

# EXHIBIT A

## Pricing data for RFP 2019-062 US BANK

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# Fee Schedule 7A1.1

please insert per unit fees in column P

## Service Description

Service Description	Total Annual Volume	Per Unit Fee	Total Annual Cost
Account Maintenance	120	5.000 \$	600.00
ACH Credits	7,937	0.050 \$	396.85
ACH Credits Originated	31,691	0.030 \$	950.73
ACH Debits	1,265	0.050 \$	63.25
ACH Debits Originated	91,596	0.030 \$	2,747.88
ACH Detail Reversal	4	32.000 \$	128.00
ACH Filter	24	10.000 \$	240.00
ACH Maintenance	24	25.000 \$	600.00
ACH Module	12	10.000 \$	120.00
ACH NOC Per Item	90	2.000 \$	180.00
ACH Pmt - Dual Appr	139	0.000 \$	-
ACH Return Items	12	3.000 \$	36.00
ACH Transaction Block	96	5.000 \$	480.00
ARP CD ROM - Per CD	48	5.000 \$	240.00
ARP File Transmission (Monthly)	48	5.000 \$	240.00
ARP Image Per Item	11,453	0.010 \$	114.53
ARP Manual Entry Per Item	613	0.030 \$	18.39
ARP Return Item	1	25.000 \$	25.00
ARP Void - Cancel Item	72	0.250 \$	18.00
Cash Vault Summary Report by Email	12	50.000 \$	600.00
Checks/Debits Posted	142,762	0.080 \$	11,420.96
Credits	19	0.200 \$	3.80
Curr Deposited Branch - Per \$100	5,194	0.100 \$	519.40
Curr Deposited Vault - Per \$100	28,422	0.085 \$	2,415.87
Dep Handlg Vault - Per Deposit	10	1.000 \$	10.00
Dep Handlg Branch - Per Deposit	253	1.000 \$	253.00
Deposit Adjustments	21	8.250 \$	173.25
Deposit Assessment (per \$1,000)	96	0.129 \$	12.38
Deposits/Credits Posted	2,464	0.200 \$	492.80
Electronic Mbox Rem Items	85,370	0.060 \$	5,122.20
Incoming Wire Transfers w phone notify	20	5.000 \$	100.00
Internal Transfers	80	2.000 \$	160.00
Lockbox OL Intraday Dec Maintenance	12	100.000 \$	1,200.00
Lockbox Cash Trans Handling Fee	2	9.000 \$	18.00
Lockbox Data Capture	372,660	0.012 \$	4,471.92
Lockbox Data Img File Trans Maintenance	12	175.000 \$	2,100.00
Lockbox Data Img File Trans Per Rec	90,519	0.030 \$	2,715.57
Lockbox Deposit	252	0.900 \$	226.80
Lockbox Document Capture - Per Image	125,409	0.060 \$	7,524.54
Lockbox Image Online Archive 7 yr B & W	210,617	0.030 \$	6,318.51
Lockbox Image Online Maintenance	12	90.000 \$	1,080.00
Lockbox Monthly Maintenance	12	125.000 \$	1,500.00
Lockbox PO Box Rent	1	at cost	-
Lockbox Unprocessable - Corr Only	97	0.280 \$	27.16
Online Account Transfers	138	0.000 \$	-
Online Entry Stop Pay Charges	12	10.000 \$	120.00
Online Entry Stop Pay Charges 30 M	73	5.000 \$	365.00
Online Info Rpt Current Day Detail	9,652	0.020 \$	193.04
Online Info Rpt Prior Detail	22,184	0.020 \$	443.68
Online Monthly Bank Statement	108	0.000 \$	-
Online Monthly Maintenance	12	10.000 \$	120.00
Online Transfer Module Maintenance	12	0.000 \$	-
Outbound Dom Wire Transfers-Non-Repetitive by phone	56	5.000 \$	280.00
Outbound Dom Wire Transfers-Repetitive by phone	49	5.000 \$	245.00
Paper Transaction Block	48	5.000 \$	240.00
Pos Pay Maint-With Full Recon	36	35.000 \$	1,260.00
Pos Pay with No-Recon	12	25.000 \$	300.00
Positive Pay Exception	267	1.000 \$	267.00
Positive Pay Per Item	8,814	0.030 \$	264.42
Previous Day Reporting Transaction Detail	108	10.000 \$	1,080.00
Repo Account Maintenance	24	n/a	-
Report Mark to Market Pricing	4	n/a	-
Retail Lbx CD	12	5.000 \$	60.00
Retail Lbx Checks Only	7,009	0.350 \$	2,453.15

