

**Banking Services (1 yr. with 2 additional years option)**

**10/30/2012**

**2:00 p.m.**

	<b>Cumberland County Bank</b>	<b>U.S. Bank*</b>	<b>Regions</b>	<b>First National Bank of TN</b>
Interest Rate for deposited funds	90% low fed rate, floor of .50%	No "compensating balance"	Fed Funds	No Bid
Same day credit for deposits	No charge	No charge	\$ 0.10 Regions \$ 0.12 in-transit	No Bid No Bid
Detailed, itemized monthly statement	No charge	No charge	No charge	No Bid
Canceled checks by document image	No charge	No charge	No charge	No Bid
Bank generated debit/credit items forwarded next day	No charge	No charge	No charge	No Bid
Returned checks forwarded daily	No charge	No charge	\$ 8.00	No Bid
Ten lock bags with keys	No charge	No charge	No charge	No Bid
"Void after 90 days" on checks and not honored	No charge	No charge	No charge	No Bid
Deposit slips in duplicate form	No charge	No charge	No charge	No Bid
Incoming/outgoing wire transfers daily	No charge	No charge	\$ 10.00	No Bid
Electronic payments for federal taxes and monthly wires	No charge	No charge	\$ 0.14	No Bid

	<b>Cumberland County Bank</b>	<b>U.S. Bank*</b>	<b>Regions</b>	<b>First National Bank of TN</b>
Accept electronic payments and provide confirmation on each	No charge	No charge	\$ 30.00 per billing cycle	No Bid
Stop payment services	No charge	No charge	\$ 12.00	No Bid
Research items w/l 40 hours	No charge	No charge	No charge	No Bid
Night deposits	No charge	No charge	No charge	No Bid
Direct deposit of bi-weekly payroll checks to any bank	No charge	No charge	\$ 0.14 per bi-weekly transaction	No Bid
Member of Bank Collateral Pool	No - will pledge US government securities	Yes	Yes	No Bid
Monthly account maintenance charge	No charge	No charge	\$ 20.00 \$ 0.19 per check written	No Bid
Any additional charges	None	None	attached rate sheet	No Bid

\*U.S. Bank offers the following additional incentives:

Earnings Credit Bonus of \$1,400 to assist in any implementation and/or fees of all new services

New Service Bonus of \$300 to assist with the cost of implementation or assist with the monthly cost of any added new services in the first two years

1-year fixed price contract with the option to extend for two years

No fees for all required services via a compensating balance and earnings credit solution