an Account *
[Download Easy Export](#)

Exception Decisions - All Accounts

Account ▲	Check # ▲	Issued Payee Name	Posted Payee Name	Issued Amount	Posted Amount	Exception Reason	Decision	Status
...1111 / Main Account	12345	⚡	Atlas Painting	Atlas Painting	\$48.00	\$488.00	Dollar Amount Mismatch	No Decision ▼
...1111 / Main Account	12346	\$	Brown and Co.	Brown and Co.	\$0.00	\$100.00	Paid no issue	No Decision ▼
...1111 / Main Account	12347	⚡	Runner's Inc.	Runner's Inc	\$0.00	\$123.00	Paid Duplicate	No Decision ▼
...1111 / Main Account	12348	\$	A-Plus Builders	A-Plus Builders	\$0.00	\$100.00	Paid no issue	No Decision ▼
...2222 / Operating Account	11111	\$	Mark Smith	Mark Smith	\$0.00	\$125.00	Paid no issue	No Decision ▼
...2222 / Operating Account	22222	⚡	Joseph Brown	Joseph Brown	\$0.00	\$125.00	Paid no issue	No Decision ▼
Totals (6 items)				\$48.00	\$1,061.00			

Any items not decided by 2:00 p.m. ET will be processed with the established default decision.
⚡ E-Check items are converted to ACH and do not have an image available.

SAVE FOR LATER
SUBMIT FOR APPROVAL

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Message

6 Pending Decisions Remain

Transactions
Decisions
Select an Account * All Accounts
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Approval Decisions - All Accounts

All <input type="checkbox"/>	Account	Check #	Issued Payee Name	Posted Payee Name	Issued Amount	Posted Amount	Exception Reason	Decision	Status
<input type="checkbox"/>	...1111 / Main Account	12345	Atlas Painting	Atlas Painting	\$48.00	\$488.00	Dollar Amount Mismatch	Return	Submitted
<input type="checkbox"/>	...1111 / Main Account	12346	Brown and Co.	Brown and Co.	\$0.00	\$100.00	Paid no issue	Pay (default)	Submitted
<input type="checkbox"/>	...1111 / Main Account	12347	Runner's Inc.	Runner's Inc	\$0.00	\$123.00	Paid Duplicate	Return	Submitted
<input type="checkbox"/>	...1111 / Main Account	12348	A-Plus Builders	A-Plus Builders	\$0.00	\$100.00	Paid no issue	Pay (default)	Submitted
<input type="checkbox"/>	...2222 / Operating Account	11111	Mark Smith	Mark Smith	\$0.00	\$125.00	Paid no issue	Return	Submitted
<input type="checkbox"/>	...2222 / Operating Account	22222	Joseph Brown	Joseph Brown	\$0.00	\$125.00	Paid no issue	Return	Submitted
Totals (6 items)					\$48.00	\$1,061.00			

Any items not decided by 2:00 p.m. ET will be processed with the established default decision.
 E-Check items are converted to ACH and do not have an image available.

APPROVE DECISIONS
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PREPARED FOR CITY OF HOWELL
12/1/2020

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CHECK POSITIVE PAY IMPORTING ISSUE FILES ON BUSINESS ONLINE

Huntington
Welcome:

Welcome ABC Company: John Smith | Log Out
0 New Messages | Alerts | Customer Service | Contact Us | Help

HOME ACCOUNTS PAYMENTS & TRANSFERS CHECKS FRAUD PREVENTION INTERNATIONAL SPECIALIZED ADMINISTRATION

ACH Positive Pay Check Positive Pay Reverse Positive Pay Positive Pay Alerts Issue File Alerts

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EXCEPTIONS APPROVALS **ISSUE FILES** MANUAL ENTRY POSITIVE PAY ACTIVITY

Issue Files

Select Import File * [Select Import File](#) [Download Easy Export](#)

Issues can be approved at any time. Issue files are uploaded hourly between 6:00 a.m. and 7:00 p.m. ET
⚡ E-Check items are converted to ACH and do not have an image available.

[IMPORT / MODIFY FILE](#) [DELETE](#) [Add New File Format](#) [Printer Friendly](#) [Top](#)

ABC Company: John Smith

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EXCEPTIONS APPROVALS **ISSUE FILES** MANUAL ENTRY POSITIVE PAY ACTIVITY

Issue Files

Select Import File * [Select Import File](#) [Download Easy Export](#)

Add New Issue File

File Format Name * [Issue File Comma Delimited](#)

File Type * [Comma Delimited](#)

Has a Header
 Select account at time of import

Default File Location C:\files\importFile.txt

Fields and Formats

Account # * [Field1 "1235558989"](#)

Check # * [Field3 "10"](#)

Amount * [Field2 "665854"](#) [\\$\\$\\$\\$\\$\\$CC](#)

Issue Date * [Field4 "20140315"](#) [YYYYMMDD](#)

Payee Name * [Field5 "Test Payee"](#)

Issue Type [Field6 "IS"](#)

Additional Data [Select Field](#)

Issues can be approved at any time. Issue files are uploaded hourly between 6:00 a.m. and 7:00 p.m. ET
⚡ E-Check items are converted to ACH and do not have an image available.

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Huntington
Welcome:

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EXCEPTIONS APPROVALS **ISSUE FILES** MANUAL ENTRY POSITIVE PAY ACTIVITY

Issue Files

Select Import File * [Select Import File](#) [Download Easy Export](#)

Add New Issue File

File Format Name * [Issue File Comma Delimited](#)

File Type * [Comma Delimited](#)
[Semi Colon Delimited](#)
[Colon Delimited](#)
[Tab Delimited](#)
[Fixed Width](#)

Select a File * [Browse...](#) [READ FILE](#)

Issues can be approved at any time. Issue files are uploaded hourly between 6:00 a.m. and 7:00 p.m. ET
⚡ E-Check items are converted to ACH and do not have an image available.

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CHECK POSITIVE PAY MANUAL ENTRY

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HOME ACCOUNTS PAYMENTS & TRANSFERS CHECKS **FRAUD PREVENTION** INTERNATIONAL SPECIALIZED ADMINISTRATION

ACH Positive Pay **Check Positive Pay** Reverse Positive Pay Positive Pay Alerts Issue File Alerts

CHECK POSITIVE PAY
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EXCEPTIONS APPROVALS ISSUE FILES **MANUAL ENTRY** POSITIVE PAY ACTIVITY

Select Number of Entries: [Download Easy Export](#)

Check Issue Criteria

Account *	Check # *	Type	Issued Amount *	Issued Date *	Payee Name *	Additional Data
...1111 / Main Account <input type="text"/>	<input type="text"/>	Issue <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Optional <input type="text"/>
Select Account <input type="text"/>	<input type="text"/>	Issue <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Optional <input type="text"/>
Select Account <input type="text"/>	<input type="text"/>	Issue <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Optional <input type="text"/>
Select Account <input type="text"/>	<input type="text"/>	Issue <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Optional <input type="text"/>
Select Account <input type="text"/>	<input type="text"/>	Issue <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Optional <input type="text"/>
Totals:		(1 Items)	\$0.00			

Issues can be approved at any time. Issue files are uploaded hourly between 6:00 a.m. and 7:00 p.m. ET
 E-Check items are converted to ACH and do not have an image available.

SUBMIT

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CHECK POSITIVE PAY DECISION REPORT

CHECK POSITIVE PAY
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EXCEPTIONS
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Transactions • Decisions ▼
Download Easy Export

Search Criteria

Select an Account • All Accounts ▼

Date Range • 06/24/2018 to optional to optional

Check Range to optional

Amount Range to optional

Issued Payee

Posted Payee

Decided By Select All ▼

Exception Decisions Select All ▼

Exception Reason Select All ▼

E-Check Select All ▼

UPDATE
EXPORT
Reset

Activity Results - All Accounts

Date	Account ▲	Check #	Issued Payee Name	Posted Payee Name	Issued Amount Posted Amount	Exception Reason	Decided By	Decision
6/23/2018	...1111 / Main Account	12345	Atlas Painting	Atlas Painting	\$48.00 \$488.00	Dollar Amount Mismatch	Colsan, Alex	Return
5/31/2018	...1111 / Main Account	12346	Brown and Co.	Brown and Co.	\$0.00 \$100.00	Paid no issue	Parker, Peter	Pay
6/4/2018	...1111 / Main Account	12347	Runner's Inc.	Runner's Inc	\$0.00 \$123.00	Paid Duplicate	Pepper, P	Return
6/13/2018	...1111 / Main Account	12348	A-Plus Builders	A-Plus Builders	\$0.00 \$100.00	Paid no issue	Potter, Harry	Pay
6/1/2018	...2222 / Operating Account	11111	Mark Smith	Mark Smith	\$0.00 \$125.00	Paid no issue	Raber, Dennis	Return
6/4/2018	...2222 / Operating Account	22222	Joseph Brown	Joseph Brown	\$0.00 \$125.00	Paid no issue	Smith, Steve	Return
Totals (6 items)					\$48.00 \$1,061.00			

CURRENT DAY SAMPLE REPORT

Enter Report Criteria

[Display All Details](#) |
 [Set Default Sort](#)

Select Account(s) *

[Manage My Reports](#)

[Transaction Search](#)

<input checked="" type="checkbox"/>	Account Number	Account Nickname	Bank	Currency
<input checked="" type="checkbox"/>	...1111	Main Account		
<input checked="" type="checkbox"/>	...2222	Operating Account		
<input checked="" type="checkbox"/>	...7788	Intermediary Account		
<input checked="" type="checkbox"/>	...7799	Sub Account		
<input checked="" type="checkbox"/>	...3333	Payroll Account		
<input type="checkbox"/>	...4444	Money Market Account		

Current Day 05/21/2018
 Only New Data Since
1 : 00 PM
Export None

VIEW REPORT

...1111 / Main Account
Bank: HNB / Currency: USD

No records were found matching your selection.

▼ Transactions							
Date	Type	Description	Cust Ref #	Bank Ref #	Debit Amount	Credit Amount	
5/21/2018 2:00:46 PM	ACH	ACH CREDIT		0047087985		\$1,000.00	
5/21/2018 2:00:46 PM	TRXF	ELECTRONIC TRANSFER DEBIT		0624698513	\$1,275.00		
5/21/2018 2:00:46 PM	WT	WIRE TRANSFER CREDIT 0304000909		0000762533		\$28,131.56	
5/21/2018 2:00:46 PM	WT	WIRE TRANSFER DEBIT 0304000244		0888800244	\$1,058.06		
5/21/2018 2:00:46 PM	MISC	MISCELLANEOUS DEBIT 0001133584		0022286921	\$25.60		
5/21/2018 2:00:46 PM	MISC	ACCOUNT ANALYSIS REFUND		0800115144		\$31.00	

CURRENT DAY SUMMARY REPORT

REPORTS - CURRENT DAY SUMMARY REPORT

...5273 / BUSINESS ONLINE DEMO ACCT		Bank: HNB / Currency: USD		
Description	Debit Items	Debit Amount	Credit Items	Credit Amount
Electronic Transfers	1	-\$1.00	1	\$1.00
Account Totals	1	-\$1.00	1	\$1.00

...7352 / BUSINESS ONLINE DEMO ACCT		Bank: HNB / Currency: USD		
Description	Debit Items	Debit Amount	Credit Items	Credit Amount
Electronic Transfers	1	-\$1.00	1	\$1.00
Account Totals	1	-\$1.00	1	\$1.00

USD Grand Total	2	-\$2.00	2	\$2.00
------------------------	----------	----------------	----------	---------------

DEPOSIT RECONCILIATION DAILY

...1111 / Main Account				Bank: HNB / Currency: USD		
ACCOUNT: 01891111111						
AS OF: 07/05/2012						
LOC MAJOR	PAID DATE	ISSUE DATE	ITEM AMOUNT	DDA DESC		
000000	0000		15.00	RETURNED DEPOSIT ITEM		
000000	0000		120.00	RETURNED DEPOSIT ITEM		
*** TOTAL FOR ITEM TYPE				1	2	135.00
000000	0000		10.00	ACH TRANSIT CREDIT		
000000	0000		45.00	ACH/ELECTRONIC DEPOSIT		
000000	0000		76.60	ACH TRANSIT CREDIT		
000000	0000		87.00	ACH/ELECTRONIC DEPOSIT		
*** TOTAL FOR ITEM TYPE				2	4	218.60
*** TOTAL FOR LOCATION MAJOR				0	6	353.60
000637	0000		1.79	WHOLESALE LOCK BOX CREDIT		
000637	0000		25.64	WHOLESALE LOCK BOX CREDIT		
000637	0000		85.15	WHOLESALE LOCK BOX CREDIT		
000637	0000		628.75	WHOLESALE LOCK BOX CREDIT		
000637	0000		18,224.01	WHOLESALE LOCK BOX CREDIT		
*** TOTAL FOR ITEM TYPE				2	5	18,965.34
*** TOTAL FOR LOCATION MAJOR				637	5	18,965.34
001723	0000		8.54	WHOLESALE LOCK BOX CREDIT		
*** TOTAL FOR ITEM TYPE				2	1	8.54
*** TOTAL FOR LOCATION MAJOR				1723	1	8.54
069300	0000		249.90	MATCHED DEPOSIT		
*** TOTAL FOR ITEM TYPE				0	1	249.90
*** TOTAL FOR LOCATION MAJOR				69300	1	249.90
069600	0000		866.38	MATCHED DEPOSIT		
069600	0000		1,139.20	MATCHED DEPOSIT		
*** TOTAL FOR ITEM TYPE				0	2	2,005.58
*** TOTAL FOR LOCATION MAJOR				69600	2	2,005.58

*** TOTAL TYPE D - MATCHED DEPOSITS				3		2,255.48
*** TOTAL TYPE 2 - MISC DEPOSIT CREDITS				10		19,192.48
*** TOTAL CREDITS				13		21,447.96
*** TOTAL TYPE 1 - MISC DEPOSIT DEBITS				2		135.00

*** END OF REPORT - PRINTED 03:33:08 ***						

SAMPLE ACCOUNT RECONCILIATION REPORT


ACCOUNT RECONCILIATION


TYPE OF REPORT		RECONCILIATION: FULL OR RANGE					
UNPAID ONLY		REPORT OF : OUTSTANDING (UNPAID) ITEMS					
CD	SERIAL NUMBER	CHECK PAID	AMOUNT O/S	DATE PAID	DATE ISSUED	SEQUENCE NUMBER	PAYEE IDENTIFICATION
	106233		309.01				608 0029283
	106234		229.63				608 0015144
2	106235		200.00				608 0814989
	106236		279.26				608 0043431
4	106237		300.00				608 0050002
	107201		251.99				822 2237878
5	107238		500.00				822 4454674
	107287		340.35				822 7657822
			O/S			1410.24	5GT

REPORT DEFINITION

THIS REPORT LISTS SERIAL NUMBERS FOR RANGE RECONCILIATIONS AND ADDITIONALLY CHECK AMOUNT, DATE ISSUED, AND PAYEE IDENTIFICATION FOR FULL RECONCILIATIONS FOR ITEMS WHICH WERE ISSUED AND HAVE NOT PAID IN THE RECONCILIATION PERIOD.

EXPLANATION OF CODE (CD) COLUMN

- 2= CHECK VOIDED; OUTSTANDING ISSUE REMOVED. "DATE ISSUED" REFLECTS VOID DATE.
 - 4= STOP PAYMENT IN EFFECT. "DATE ISSUED" REFLECTS DATE STOP PLACED.
 - 5= CHECK RETURNED FOR STOP PAYMENT ON DATE REFLECTED IN "DATE ISSUED".
- IF NO CODE IS SHOWN, THE ITEM IS OUTSTANDING.

PREVIOUS DAY DETAIL REPORT

REPORTS - PREVIOUS DAY DETAIL REPORT

...7352 / BUSINESS ONLINE DEMO ACCT		Bank: HNB / Currency: USD	
Summary Balances as of 03/18/2015			
Opening Ledger	\$29.61	Ledger Balance	\$29.61
Opening Available	\$29.61	Collected Balance	\$29.61
NSF Amount	\$0.00	One Day Float	\$0.00
Two Or More Days Float	\$0.00		
Total Debits (0)	\$0.00	Total Credits (0)	\$0.00

Transactions							
Date	Type	Description	Cust Ref #	Bank Ref #	Debit Amount	Credit Amount	
03/09/2015	BP	BILL PAY		0686623518	-\$1.00		
03/10/2015	TRXF	ELECTRONIC TRANSFER DEBIT		4698445669	-\$1.00		
03/11/2015	TRXF	ELECTRONIC TRANSFER DEBIT		4700032559	-\$1.00		
03/17/2015	TRXF	ELECTRONIC TRANSFER DEBIT		4767656994	-\$1.00		
Account Totals				4	-\$4.00	0	\$0.00

PREVIOUS DAY SUMMARY REPORT

REPORTS - PREVIOUS DAY SUMMARY REPORT

...7352 / BUSINESS ONLINE DEMO ACCT		Bank: HNB / Currency: USD	
Summary Balances as of 03/18/2015			
Opening Ledger	\$29.61	Ledger Balance	\$29.61
Opening Available	\$29.61	Collected Balance	\$29.61
NSF Amount	\$0.00	One Day Float	\$0.00
Two Or More Days Float	\$0.00		
Total Debits (0)	\$0.00	Total Credits (0)	\$0.00

Description	Debit Items	Debit Amount	Credit Items	Credit Amount
Bill Pay	1	-\$1.00	0	\$0.00
Electronic Transfers	3	-\$3.00	0	\$0.00
Account Totals	4	-\$4.00	0	\$0.00

STOP PAYMENT EXPIRATION SAMPLE REPORT

[PLACE STOP](#)
[EXPIRATION REPORT](#)
[STOP PAYMENT ACTIVITY](#)

Select Report Criteria

 Select Account(s) ^{*}

<input checked="" type="checkbox"/>	Account Number	Account Nickname
<input checked="" type="checkbox"/>	...1111	Main Account
<input checked="" type="checkbox"/>	...2222	Operating Account
<input checked="" type="checkbox"/>	...3333	Payroll Account
<input checked="" type="checkbox"/>	...4444	Money Market Account

 From Date ^{*}  To Date ^{*} 
[VIEW REPORT](#)
[Reset](#)

Transaction Results

<input type="checkbox"/>	Account	Check #	Trans Date	Amount	Reason Code	Expiration Date	User ID
<input type="checkbox"/>	...3333 / Payroll Account	1455	3/25/2010		Stolen	3/25/2010	NWILSON
<input type="checkbox"/>	...7890 / ABC Bank Account	1487	3/26/2010	\$75.00	Fraud	3/26/2010	NWILSON
<input type="checkbox"/>	...3333 / Payroll Account	1490	3/29/2010		Other	3/29/2010	UHOWARD
<input type="checkbox"/>	...2222 / Operating Account	1500-1510	3/31/2010		Lost	3/31/2010	JSMITH
<input type="checkbox"/>	...2222 / Operating Account	1522	4/1/2010	\$1224.00	Lost	4/1/2010	NWILSON

[RENEW STOPS](#)

[Print](#)

[Top](#)

FINANCIAL WELLNESS FOR EMPLOYEES

MONEY SCOUTSM

Your automatic savings tool.

Our latest innovation analyzes your spending habits, income, and upcoming expenses to find money you're not using in your checking account—from \$5 to \$50—then moves it to your savings, automatically.

For more information, visit [huntington.com/personal/online-banking/money-scout](https://www.huntington.com/personal/online-banking/money-scout).

Money Scout automatically schedules transfers from your selected checking account and credits your selected savings account. A money market account (MMA) cannot be a selected savings account for use with Money Scout. A scheduled transfer may be canceled before midnight ET on the day it is scheduled. Transfer amounts and frequency may vary and will reduce the money available in your account to cover other transactions. You are responsible for ensuring your account has sufficient funds. You may be charged overdraft fees if your account falls below \$0. Subject to eligibility, [terms and conditions](#), and other account agreements.

24-HOUR GRACE[®] OVERDRAFT FEE RELIEF

With a Huntington checking account, when an employee account is overdrawn (this means their account balance is negative or below \$0), 24-Hour Grace[®] gives them more time to make a deposit to bring their account positive and avoid Overdraft Fees.

Make a deposit or transfer that brings the account to a positive balance. And, with our \$50 Safety Zone, there is no fee if the account is overdrawn by \$50 or less.