\*total volume would be  
 \* 10,500

COMPANY NAME

Exhibit 1A - Required Treasury Services Pricing

DATE RFP ISSUED

Service Description			
Retail Lbx Highspd Matched Sgl OCR	50,023	0.200 \$	10,004.60
Retail Lbx Highspd Unmatched Sgl OCR	4,878	0.200 \$	975.60
Retail Lbx Lowspd Matched Sgl OCR CD	19,723	0.200 \$	3,944.60
Retail Lbx Lowspd Unmatched Sgl OCRBAAR CD	2,153	0.200 \$	430.60
Retail Lbx Multiple Items OCR Bar Code	10,178	0.200 \$	2,035.60

COMPANY NAME  
 Exhibit 1A - Required Treasury Services Pricing  
 DATE RFP ISSUED

Service Description			
Retail Lbx Unprocessables	2	0.280 \$	0.56
Return Item	169	2.000 \$	338.00
Return Item-ReClear	210	2.000 \$	420.00
Reverse Positive Pay Maintenance	12	50.000 \$	600.00
Reverse Positive Pay per Item	958	0.030 \$	28.74
Safekeeping	12	20.000 \$	240.00
Stop Payment Charges	9	5.000 \$	45.00
Zero Balance Disbursement	12	10.000 \$	120.00
Additional Fees Not Listed (Please Provide Detail)		\$	-
Additional Fee		\$	-

Please see attached account proforma for full listing of all services

### Total Fee Schedule 7A1.1

\$	82,539.38
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Less Earnings Credit of 2.15% to offset fees (annualized)			
Less Interest Paid on Balances @ 1.85%			
Net Service Charges			
Interest Earned on Interest Bearing Accounts			
(less) Net Service Charge			
<b>Interest Earnings Less Service Charge</b>			<b>\$ 143,210.62</b>

Target Balance			
\$ 10,500,000.00	Less	\$	225,750.00
	Less	\$	194,250.00
		\$	(51,039.38)
		\$	194,250.00
		\$	(51,039.38)
		\$	143,210.62

COMPAN - WAME  
 Exhibit 3A - Required Interest Bearing Accounts  
 DATE RFP ISSUED

Description	Average Collected Balance	Interest Rate Applied	Estimated Monthly Interest Paid	Estimated Annual Interest Paid	Rate Indicator Utilized
<b>Interest Bearing Accounts*</b>					
Trustee Account	\$ 6,000,000.00	8.5%	\$ 9,123.39	\$ 109,479.45	Target Fed Funds less 65 basis point
Investment Settlement Account	\$ 2,000,000.00	3.5%	\$ 3,041.10	\$ 36,493.15	Target Fed Funds less 65 basis point
Municipal Court JIS	\$ 100,000.00	3.5%	\$ 152.05	\$ 1,824.66	Target Fed Funds less 65 basis point
Work Comp Account	\$ 50,000.00	3.5%	\$ 76.03	\$ 912.33	Target Fed Funds less 65 basis point
Parks & Rec Refund Account	\$ 10,000.00	3.5%	\$ 15.21	\$ 182.47	Target Fed Funds less 65 basis point
Water/Sewer Refund Account	\$ 10,000.00	3.5%	\$ 15.21	\$ 182.47	Target Fed Funds less 65 basis point
EMS Receipts	\$ 25,000.00	3.5%	\$ 38.01	\$ 456.16	Target Fed Funds less 65 basis point
<b>Total Estimated Interest Paid</b>			\$ 12,316.44	\$ 147,797.26	

\*based on a 30 day month

**COMPANY NAME**  
**Exhibit B - Optional Treasury Services Pricing**  
**DATE RFP ISSUED**

Service Description	Monthly Volume	Monthly Fee (If Applicable)	Per Unit Fee (If Applicable)	Total Monthly Fee	Annual Fee
<b>Operating Account - Optional Services</b>					
Remote Deposit Maintenance	1	\$ 60.00	\$ 60.00	\$ 60.00	\$ 720.00
Remote Deposit Per Item Fee		\$ 75.00	\$ 75.00	\$ 75.00	\$ 900.00
Remote Deposit Equipment Fee*			\$ 325.00		
ACH Origination Maintenance	1	\$ 25.00	\$ 25.00	\$ 25.00	\$ 300.00
ACH Origination per File			\$ 5.00		
ACH Origination per Item			\$ 0.03		
Wire Transfer Email Advises					
Payee Positive Pay Maintenance	1	\$ 25.00	\$ 25.00	\$ 25.00	\$ 300.00
Payee Positive Pay Per Item Fee			\$ 0.03		
Payee Positive Pay Alerts					
ACH Positive Pay Maintenance	1	\$ 10.00	\$ 10.00	\$ 10.00	\$ 120.00
ACH Debit Filter	1	\$ 10.00	\$ 10.00	\$ 10.00	\$ 120.00
ACH Positive Pay Alerts					
Electronic Paid Items File		\$ 15.00	\$ 15.00	\$ 15.00	\$ 180.00
Disbursement Imaging CD ROM Production	1		\$ 5.00	\$ 5.00	\$ 60.00
Other Fees Not Listed					
<b>Total Operating Account - Optional Services Fees</b>				<b>\$ 165.00</b>	<b>\$ 1,980.00</b>

Please see attached account proforma for full list of potential service fees

**Please add additional lines as applicable to show full cost of services**

Remote Deposit Services - Deposit Credit	1	\$ 0.75		\$ 0.75	\$ 9.00
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\*additional Remote Deposit Equipment options:

RDM EC7500 Single Item Scanner	\$ 325.00
Epson CaptureOne x60 Scanner	\$ 825.00
Epson CaptureOne x90 Scanner	\$ 950.00
RDM EC9611 SF Network Scanner	\$ 425.00
RFP EC9603i 30 Network Scanner	\$ 700.00
Panini Vision X 50 Scanner	\$ 825.00
Panini Vision X 100 Scanner	\$ 950.00
1 year extended warranty on equipment	\$ 150.00
2 year extended warranty on equipment	\$ 250.00
3 year extended warranty on equipment	\$ 350.00

## Schedule A

### CITY OF LEE'S SUMMIT

<b>Visa/Mastercard/Discover Fees</b>	
Interchange Card Level	PASS THROUGH
Card Brand Members' Dues and Assessments	PASS THROUGH
<b>Other Fees</b>	
VISA/Mastercard/American Express/Discover Transaction Fee	\$0.12 per transaction
VISA/Mastercard/American Express/Discover Processing Rate	0.00% per transaction
Online (PIN) Debit Fee	Network Interchange/Switch Fees
Voice Authorization Fee	\$0.85/per authorization
Chargeback/Return NSF Item Fees	\$15.00/\$15.00
Paper Statement fees, if desired	\$10.00/monthly
PCI Monthly Fee (Card Data Financial Reimbursement) *	\$10.00 per MID
PCI Non Compliance Fee**	\$59.95 monthly
SafeT SMB***	\$25.00 monthly
SafeT Solo****	\$25.00 monthly
<b>Equipment EMV/NFC Terminals-Peripherals</b>	
VeriFone Vx520 Terminal-Printer****	\$395.00 purchase
VeriFone Vx820 Pin Pad*****	\$225.00 purchase
Poynt Terminal-Printer (WiFi)	\$800.00 purchase
Poynt 5 Terminal	\$650.00 Purchase
Poynt 3G Terminal	\$900.00 purchase
SIM Card 250MB	\$20.00 per device
Wireless Monthly Fee	\$19.99 per device
Poynt P2PE Monthly Fee***	\$25.00 per device
Poynt Accessories Available	Varies
<b>Equipment Options-Software</b>	
Converge License Fee, Mobile/Terminal/Web (Unlimited MIDs/Users), one-time	\$800.00purchase + \$10.00 monthly
Converge Ingenico iSC250 EMV-NFC Reader, Signature Capture PIN Pad	\$495.00 purchase
Converge Ingenico ICMP EMV-NFC Reader (Virtual Terminal) w/ Pin Pad	\$175.00 purchase
Epson ReadyPrint T20 Printer	\$225.00 purchase
RDM-7111f, Check Imager	\$495.00 purchase
<b>Equipment Options-Mobile</b>	
Converge ICMP EMV-NFC Reader w/ PIN Pad	\$175.00 purchase
Converge Ingenico RP457C EMV Card Reader	\$95.00 purchase
Star SM-220i Bluetooth Printer	\$350.00 purchase
Star SM-300 Bluetooth Printer	\$400.00 purchase
<b>Reporting Tool Options</b>	
Web reporting tool (Payment Insider)	FREE
Web Reporting Tool (MC Premium 1-5 Users)	\$20.00/monthly

American Express, Discover, Mastercard and Visa Interchange, and Assessments, pricing are dependent upon interchange and other fees imposed on all Card Brand Members. Elavon will

## Schedule A

pass through increases or decreases of these fees imposed by the Association members upon written notice.