For more information, visit [huntington.com/grace](https://www.huntington.com/grace).

\$50 SAFETY ZONESM

If an employee accidentally overdraws their account by \$50 or less, they won't be charged an overdraft fee thanks to Huntington's \$50 Safety Zone.

For more information, visit [huntington.com/personal/checking/safety-zone](https://www.huntington.com/personal/checking/safety-zone).

\$50 Safety ZoneSM and 24-Hour Grace[®] do not apply to returned items and their associated fees. Your account will be automatically closed if it remains negative for 60 days.

FINANCIAL WELLNESS EDUCATION

Financial Wellness helps employees and those the organization serves improve their understanding of financial concepts and services and take action to improve their financial well-being.

City of Howell can help its employees improve their understanding of financial concepts and services and take action to improve their financial well-being.

Through the development of real-life financial skills, the program empowers individuals and families to be financially responsible as wealth builders, homeowners, investors, citizens, and

members of the workforce. A complete financial wellness program can target real issues like saving, reducing debt, home ownership, and getting on a monthly budget.

Huntington provides onsite & online education opportunities including:

- Understanding mortgage financing
- When to refinance
- Credit building and management
- Budgeting for the future
- Student loans and home ownership

CORPORATE MORTGAGE PARTNERSHIP PROGRAM

The Corporate Mortgage Partnership Program was developed to partner with corporate organizations to provide their employees with education on the many aspects of homeownership, including the knowledge and resources needed to navigate through the home buying and refinancing process.

The program provides information about down payment assistance opportunities and unique loan programs that may not be well known or publicized.

Educational Seminars

Huntington will provide virtual or onsite homeownership seminars & learning opportunities for your employees

Special Loan Programs

Huntington will identify and provide information on specific loan programs offering down payment assistance and rate discounts.

Closing Cost Discount

Employees of partner companies eligible to receive a \$300 discount on their closing costs if they finance a new 1st mortgage through Huntington Bank.

Dedicated Sales Resources

We provide your employees the ability to interact with us on their own terms – online, over the phone or in-person. We will provide your employees with dedicated mortgage loan officers in each area to handle your employees loan inquires.

GREENWICH AWARDS

Huntington's award-winning products and services underscore the success Huntington continues to achieve through an ongoing focus on delivering valuable strategic insights, improving the timeliness and quality of management information, and moving funds more efficiently.



In 2019, Huntington received six national and regional Greenwich Excellence Awards.

2019 Greenwich Excellence Award for Small Business Banking

- Cash Management—Overall Satisfaction
- Cash Management—Overall Satisfaction (Midwest)
- Likelihood to Recommend
- Likelihood to Recommend (Midwest)
- Overall Satisfaction
- Overall Satisfaction (Midwest)

Previous awards include:

2018 Greenwich Excellence Award for Middle-Market Banking

- Overall Satisfaction
- Overall Satisfaction with Relationship Manager
- Cash Management Overall Satisfaction
- Cash Management Customer Service
- Cash Management Ease of Product Implementation

2018 Best Brand Award for Middle Market Banking

- Best Brand—Trust

2017 Greenwich Excellence Award for Middle-Market Banking

- Cash Management Customer Service

2017 Greenwich Excellence Award for Middle-Market Banking

- Overall Satisfaction (Northeast Region)

2016 Greenwich Best Brand Awards for Middle-Market Banking

- Ease of Doing Business
- Trust Earned Among Customers

2020 PHOENIX-HECHT MIDDLE-MARKET QUALITY INDEX™

In its annual survey, Phoenix-Hecht® gave high marks to Huntington's treasury management service quality and credit satisfaction.

Huntington's Customer Evaluation Summary

- Product Satisfaction: A-
- Product Operations: A-
- Customer Service: A+
- Technical Support: A
- Treasury Management Relationship Manager: A+
- **Ease of Doing Business: A+**

93% of middle market companies surveyed would recommend Huntington to a colleague.

Top 5 Bank Average*: 85%
All Other Bank Average: 86%



Phoenix-Hecht is a registered trademark of UAI Technology, Inc. Copyright © 2020 Phoenix-Hecht. All rights reserved. Grades based on Phoenix-Hecht 2020 Middle Market Quality Index™ for companies with sales of \$20-\$499 million from the Phoenix-Hecht 2020 Treasury Management Monitor™.

*Top 5 banks: based on size of market share for middle market treasury management services.

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Lending and leasing products and services, as well as certain other banking products and services, may require credit approval.

Huntington Capital Markets® is a federally registered service mark under which the investment banking products and services of Huntington Bancshares Incorporated and its subsidiaries, Huntington Securities, Inc. and The Huntington National Bank, are marketed. Securities products and services are offered by licensed securities representatives of Huntington Securities, Inc., registered broker-dealer, member FINRA and SIPC. Banking products and services are offered by The Huntington National Bank, Member FDIC.

Huntington Insurance, Inc.

Insurance products are offered by Huntington Insurance, Inc., a wholly owned subsidiary of Huntington Bancshares Incorporated and underwritten by third party insurance carriers not affiliated with Huntington Insurance, Inc.

HBI Title Services, Inc.

Title Insurance products are offered by HBI Title Services, Inc., a subsidiary of Huntington Bancshares Incorporated and a licensed title agency authorized to sell title insurance in the following states – FL, IL, IN, KY, MI, MO, OH, PA, TN, WI and WV.

Huntington Private Bank®

Huntington Private Bank® is a team of professionals dedicated to delivering a full range of wealth and financial services. The team is comprised of Private Bankers, who offer premium banking solutions, Wealth and Investment Management professionals, who provide, among other services, trust and estate administration and portfolio management from The Huntington National Bank, and licensed investment representatives of The Huntington Investment Company, which offers securities and investment advisory services. Huntington Private Bank® is a federally registered service mark of Huntington Bancshares Incorporated.

Trust and investment management services are provided by The Huntington National Bank, a national bank with fiduciary powers.

Huntington Financial Advisors®

Huntington Financial Advisors® is a service mark and trade name under which The Huntington Investment Company offers securities and insurance products and services. The Huntington Investment Company is a registered broker-dealer, member FINRA and SIPC, and registered investment advisor with the U.S. Securities and Exchange Commission (SEC). The Huntington Investment Company is a wholly-owned subsidiary of Huntington Bancshares Incorporated.

Investment, Insurance and Non-Deposit Trust products are: NOT A DEPOSIT • NOT FDIC INSURED • NOT GUARANTEED BY THE BANK • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE

Thank you.

Aron Kominars

Government Banking Relationship Manager

(248) 228-1670

aron.m.kominars@huntington.com

Amanda Anderson

Treasury Management Advisor

(248) 244-2987

amanda.anderson@huntington.com



Request for Proposal

City of Howell

Our proposal to deliver Treasury Management Solutions for today and the future.



Submitted Date: December 1, 2020

Wayne Barber
VP, Relationship Manager
PNC Bank
989-797 8336
wayne.barber@pnc.com

Tamara (Tammy) Wilson
VP, Treasury Management Officer
PNC Bank
517-334-5465
tamara.wilson@pnc.com

Bank Name: The PNC Financial Services Group

Corporate Address: 300 Fifth Ave, Pittsburgh, PA 15222

Phone: 1-888-762-2265

Website: <https://www.pnc.com/en/about-pnc.html>

Printed Name of Authorized Agent: Tamara Wilson

Address: 120 North Washington Square Suite 500, Lansing, MI 48933

Email: Tamara.Wilson@pnc.com

Signature:



December 1, 2020

Catherine Stanislawski
City Of Howell
Finance Director/Treasurer
611 E Grand River
Howell, MI 48843

Dear Catherine:

PNC offers comprehensive solutions for the City of Howell for today's environment and the future at a competitive rate. PNC will realize your vision of a partnership that offers the highest quality of service and expertise, with a dynamic team. We will consult with the City of Howell to provide solutions to help optimize technology, efficiency and security. It may seem like a daunting task as your organization reviews changing your primary banking relationship. To assist with your transition, PNC is pleased to offer the City of Howell a 2-month onboarding waiver through 2/28/2021 and standard waiver of implementation fees for the recommended services as indicated in our pricing proforma. Making the right decision is critical. If you choose the wrong banking provider, you could jeopardize your strategic goals and struggling with inefficient processes, dated technology and increased risk.

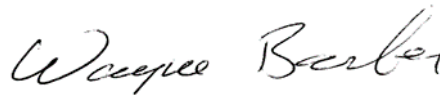
The City of Howell and PNC have built a strong working relationship over the years. Included in our proposal is information about the services outlined in the formal pricing request and additional solutions that may provide further benefit. *Integrated Advantage* is our comprehensive payable solution with a card program that offers the City of Howell revenue sharing while providing an efficient way to pay vendors, travel and entertainment expense.

We understand what it takes to navigate change and continue working toward your financial goals. With our solutions and a proven implementation approach that includes a dedicated Client Success Manager, you'll be empowered to achieve operational excellence. We value our relationship, and we're eager to help you succeed with this latest initiative.

Sincerely,



Tamara Wilson
Treasury Management Officer
517-202-1553(cell)
517-334-5465(office)



Wayne Barber
Relationship Manager
989-274-0773(cell)
989-797-8336(office)

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Appendix/Disclosures.....	Page 44

LEGAL LEGEND

This proposal is delivered by PNC Bank, N.A. on the condition that it be kept confidential and not be shown to, or discussed with, any third party, including any financial institution (other than on a confidential or need-to-know basis with the recipient's directors, officers, employees, counsel and other advisors, or as required by law), or used other than for the purpose of evaluating this proposal, without PNC Bank's prior written approval. This proposal is not a contract, a commitment to lend, an offer to enter into a contract or an offer to lend and does not obligate either party to negotiate or enter into any contract in connection with the services described in this proposal. Any commitment to lend will be subject to credit approval, and any binding agreement to accept or provide the services will be subject to the parties entering a written agreement that will contain terms that are acceptable to the parties. PNC Bank reserves the right to change, alter, eliminate or withdraw all or portions of this proposal for the services or to choose not to provide some or all the services. The organization to which this proposal is addressed is responsible for all costs associated with its evaluation and due diligence efforts to review this proposal. This proposal describes our standard processes, timelines and requirements. While PNC Bank makes every effort to adhere to these standards, there may be occasions when delivery of the proposed solution could vary or be modified.

Executive Summary

On behalf of PNC Bank (“PNC”), thank you for the opportunity to respond to the City of Howell’s (“City”) Request for Proposal for Banking Services. By choosing PNC, the City of Howell will work with a local team that’s familiar with the unique needs of your total organization. Our team is responsive and responsible. We are well positioned and ready to help the City create a model to automate your current workflow and drive efficiencies.

Achieve Sustainable, Profitable Growth

Municipalities, like yours tell us they’re working hard to partner with a bank that has comprehensive services at a competitive price. But with a historic pandemic reshaping the industry, these goals are getting more difficult to achieve. In fact, a recent study showed that businesses are adapting by making major changes to their operations including the increased use of technology.

Given these changes, it’s important to have immediate visibility into your cash flow and the power to make critical, timely decisions that move your business forward. Otherwise, you’ll struggle to adjust to the unique work environment, and may even expose your organization to increased fraud.

With PNC, you’ll gain comprehensive solutions while leveraging award winning technology to improve daily operations.

Using Technology for today and tomorrow

With the right solution, you’ll be able to use comprehensive services that can increase revenue, streamline automation and reduce risk.

The PNC Difference

Achieving sustainable, profitable growth requires a banking solution that works with — not against — your existing systems and processes. When you work with PNC, we’ll collaborate with you to create a streamlined user experience that offers a suite of tools for all your treasury operation’s needs, from receivables and payments to monitoring investments and managing your credit position.



With our treasury management solutions, powered by PINACLE®, our top-rated corporate online and mobile banking portal, you’ll gain a transparent way to manage your finances and achieve your strategic priorities. With PNC, you’ll be able to:



Improve decision making with robust, customizable reporting services.

- Access account balances and transactional information
- Gain immediate visibility into your current cash position



Simplify liquidity management.

- Swiftly manage your short-term cash balance
- Automate short-term investments
- Increase returns on idle cash balances



Send or receive payments quickly.

- Send and receive funds immediately at any time with RTP®, the first new U.S. payments system in 40 years, enabling instant delivery and availability of funds
- Initiate payments to your customers via email or text message without having to obtain or maintain customer bank account information



Efficiently manage your receivables.

- Follow your daily funds position
- View and manage all your receivables in one place
- Leverage tools to streamline your cash application process



Efficiently manage your payables.

- Automate the processing of your invoices
- Streamline your disbursements
- Optimize your payment mix



Strengthen security and help mitigate fraud.

- Improve internal control through robust security procedures and features
- Combat check fraud with innovative mitigation tools
- Monitor your credits and debits



Receive ongoing support and training.

- Work with a Relationship Manager, Treasury Management Officer and Sales Associate who will deliver a positive experience for you and your staff
- Rely on a Treasury Management Client Care team that works when you do — they're available from 7:30 a.m. to 8:00 p.m. ET



Securely access your information on the go using the PINACLE® Mobile App.

- Log in using your iPad, iPhone and Android device
- Generate a token passcode on your mobile devices

Section I – Financial Strength

A. Safety and Soundness

Measures of PNC's Financial Strength – [2019 Annual Report](#)

- Revenue: \$17.8 B
- Efficiency Ratio: 59%
- Market Capitalization: \$46.84 B
- Total Assets: \$410.3 B

B. Credit Ratings

PNC consistently receives high marks from ratings agencies. City of Howell will work with a strong, secure bank that is well positioned to support your needs today and into the future.

The following information is current as of September 30, 2020.

	Moody's	Standard & Poor's	Fitch	DBRS
The PNC Financial Services Group, Inc.				
Senior debt	A3	A-	A	A (high)
Subordinated debt	A3	BBB+	A-	A
Preferred stock	Baa2	BBB-	BBB	BBB (high)
PNC Bank, N.A.				
Senior debt	A2	A	A+	AA (low)
Subordinated debt	A3	A-	A	A (high)
Long-term deposits	Aa2	A	AA-	AA (low)
Short-term deposits	P-1	A-1	F1+	R-1 (middle)
Short-term notes	P-1	A-1	F1	R-1 (middle)
LT Counterparty Risk Assessment	A1	-	-	-
ST Counterparty Risk Assessment	P-1	-	-	-

The ratings in the table above may change depending on financial and other factors. Other subsidiaries and banks in The PNC Financial Services Group, Inc. may have different ratings; this is not a complete list.

C. Financial Statements

- [The PNC Financial Services Group – 2019 Annual Report](#)
- [The PNC Financial Services Group – 2018 Annual Report](#)

D. Bank Ownership Information

The PNC Financial Services Group, Inc. is 100% owner of PNC Bancorp, Inc. which, in turn, is 100% owner of the Applicant, PNC Bank, National Association. PNC Bank, National Association (“PNC Bank N.A.”) is The PNC Financial Services Group, Inc. principal banking subsidiary and will be responding to the services in this RFP.

Section II – Account Servicing

A. Bank Contacts

City of Howell would work directly with a dedicated PNC team.

At the relationship level, you'll be supported by your Relationship Manager, Treasury Management Officer and a Sales Associate, who will serve as City of Howell's primary point of contact. These individuals have the tools and expertise to help your customer experience.

Relationship Manager

Your Relationship Manager, Wayne Barber, will work with you to provide insights and ideas based on an understanding of your complex needs.

Wayne Barber is a Vice President and Relationship Manager with the PNC Financial Services Group serving Mid-Michigan. He is responsible for maintaining and growing a commercial banking portfolio of clients in the Flint and Great Lake Bay regions with revenues between \$5MM and \$50MM.

Wayne joined PNC in 2014. He has over 40 years of experience in business, including 30 years of experience in the banking industry with the last 18 years in commercial banking. During his career, he has held positions as a relationship manager, credit product officer, credit approval officer, portfolio management officer, senior underwriter, and director of finance/controller for a \$25MM company in the healthcare industry. He puts PNC's resources to work for his clients to help them improve their cash flow and assists in accelerating their journey toward their business and personal financial objectives.

He received his M.B.A. degree from Saginaw Valley State University and bachelor's degree in accounting and management from Central Michigan University. He is active with Saginaw MEDC, Stevens Center for Family Business at SVSU and Bay Future

Email: wayne.barber@pnc.com

Phone: 989-797-8336

Treasury Management Officer

Your Treasury Management Officer, Tammy Wilson, serves as your trusted business advisor, addressing your overall business objectives. Your TMO will work with you to establish the client service support best suited to your needs. As a Treasury Management Officer with the PNC Financial Services Group, Tammy's responsibilities are to partner with the Commercial Banking team in the Mid-Michigan market and their partners to provide superior customer service for their clients' treasury needs. She will assist her clients in becoming more efficient in protecting their business by, growing and leveraging technology provided through PNC. Tammy has been in the banking industry for 22 years and was the branch manager of PNC's Waverly & Saginaw branch office in Lansing for the last nine years.

Ms. Wilson worked closely with her clients to understand their banking needs and to assist them in meeting their goals as a Branch Manager. She received PNC's Market All-Star Award three times and the Circle of Excellence Award for developing valuable relationships with her team, partners and clients which resulted in achieving high customer service scores, production goals and growth for the branch. The awards also



recognized her efforts in diversity & inclusion at PNC and for achieving eight grants through PNC's Grow Up Great program for her local school district. She is also a PNC-Certified Women in Business Advocate.

Ms. Wilson is actively involved in her community and the business community. She is the Regional Diversity & Inclusion Co-Chair for PNC in Mid-Michigan and is also on the board of the Delta Waverly Rotary. She earned a Bachelor of Arts degree in Merchandising Management from Michigan State University. She resides with her family in Delta Township.

Email: tamara.wilson@pnc.com

Phone: 517-334-5465

Treasury Management Sales Analyst

Your Treasury Management Sales Analyst is Taylor Olson, located in downtown Cleveland. She helps to leverage the latest technologies and access new ideas to help clients meet their financial objectives, both short term and long term. Taylor has just recently joined PNC's Treasury Management group in 2020.

Taylor has received her B.A. from Cleveland State University in Finance with a certificate in Real Estate and Property Management.

Email: taylor.olson@pnc.com

Phone: 330-519-4494

Treasury Management Sales Associate

An experienced Sales Associate, Courtney Polley, will serve as your primary point of contact, working directly with you to coordinate issue resolution, product implementation and service origination and closing. She is knowledgeable and skilled in resolving questions and offering solutions. Courtney is responsible for your satisfaction by owning the outcome of your request.

Email: courtney.polley@pnc.com

Phone: 317-267-7876

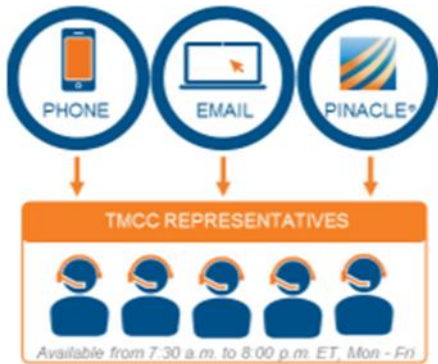


For technical support:

Treasury Management Client Care

In order to provide you with an additional avenue for customer support, you'll also have access to our Treasury Management Client Care (TMCC) team. You can contact TMCC directly via email, phone and mail or via PINACLE®, our online and mobile banking portal. They are dedicated to helping resolving requests and will "own" your issue from beginning to end. In the 2019 Phoenix-Hecht Quality Index™, PNC earned an A+ grade for customer service among large corporates.





Treasury Management Client Care (TMCC) will assist you in all aspects of your treasury management service.

Extended-Hours Support from an Experienced, Reliable Team

To provide you with an additional avenue for customer support, City of Howell will also have access to our Treasury Management Client Care (TMCC) team. You can contact TMCC via email, phone and mail or via PINACLE®, our online and mobile banking portal. The members of our TMCC team are dedicated to resolve requests promptly and will “own” your issue from beginning to end. In the 2019 Phoenix-Hecht Quality Index™, PNC earned an A+ grade for customer service among large corporates.

TMCC is available Monday through Friday during extended hours from 7:30 a.m. to 8:00 p.m. ET.

Gain Access to Customer Service Functions and Information 24/7 through PINACLE®

B. References

Reference	Contact Name	Address	Telephone	Email
City of Ecorse	Tim Sadowski	3869 W. Jefferson Ave; Ecorse, MI 48229	(313) 294-3740	Finance@EcorseMi.gov
City of Harrison	Tracie Beady	2105 Sullivan Dr.; Harrison, MI 48625	(989) 539-3665	Treas@CityOfHarrison-Mi.gov
City of Clawson	Stacy Hodges	425 N. Main St.; Clawson, MI 48017	(248) 435-4500 x138	SHodges@CityOfClawson.com
City of Alpena	Leilan Bruning	208 North First Ave Alpena MI 49707	989-354-1728	leilanb@alpena.mi.us

C. Proximity

The nearest PNC branch to Howell City Hall is located 1.1 miles away.

Address: 2350 E. Grand River Ave; Howell, MTI 48843

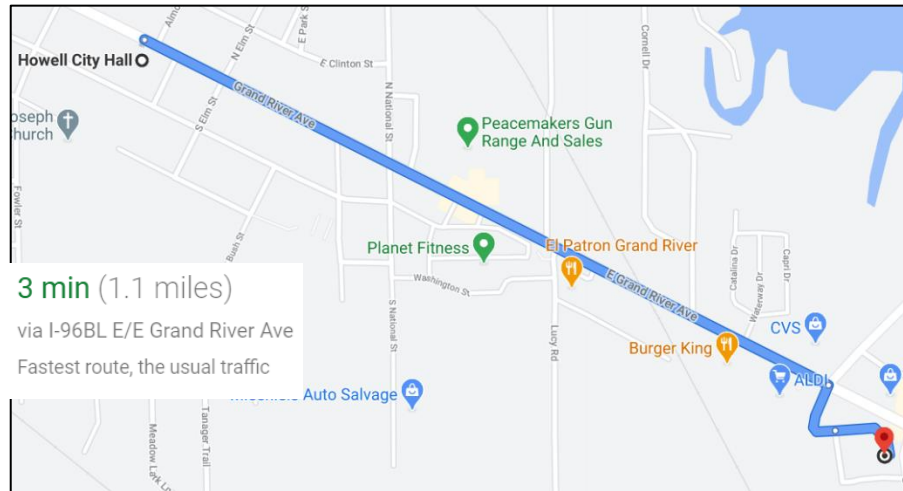
Phone: 517-546-4144

Hours of Operation

Monday: 9:00 AM - 5:00 PM
Tuesday: 9:00 AM - 5:00 PM
Wednesday: 9:00 AM - 5:00 PM
Thursday: 9:00 AM - 5:00 PM
Friday: 9:00 AM - 5:00 PM
Saturday: 10:00 AM - 2:00 PM
Sunday: Closed

Branch Detail Services

- Drive Thru
- Two ATM's
- Handicapped Access
- Instant Debit Card Availability
- Safe Deposit Box - please call the branch to schedule an appointment
- Saturday Hours
- Self Service Express Storage Box - please call the branch to schedule an appointment



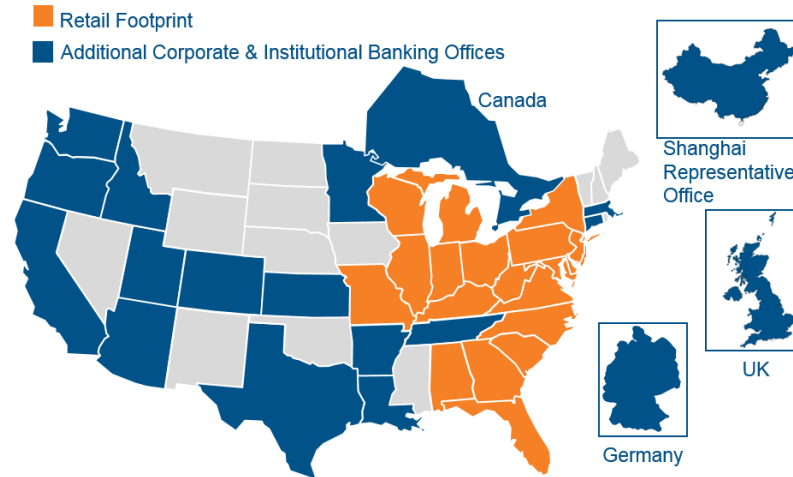
D. Competitive Position and Future Commitment

As one of the largest diversified financial services institutions in the United States, we provide actionable insights and proven treasury management solutions — delivered by professionals focused on helping you achieve your specific strategic goals. For 167 years, PNC has been a strong competitor, innovator and engaged corporate citizen.

With employees in more than 40 states across the country; regional presidents in 41 markets; a retail branch network located in markets across the Mid-Atlantic, Midwest and Southeast; and strategic international offices in Canada, China, Germany and the United Kingdom, PNC is organized around its clients and communities for strong relationships.

We provide a full range of lending products; specialized services for corporations and government entities, including corporate banking and treasury management services, real estate finance and asset-based lending; wealth management and asset management. PNC bankers and financial consultants bring savvy, market knowledge and truly personal service to all their banking relationships.

PNC: A leading financial services company with global reach



With our strong footprint, we can deliver a relationship-based approach.

Strong Progress toward Our Strategic Priorities

At PNC, we manage our company for the long term. We are focused on meeting the needs of our clients today, while investing for the future. We continue to invest in our products and services, markets and brand, and embrace our commitment to our clients, shareholders, employees and the communities where we do business.

We strive to expand and deepen client relationships by offering a broad range of deposit, credit and fee-based products and services. We are focused on delivering those products and services to our clients with the goal of addressing their financial objectives and putting their needs first. Our business model is built on client loyalty and engagement, understanding our clients' financial goals and offering our diverse products and services to help them achieve financial well-being.

We are focused on three key strategic priorities, which are designed to enhance value over the long term, and consist of:

- Expanding our leading banking franchise to new markets and digital platforms
- Deepening client relationships by delivering a superior banking experience and financial solutions
- Leveraging technology to innovate and enhance products, services, security and processes

Treasury Management Strategic Focus: Digital Disruption, Global Reach and Liquidity Management

PNC's Treasury Management priorities are delivering a differentiated client experience and innovative solutions that empower you to thrive in the digital economy. We continue to make improvements in the areas that matter most to the clients we serve — digital disruption, global reach and liquidity management — by:

- **Using technology as a strategic differentiator** — To meet and anticipate your digital expectations, we're using artificial intelligence and machine learning to enhance our invoice automation solution, developing APIs to embed our digital banking services in your systems and aligning with fintechs that are using blockchain technology and cloud-based integrated receivables software. We're a leader in the transformation of our industry; for example, we were the first bank certified in RTP®, the first new U.S. payments system in 40 years.

- **Taking a consultative approach to international treasury management** — Many of our clients have a global perspective, and in PNC’s Treasury Management, so do we. We offer on-the-ground support in China, Europe and Canada, with International Product Advisors who have the experience and depth of knowledge to help you navigate the complexities of banking internationally.
- **Offering comprehensive liquidity solutions** — We’re enhancing our sweep options and adding more investment options to meet your diverse investment needs. In a changing rate and regulatory environment, our goal is to help our clients optimize their investment objectives.

E. Disaster Recovery and COVID-19

The PNC Financial Services Group, Inc.’s (PNC) Business Continuity Program leads our business continuity activities, which include business recovery, disaster recovery and crisis management.

The program is based on a defined methodology that is aligned to industry best practices and the Federal Financial Institutions Examination Council (FFIEC) Guidelines. The program methodology has four embedded components:

- **Business Impact Analysis** — Prioritization of business recovery and its necessary components based on potential loss implications
- **Risk Assessment** — Assessment of the likelihood and potential impact of threats that may lead to a business disruption
- **Planning and Mitigation** — Establishment and ongoing maintenance of recovery plans for business processes and their interrelated components
- **Recovery Testing** — Conducting periodic recovery testing of PNC’s critical processes and components

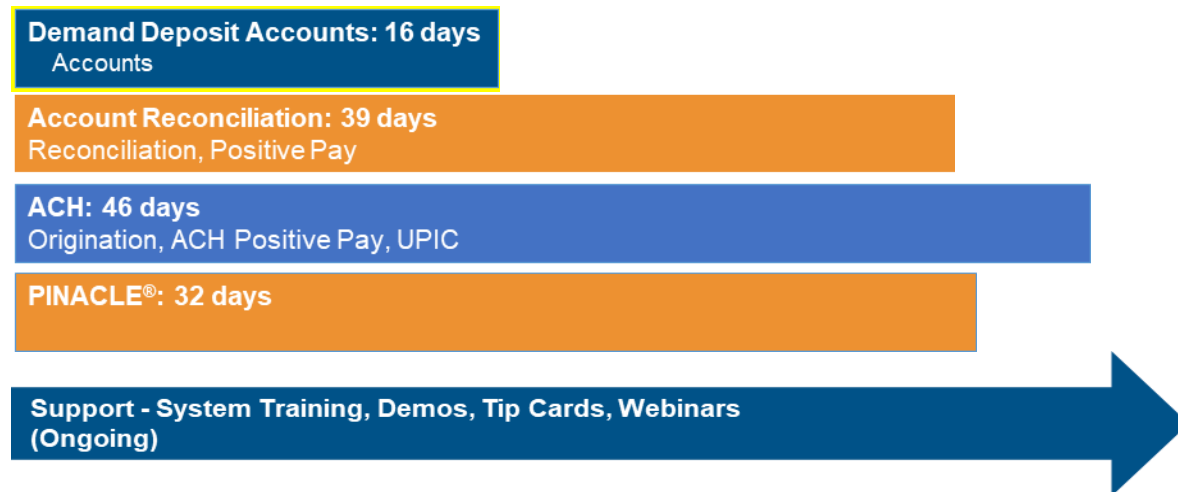
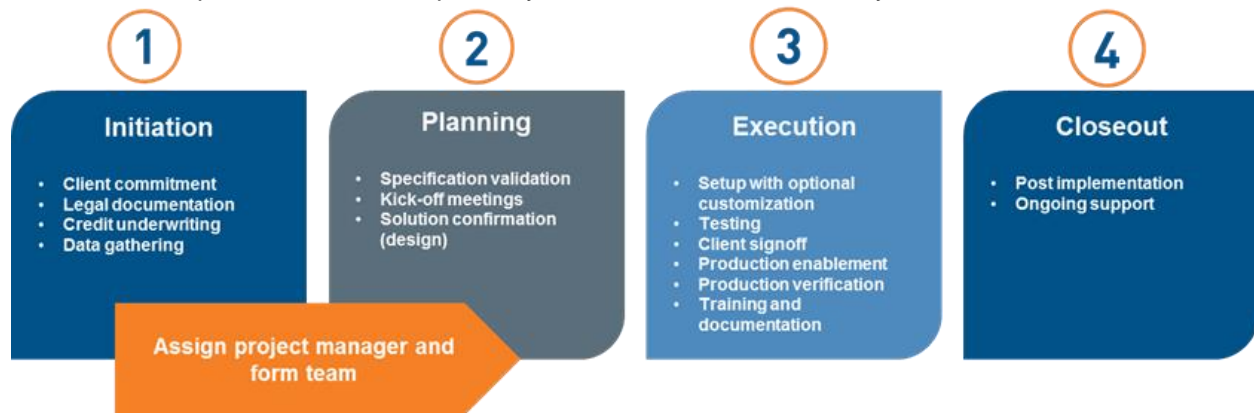
The guiding principles of the program are based on the priority to protect the health and safety of PNC employees, contractors, customers and third parties.

You can view our Business Continuity Program document on PNC’s website by [clicking this link](#).

F. Implementation

Implementations Specialist: Your Onboarding Specialist oversees projects and facilitates complex service implementations, particularly those involving multiple services, multiple client organizations or longer/phased implementations. The specialist is assigned at the beginning of an implementation and captures and enters service requirements, conducts the project kick-off meeting and ongoing update meetings (typically weekly or bi-weekly) and coordinates all PNC implementation resource activity and support.

PNC’s implementation process follows a standard project management discipline. It consists of four key phases – Initiation, Planning, Execution and Closeout (refer to shaded areas in diagram below). Each phase consists of specific processes that need to be completed before moving on to the next phase. As with any project, some processes are optional depending on the scale and complexity of the service. In addition, not all processes occur sequentially, some will occur concurrently.



Section III – Services Requested Requirements

A. INTEREST/NON-INTEREST-BEARING ACCOUNTS, INCLUDING CHECKING, SAVINGS, MONEY MARKET, SWEEP, ETC.

The City of Howell currently maintains several checking, savings and money market accounts. It is our intent to maximize our earning potential, while keeping costs down. Please provide a description of accounts offered by your financial institution, the costs for each account and any interest rate earned on each account.

It's our desire to provide you with the best outcome as your Treasury Management partner. The competitive fees we've proposed reflect the value you'll receive from PNC — exceptional client service from a forward-looking, innovative bank ready to serve the City of Howell. Our proposal includes opening corporate analysis checking accounts to maximize the collective balances to offset fees during a challenging rate environment. The account balances receive earnings allowance credit to offset monthly fees. Any fees owed after ECR Credit is applied to the account.

To assist with your transition, PNC is pleased to offer the City of Howell a 2-month onboarding waiver through 2/28/2021 and standard waiver of implementation fees for the recommended services as indicated in our pricing proforma. **Please review our pricing proposal that is attached in Exhibit A.**

Please see PNC's Treasury Management Services Comprehensive Agreement for PNC's position on term and termination of the contract. We can discuss term and termination further with you. **-Exhibit E**

We have included costs or fees associated with the services described in this section in the City of Howell requested form- Exhibit B.

B. BRANCH DEPOSITS - See Exhibit E listing the activity for the prior fiscal year.

1. What is the cut-off time to ensure same-day ledger credit?

Branch deposits have a closing time cutoff time for same day ledger credit Monday through Friday. Deposits received during late business day or weekend hours are processed on the following business day.

When using night drop or branch services, the cutoff time for same day ledger credit is the same for checks and cash. Night drop deposits are generally opened in the morning, once daily, Monday through Friday, and ledger credit is processed that day.

2. What types of bags do you allow/require? (Night Drop and Quick Deposit Procedures)

Night deposit bags are canvas or disposable, plastic bags that contain deposits to be processed in a branch in the absence of the depositing customers. New night deposit customers are asked to order disposable plastic bags.

a. Do you provide these bags?

New night deposit customers are asked to order disposable plastic bags.

b. Do you charge for these bags?

Yes, \$5 dollars per night bag deposited.

3. Are deposit slips and or checks provided?

You may order deposit tickets, night deposit bags, and other supplies through your office supply vendor or from our vendor, Harland Clarke. The costs for deposit tickets and supplies ordered through Harland Clarke are charged to your DDA account or through your analysis statement. These deposit slip can include pre-numbered and pre-encoded per deposit site. The cost associated with these supplies will be the waived for the first order.

4. Provide your bank's availability schedule.

PNC Bank has a policy of providing prompt, although not immediate, availability of funds that you deposit in your checking account. If we delay your availability for one of the reasons discussed below, you may not withdraw the funds in cash, and we will not use the funds to pay items presented. This Policy is applicable to checking accounts only. Please take a moment to familiarize yourself with this Policy

Determining Availability of Deposit

We determine availability by counting the number of business days from the business day of your deposit. Every day except Saturday, Sunday and a federal holiday is a business day. If a deposit is received through one of our branch tellers, ATM, remote deposit scanner, or electronic deposit (i.e. ACH or Real Time Payments) before our cut-off time, we will consider that day to be the day of your deposit. However, if a deposit is received after our cut-off time or on a day that is not a business day, we will consider the deposit as being received on the next business day that we are open. Except for deposits made at non-PNC ATMs, our cut-off time is 10:00 p.m. ET. The cut-off time for deposits made at non-PNC Bank ATMs is 3:00 p.m. ET.

Further, deposits made through our night depository after 6:00 a.m. ET may be processed on the next business day.

Availability varies depending on the type of deposit and is explained below.

Checks drawn on banks located outside of the United States are not subject to this Policy. Please inquire regarding availability at the time you make such deposits.

Same Day Availability

Funds from the following deposits are available on the same business day as the day of their deposit if received prior to our cut-off time of 10:00 p.m. ET:

- *All cash deposits made to a PNC Bank teller and PNC ATMs equipped with currency validation technology*
- *Checks or money orders drawn on PNC Bank will be available on the evening of your deposit to pay checks or items that are presented to us that evening for posting*
- *Wire Transfers*
- *Electronic deposits, including but not limited to ACH, Real Time Payments, etc.*

Deposits received after our cut-off time of 10:00 p.m. ET or on a day that is not a business day may be available for immediate withdrawal; however, we will consider the deposit as being received on the next business day to pay checks and other items that are presented to us that evening for posting.

Next Day Availability

If a deposit of checks or money orders is received before the cut-off time on a business day that we are open, funds will be available as follows:

- *Checks or money orders drawn on PNC Bank will be available on the evening of your deposit to pay checks or items that are presented to us that evening for posting. The remaining funds will be available on the first business day after the business day of your deposit for all purposes.*
- *U.S. Treasury checks payable to you*
- *Federal Reserve Bank checks, Federal Home Loan Bank checks and U.S. Postal Service money orders payable to you*
- *State and local government checks that are payable to you, if you use a special deposit ticket available upon request at a PNC Bank branch office*
- *Non-PNC Bank cashier's, certified and teller's checks that are payable to you, if you use a special deposit ticket available upon request at a PNC Bank branch office*

You are required to separate checks requiring special deposit tickets from other checks you are depositing.

If you do not use a special deposit ticket for checks as noted above, or if you use a special deposit ticket inappropriately, your check deposit will receive availability as set forth below in the "Other Check Deposits" section of this Policy.

If your deposit does not meet the requirements above, funds from these deposits will be available as set forth below under "Other Check Deposits."

OTHER CHECK DEPOSITS

If your deposit does not include items noted in the Same Day Availability or Next Day Availability sections noted above, then the initial \$225 of any deposit will be available on the business day after the business day of deposit. The initial \$100 of any such deposit will be available on the evening of the business day of your deposit to pay items that are presented to us that evening for posting. The remaining balance of your deposit will be available the second business day after the business day of your deposit for all purposes.

For example, if you make a non-PNC Bank check deposit of \$700 on a Monday, \$100 will be available Monday evening to pay items which are presented to us that evening for posting. The remaining balance of the initial \$100 deposit, as well as an additional \$125, will be available on Tuesday for all purposes. The remaining balance of \$475 will be available on Wednesday.

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- *We believe a check you deposited will not be paid.*
- *You deposit checks in any one day totaling more than \$5,525.*
- *You redeposit a check that has been returned unpaid.*
- *You have overdrawn your account repeatedly in the last six months.*
- *There is an emergency such as a failure of communications or computer equipment.*

We will notify you of the delay in your ability to withdraw funds for any of the reasons listed, and we will tell you when the funds will be available. In this case, funds from items deposited as set forth above under "Other Check Deposits" will usually be available no later than the fifth business day after the business day of your deposit for all purposes.

Deposits at Non-PNC Bank ATMs

If you make a deposit at an ATM that we do not own or operate, which are those not branded as PNC Bank, funds from any deposits (cash and checks) will be available the fourth business day after the day of your deposit for all purposes.

This rule does not apply at ATMs that we own or operate.

Other restrictions are set forth in the PNC Bank Business Card Agreement section of the Account Agreement for Business Accounts.

REFUSAL OF A DEPOSIT

We continue to reserve the right not to accept deposits. In some circumstances, items unacceptable for deposit, such as a mutilated check, may be processed as collection items.

ACCELERATED AVAILABILITY

If you make a deposit of checks or money orders on a business day that we are open, we may make part of your deposit available to you sooner than otherwise stated in this Policy. The balance will become available according to the other terms of this Policy.

ENDORSEMENT

It is important that you place your endorsement carefully on the back of all checks you are depositing. A 1/2-inch area has been designated for your endorsement. Please ask your PNC Bank relationship manager about proper placement of your endorsement. If your endorsement is illegible because you have endorsed the check in the wrong location, you will be liable for any resulting losses.

YOUR RESPONSIBILITY

You agree that PNC Bank may deduct the amount of a check deposited to your account from your account balance if PNC Bank receives notice that the check has not been paid. PNC Bank may make this deduction even if the unpaid check has not yet been returned to the Bank. You agree that PNC Bank may charge an unpaid check against your account even if PNC Bank could claim reimbursement for the check from the bank on which the check was drawn or from some other bank. You agree that PNC Bank may charge a check back even if the charge results in an overdraft.