The Card Brand Members offer over 300+ cards that may be presented for payment; the latest Interchange and Assessment spreadsheet for the each card type is provided in another document.

### Pricing Provisions:

1. Pricing implies that all hardware and software is certified to U.S. Bank's Payment Provider network/ platform (Elavon). If another Payment Provider Network (PPN) is necessary to authorize and settle transactions; we will pass through any additional fees. Fees vary by specific "PPN".
2. U.S. Bank will provide same day credit and next day funds availability for Amex, Discover, Mastercard and Visa transactions provided the settlement is received by 10:00 PM EST, funds are deposited into a U. S. Bank checking account.

### Additional Comments

\*This fee is for Breach Financial Assistance. We will provide monetary coverage up to 20K for forensic/investigation cost associated with breach and/or security fraud.

\*\*This fee is only assessed if the Agencies have not provided its required PCI SAQ (Self-Assessment Questionnaire) within 90 days of MID issuance.

\*\*\*Available on the following devices Ingenico 3500, Ingenico 5000, and the VeriFone Vx520. The Poynt solutions are built with the SafeT application. The SafeT SMB package offers EMV, Encryption, Tokenization, reduced PCI Scope to SAQ P2PE (approximately 10 questions vs 38) and enrollment with our Qualified Security Assessor (OSA) Sysnet,

\*\*\*\* The SafeT Solo package offers EMV, Encryption, Tokenization, and reduced PCI Scope to SAQ P2PE (approximately 10 questions vs 38). In addition Data Breach coverage up to 50K per relationship.

\*\*\*\*\*Elavon supports "service fee" on this model only.



*ICE Data Svcs*

## Fee schedule

### Safekeeping

Account maintenance	\$20.00/month
Deposit into safekeeping	No charge*
Withdrawal from safekeeping	No charge*

### Receipts (based on # of receipts held at any time during the month)

Treasury and agency	\$2.00
Municipal	\$3.00
MBS/CMO	\$5.00
Corporate/other	\$3.25
Withdrawal from safekeeping	\$2.00

### Disbursements

Treasury/agency	No charge
Municipal	No charge
MBS/CMO	\$8.00 (\$4 per principal payment, \$4 per interest payment)
Corporate/other	No charge

\*For transactions purchased or sold through the Money Center

Investment products are:

<b>NOT A DEPOSIT</b>	<b>NOT FDIC-INSURED</b>	<b>NOT GUARANTEED BY THE BANK</b>	<b>MAY LOSE VALUE</b>
<b>NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</b>			

### Securities (DVP/RVP/FREE) Clearance

Federal Reserve	<del>\$40.00</del> <i>waived</i>
DTC eligible (municipals, corporates)	\$40.00
PTC eligible (MBS/CMO)	\$40.00
Physical	\$125.00

### Other Safekeeping Services

Pledges	\$20.00/pledge (add, change or remove)
Security registration	\$25.00/certificate
Audit verification	\$10.00/request
Customer account and market value research	\$50.00/hour (one hour minimum)
Issuance of cashier's check	\$10.00/check
Wire fee	\$15.00/wire

usbank.com



For purposes of Section 15B of the Securities Exchange Act of 1934 (the "Act") (SEC Rule 15Ba1-1 et seq.) (the "Rule"), the Money Center Department within the U.S. Bank Corporate Treasury Division (the "Money Center"): (1) is not recommending and will not recommend an action to you; (2) is not providing and will not provide "advice" to you as defined in the Rule, and any information or communication from the Money Center in respect of your accounts with the Money Center or the Safekeeping Department within the U.S. Bank Corporate Treasury Division (the "Account(s)") or in respect of any securities transaction or potential securities transaction to be executed via the Account(s) is not intended to be and should not be construed as "advice" as defined in the Rule; (3) the Money Center is not acting as an advisor to you and does not owe you any fiduciary duty pursuant to Section 15B of the Act or otherwise with respect to any such Account(s), information, communication, transaction or potential transaction; and (4) subject to FINRA Rules 2111 and 2121, the Money Center is acting for its own interest with respect to the Account(s) and with respect to any securities transactions to be executed via the Account(s). You should discuss any information or material provided to you by the Money Center in connection with trading, investing or other activity in the Account(s) with any and all of your internal or external advisors and experts that you deem appropriate before acting on any such information or material.