C. POSITIVE PAY

1. Provide a brief description of each positive pay service that the bank offers.

Yes, PNC offers Positive Pay services. Positive Pay, when used in conjunction with other ARP plans, complements the internal security measures that you use to protect checks. We'll work closely with the City of Howell to verify that only authorized checks are paid.

PNC's fraud prevention tools can help you reduce disbursement risk:

- **Positive Pay and Payee Positive Pay** — Timely access to information also helps you to identify exception items sooner and reconcile disbursement account activity more quickly and accurately.
- **Teller Positive Pay** — With Teller Positive Pay, checks presented for payment at PNC branches will be matched against the issue information you provide.
- **Point of Sale Positive Pay** — With PNC's Point-of-Sale Positive Pay service, you send us a daily file of your issue data and we will match it against what is presented for payment at a nationwide network of participating retail locations.
- **Reverse Positive Pay** — With PNC's Reverse Positive Pay service, you can review your prior day's paid checks, view images of these checks, make corrections and submit your return instructions, all through one online tool.

2. Describe the products features.

It is necessary to implement an efficient, reliable approach against the risk of potential fraud to secure control over your accounts. We know that unauthorized account activity can be a very serious concern for your company. Leveraging available fraud protection services is paramount for your company's financial health. We offer a variety of fraud prevention tools listed below:

Check & Payee Positive Pay service protects from unauthorized checks being paid. This service allows PNC to reconcile checks presented for payment on the company's behalf and will give the company the ability to return any identified suspicious items within PINACLE® Information Reporting.

Teller Positive Pay provides tellers at PNC branches with a list of authorized checks that can be presented for payment. Suspicious check items are flagged and are not cashed until confirmation from an authorized individual at the organization is received.

Point of Sale Positive Pay service protects from unauthorized checks being cashed at retail locations. The service provides 13,000 authorized participating retail locations, (including Wal-Mart) with a list of authorized checks that can be presented for payment.

Check Block service further always enhances fraud protection by preventing check presentments on non-disbursement accounts.

ACH Positive Pay enables you to establish "rules" for filtering ACH debits presented to your accounts. Up until 7:30p.m. ET, you may also review any "suspect" ACH debits and decide which entries should be returned to the ACH originator as "unauthorized."

ACH Debit Block prevents ACH debits from posting to your account.

Universal Payment Identification Code (UPIC®) masks your PNC business account numbers and can only be used to receive ACH credits into your account.

According to the AFP 2019 Payments Fraud and Control Survey, more organizations were targeted by fraudsters in 2018 than at any time since the organization began tracking the activity. PNC's Treasury Management group has responded to these threats with a sophisticated suite of fraud mitigation services. Additional information can be found on the Cyber Security Resource Guide attachment.

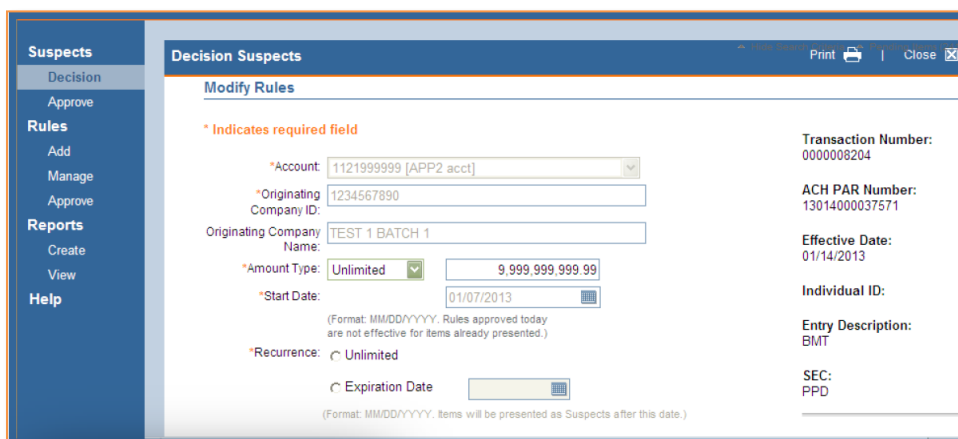
ACH account block capability

PNC offers two forms of ACH fraud protection. One option is ACH Debit Block, which will automatically reject any ACH debits that are received. The second option is ACH Positive Pay, and this service allows you to establish rules on which vendors are authorized to debit your account.

We offer our ACH Fraud Protection Service, including the PINACLE ACH Positive Pay module.

ACH Positive Pay filters your account to help you avoid unauthorized ACH debits while allowing authorized debits to pay automatically. ACH Positive Pay uses the originating company ID to identify authorized originators, allowing rules creation and suspects decisions and approval directly. You can further refine which debits to automatically pay by specifying allowable dates, amounts, frequency or number of occurrences. Any ACH debits not automatically paid based on your established rules can be reviewed online, where you can alert PNC to pay or return the item or create a new authorization rule based on the entry. Any unauthorized ACH debits are returned before they are posted to your account. All suspects not matching your rules are presented daily at 8:00 a.m. ET, with decisions required by 7:30p.m. ET.

With ACH Positive Pay, you can select a default decision of suspects for each account setup with the service. The default decision can be to either pay or return the suspects if no decisions were submitted on the suspects by 7:30 p.m. ET on that banking day, and PNC will act on those items based on your default decision.



The ACH Positive Pay module offers multiple levels of security. Secondary approval of rules helps give you additional control over approving suspect debits presented for your review.

Available user reports include:

- **Details Report** — Displaying detailed activity for authorized items, as well as all items presented as suspects. Suspects indicate if a decision has been submitted or if the item still requires action.

- **Summary Report** — Displaying summary level account activity such as number of transactions and total amounts of Suspects Paid, Suspects Returned and Authorized Items for a specific date.
- **Account Status Report** — Providing general information as to the service option (i.e. ACH Positive Pay, Debit Block) for each account, its status, number of rules, and how converted checks are processed.
- **Rules Report** — Providing a list of all rules.

Available administrator reports include:

- Entitlements report lists the functional elements to which a specific user or role has been granted access.
- Audit report logs all user activity by date, time, user and action.

Additionally, event notifications are available to help you further manage the suspects with the ACH Positive Pay module by providing timely notifications with any suspects and rules to decision and/or approve.

The screenshot shows the 'Create Notifications' interface. On the left, there are two sections: 'Awaiting Approval' and 'Informational'. The 'Awaiting Approval' section contains two notification options: 'ACH Batches Pending Authorization' (with a description: 'Customize your notification by defining a batch amount threshold.') and 'ACH Templates Pending Approval' (with a description: 'Be notified of templates requiring approval.'). The 'Informational' section contains one notification option: 'ACH POSITIVE PAY Transaction Activity Available' (with a description: 'Be notified when authorized transactions are received.'). On the right, there is a 'Notification and Alert Delivery Status' panel with a green 'ON' indicator. Below this is a list of notification categories and modules with checkboxes and counts:

Category	Count
Administration	1
<input checked="" type="checkbox"/> Awaiting Approval	7
Balances & Transactions	4
Exceptions & Rejections	5
<input checked="" type="checkbox"/> Informational	9
Statements & Reporting	4
Module	Count
<input checked="" type="checkbox"/> ACH	2
<input checked="" type="checkbox"/> ACH Positive Pay	1
ARP Statements	1

Choose from 12 event notification options to customize your alerts.

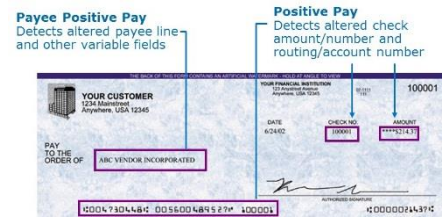
We've included all our fees and pricing for our fraud mitigation solutions in the attached Exhibit B.

D. ACCOUNT RECONCILIATION SERVICES

1. Provide a brief description of each account reconciliation service that the bank offers. Please provide sample reports.

Protecting the City of Howell's funds is the highest priority for both the City and PNC. There are several fraud prevention tools available to help mitigate risks associated with fraud. PNC offers Check Block and Check Positive Pay for checks and ACH Debit Block and ACH Positive Pay for ACHs. PNC's Positive Pay services, when used in conjunction with our Account Reconciliation Program ("ARP"), will complement internal security measures that you already use to protect against fraud. City of Howell can reduce check and electronic disbursement risks by using PNC's fraud prevention tools outlined below.

Positive Pay and Payee Positive Pay. With Positive Pay and Payee Positive Pay, we will match the checks that are presented for payment with the file that you send PNC via PINACLE® upload. If there are any exception items, you can decide to "pay" or "return" the item.



One added benefit of using Positive Pay is the ability to turn on State Date Service, which prevents checks older than the pre-established void date from being paid. Stale-dated items will be automatically returned to the bank of first deposit unless approved by City of Howell to be paid upon being presented as an exception through the Positive Pay module.

City of Howell can send issue and void check information to PNC via PINACLE® imported files, Issue Maintenance or Positive Pay modules on PINACLE®. PNC also offers online data entry templates to easily send your records to the PNC Issue database.

Manual issues and deletes can be sent to PNC via the Issue Maintenance and Positive Pay modules on our online and mobile banking portal.

Check Block allows you to disable the ability for any checks to clear from designated accounts.

We've included all our fees and pricing for our Account Reconciliation Plans as part of our overall fraud mitigation solutions in the attached Exhibit B.

E. INFORMATION REPORTING SERVICES

1. Provide a brief description of the information reporting services that the bank offers. Please provide sample reports.

Information Reporting Services - PINACLE®

For four decades, PNC has helped organizations like yours securely and efficiently manage their banking services, and we have the experience and solution strength to meet your needs. We've provided information reporting services through PINACLE®, PNC's top-rated corporate online and mobile banking portal, since the late 1970s, launching our current corporate online banking portal in 1999. We added mobile capabilities in 2014 when we introduced the PINACLE® Mobile App for iPad®, iPhone® and Android™.



We're continually improving our products to meet our clients' needs. Our culture of innovation and Agile approach to product design and development enables us to meet and anticipate market demands — with a focus on industry-specific solutions. Throughout the year, we introduce PINACLE® enhancements based on internal and client feedback. In 2017, we introduced mobile tokens for authentication and enhanced reporting features, among other functionalities. In 2018, we began our journey to reimagine PINACLE® to meet the challenges present in today's digital economy. In the coming years, PINACLE® will continue to evolve to maintain our leading market position.

2. Describe the products features including but not limited to:

a. Applications/Modules available within the service

With PINACLE®, you have access to the tools and resources you need to move the City of Howell forward. You have access to the following services to help manage your receivables and payables:

- View all lockbox details (including international)
- Facilitate ACH transactions
- Initiate and track domestic and international wire transfers
- Initiate request for wire transfer from your foreign bank account (SWIFT 101)
- Transfer funds from one PNC account to another
- Place and cancel stop payments, inquire on paid checks and review images of paid checks
- Manage all your outgoing payments
- Manage your credit obligations
- Manage your investments
- Manage all the details of your paper returns

- Manage all your escrow balances
- Manage a variety of international trade services
- Manage foreign currencies through PNC Multicurrency and Europe Express accounts, PNC Canada Branch and your other foreign bank accounts

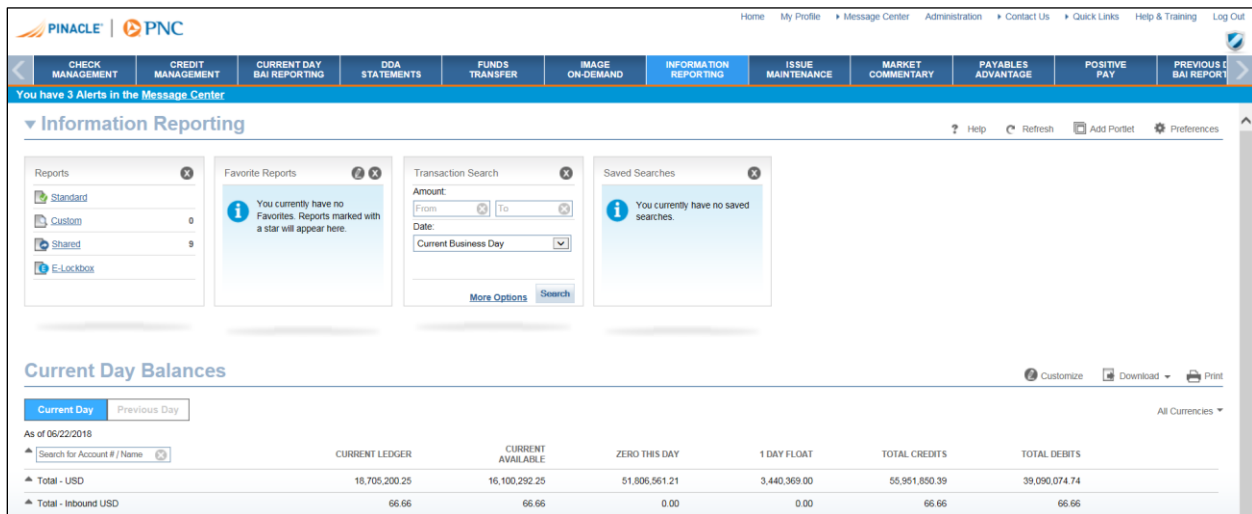
b. Hours of Access/Time Windows

Yes, we use the Internet as a method of information delivery. PINACLE® is a web-based platform, accessible from any PC or through the PINACLE® Mobile App with any iPad, iPhone or Android phone that has Internet access. With PINACLE®, you receive a full suite of financial management services — available 24 hours a day, 7 days a week.

Although we do not offer generalized information technology advice and consulting, our Treasury Management Client Care (TMCC) group can help you resolve issues with PINACLE® and your other PNC treasury services. Our TMCC group includes experienced representatives focused on answering your treasury questions. You can reach them via email, phone and mail or directly through PINACLE®. TMCC is available Monday through Friday during extended hours from 7:30 a.m. to 8:00 p.m. ET. Support from TMCC is included for our clients, so you will not incur any additional charges.

c. Level of detail provided for prior day and for intraday information

You'll have quick access to both current day and previous day information with PINACLE®. We offer the option to customize information reporting, so you can create and view reports that contain the information most important to you.



Current and Previous Day Reporting provides you with quick access to transaction information.

Reports can be viewed within the portal or you may opt to have them emailed to you on a regular schedule. Secure emailed reports arrive password-protected and can be sent to up to 10 additional recipients. All standard, custom and shared reports are available via email, including current and previous day reports.

d. History Retention

The default storage option is 2 years.

e. Export Capabilities

You can export current and previous day reporting data to five file formats: .csv, .xml, .pdf, .xml and .rtf. The City of Howell can also opt for PINACLE® BAI reporting.

f. Internal Control Options/Security Features

PNC integrates fraud protection and security features into our online banking portal and all our products. To help secure PINACLE® against fraudulent activity, we provide the option for you to download IBM Security Trusteer Rapport, a free security tool that helps safeguard your login credentials from phishing attempts and removes malware from your computer. We also provide several levels of security to help you protect your private information and assets. Within our portal, you can monitor your ACH debit activity by establishing filtering and viewing a report with suspicious ACH activity. You can approve or reject payments. You also have the option to automatically block and return all ACH debits presented to your account. You'll have visibility into these returned items through PINACLE reporting.

- After three unsuccessful password attempts at log in, the user's Operator ID is locked. Users can unlock their own ID by using the "Forgot Your Password" link available from the login page; however, using this process will also require the user to change their password. Alternatively, a user's administrator can unlock a user's ID or change their password.
- For security purposes, PINACLE® automatically terminates operator sessions after 15 continuous minutes of inactivity.

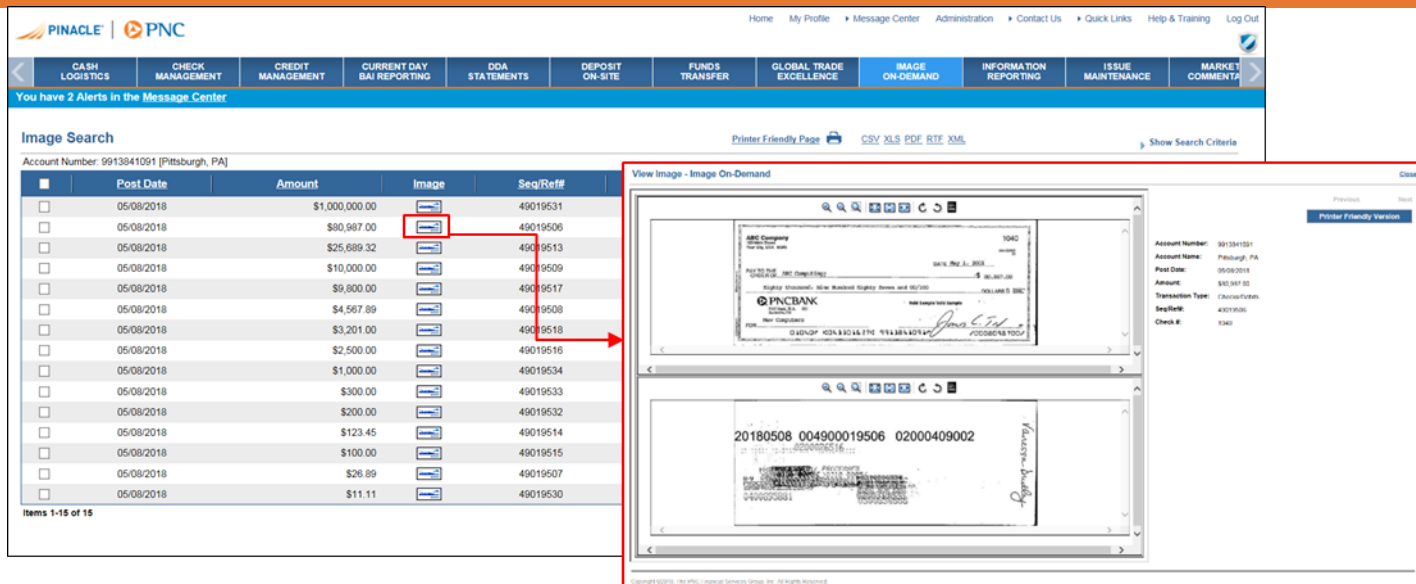
g. Imaging Capabilities

With PINACLE®, you can reduce your research time by finding transactions more easily. Our search tools enable you to search by:

- Account
- Credit transaction type
- Debit transaction type
- Amount
- Reference number
- Selected date range

Once you have results, you can sort by amount or reference number. When City of Howell sets up PINACLE®, you will be able to store information for 2 years. Beyond information reporting, PINACLE® also supports inquiries for:

- Checks — Using an account or serial number(s), you can search for paid checks. This check information is stored for approximately 90 days.



- Image On-Demand — You can search for paid checks, non-lockbox deposits, return items, returned deposited items and adjustments by selecting the account and transaction type and date (or date range). You may also include an amount and/or reference number to refine your search. Access to historical data varies based on transaction type. Images are stored for 7 years.
- You can search for and view images in PINACLE®. The PINACLE® Information Reporting and Return Item Special Report enable you to view an image within the report. You can click on the hyperlink to launch the image viewer for the selected item. Our PINACLE® Image On-Demand service provides you with quick access to images, enabling you to search for images of detailed transactions.

h. Technical Capabilities

Access Requirements We make many of our Treasury Management Specific Services available to you through our online portal, PINACLE, or otherwise over the Internet. You must use a browser or device that meets our security and other requirements in order to access PINACLE. If necessary, you will be notified upon login to upgrade your browser or your device and will be provided with the necessary instructions.

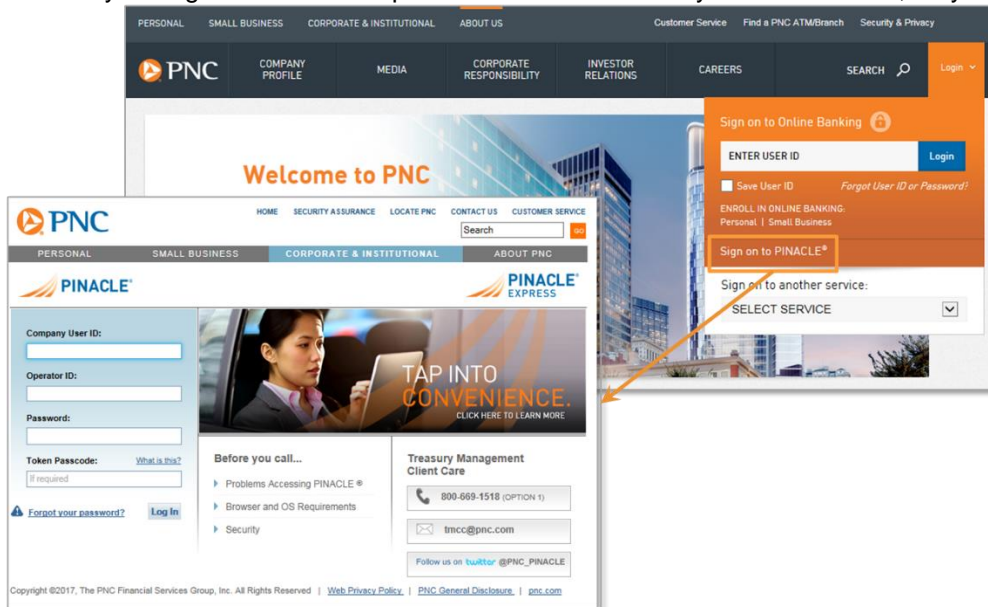
A list of our browser requirements and supported devices can be accessed within the PINACLE Help Center. Administration For certain Services, including PINACLE, you must appoint one or more system administrators who will have access to all the Services available through a web browser or, if applicable, a mobile application on a computer, tablet or smart phone.

Your system administrators will control which individuals within your organization (or at third parties providing services to you) have access to and can use the Services through those channels. If a Service requires two system administrators, they should be different persons. Your administrators will each have access to all of the applicable Services (“service module access”) and will control which persons have access to and can use them and the level of such access (“administration access”). You are responsible for reviewing and verifying the access granted by your administrators from time to time.

i. Reporting-Paper vs. Electronic vs. Internet

In your fast-moving industry, it's crucial that you can securely access your financial management tools to perform key treasury management functions and make informed financial decisions, whether you're in the office or on the go. PINACLE® is a corporate online and mobile banking portal that lets you log in from any PC or from your iPad, iPhone or Android phone using the PINACLE® Mobile App.

To offer a seamless user experience, you'll have access to PINACLE PassSM, a mobile token app that enables you to generate a token passcode used to secure your transactions, on your mobile device.



Log in to PINACLE® through any PC or from your iPad, iPhone or Android phone using the PINACLE® Mobile App.

j. System Requirements

In order to offer you a seamless user experience, we have designed PINACLE® to operate on Microsoft Windows 7 through 10 operating systems. Additional technical requirements include:

- Browsers — Internet Explorer 11.0, Chrome® 41.0.2272.118 and higher or Firefox 36.0.2 and higher; 128-bit Transport Layer Security (TLS) encryption is required and JavaScript and Cookies must be enabled. We do not recommend using Microsoft's Edge browser with PINACLE® currently.
- Screen resolution — 1024x768 is recommended.
- Other software — Adobe Reader 6.0 or higher is required to view and download reports.

We continuously evaluate available technologies to keep our online portal abreast of changes in technology.

3. RETURNED ITEMS

a. Describe your procedure for handling non-sufficient fund checks deposited into a City of Howell account.

PNC will work with the City of Howell to set up return items based on the instructions from the City requirements. Our standard default operating procedure for return items is that all first-time return items with a returned reason of NSF/Uncollected and a dollar value of \$100 or less are automatically redeposited. Other options for both standard and non-standard special handling are detailed on the following chart.

Standard	Non-Standard Special Handling Options
Redeposit items <= \$100	<ul style="list-style-type: none"> ▪ Redeposit all items ▪ Do not redeposit any items ▪ Do not redeposit any items above a specified dollar amount
Maximum eight items listed per advice (notice)	<ul style="list-style-type: none"> ▪ Maximum one item listed per advice ▪ Maximum 32 items listed per advice page (address listed once)
Debit to account for advice total	<ul style="list-style-type: none"> ▪ Individual debit to account for each item ▪ Debit to account for daily total per store (only if returns are reported by location) ▪ Debit to account for grand total (cannot be used if returns are reported by location)
Items mailed to your statement mailing address, via U.S. Postal Service regular mail, the morning after posting	<ul style="list-style-type: none"> ▪ Items mailed to any address you choose, via U.S. Postal Service regular mail, the morning after posting ▪ Items mailed to any address you choose, via overnight courier (UPS or FedEx, at the client's expense), the morning after posting ▪ Image copies of the returned items can be mailed to any address you choose the morning after posting
No location number reported	<ul style="list-style-type: none"> ▪ Original deposit location reported
No data entry	<ul style="list-style-type: none"> ▪ Data entry of check maker, prints on notice ▪ Data entry of reason for return, prints on notice ▪ Data entry of multiple extended fields of information, prints on advice
Notification via mailed advice	<ul style="list-style-type: none"> ▪ Information or disposition phone call to client, over/under specified dollar amount ▪ Additional copy of notice mailed to address other than where the items are being sent

	<ul style="list-style-type: none"> ▪ Image copies of items can be faxed to any fax number you choose either hourly or at the end of day schedule ▪ File transmission of check index data including MICR line information, depositing location number, redeposit decision, or other extended data keyed
RCMS web-based reporting	<ul style="list-style-type: none"> ▪ Next-day return reporting of paper returns, paper and RCK re-presentments, and final chargebacks. ▪ Robust historical and statistical reporting of return data including ad-hoc reports, chargeback detail, suspicious activity, and return statistics by account and location.
RCK re-presented check entry	<ul style="list-style-type: none"> ▪ Re-presentation options include maximum (up to \$2,500), minimum, and specific dollar amounts. ▪ Re-presentation lag time including specific day of week, date of month or number of days after return receipt.

b. Can return items be automatically re-deposited? If so, how many times?

Our standard return item and reclear, (redeposit) processing instructions dictate that we automatically redeposit all first-time items returned NSF/uncollected for \$100 or less. Non-standard options include fax, telephone or photocopy notification.

Please review the chart above for our standard and special handling options for returned items.

Additional information related to return item pricing can be found in the pricing proforma provided with our proposal.

4. STOP PAYMENTS

a. Can stop payments be placed manually? On-line?

The PINACLE® Check Management module offers your authorized representatives a quick and easy method for placing stop payments, performing check inquiries on paid checks and viewing check images, all in one place. You can search all checks with stop payment instructions, and then review the status of each check in the resulting group. Stop payments are valid for one year.

b. Can the period be extended?

Stop payments stay on the ARP database for one year. They are reflected on the ARP reports until they expire. Once the stop has expired, the check could then pay against the account.

c. Can you request stop payments for a range of checks? What is the limit of the range?

Yes, you can request a stop payment for an unlimited range of checks. All stop payments placed online via PINACLE are available for 1 year.

5. WIRES

a. What methods of initiation does the bank offer? Is there opportunity for the treasurer to initiate transfers online?

You can securely initiate domestic and international wire transfers through PINACLE®. The portal provides a convenient way to initiate domestic and international wire transfers for same-day or future-dated execution. To streamline your experience, our portal includes templates designed for each wire transfer type, including:

- Domestic
- Book transfer
- Drawdowns
- Federal tax payments
- International payments

Required fields are marked in red for your convenience and there are additional fields to include remittance information for the payment’s beneficiary. Within this same portal, you can:

- Originate payments as single transactions (repetitive and non-repetitive)
- Group repetitive payments via client-maintained templates
- Import a payment file from another application to originate, review and release multiple transactions without many manual keystrokes
- Gain insight to activity, audit and status reports that show the status of the wires and history of your wire processing through the service.

With PINACLE®, you will also have robust security features to help you control against internal and external fraud. You can administer user-controlled separation of duties for initiation and approval of payments and modification of templates. Users must enter a token-generated passcode to initiate or approve any money movement services. To offer a seamless user experience, PNC offers PINACLE® PassSM, a mobile token app that enables users to generate their token passcode on iPhone and iPad devices. Finally, there is also an optional secondary approval for high-value wires. Approval can be administered through PINACLE®’s mobile application.

b. What are the opening hours and the cut-off times in Eastern Standard Time for initiating wire transfers to ensure same-day execution?

Type of Transfer	Input Method			
	Telephone	Internet (PINACLE®)	File Transmission Wires	Standing Transfer Order (STO)
Domestic Wire	8:30 a.m. ET- 5:00 p.m. ET	8:30 a.m. ET*- 5:57 p.m. ET	8:30 a.m. ET*- 5:30 p.m. ET	8:30 a.m. ET- 5:30 p.m. ET
Book transfer	8:30 a.m. ET- 5:00 p.m. ET	8:30 a.m. ET*- 5:57 p.m. ET	8:30 a.m. ET*- 5:30 p.m. ET	8:30 a.m. ET- 5:30 p.m. ET
Drawdown	8:30 a.m. ET- 5:00 p.m. ET	8:30 a.m. ET*- 5:57 p.m. ET	8:30 a.m. ET*- 5:30 p.m. ET	8:30 a.m. ET- 5:30 p.m. ET

International	8:30 a.m. ET- 5:00 p.m. ET	8:30 a.m. ET*- 5:57 p.m. ET	8:30 a.m. ET*- 5:30 p.m. ET	8:30 a.m. ET- 5:30 p.m. ET
Federal Tax Payment	8:30 a.m. ET- 4:00 p.m. ET	8:30 a.m. ET*- 4:57 p.m. ET	8:30 a.m. ET*- 4:30 p.m. ET	8:30 a.m. ET- 4:30 p.m. ET

*You may initiate a wire request outside of these hours. The request will be processed during the next business day.

c. What is the cut-off time for incoming domestic wire transfers to receive same day credit?

You'll receive same-day credit for all incoming domestic wire transfers we receive before 6:00 p.m. ET.

d. Does the bank's wire transfer system have the capability of warehousing instructions for future dated wire transactions?

Yes, PNC's wire transfer system has warehousing capabilities; items can be warehoused up to 30 business days. Only U.S. Dollar items can be future dated.

e. Does your bank have the capability to require different levels of requestor/approval for wires and/or ACH payments?

Within PINACLE®, you may use several different types of secondary authorization or dual approval features to further guard against improper payments. A data security representative from PNC can help you establish:

- **Secondary Operator Approval** – Requires all new operator set-ups and operator maintenance performed by a Company Administrator to be approved by another Company Administrator
- **Secondary Templates Approval** – Requires all template creations and modifications to be approved by a second, authorized operator, before the templates can be used to create a batch
- **Secondary Batch Approval** – Requires all batches creations to be approved, before they can be released to the bank for processing

Additionally, within PINACLE®, you'll be able to view a report that contains any suspicious ACH activity so that you might approve or reject payments. You'll also have the option to automatically block and return all ACH debits presented to your account.

6. Does your banking institution require the use of secure e-mail? If so what type of encryption is used?

PNC utilizes an encrypted email process to transmit sensitive client information via email. As a first-time user and recipient of an encrypted email from PNC, you will be prompted to register and create an account and password. The user/recipient will use that account and password to open any future encrypted emails they receive from PNC. The registration process also requires them to enter a one-time validation code that is delivered to their email address. We have attached the PNC Secure Email Portal Guidelines for your review. See the attached Exhibit D

Costs or fees associated with the services described in this Section are in the attached form-Exhibit B.

F. CHECK IMAGING WITH 2 YEAR HISTORY CAPABILITY

The City of Howell needs the ability to access paid checks for a minimum of 2 years. Please provide a detailed explanation of how your financial institution could accommodate these requirements.

With PINACLE®, you can reduce your research time by finding transactions more easily. Our search tools enable you to search by:

- Account
- Credit transaction type
- Debit transaction type
- Amount
- Reference number
- Selected date range

Once you have results, you can sort by amount or reference number. When City of Howell sets up PINACLE®, you will be able to store information for 2 years. Beyond information reporting, PINACLE® also supports inquiries for:

- Checks — Using an account or serial number(s), you can search for paid checks. This check information is stored for approximately 90 days.
- Image On-Demand — You can search for paid checks, non-lockbox deposits, return items, returned deposited items and adjustments by selecting the account and transaction type and date (or date range). You may also include an amount and/or reference number to refine your search. Access to historical data varies based on transaction type. Images are stored for 7 years.

We've included all our fees and pricing associated with the City's check imaging requirements in the attached Exhibit B.

G. ACH PROCESSING DEBIT AND CREDIT

The City of Howell uses ACH processing for direct deposit of payroll. The City uses Point N Pay for its customers payments of water and taxes. The City of Howell receives numerous payments from the State of Michigan and the Federal Government via ACH Deposit.

- 1. Describe the service delivery method (direct transmission, PC-based system, web based) that you recommend based upon the information outlined for our organization.***

PNC's Enterprise File Transfer (EFX) platform, with cutting-edge file transfer infrastructure and more file transfer protocol options, means we can help deliver file transfer services that best fit your needs. Our platform will provide your business with security, monitoring and alerting capabilities, so that you know when files are sent and received. We also support SWIFT FileAct as a file transfer method.

Your company has unique business needs, and that's why we've created this welcome document to help you select the best file transfer option for your business. Please use the quick links navigation feature to easily locate detailed information about the topics important to your business.

2. Describe the products features including but not limited to:

a. Transmission procedures

If you have file transmission capabilities and the need to process a high volume of transfers or output directly from an accounting or ERP system, this service enables you to provide multiple payment instructions in a single file. File transmission wires support single and repetitive wires; domestic, international wires and book transfers; and same-day and future-dated wires.

In order to further integrate with your existing processes, PNC accepts several file formats for domestic and international wire processing including flat files and XML. You may also use our Payables Advantage platform to deliver your file transmission wire instructions along with instructions for other payment applications, such as ACH and card.

b. Transmission time windows/ACH hours of operation

PNC's ACH Product Delivery is available from 4:30 a.m. ET to 12:00 a.m. ET for current day file processing assistance and inquiries, including ACH batch and file delete and reversal requests production support. In addition, ACH Product Client Services is available from 8:00 a.m. ET to 5:15 p.m. ET for inquiries related to prior day posted entries and returns, files processed in previous days and recall initiation requests.

PNC File Transmission Assistance is available 24 hours a day, 7 days a week, for transmission and system-related support. In the Phoenix-Hecht Quality Index™, PNC received an A+ for ACH technical support for our large corporate clients.



In the 2020 Phoenix-Hecht Quality Index, we received an A+ for ACH technical support from our large corporate clients.

c. Process for reversing/deleting files

For phone requests, ACH Operations will authenticate the caller prior to executing the request. For reversing entries via phone or requesting via PINACLE®, the City of Howell will need to provide PNC with the following information:

- Receiver's name
- Receiver's account number
- Dollar amount
- Original effective date
- Whether the entry is a debit or credit to the receiver

To attempt to reverse a batch, batches or a file, you will need to provide the debit and credit totals, the input method and, if applicable, the Effective Entry Date and batch header(s) involved.

d. Electronic reporting capabilities

PINACLE® currently provides beginning and ending ledger (book) balances, collected balances, available balances and float assignment. Information on PINACLE® Current Day reporting is updated with a mix of real-time updates and batch updates. Incoming and outgoing wire transfers are updated real-time. Balances are updated each time a transaction is posted within PINACLE® Current Day reporting. The reports available via PINACLE® can be exported into a variety of different programs, including Excel, .pdf and .csv. Export options vary by report. Current day lockbox activity is updated throughout the day coinciding with our transit deadlines. Lockbox activity from the twilight and midnight shifts is updated to PINACLE® as early as 6:30 a.m. ET. The update time for the day's total lockbox activity is dependent upon your specified end-of-day cutoff time.



Current Day PINACLE® updates occur at the following times: 6:30 a.m., 8:30 a.m., 9:30 a.m., 10:00 a.m., 11:15 a.m., 1:00 p.m., 3:00 p.m. and 9:30 p.m. All times are ET.

Return Check Management is a web-based reporting system that can be used to view the images and details for paper returned items and reclears. Through PINACLE®, transaction activity is available in BAI version I and II and report image formats.

e. Security features

It's essential that you have confidence in the security of your data and transactions. PNC integrates fraud protection and security features into PINACLE®, our top-rated corporate online and mobile banking portal, and all our products. To help you further safeguard your information, we offer a combination of advanced security procedures and technology within PINACLE®, including:



Strong user authentication.

Users must enter their correct company ID and a unique user ID and password. All data is 128-bit TLS encrypted during transmission.



Session timeout management.

PINACLE® automatically terminates user sessions after 15 continuous minutes of inactivity.



Duplicate login prevention. Users can only have only one active PINACLE® session at any given time.



Password management. Strong password rules and password expiration timelines help secure the portal. Users are locked out after multiple failed login attempts.



Security questions. Users are prompted to answer additional security questions for authentication if they log in from an unknown device.



User Administration. Maintain control of your own users and decide who can access which services within the portal.

Additionally, to help secure your PC against fraudulent activity, we provide the option for you to download IBM® Security Trusteer Rapport®, a free security tool that helps you safeguard your login credentials from phishing attempts and removes malware from your computer.

f. System requirements

Microsoft® Internet Explorer® 11.0

Note: The Compatibility View setting should be active for the site to minimize display issues.

We do not recommend using Microsoft's Edge browser with PINACLE currently.

Chrome® 56.0.2924 and higher

Firefox® 52 and higher

128-bit Transport Layer Security (TLS 1.1 or higher) encryption is required.

JavaScript and Cookies must be enabled.

* Other browsers may work with PINACLE; however, PNC has not validated compatibility with other browsers across all PINACLE functions.

Costs or fees associated with the services described in this Section are in the attached form-Exhibit B.

H. ACH DEBIT BLOCK

The City of Howell uses debit block to prevent unauthorized persons or companies from electronically debiting our bank account. We have established a list of vendors that have our authorization to debit our bank account for their payments.

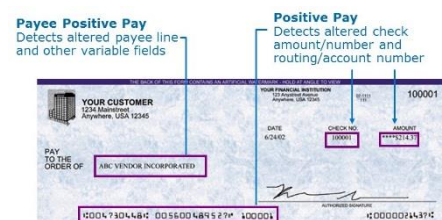
1. Describe how your financial institution would handle this feature for our organization.

Protecting the City of Howell's funds is the highest priority for both the City and PNC. There are several fraud prevention tools available to help mitigate risks associated with fraud. PNC offers Check Block and Check Positive Pay for checks and ACH Debit Block and ACH Positive Pay for ACHs. PNC's Positive Pay services, when used in conjunction with our Account Reconciliation Program ("ARP"), will complement internal security measures that you already use to protect against fraud. City of Howell can reduce check and electronic disbursement risks by using PNC's fraud prevention tools outlined below.

Positive Pay and Payee Positive Pay. With Positive Pay and Payee Positive Pay, we will match the checks that are presented for payment with the file that you send PNC via PINACLE® upload. If there are any exception items, you can decide to "pay" or "return" the item.

One added benefit of using Positive Pay is the ability to turn on Stale Date Service, which prevents checks older than the pre-established void date from being paid. Stale-dated items will be automatically returned to the bank of first deposit unless approved by City of Howell to be paid upon being presented as an exception through the Positive Pay module.

City of Howell can send issue and void check information to PNC via PINACLE® imported files, Issue Maintenance or Positive Pay modules on PINACLE®. PNC also offers online data entry templates to easily send your records to the PNC Issue database.



Manual issues and deletes can be sent to PNC via the Issue Maintenance and Positive Pay modules on our online and mobile banking portal.

Check Block allows you to disable the ability for any checks to clear from designated accounts.

We've included all our fees and pricing associated with the our ACH Debit Block solution within the attached Exhibit B.

I. INVESTMENT SERVICES

PNC offers a variety of investment solutions for the City of Howell such as, money markets, CD, and investment sweeps. We also work with PNC Institutional Asset Management for additional investment options. Due to the current rate environment our proposal maximizes compensating balances to offset services and we have not included investment solutions. Additionally, we have not included investment services ideas due to the downturn and volatility in the markets. We will revisit when the rate environment changes.

1. Would the City be able to see interest rates on monthly statements or on-line?

Yes, if the City would decide to invest with PNC, the City would have access to the most up to date rate information along with monthly account statements with a detailed account history.