Although money market funds seek to preserve the value of your investment, it is possible to lose money by investing in a money market mutual fund. Past performance does not guarantee future results. You may obtain a prospectus for available money market funds which contains more complete information, including investment policy, fees, and expenses from your Money Center Representative. Read the prospectus carefully before you invest. For certain funds, the fund's investment advisor may have elected to waive or absorb all or a portion of fees during a given period. This waiver or absorption would have the effect of increasing a fund's reported yields. Information about any waivers can be found in the fund's prospectus.

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Purchasing Card Financial  
Proposal Presented to

**City of Lee's Summit**

**April 17, 2019**

Darren Trainer  
Central Region Sales Manager



## Financial Proposal

U.S. Bank proposes that the City of Lee's Summit (the City) participate in the U.S. Bank Higher Education and Public Sector Marketing Agreement (HEPS), a competitively bid and awarded program for commercial card services open to higher education clients and public sector clients in the United States.

This program allows for participation by those clients that assume all responsibility and liability for their performance under the terms and conditions of the program. Each such client must be credit qualified on its own and must sign a document developed by U.S. Bank. This requires a five-year term and participants must sign a non-negotiable program member application. This program offers the following rebates and fees based on the projections provided by the City. If these assumptions are inaccurate, U.S. Bank reserves the right to revisit our offer.

U.S. Bank is committed to providing competitive financial incentives to our clients. The following financial proposal details volume and speed of payment rebates. The full financial impact of our commercial card programs is made up of three components:

- Competitive rebate program
- Proven strategies for increasing program volume
- Tools for cutting procurement costs

The savings that can be accrued are significant, often far surpassing the rebate that an organization earns.

### Additional Rebate and Pricing Provisions

The following provisions apply separately to each program in which the organization participates:

- Rebates below \$100.00 will not be paid and will not be carried forward.
- The agreement has a five-year term.
- The minimum annual spend for an organization to qualify for a rebate for a commercial card program is \$500,000.
- File turn day<sup>1</sup> payment performance must be 60 days or better for all products (except corporate card) to be paid any rebate.
- Corporate card file turn day payment performance must be 40 days or better.
- The minimum individual entity average transaction size must be at least \$125 to be paid any rebate.
- Rebates should be paid less credit losses (charge-offs). Fraud losses shall be absorbed by U.S. Bank.
- Rebates shall be paid annually.

### Payables (One Card and Virtual Pay) Performance Rebate

We are pleased to offer participants the opportunity to earn a performance rebate based on net annual standard charge volume<sup>2</sup> and speed of payment. The rebate opportunity has two parts that, while calculated separately, are dependent upon each other. The participant must qualify for both parts to receive a performance rebate. If earned, the sum of the parts will be paid annually.

<sup>1</sup> File Turn Days Payment Performance means the average speed of repayment for each Addendum Year. File Turn Days are the number of days from the day U.S. Bank funds a charge transaction to the day payment for that transaction is posted, inclusive of the beginning and ending days.

<sup>2</sup> Net Annual Standard Charge Volume means all charges set forth on the monthly billing statements furnished for all accounts, less transactions qualifying for annual discount volume, less cash advances, fees, fraudulent charges, chargebacks, and amounts charged-off by U.S. Bank.

## Part 1: Performance Volume Rebate

At the end of each annual rebate period, U.S. Bank will calculate the net annual volume<sup>3</sup> for the participant's entire program and apply the result to the **Part 1** matrix below to determine the qualifying rebate opportunity. To determine which point on the tier to apply to the net annual volume, U.S. Bank will combine all program spend (net annual standard charge volume plus discount interchange rate volume). While discount interchange transactions will be eligible for a separate rebate program, that spend will also count toward determining the volume rebate tier. For a volume rebate to be calculated the net annual standard charge volume must be \$500,000 or greater.

**Volume Rebate**

Annual Volume (US\$)	Rate	Annual Volume (US\$)	Rate
500,000	1.000%	35,000,000	1.880%
1,000,000	1.050%	40,000,000	1.930%
2,000,000	1.370%	45,000,000	1.980%
3,000,000	1.470%	50,000,000	2.030%
4,000,000	1.500%	75,000,000	2.055%
5,000,000	1.580%	100,000,000	2.130%
6,000,000	1.590%	125,000,000	2.135%
7,000,000	1.600%	150,000,000	2.160%
8,000,000	1.610%	175,000,000	2.175%
9,000,000	1.620%	200,000,000	2.180%
10,000,000	1.630%	250,000,000	2.185%
15,000,000	1.680%	300,000,000	2.190%
20,000,000	1.730%	350,000,000	2.205%
25,000,000	1.780%	400,000,000	2.210%
30,000,000	1.830%	500,000,000	2.215%

## Part 2: Speed of Payment Rebate

At the end of each annual rebate period, U.S. Bank will calculate the average speed of payment (file turn) performance for the participant's entire program. The result will be applied to the **Part 2** matrix below and the qualifying rebate opportunity will be determined.