2. What safekeeping or custodial arrangements are available for investments purchased by the City of Howell, either from the bank or from another provider?

PNC offers solutions for safekeeping and custodial arrangements through our investment partners in Institutional Asset Management. Should the City decide that solution is warranted, the relationship team will make the appropriate introductions to begin those discussion and provide the best solution.

3. What methods (telephone, computer, other) are available for the City of Howell to communicate information regarding investment transactions to your bank?

It would be our preference to receive written communication via email or a phone call from the City of Howell representative that has authority to authorize those types of investment transactions.

PINACLE® Liquidity Management is just one of many services available through PNC's PINACLE online portal. This service simplifies and automates the short-term investment process by providing convenient online access to select bank products and a wide array of money market funds. Client may also contact TMCC 800-669-1518.

4. Does your bank offer automatic sweep of available balances into money market or other investments? Please describe. Please provide monthly average yields for the last twelve (12) months on the sweep vehicle recommended in this proposal.

As interest rates continue to fluctuate, it's important to consider alternatives for your excess cash. To meet those needs, we offer several investment tools to enable City of Howell to manage excess liquidity and invest over the short-term. With PNC, City of Howell will be able to:



Maintain liquidity while earning a market competitive return. PNC Nassau Sweep offers you a U.S. dollar-denominated deposit in PNC's Nassau Bahamas branch as the investment vehicle.



Diversify your short-term investments and benefit from professionally managed funds. PNC's Working Cash® Sweep Money Market Funds offers you the choice of investing in a wide range of government and treasury funds.



Invest excess cash and save on interest expenses. PNC's Working Cash® Sweep Line of Credit sweeps funds to and from a line of credit and an investment account. There are two investment options available with this service: PNC Nassau Sweep or Money Market Mutual Funds (BlackRock, Fidelity and PNC). This service is the only sweep service that may be set up with a Line of Credit to use when you don't have investment funds from which to draw (subject to credit approval).



Receive a market-competitive interest rate that's FDIC-insured. Business Sweep Checking offers you a PNC Money Market Deposit Account (MMDA) as your investment vehicle. You set a target balance and floor balance, and balances above your target balance will automatically be swept into your investment account daily.

Also, please note that customers can now set an investment cap on all Working Cash® Sweep services (PNC Nassau Sweep, Line of Credit and Money Market Funds). The investment cap allows clients to set a maximum amount on their investment balance. Once this balance is reached, excess funds will no longer sweep to the investment. This is a perfect solution for clients who have investment policies with balance restrictions.

5. How soon after a deposit is made to a checking account are funds swept to the investment vehicle? Describe this process in detail.

Business Sweep Checking automatically links your checking account to an FDIC-insured PNC Bank money market deposit account. Establish a maximum and minimum target balance in your checking account. On a daily basis, balances above your pre-determined maximum target balance are swept into your money market deposit account.

Costs or fees associated with the services described in this Section are in the attached form-Exhibit B.

J. FINANCING SERVICES

You'll have access to flexible and creative financing solutions designed to meet your short- and long-term needs. Each loan, whether it be cashflow-, asset- or equipment-based, will be customized to City of Howell's situation. Financing costs and fees are determined at the time of each request.

Lines of credit are used for a variety of purposes, including, but not limited to, working capital, capital expenditures, and dividends/distributions. Each line is sized and structured accordingly to your needs. The interest rate charged is variable, fluctuating based on an index (e.g. LIBOR). Tenures range from one to five years. Collateral security and financial covenants may be required.

Invest excess cash and save on interest expenses. PNC's Working Cash® Sweep Line of Credit sweeps funds to and from a line of credit and an investment account. This service is the only sweep service that may be set up with a Line of Credit to use when you don't have investment funds from which to draw (subject to credit approval).

Section IV – Other Available Services

We can share proactive ideas to help you better optimize your business thanks to the tremendous investments PNC is making in technology. In 2020, we've devoted more than \$75 million to enhance our treasury management portfolio and better serve you. Enterprise-wide, PNC invests \$1.8 billion annually in product and technology development.

PNC is a leader in the development of faster payments. We'll work with you to optimize your payments processes, helping you to find the best mix for City of Howell. We'll introduce you to best practices surrounding the City of Howell's use of card solutions to maximize working capital and extend your Days Payable Cycle. In addition to outsourcing payable to PNC using our Integrated Payables solution so the City can optimize your approach to payments.

A. Integrated Payables

PNC can help you transform your accounts payable process by developing a payment protocol — a strategic way to help you maximize value and achieve an optimum payment mix when converting from paper-based payments to electronic payments. Integrated Payables optimizes the payment protocol by helping you to automate your disbursement function with a single transmission of one, consolidated payment file. As a result, you can reduce the cost and maintenance of multiple payment systems, capitalize on the savings realized from outsourced check printing and retain the flexibility to control outbound cash flows by scheduling your payments.

How it Works

Integrated Payables supports check, ACH, card and wire payments, as well as PNC's ARP services. By centralizing disbursements using a single payment file, you can optimize efficiency, enhance data integration, tighten process control and capitalize on a reduction in processing costs. Multiple payment types also enable you to optimize your payment mix, focusing first on value-add payment types like card and migrating away from more costly paper disbursements.

Optimize efficiency, enhance data integration, tighten process control and reduce costs using a single payment file.

With Integrated Payables, you can:



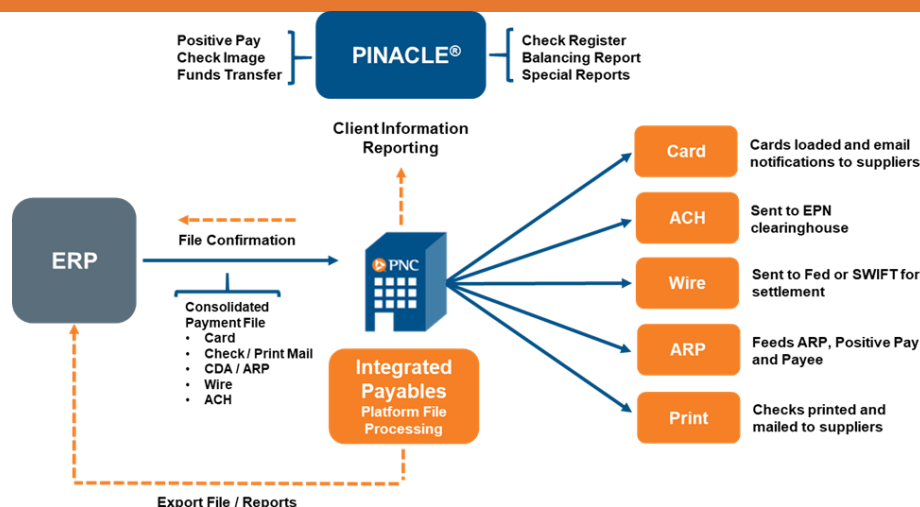
Streamline payments (increasing average accounts payable) — Control the release of funds and maximize payment float by future dating payments to be initiated on the intended effective date, increasing average accounts payable and maximizing days payable outstanding (DPO).



Reduce processing costs (decreasing cost of goods sold and/or increasing net income) — Use our economies of scale for check printing and mailing, consolidating payment initiation processes and leveraging automated email remittance delivery options.



Address compliance and industry standards — Employ our flexible file authorization options, secure check production facility and vendor management payment instruction storage capabilities through PINACLE®, our top-rated corporate online and mobile banking



Integrated Payables has a flexible input architecture that enables us to accept input files in a variety of standard and customized formats. We can support a flat file format, delimited file format, customized file format or transmission.

To meet your business needs, we can customize the Integrated Payables platform. A unique profile, referred to as a Sender ID, is created to maintain all the processing requirements for that disbursement entity. At a minimum, the Sender ID can be defined at the account level, but multiple Sender IDs may be tied to a single disbursement account if there are varying requirements built on the same account.

Integrated Payables' online features are available through PINACLE®. Through this portal, you can import and authorize files, search for transactions, report on previously released files and maintain vendor information.

B. Card Program and Active Pay

PNC offers card programs to assist with vendor payments and employee expenses. We will assist the City of Howell with the analysis to enroll the vendors assisting with increased rebates to the City. Included below are benefits to the card program:

- Rebates – PNC Bank pays rebates to the City based upon yearly program spend
- Customized limitations on each card based on the cardholder's purchasing needs (daily/weekly/monthly limits, declining balance, MCC's)
- Integration of card purchases into your existing accounting system
- Online access - payment allocation and reconciliation capabilities
- No checks involved; one monthly electronic payment from your account
- Optional receipt imaging and mobile functionality

The City of Howell will be able to administer to your program and manage cards through our web-enabled platform Visa IntelliLink®. All actions and changes occur in a real-time environment and are documented through a complete audit trail. With the efficient, self-service nature of our technology platforms, the only time you'll need to call PNC for assistance in the management of the program is to report lost or stolen cards, for liability reporting, to expedite the shipment of new cards or to address issues with the program's overall credit limit.

The City of Howell can request and activate new cards either through Visa IntelliLink®, through a batch feed to PNC or through an online employee application process available from PNC. To help offer you an easy way to request cards that fits seamlessly with your existing processes, you'll have access to the following enrollment options:

- Applications submitted directly by your employees using a PNC-hosted website. Submitted applications can be reviewed electronically by your Program Administrator and, optionally, the employee's manager. All reviewers have the ability to approve or decline each application. If approved, the application is automatically routed to PNC for account setup and card issuance.
- Program Administrator self-service through Visa IntelliLink®
- Daily transmission of new account requests via a New Account Entry (ACE) batch file

PNC's standard timeframe for new card issuance is 5 to 7 working days from receipt of card requests to card issuance. With Visa IntelliLink®, The City of Howell can modify any account in real time for available card credit limits or create spending limitations for specific cards or groups of cards. You'll also be able to establish Merchant Category Code (MCC) group restrictions that enable or prohibit the use of a card in a specified merchant category group. The City can also cancel or suspend any account in real time.

C. Benefits to Employees

The reality of our "new normal" has highlighted the importance of supporting your employees' financial wellness. In fact, last year nearly half of employees reported spending more than 3 hours per week, or more than 150 hours annually, thinking about financial stressors while at work¹. This translates to about \$511,000 in lost productivity for a 500-employee organization². Helping employees improve their financial health and well-being can have a significant impact on workplace attendance, engagement, productivity and retention.

That's why PNC is proud to introduce **PNC Organizational Financial Wellness** with tailored solutions to help improve employee financial health—and your bottom line³. Several services are available at **no cost or administrative burden to you**. With this launch, I am pleased that we are adding a dedicated PNC Financial Wellness Consultant to your PNC relationship. I will remain active in the relationship and will continue to provide insights and solutions for your business needs. Your Financial Wellness Consultant will be your single point of contact to help you build an individualized and insights-driven financial wellness approach for your employees. I look forward to introducing you to them.

PNC Organizational Financial Wellness offers a suite of customizable solutions, including:

- **A bank-at-work program**
- **Health Savings Accounts (HSAs)**
- **Retirement plan services**
- **Solutions for 1099 contractors**

PNC is excited to add this service for you and your employees and will contact you soon to schedule an introduction. In the meantime, please visit pnc.com/wellness to learn more. We look forward to working with you to build a high-impact financial wellness approach to meet the diverse needs of your employees.

See attached offers in Exhibit C.

D. Other Benefits to the City

Through executive leadership, strategic investments and employee volunteerism, PNC is helping to build strong communities and create financial opportunities for individuals, families and businesses.

Community Development

PNC boosts the quality of life in neighborhoods through affordable home loans and lending programs, economic revitalization and customized financial solutions. PNC earned an "outstanding" rating for exceeding Community Reinvestment Act standards in the most recent examination period.

Charitable Giving

More than \$80 million was invested in communities in 2019. The PNC Foundation forms partnerships with nonprofit organizations to advance mutual objectives driven by two priorities: (1) early childhood education; and (2) community and economic development.

PNC Grow Up Great

A \$500 million, multi-year, bilingual school readiness initiative that began in 2004 and has benefited more than 5.5 million at-risk children from birth to age 5. Through the program, PNC provides innovative opportunities that assist families, educators and community partners to enhance children's learning and development. [PNC Mid-Michigan has partnered with LACASA for volunteer and collection drives.](#)

Environmental Responsibility

PNC supports the transition to a low-carbon economy by actively managing our own internal operations, managing capital for our clients in responsible ways, maintaining risk controls that incorporate climate change considerations, and helping our clients finance their sustainable operations.

Section V – Pricing Proposal

A. Do we compensate your financial institutions for services by explicit fees, compensating balances, or a combination of the two?

We accept compensation by fee, balance or a combination of both. Regardless of which option you choose, the prices are the same — there is no surcharge for fee compensation.

If you maintain a balance in a non-interest-bearing checking account, you'll receive an earnings credit that is applied to offset your fees. If you maintain a balance in an interest-bearing checking account, we'll charge fees on a monthly basis, as there is no earnings credit on such accounts.

Please see PNC's Treasury Management Services Comprehensive Agreement for PNC's position on term and termination of the contract. We can discuss term and termination further with you. **See Exhibit E.**

B. How are your financial institution's monthly earnings credit rates calculated?

The earnings credit rate (ECR) is a discretionary rate we set after considering the overall interest rate environment, your other available investment options and the competitive environment.

C. Provide historical rates for the last year.

Preferred Money Market

	11/1/19	12/1/19	1/1/20	2/1/20	3/17/20	4/1/20 (3)	5/1/20	7/1/20	7/17/20	7/30/20	9/1/20	11/2/20
\$0 - \$499,999	0.60	0.60	0.60	0.60	0.05	0.05	0.05	0.05	0.05	0.05	0.03	0.03
\$500,000 - \$1,999,999	0.75	0.75	0.75	0.75	0.05	0.05	0.05	0.05	0.05	0.05	0.03	0.03
\$2,000,000 - \$3,999,999	1.15	1.15	1.15	1.15	0.10	0.10	0.10	0.05	0.05	0.05	0.03	0.03
\$4,000,000 - \$6,999,999	1.20	1.20	1.20	1.20	0.15	0.15	0.15	0.10	0.10	0.10	0.05	0.05
\$7,000,000 and over	1.30	1.30	1.30	1.30	0.15	0.15	0.15	0.10	0.10	0.10	0.05	0.05

Commercial Checking Earnings Credit

	11/1/19	12/1/19	1/1/20	2/1/20	3/17/20	4/1/20 (3)	5/1/20	7/1/20	7/17/20	7/30/20	9/1/20	11/2/20
\$0-\$99,999	0.30	0.30	0.30	0.30	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
\$100,000-\$499,999	0.30	0.30	0.30	0.30	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
\$500,000-\$4,999,999	0.35	0.35	0.35	0.35	0.25	0.20	0.20	0.20	0.20	0.20	0.20	0.20
\$5,000,000 and over	0.35	0.35	0.35	0.35	0.25	0.20	0.20	0.20	0.20	0.20	0.20	0.20

APPENDIX

DISCLOSURES

PNC, PNC Bank, ACHIEVEMENT, PINACLE, Working Cash, ActivePay, Global Trade Excellence, Vested Interest, Midland Loan Services, Enterprise!, CMBS Investor Insight, Portfolio Investor Insight, Borrower Insight, Shared Servicing, PNC Riverarch Capital, and PNC Erievue Capital are registered marks of The PNC Financial Services Group, Inc. ("PNC"). PNC Retirement Solutions is a service mark of PNC.

Bank deposit, treasury management and lending products and services, and investment and wealth management and fiduciary services, are provided by PNC Bank, National Association ("PNC Bank"), a wholly-owned subsidiary of PNC and **Member FDIC**. Certain fiduciary and agency services are provided by PNC Delaware Trust Company. Foreign exchange and derivative products (including commodity derivatives) are obligations of PNC Bank. Equipment financing and leasing products are provided by PNC Equipment Finance, LLC, a wholly-owned subsidiary of PNC Bank. Energy financing is provided by PNC Energy Capital LLC, a wholly-owned subsidiary of PNC Equipment Finance, LLC. Aircraft financing is provided by PNC Aviation Finance, a division of PNC Equipment Finance, LLC. Asset-based lending is provided by PNC Business Credit, a division of PNC Bank and PNC Financial Services UK Ltd. (an indirect wholly-owned subsidiary of PNC Bank) in the United Kingdom. Specialty finance products are provided by Steel City Capital Funding, a division of PNC Bank. Merchant services are provided by PNC Merchant Services Company. Direct equity investing and mezzanine financing are conducted by PNC Capital Finance, LLC through its PNC Riverarch Capital, PNC Mezzanine Capital and PNC Erievue Capital divisions. Investment banking and capital markets activities are conducted by PNC through its subsidiaries PNC Bank, PNC Capital Markets LLC, Harris Williams LLC, Harris Williams & Co Ltd. and Solebury Capital LLC. Services such as public finance investment banking services, securities underwriting, and securities sales and trading are provided by PNC Capital Markets LLC. Merger and acquisition advisory and related services are provided by Harris Williams LLC and Harris Williams & Co. Ltd. Equity capital markets advisory and related services are provided by Solebury Capital LLC. PNC Capital Markets LLC, Harris Williams LLC and Solebury Capital LLC are registered broker-dealers and members of FINRA and SIPC, and Harris Williams & Co. Ltd is authorized and regulated by Financial Services Authority (FRN No. 540892). Harris Williams & Co is the trade name under which Harris Williams LLC and Harris Williams & Co. Ltd. conduct business. Retail brokerage services and managed account advisory services are offered by PNC Investments LLC, a registered broker-dealer and a registered investment adviser and member of FINRA and SIPC. Annuities and other insurance products are offered through PNC Insurance Services, LLC. PNC Bank is not registered as a municipal advisor under the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Act"). Investment management and related products and services provided to a "municipal entity" or "obligated person" regarding "proceeds of municipal securities" (as such terms are defined in the Act) will be provided by PNC Capital Advisors, LLC, a wholly-owned subsidiary of PNC Bank. PNC Bank and certain of its affiliates including PNC TC, LLC, an SEC registered investment advisor wholly-owned by PNC Bank, do business as PNC Real Estate. PNC Real Estate provides commercial real estate financing and related services. Through its Tax Credit Capital segment, PNC Real Estate provides lending services, equity investments and equity investment services relating to low income housing tax credit ("LIHTC") and preservation investments. PNC TC, LLC provides investment advisory services to funds sponsored by PNC Real Estate for LIHTC and preservation investments. Registration with the SEC does not imply a certain level of skill or training. This material does not constitute an offer to sell or a solicitation of an offer to buy any investment product. Risks of each fund are described in the funds' private placement memorandum or other offering documents.

Important Investor Information: Securities and insurance products are:

**Not FDIC Insured • Not Bank Guaranteed • Not A Deposit
Not Insured By Any Federal Government Agency • May Lose Value**

In Canada, PNC Bank Canada Branch, the Canadian branch of PNC Bank, provides bank deposit, treasury management, lending (including asset-based lending through its Business Credit division) and leasing and lending products and services (through its Equipment Finance division). Deposits with PNC Bank Canada Branch are **not** insured by the Canada Deposit Insurance Corporation. Deposits with PNC Bank Canada Branch are **not** insured by the Federal Deposit Insurance Corporation, nor are they guaranteed by the United States Government or any agency thereof. In the event of the failure of PNC Bank, deposits with PNC Bank Canada Branch would be treated as unsecured general liabilities, and creditors would be considered general creditors of PNC Bank.

Lending and leasing products and services, as well as certain other banking products and services, require credit approval.

PNC does not provide legal, tax or accounting advice unless, with respect to tax advice, PNC Bank has entered into a written tax services agreement. PNC does not provide investment advice to PNC Retirement Solutions and Vested Interest plan sponsors or participants.

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PNC is a registered mark of The PNC Financial Services Group, Inc. ("PNC").



CITY OF HOWELL

1/25/2021

NAME	AMOUNT	DESCRIPTION
H S A	\$ 215.00	City Portion
M E R S		Employer
TOTAL	<u>\$ 215.00</u>	
BALANCE FORWARD	<u>\$ 563,262.11</u>	*****
TOTAL	<u>\$ 563,477.11</u>	
Payroll 1/16/2021	\$ 161,878.41	*included

INVOICE GL DISTRIBUTION REPORT FOR CITY OF HOWELL
 EXP CHECK RUN DATES 01/26/2021 - 01/26/2021
 BOTH JOURNALIZED AND UNJOURNALIZED
 BOTH OPEN AND PAID

GL Number	Invoice Line Desc	Vendor	Invoice Description	Amount	Check #
Fund 101 GENERAL FUND					
Dept 000 GENERAL					
101-000-001.002	PAYROLL CHECKING	PAYROLL FUND	PAYROLL ENDING JAN 16 2021	161,878.41	94502
101-000-040.000	ACCOUNTS RECEIVABLE	BLUE CARE NETWORK OF MICH	FEB 2021: ACTIVE BCN	(419.49)	
101-000-040.000	ACCOUNTS RECEIVABLE	DELTA DENTAL OF MICHIGAN	FEB 2021: ACTIVE & RETIREE DENTAL INS	(42.65)	
101-000-040.000	ACCOUNTS RECEIVABLE	THE LINCOLN NATIONAL LIFE	LIFE / DISABILITY INSURANCE	(152.89)	
101-000-040.000	ACCOUNTS RECEIVABLE	VSP INSURANCE CO. (CT)	VISION INSURANCE: RETIREE VISION	(9.78)	
101-000-040.000	ACCOUNTS RECEIVABLE	VSP INSURANCE CO. (CT)	VISION INSURANCE: ACTIVE VISION	(33.48)	
101-000-040.000	ACCOUNTS RECEIVABLE	BLUE CROSS BLUE SHIELD OF	PRE65 RETIREES PPO	(1,052.73)	94503
101-000-081.000	DF OTHER GOVERNMENT UNITS	DELTA DENTAL OF MICHIGAN	FEB 2021: ACTIVE & RETIREE DENTAL INS	42.65	
101-000-081.000	DF OTHER GOVERNMENT UNITS	THE LINCOLN NATIONAL LIFE	LIFE / DISABILITY INSURANCE	415.23	
101-000-081.000	DF OTHER GOVERNMENT UNITS	VSP INSURANCE CO. (CT)	VISION INSURANCE: RETIREE VISION	9.78	
101-000-081.001	DUE FROM REC AUTHORITY	GRACON SERVICES INC	DATA BACKUP TAPES	195.69	
101-000-081.001	DUE FROM REC AUTHORITY	THE LINCOLN NATIONAL LIFE	LIFE / DISABILITY INSURANCE	318.22	
101-000-081.001	DUE FROM REC AUTHORITY	VSP INSURANCE CO. (CT)	VISION INSURANCE: ACTIVE VISION	51.49	
101-000-083.001	DF FORMER EMPLOYEE/HLTH INS	BLUE CARE NETWORK OF MICH	FEB 2021: PRE65 BCN COVERAGE	113.78	
101-000-083.001	DF FORMER EMPLOYEE/HLTH INS	BLUE CARE NETWORK OF MICH	FEB 2021: ACTIVE BCN	419.49	
101-000-083.001	DF FORMER EMPLOYEE/HLTH INS	DELTA DENTAL OF MICHIGAN	FEB 2021: ACTIVE & RETIREE DENTAL INS	1,244.04	
101-000-083.001	DF FORMER EMPLOYEE/HLTH INS	VSP INSURANCE CO. (CT)	VISION INSURANCE: RETIREE VISION	285.18	
101-000-083.001	DF FORMER EMPLOYEE/HLTH INS	VSP INSURANCE CO. (CT)	VISION INSURANCE: ACTIVE VISION	26.78	
101-000-083.001	DF FORMER EMPLOYEE/HLTH INS	BLUE CROSS BLUE SHIELD OF	PRE65 RETIREES PPO	112.79	94503
101-000-283.000	DEV ESCROW	EASTBROOK CONSTRUCTION INC	ESCROW RELEASE : 126 PULFORD	750.00	
101-000-283.000	DEV ESCROW	ETHICAL EXTERIORS	ESCROW RELEASE :410 BYRON	750.00	
101-000-283.000	DEV ESCROW	ETHICAL EXTERIORS	ESCROW RELEASE :664 DETROIT	750.00	
101-000-283.000	DEV ESCROW	JACOB BEDDOW	ESCROW RELEASE : 353 E BROOKS	750.00	
101-000-283.000	DEV ESCROW	MR. ROOF ANN ARBOR LLC	ESCROW RELEASE : 1832 WOODED VALLEY LN	750.00	
101-000-283.000	DEV ESCROW	MR. ROOF ANN ARBOR LLC	ESCROW RELEASE : 704 E. WASHINGTON	750.00	
101-000-283.000	DEV ESCROW	MR. ROOF ANN ARBOR LLC	ESCROW RELEASE : 116 S. CHESTNUT	750.00	
101-000-283.000	DEV ESCROW	SPENSE BROS. INC.	ESCROW RELEASE :213 MADISON	1,000.00	
101-000-677.014	IT SHARED SERVICES - BRIGHTON	GRACON SERVICES INC	DATA BACKUP TAPES	1,199.30	
Total For Dept 000 GENERAL				170,851.81	
Dept 172 CITY MANAGER					
101-172-727.000	OFFICE SUPPLIES	IMAGE ONE	CONTRACTUAL PRINTING/SERVICE DEC 2020	190.81	
101-172-727.000	OFFICE SUPPLIES	STAPLES	OFFICE SUPPLIES & CALENDARS	60.77	
101-172-850.000	COMMUNICATIONS - TELEPHONES	VERIZON WIRELESS	CELLULAR COMMUNICATIONS	87.55	
Total For Dept 172 CITY MANAGER				339.13	
Dept 191 FINANCE					
101-191-727.000	OFFICE SUPPLIES	IMAGE ONE	CONTRACTUAL PRINTING/SERVICE DEC 2020	86.85	
101-191-727.000	OFFICE SUPPLIES	MASTER MEDIA SUPPLY	OFFICE SUPPLIES- CITY HALL	160.61	
101-191-850.000	COMMUNICATIONS - TELEPHONES	VERIZON WIRELESS	CELLULAR COMMUNICATIONS	36.01	
Total For Dept 191 FINANCE				283.47	
Dept 228 INFORMATION TECHNOLOGY DEPT					
101-228-850.005	COMMUNICATIONS - CELL PHONES	VERIZON WIRELESS	CELLULAR COMMUNICATIONS	50.17	
101-228-980.007	EQUIP / NETWORK COMP HDW	GRACON SERVICES INC	DATA BACKUP TAPES	789.45	
Total For Dept 228 INFORMATION TECHNOLOGY DEPT				839.62	
Dept 265 CITY HALL					
101-265-740.018	OPER SUPP/LANDSCAPING	LIVINGSTON COUNTY ROAD COM	SALT	113.47	
101-265-775.001	JANITOR SUPPLIES	STAPLES	CITY HALL JANITORIAL SUPPLIES	25.78	
101-265-804.005	CONTRACT SERV - MAT CLEANING	CINTAS	FLOOR MATS	72.93	
101-265-804.005	CONTRACT SERV - MAT CLEANING	CINTAS	FLOOR MATS	72.93	
101-265-920.000	611 E GRAND RIVER	DTE ENERGY	CITY UTILITIES	3,990.97	94498

GL Number	Invoice Line Desc	Vendor	Invoice Description	Amount	Check #
Fund 101 GENERAL FUND					
Dept 265 CITY HALL					
101-265-931.000	BUILDING MAINTENANCE	CRAMPTON ELECTRIC CO INC	GENERATOR RENTAL: BANK DRIVE-THRU ELEC	1,112.00	
101-265-931.000	BUILDING MAINTENANCE	CRAMPTON ELECTRIC CO INC	ELECTRIC METER INSTALL @ BANK DRIVETHRU	5,951.20	
101-265-931.000	BUILDING MAINTENANCE	CRAMPTON ELECTRIC CO INC	TROUBLESHOOT ELECTRICAL ISSUE @ BANK DF	510.00	
101-265-931.000	BUILDING MAINTENANCE	LOWE'S HOME CENTERS INC	LIGHTBULB FOR CITY HALL	27.54	
101-265-931.000	BUILDING MAINTENANCE	MIDWEST ENVIRO SOLUTIONS	COVID19 SANITIZING DEC 2020	2,062.50	94486
Total For Dept 265 CITY HALL				13,939.32	
Dept 266 CITY ATTORNEY/OUTSIDE COUNSEL					
101-266-727.004	OFFICE SUPPLIES / BOOKS	FIRST IMPRESSION	PRINT & COPIES	791.07	
Total For Dept 266 CITY ATTORNEY/OUTSIDE COUNSEL				791.07	
Dept 270 PERSONNEL					
101-270-835.000	PHYSICALS / MEDICAL EXPENSE	ASCENSION MICHIGAN AT WORK	EMPLOYEE DRUG SCREEN	40.00	
101-270-900.000	PRINTING & PUBLISHING	MICHIGAN MUNICIPAL LEAGUE	CITY CLERK CLASSIFIED AD	165.00	
101-270-900.000	PRINTING & PUBLISHING	MICHIGAN TOWNSHIPS ASSOCI	ADVERTISEMENT: CITY CLERK POSTING	90.00	
101-270-980.004	EQUIP / COMPUTER HARDWARE	SEHI COMPUTER PRODUCTS,	INHR LAPTOP	1,425.00	
Total For Dept 270 PERSONNEL				1,720.00	
Dept 276 LAKEVIEW CEMETERY					
101-276-740.000	OPERATING SUPPLIES	BYRUM ACE HARDWARE	POST HOLE DIGGER	32.99	
101-276-740.000	OPERATING SUPPLIES	GLOBAL EQUIPMENT COMPANY	OFFICE CHAIR	89.96	
101-276-740.000	OPERATING SUPPLIES	HOWELL HARDWARE	DROP HITCH & BALL FOR TRAILER, REPL. P	83.92	
101-276-740.000	OPERATING SUPPLIES	HOWELL HARDWARE	CM: HOSE RETURN/COUPLING PURCHASED	(0.50)	
101-276-740.000	OPERATING SUPPLIES	HOWELL HARDWARE	BALL HITCH FOR TRAILER	16.99	
101-276-740.000	OPERATING SUPPLIES	LIVINGSTON COUNTY ROAD COM	SALT	151.30	
101-276-775.000	MAINTENANCE SUPPLIES	ETNA SUPPLY COMPANY	CORP. REPLACEMENT FOR WATER LINE	188.00	
101-276-804.028	NICHE ENGRAVING	INCH MEMORIALS	NICHE ENGRAVING	150.00	
101-276-804.028	NICHE ENGRAVING	INCH MEMORIALS	NICHE ENGRAVING	150.00	
101-276-804.028	NICHE ENGRAVING	INCH MEMORIALS	NICHE ENGRAVING	150.00	
101-276-804.028	NICHE ENGRAVING	INCH MEMORIALS	NICHE ENGRAVING	150.00	
101-276-804.028	NICHE ENGRAVING	INCH MEMORIALS	NICHE ENGRAVING	150.00	
101-276-804.028	NICHE ENGRAVING	INCH MEMORIALS	NICHE ENGRAVING	150.00	
101-276-804.028	NICHE ENGRAVING	INCH MEMORIALS	NICHE ENGRAVING	150.00	
101-276-804.028	NICHE ENGRAVING	INCH MEMORIALS	NICHE ENGRAVING	150.00	
101-276-804.028	NICHE ENGRAVING	INCH MEMORIALS	NICHE ENGRAVING	150.00	
101-276-850.005	COMMUNICATIONS - CELL PHONES	VERIZON WIRELESS	CELLULAR COMMUNICATIONS	50.07	
101-276-920.000	920 ROOSEVELT - CEMETERY BLDG	DTE ENERGY	CITY UTILITIES	149.00	94498
101-276-920.002	UTILITIES - WAT / SEW	CITY OF HOWELL	UB 15705 OCT-DEC 2020	114.60	
101-276-931.000	BUILDING MAINTENANCE	FIREHOUSE DOORS	LAKEVIEW CEMETERY REPAIRS- OVERHEAD DOC	325.00	
101-276-970.000	CAPITAL OUTLAY / EQUIPMENT	INCH MEMORIALS	COLUMBARIUMS CONTRACT# 5956 / PO 9717	36,495.00	
Total For Dept 276 LAKEVIEW CEMETERY				38,896.33	
Dept 284 HOWELL MEMORIAL CEMETERY					
101-284-740.018	OPER SUPP/LANDSCAPING	LIVINGSTON COUNTY ROAD COM	SALT	56.74	
101-284-740.018	OPER SUPP/LANDSCAPING	LIVINGSTON FEED & SEED	GRASS SEED	71.99	
Total For Dept 284 HOWELL MEMORIAL CEMETERY				128.73	
Dept 285 FORESTRY/CONSERVATION					
101-285-740.000	OPERATING SUPPLIES	D & G EQUIPMENT INC	CHAINSAW CHAINS SHARPENING	35.00	
101-285-804.027	CONTRACT SERV-TREE TRIMMING	MARK'S TREE SERVICE, LLC	TREE BRANCH REMOVAL:703 W SIBLEY	600.00	94418
Total For Dept 285 FORESTRY/CONSERVATION				635.00	
Dept 286 PARKING LOT MAINTENANCE					
101-286-740.018	OPER SUPP/LANDSCAPING	LIVINGSTON COUNTY ROAD COM	SALT	624.09	

GL Number	Invoice Line Desc	Vendor	Invoice Description	Amount	Check #
Fund 101 GENERAL FUND					
Dept 286 PARKING LOT MAINTENANCE					
Total For Dept 286 PARKING LOT MAINTENANCE				624.09	
Dept 290 GENERAL SERVICE ADMINISTRATION					
101-290-714.000	EMPLOYEE MEDICAL INSURANCE	BLUE CARE NETWORK OF MICH	FEB 2021: ACTIVE BCN	47,204.13	
101-290-714.000	EMPLOYEE MEDICAL INSURANCE	DELTA DENTAL OF MICHIGAN	FEB 2021: ACTIVE & RETIREE DENTAL INS	4,792.64	
101-290-714.000	EMPLOYEE MEDICAL INSURANCE	VSP INSURANCE CO. (CT)	VISION INSURANCE: ACTIVE VISION	921.23	
101-290-714.001	CITY SHARE MED INS RETIREE	BLUE CARE NETWORK OF MICH	FEB 2021: PRE65 BCN COVERAGE	5,347.54	
101-290-714.001	CITY SHARE MED INS RETIREE	BLUE CROSS BLUE SHIELD OF	PRE65 RETIREES PPO	2,143.03	94503
101-290-714.002	EMP DISABILITY / LIFE INSURANCE	THE LINCOLN NATIONAL LIFE	LIFE / DISABILITY INSURANCE	4,200.28	
Total For Dept 290 GENERAL SERVICE ADMINISTRATION				64,608.85	
Dept 301 POLICE DEPARTMENT					
101-301-727.000	OFFICE SUPPLIES	IMAGE ONE	CONTRACTUAL PRINTING/SERVICE DEC 2020	219.56	
101-301-727.000	OFFICE SUPPLIES	OFFICE DEPOT	OFFICE SUPPLIES POLICE DEPT.	89.20	
101-301-740.000	OPERATING SUPPLIES	CRUISERS INC	DISINFECTANT SPRAYER POLICE DEPT.	1,164.00	
101-301-740.000	OPERATING SUPPLIES	INTERSTATE ALL BATTERY CEN	BATTERIES	44.46	
101-301-740.000	OPERATING SUPPLIES	J J JINKLEHEIMER & CO	FACE MASKS- POLICE DEPT.	470.00	
101-301-740.000	OPERATING SUPPLIES	SERVPRO	BIOHAZARD CLEANUP	350.00	94413
101-301-741.000	UNIFORMS/CLOTHING ALLOWANCE	HURON VALLEY GUNS	UNIFORM PANTS- BRIGGS	64.99	
101-301-741.000	UNIFORMS/CLOTHING ALLOWANCE	HURON VALLEY GUNS	UNIFORM: MANNOR	103.98	
101-301-741.002	UNIFORMS/CLEANING/ RENTAL	TROY CLEANERS COMPANY	UNIFORM CLEANING - DEC 2020	162.00	
101-301-850.000	COMMUNICATIONS - TELEPHONES	VERIZON WIRELESS	CELLULAR COMMUNICATIONS	463.49	
101-301-970.000	CAPITAL OUTLAY / EQUIPMENT	PRO-TECH SECURITY SALES	POLICE EQUIPMENT	2,555.00	
Total For Dept 301 POLICE DEPARTMENT				5,686.68	
Dept 371 BUILDING DEPARTMENT					
101-371-801.000	PROFESSIONAL SERVICES	CARLISLE/WORTMAN ASSOCIATE	PLAN REVIEW- MAPLE MANOR	8,744.00	
101-371-801.000	PROFESSIONAL SERVICES	CARLISLE/WORTMAN ASSOCIATE	PERMIT REV SHARING	954.80	
101-371-801.000	PROFESSIONAL SERVICES	CARLISLE/WORTMAN ASSOCIATE	BLDG ADMIN	4,140.00	
Total For Dept 371 BUILDING DEPARTMENT				13,838.80	
Dept 448 STREET LIGHTING					
101-448-920.000	UTILITIES - ELECTRICITY	DTE ENERGY	STREET LIGHTS	30,478.47	94493
101-448-920.000	UTILITIES - ELECTRICITY	DTE ENERGY	CITY UTILITIES	66.84	94498
Total For Dept 448 STREET LIGHTING				30,545.31	
Dept 722 COMMUNITY DEVELOPMENT					
101-722-850.005	COMMUNICATIONS - CELL PHONES	VERIZON WIRELESS	CELLULAR COMMUNICATIONS	84.52	
101-722-900.000	PRINTING & PUBLISHING	LIVINGSTON PRESS AND ARGUS	PUBLIC HEARING NOTICE	80.00	
Total For Dept 722 COMMUNITY DEVELOPMENT				164.52	
Dept 747 COMMUNITY ACTION PROMOTION					
101-747-881.001	BEAUTIFICATION SUPPLIES	CITY OF HOWELL	UB 15473 OCT-DEC 2020	20.75	
Total For Dept 747 COMMUNITY ACTION PROMOTION				20.75	
Dept 751 RECREATION / PARKS DEPARTMENT					
101-751-775.006	MAINTENANCE SUPPLIES / PARKS	BYRUM ACE HARDWARE	SANDER BELT	15.18	
101-751-775.006	MAINTENANCE SUPPLIES / PARKS	LIVINGSTON COUNTY ROAD COM	SALT	94.56	
101-751-775.006	MAINTENANCE SUPPLIES / PARKS	LIVINGSTON FEED & SEED	GRASS SEED	71.99	
101-751-920.000	UTILITIES - ELECTRICITY	DTE ENERGY	STREET LIGHTS	31.31	94493
101-751-920.000	1108 CITY PARK - BEACH HOUSE	DTE ENERGY	CITY UTILITIES	173.53	94498
101-751-920.007	UTILITIES / ELEC / BARNARD	DTE ENERGY	CITY UTILITIES	29.90	94498
Total For Dept 751 RECREATION / PARKS DEPARTMENT				416.47	

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GL Number	Invoice Line Desc	Vendor	Invoice Description	Amount	Check #
Fund 101 GENERAL FUND					
Dept 757 PARKS/NEIGHBORHOODS					
101-757-775.000	MAINTENANCE SUPPLIES	DORNBOS SIGN INC.	HOWELL SUMMIT GRDNS- SIGNS	43.07	94417
				<hr/>	
Total For Dept 757 PARKS/NEIGHBORHOODS				43.07	
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Total For Fund 101 GENERAL FUND				344,373.02	
Fund 202 MAJOR STREET FUND					
Dept 458 STREET RESURFACING					
202-458-967.006	PRJCT COST - SIDEWALK /HANDICP	BYRUM ACE HARDWARE	G.RVR MID-BLOCK X-INGS: SIGN FASTENERS	18.75	
202-458-967.006	PRJCT COST - SIDEWALK /HANDICP	ENNIS FLINT	G. RVR MID-BLOCK XINGS- PVMT MARKINGS	1,784.04	
202-458-967.006	PRJCT COST - SIDEWALK /HANDICP	LIVINGSTON COUNTY ROAD COM	COLD PATCH: G.RVR STORM LINE	1,039.97	
202-458-967.006	PRJCT COST - SIDEWALK /HANDICP	DORNBOS SIGN INC.	G. RVR MID-BLOCK XINGS- SIGNS	2,479.70	94417
202-458-967.006	PRJCT COST - SIDEWALK /HANDICP	DORNBOS SIGN INC.	G. RVR MID-BLOCK XINGS- SIGNS	259.31	94417
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Total For Dept 458 STREET RESURFACING				5,581.77	
Dept 463 ROUTINE MAINTENANCE					
202-463-775.000	MAINTENANCE SUPPLIES	LIVINGSTON COUNTY ROAD COM	COLD PATCH	142.10	
				<hr/>	
Total For Dept 463 ROUTINE MAINTENANCE				142.10	
Dept 474 TRAFFIC SIGNS					
202-474-920.010	ELEC/TRAFFIC SIGNAL ENERGY	DTE ENERGY	STREET LIGHTS	223.04	94493
202-474-930.000	REPAIR & MAINTENANCE	SEVERANCE ELECTRIC CO.,	INSIGNAL REPAIRS: MICH AVE./CLINTON	2,005.29	
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Total For Dept 474 TRAFFIC SIGNS				2,228.33	
Dept 478 WINTER MAINTENANCE					
202-478-740.007	OPERATING SUPP/SALT/SAND/CHL	LIVINGSTON COUNTY ROAD COM	SALT	4,576.68	
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Total For Dept 478 WINTER MAINTENANCE				4,576.68	
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Total For Fund 202 MAJOR STREET FUND				12,528.88	
Fund 203 LOCAL STREET FUND					
Dept 463 ROUTINE MAINTENANCE					
203-463-775.000	MAINTENANCE SUPPLIES	LIVINGSTON COUNTY ROAD COM	COLD PATCH	254.08	
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Total For Dept 463 ROUTINE MAINTENANCE				254.08	
Dept 478 WINTER MAINTENANCE					
203-478-740.007	OPERATING SUPP/SALT/SAND/CHL	LIVINGSTON COUNTY ROAD COM	SALT	5,030.57	
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Total For Dept 478 WINTER MAINTENANCE				5,030.57	
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Total For Fund 203 LOCAL STREET FUND				5,284.65	
Fund 226 RUBBISH & GARBAGE COLL FUND					
Dept 528 WASTE/REFUSE COLLECTION					
226-528-635.000	3601-RUBBISH	CAPITAL TITLE	UB REFUND FOR 140 MASON FINAL WATER/SEW	8.67	
226-528-635.000	3601-RUBBISH	REPUTATION FIRST TITLE AGE	UB REFUND FOR 521 E GRAND RIVER FINAL W	4.25	
226-528-804.019	CONTR SERV - CBD COMPACTOR	NORTHERN STATES WASHING &	CLEAN/POWERWASH CBD COMPACTOR	1,030.00	
226-528-920.000	201 W CLINTON ST COMPACTOR	DTE ENERGY	CITY UTILITIES	193.96	94498
				<hr/>	
Total For Dept 528 WASTE/REFUSE COLLECTION				1,236.88	
				<hr/>	
Total For Fund 226 RUBBISH & GARBAGE COLL FUND				1,236.88	
Fund 590 SEWER FUND					
Dept 536 WATER OR SEWER SYSTEMS					
590-536-643.001	2205-5/8 S RTS	CAPITAL TITLE	UB REFUND FOR 140 MASON FINAL WATER/SEW	25.21	
590-536-643.001	2205-5/8 S RTS	REPUTATION FIRST TITLE AGE	UB REFUND FOR 521 E GRAND RIVER FINAL W	12.38	

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Fund 590 SEWER FUND					
Dept 536 WATER OR SEWER SYSTEMS					
590-536-644.001	2000-SEW USG PL	CAPITAL TITLE	UB REFUND FOR 140 MASON FINAL WATER/SEW	3.23	
590-536-644.005	2005-SEW USG.CM	CAPITAL TITLE	UB REFUND FOR 140 MASON FINAL WATER/SEW	1.18	
590-536-730.000	POSTAGE	HOWELL POSTMASTER	POSTAGE FOR UB	125.00	
590-536-730.000	POSTAGE	HOWELL POSTMASTER	FIRST CLASS PRESORT	120.00	94409
590-536-740.000	OPERATING SUPPLIES	FERGUSON WATERWORKS #3386	MISS DIG PAINT/FLAGS & WATER REPAIR CLF	177.40	
590-536-804.000	CONTRACTUAL SERVICES	VERIZON WIRELESS	CELLULAR COMMUNICATIONS	200.05	
590-536-920.004	511 WARBLER WAY LIFT STATION	DTE ENERGY	CITY UTILITIES	1,984.98	94498
590-536-970.001	WATER METERS	FERGUSON WATERWORKS #3386	AMR EQUIPMENT	6.90	
590-536-970.010	CAPITAL OUTLAY / LIFT STATION	R S TECHNICAL SERVICES INC	TELEMETRY @ LIFT STATIONS	20,890.00	
Total For Dept 536 WATER OR SEWER SYSTEMS				23,546.33	
Dept 537 INDUSTRIAL PRETREATMENT					
590-537-801.000	PROFESSIONAL SERVICES	PARAGON LABORATORIES, INC.	WET TESTING	1,828.00	
Total For Dept 537 INDUSTRIAL PRETREATMENT				1,828.00	
Dept 564 TREATMENT PLANT					
590-564-727.000	OFFICE SUPPLIES	OFFICE DEPOT	DPW & WWTP OFFICE SUPPLIES	89.56	
590-564-727.000	OFFICE SUPPLIES	STAPLES	WWTP OFFICE SUPPLIES	119.68	
590-564-727.000	OFFICE SUPPLIES	USA BLUEBOOK	SD CARD READER	56.62	
590-564-740.000	OPERATING SUPPLIES	STAPLES	CREDIT MEMO REF# 93457	(77.99)	
590-564-740.019	OPER SUPP/SMALL EQUIPMENT	BYRUM ACE HARDWARE	GARAGE TOOLS, HAMMERS	40.57	
590-564-741.002	UNIFORMS/CLEANING/ RENTAL	CINTAS	UNIFORMS	52.64	
590-564-801.000	PROFESSIONAL SERVICES	DAVIS & DAVIS LAW OFFICES,	PROFESSIONAL SERVICES	2,030.00	
590-564-801.000	PROFESSIONAL SERVICES	WATER TECH	FECAL ANALYSIS WW LAB	180.00	
590-564-804.013	CONTRACT SERV - SLUDGE HAULING	ADVANCED DISPOSAL	SLUDGE HAULING	6,028.90	
590-564-840.000	DUES & MEMBERSHIPS	STATE OF MICHIGAN - EGLE	LICENSE RENEWAL FEE: DAN ILES	95.00	
590-564-850.000	COMMUNICATIONS - TELEPHONES	VERIZON WIRELESS	CELLULAR COMMUNICATIONS	90.66	
590-564-920.000	UTILITIES - ELECTRICITY	DTE ENERGY	1191 PINCKNEY	10,692.96	94494
590-564-930.007	REPAIR & MAINT - PLANT	HACH COMPANY	CABLE FOR HACH SAMPLER	233.22	
590-564-930.007	REPAIR & MAINT - PLANT	LOWE'S HOME CENTERS INC	COLD STORAGE INSULATION	217.91	
590-564-975.000	BUILDINGS /BLDG IMPROVEMENTS	MIDWEST ENVIRO SOLUTIONS	COVID19 SANITIZING DEC 2020	687.50	94486
Total For Dept 564 TREATMENT PLANT				20,537.23	
Total For Fund 590 SEWER FUND				45,911.56	
Fund 591 WATER FUND					
Dept 290 GENERAL SERVICE ADMINISTRATION					
591-290-730.000	POSTAGE	HOWELL POSTMASTER	POSTAGE FOR UB	125.00	
591-290-730.000	POSTAGE	HOWELL POSTMASTER	FIRST CLASS PRESORT	120.00	94409
Total For Dept 290 GENERAL SERVICE ADMINISTRATION				245.00	
Dept 536 WATER OR SEWER SYSTEMS					
591-536-643.000	1205-5/8 W RTS	CAPITAL TITLE	UB REFUND FOR 140 MASON FINAL WATER/SEW	21.12	
591-536-643.000	1205-5/8 W RTS	REPUTATION FIRST TITLE AGE	UB REFUND FOR 521 E GRAND RIVER FINAL W	10.38	
591-536-775.000	MAINTENANCE SUPPLIES	FERGUSON WATERWORKS #3386	MISS DIG PAINT/FLAGS & WATER REPAIR CLF	890.31	
591-536-970.001	WATER METERS	FERGUSON WATERWORKS #3386	AMR EQUIPMENT	6.90	
591-536-970.001	WATER METERS	FERGUSON WATERWORKS #3386	METERS WARD 2 CHANGE-OUT	21,448.00	
591-536-970.001	WATER METERS	THE HOME DEPOT	500FT METER WIRE	75.74	
591-536-970.001	WATER METERS	FERGUSON WATERWORKS #3386	2" MACH10 NEPTUNE WATER METER	771.39	94412
Total For Dept 536 WATER OR SEWER SYSTEMS				23,223.84	
Dept 564 TREATMENT PLANT					
591-564-727.000	OFFICE SUPPLIES	IMAGE ONE	CONTRACTUAL PRINTING/SERVICE DEC 2020	44.03	

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GL Number	Invoice Line Desc	Vendor	Invoice Description	Amount	Check #
Fund 591 WATER FUND					
Dept 564 TREATMENT PLANT					
591-564-727.000	OFFICE SUPPLIES	OFFICE DEPOT	WTP OFFICE SUPPLIES/MAINT. SUPPLIES	33.99	
591-564-740.004	OPERATING SUPPLIES / TOOLS	GRAINGER	DEHUMIDIFIER AIR FILTERS	25.80	
591-564-741.002	UNIFORMS/CLEANING/ RENTAL	CINTAS	UNIFORMS	38.83	
591-564-741.002	UNIFORMS/CLEANING/ RENTAL	CINTAS	UNIFORMS	38.83	
591-564-775.000	MAINTENANCE SUPPLIES	GRAINGER	MAINT. SUPPLIES	16.26	
591-564-775.000	MAINTENANCE SUPPLIES	OFFICE DEPOT	WTP OFFICE SUPPLIES/MAINT. SUPPLIES	51.88	
591-564-775.000	MAINTENANCE SUPPLIES	THE HOME DEPOT	GLOVES,PAINT,MISC. MAINT. ITEMS	119.41	
591-564-775.003	LABORATORY SUPPLIES	GRAINGER	BRUSHES FOR LAB	4.16	
591-564-775.003	LABORATORY SUPPLIES	THOMAS SCIENTIFIC	VOLUMETRIC FLASKS LAB	171.23	
591-564-775.003	LABORATORY SUPPLIES	THOMAS SCIENTIFIC	PH PROBE	464.61	
591-564-775.003	LABORATORY SUPPLIES	USA BLUEBOOK	LAB SUPPLIES	36.50	
591-564-775.003	LABORATORY SUPPLIES	USA BLUEBOOK	LAB CHEMS & SUPPLIES	424.16	
591-564-775.003	LABORATORY SUPPLIES	USA BLUEBOOK	LAB CHEMICALS	91.63	
591-564-775.003	LABORATORY SUPPLIES	USA BLUEBOOK	SHIPPING REFUND: INV# 457488	(10.99)	94482
591-564-775.004	CHEMICALS	DUBOIS CHEMICALS INC	PLANT CHEMICALS-POLYMER	770.18	
591-564-775.004	CHEMICALS	HAVILAND	PLANT CHEMICALS:CHLORINE	420.00	
591-564-775.004	CHEMICALS	MATHESON TRI-GAS INC	PLANT CHEMS. FOR ONLINE CHLORINE ANALYZ	123.50	
591-564-775.004	CHEMICALS	NALCO COMPANY	PLANT CHEMICAL: LIME SLURRY ADDITIVE	889.84	
591-564-775.004	CHEMICALS	UNIVAR USA INC	PLANT CHEMICALS	1,007.00	
591-564-804.000	CONTRACTUAL SERVICES	ADVANCED ANALYTICAL SOLUTIONS	LAB TESTING FOR CERTIFICATION	476.00	
591-564-804.000	CONTRACTUAL SERVICES	NALCO WATER PRETREATMENT SERVICES	QUARTERLY TANK RENTAL	103.50	
591-564-804.000	CONTRACTUAL SERVICES	THE UPS STORE	SHIPPING FOR DEIONIZED WATER FOR REQ. T	11.37	
591-564-850.000	COMMUNICATIONS - TELEPHONES	VERIZON WIRELESS	CELLULAR COMMUNICATIONS	50.64	
591-564-920.000	148 MARION	DTE ENERGY	CITY UTILITIES	5,095.46	94498
591-564-920.005	3255 NORTON RD WELL # 5	DTE ENERGY	CITY UTILITIES	5,392.37	94492
591-564-920.005	601 HENRY ST WELL #7	DTE ENERGY	CITY UTILITIES	685.56	94498
591-564-920.005	3145 NORTON RD WELL #4	DTE ENERGY	CITY UTILITIES	1,858.31	94501
591-564-930.008	REPAIR & MAINT - PUMP STATION	MOUSER ELECTRONICS INC	CAPACITORS FOR WELL FLOW METER BOARDS	16.45	
591-564-930.009	REPAIR & MAINT - EQUIPMENT	R S TECHNICAL SERVICES INC	SULFURIC ACID PUMP-FEED HOSE/TUBE	68.90	
591-564-970.000	CAPITAL OUTLAY / EQUIPMENT	ADVANTAGE MARKETING	REPL. DEHUMIDIFIER	1,772.99	
591-564-970.000	CAPITAL OUTLAY / EQUIPMENT	HUBBELL ROTH & CLARK	DWRF #7462-01	99,337.23	
Total For Dept 564 TREATMENT PLANT				119,629.63	
Total For Fund 591 WATER FUND				143,098.47	

Fund 640 EQUIPMENT POOL FUND					
Dept 441 PUBLIC SERVICE DEPARTMENT					
640-441-741.002	UNIFORMS/CLEANING/ RENTAL	CINTAS	UNIFORMS	8.38	
640-441-741.002	UNIFORMS/CLEANING/ RENTAL	CINTAS	UNIFORMS, FLOOR MATS, CLEANING SUPPLIES	8.38	
640-441-751.000	GASOLINE & DIESEL FUEL	CORRIGAN OIL COMPANY, NO. 1	DPW FUEL	4,065.01	
640-441-751.000	GASOLINE & DIESEL FUEL	CORRIGAN OIL COMPANY, NO. 1	CREDIT MEMO:7/23/19 & 9/26/19	(95.79)	
640-441-751.000	GASOLINE & DIESEL FUEL	CORRIGAN OIL COMPANY, NO. 1	CEMETERY FUEL	703.04	
640-441-775.000	MAINTENANCE SUPPLIES	A & L PARTS PLUS	REPAIR LIGHTS & HYDRAULIC LINE: UNIT 28	100.94	
640-441-775.000	MAINTENANCE SUPPLIES	A & L PARTS PLUS	REPAIR HYDRAULIC LINE: UNIT 39	71.90	
640-441-775.000	MAINTENANCE SUPPLIES	A & L PARTS PLUS	FUSE & WIRE CONNECTORS- GARAGE STOCK	19.03	
640-441-775.000	MAINTENANCE SUPPLIES	D & K TRUCK COMPANY	REPL. PARTS- FENDER BRACKETS	336.92	
640-441-775.000	MAINTENANCE SUPPLIES	O'REILLY	NEW BATTERY FOR UNIT #313	129.59	94419
640-441-775.000	MAINTENANCE SUPPLIES	O'REILLY	OIL FOR GARAGE STOCK	67.98	94419
640-441-775.000	MAINTENANCE SUPPLIES	O'REILLY	AIR & OIL FILTERS FOR GARAGE STOCK	139.11	94419
640-441-775.000	MAINTENANCE SUPPLIES	O'REILLY	GARAGE STOCK SUPPLIES	217.75	94419
640-441-775.000	MAINTENANCE SUPPLIES	O'REILLY	OIL FILTERS FOR GARAGE STOCK	37.16	94419
640-441-775.002	MAINTENANCE SUPPLIES - TIRES	SPARTAN TIRE & SERVICE CENTER	STOCK TIRES	622.00	94420
640-441-920.000	148 MARION	DTE ENERGY	CITY UTILITIES	277.50	94498

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GL Number	Invoice Line Desc	Vendor	Invoice Description	Amount	Check #
Fund 640 EQUIPMENT POOL FUND					
Dept 441 PUBLIC SERVICE DEPARTMENT					
640-441-930.006	REPAIR & MAINT. VEHICLES	THE SOAPY BUCKET CAR WASH P. DEPT	CAR WASH: MONTHLY MBRSHF FEE DE	431.88	
640-441-930.006	REPAIR & MAINT. VEHICLES	BELL EQUIPMENT COMPANY	REPL. PART FOR LEAF LOADER	1,648.04	94415
640-441-930.006	REPAIR & MAINT. VEHICLES	SPARTAN TIRE & SERVICE CENT	TIRE REPAIRS	57.98	94420
640-441-930.006	REPAIR & MAINT. VEHICLES	SPARTAN TIRE & SERVICE CEN	STOCK TIRES & LABOR	92.00	94420
640-441-930.006	REPAIR & MAINT. VEHICLES	SPARTAN TIRE & SERVICE CENT	TIRE REPAIRS	40.00	94420
Total For Dept 441 PUBLIC SERVICE DEPARTMENT				8,978.80	
Total For Fund 640 EQUIPMENT POOL FUND				8,978.80	
Fund 641 DEPARTMENT PUBLIC SERVICES					
Dept 441 PUBLIC SERVICE DEPARTMENT					
641-441-727.000	OFFICE SUPPLIES	IMAGE ONE	CONTRACTUAL PRINTING/SERVICE DEC 2020	52.50	
641-441-727.000	OFFICE SUPPLIES	OFFICE DEPOT	DPW & WWTP OFFICE SUPPLIES	22.04	
641-441-727.000	OFFICE SUPPLIES	STAPLES	DPW OFFICE SUPPLIES	24.34	
641-441-727.000	OFFICE SUPPLIES	STAPLES	DPW OFFICE SUPPLIES	6.99	
641-441-727.000	OFFICE SUPPLIES	STAPLES	DPW OFFICE SUPPLIES	9.98	
641-441-727.000	OFFICE SUPPLIES	STAPLES	DPW OFFICE SUPPLIES	58.94	
641-441-741.002	UNIFORMS/CLEANING/ RENTAL	CINTAS	UNIFORMS	104.40	
641-441-741.002	UNIFORMS/CLEANING/ RENTAL	CINTAS	UNIFORMS, FLOOR MATS, CLEANING SUPPLIES	213.76	
641-441-775.000	MAINTENANCE SUPPLIES	PARKER'S PROPANE	PROPANE TANK REFILL- DPW	24.91	
641-441-801.000	PROFESSIONAL SERVICES	TESSERA - CREATIVE STUDIOS	EMPLOYMENT BROCHURE	160.00	
641-441-840.000	DUES & MEMBERSHIPS	BLUE TARP CREDIT SERVICES	NORTHERN TOOL ADV. ANNUAL MBRSHF 2021	39.99	
641-441-850.000	COMMUNICATIONS - TELEPHONES	VERIZON WIRELESS	CELLULAR COMMUNICATIONS	222.50	
641-441-920.000	148 MARION	DTE ENERGY	CITY UTILITIES	222.00	94498
641-441-931.000	BUILDING MAINTENANCE	MIDWEST ENVIRO SOLUTIONS	COVID19 SANITIZING DEC 2020	687.50	94486
Total For Dept 441 PUBLIC SERVICE DEPARTMENT				1,849.85	
Total For Fund 641 DEPARTMENT PUBLIC SERVICES				1,849.85	

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Fund Totals:

Fund 101 GENERAL FUND	344,373.02
Fund 202 MAJOR STREET FUND	12,528.88
Fund 203 LOCAL STREET FUND	5,284.65
Fund 226 RUBBISH & GARBAGE	1,236.88
Fund 590 SEWER FUND	45,911.56
Fund 591 WATER FUND	143,098.47
Fund 640 EQUIPMENT POOL	8,978.80
Fund 641 DEPARTMENT PUBLI	1,849.85

Total For All Funds:	<u>563,262.11</u>
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