**Speed of Payment Rebate**

File Turn Days	Rate	File Turn Days	Rate	File Turn Days	Rate	File Turn Days	Rate
60	-0.160%	45	0.000%	30	0.075%	15	0.150%
59	-0.140%	44	0.005%	29	0.080%	14	0.155%
58	-0.130%	43	0.010%	28	0.085%	13	0.160%
57	-0.120%	42	0.015%	27	0.090%	12	0.165%
56	-0.110%	41	0.020%	26	0.095%	11	0.170%
55	-0.100%	40	0.025%	25	0.100%	10	0.175%
54	-0.090%	39	0.030%	24	0.105%	9	0.180%
53	-0.080%	38	0.035%	23	0.110%	8	0.185%
52	-0.070%	37	0.040%	22	0.115%	7	0.190%
51	-0.060%	36	0.045%	21	0.120%	6	0.195%
50	-0.050%	35	0.050%	20	0.125%	5	0.200%
49	-0.040%	34	0.055%	19	0.130%	4	0.205%
48	-0.030%	33	0.060%	18	0.135%	3	0.210%
47	-0.020%	32	0.065%	17	0.140%	2	0.215%
46	-0.010%	31	0.070%	16	0.145%	1	0.220%
						0	0.225%

File Turn Days must be 60 or less

Credit Losses deducted from Rebate

Fraud Losses absorbed by U.S. Bank

Rebate payment: Annual

<sup>3</sup> Net Annual Volume means the sum of Net Annual Standard Charge Volume and Annual Discount Volume.

## Sample Rebate Calculation (Parts 1 and 2)

An annual rebate scenario can be calculated using the following performance dynamics:

- \$13 million overall annual charge volume
  - This determines the point on the annual volume tier to apply to the net annual volume
- \$9.1 million net annual standard charge volume (less annual discount volume)
  - This is the actual charge volume that will earn rebate under this annual volume rebate
- 15 file turn days payment performance

In this example, the **Part 1** rebate opportunity would be 1.630%. This opportunity can be increased for each single-day improvement in portfolio speed of payment performance (see **Part 2** matrix). For example, if your payment performance is calculated at 15 file turn days, the combined opportunity would remain **1.645%** (1.630% + 0.015%).

In this example, the combined potential of the one card and Virtual Pay performance rebate is **\$149,645** annually (1.645% × \$9,100,000), or **\$748,475** over the five-year term.

## Payables Annual Discount Volume Program

We recognize that increased commercial card usage is important to your overall procure-to-pay strategy and that program expansion, cost efficiency and expense control are critical components in streamlining your procurement and spending processes. We continue to embrace commercial card expansion initiatives including reduced interchange programs for our clients' strategic suppliers, which targets large ticket and other annual discount volume commercial card transactions. Through these annual discount volume initiatives, we help enable many suppliers to expand their acceptance of commercial cards. These programs allow our clients to eliminate many administrative processes with their preferred suppliers, saving our clients time and money while capturing data on both their small and large dollar purchases by using their U.S. Bank commercial cards.

We are pleased to offer the City the following rebate on your discount interchange transactions:

Annual Volume (US\$)	Rate
0 - 9,999,999	0.750%
10,000,000	1.050%

*File Turn Days must be 60 or less  
Credit Losses deducted from Rebate  
Fraud Losses absorbed by U.S. Bank  
Rebate payment: Annual*

File Turn Days	Rate	File Turn Days	Rate	File Turn Days	Rate	File Turn Days	Rate
60	-0.150%	45	0.000%	30	0.075%	15	0.150%
59	-0.140%	44	0.005%	29	0.080%	14	0.155%
58	-0.130%	43	0.010%	28	0.085%	13	0.160%
57	-0.120%	42	0.015%	27	0.090%	12	0.165%
56	-0.110%	41	0.020%	26	0.095%	11	0.170%
55	-0.100%	40	0.025%	25	0.100%	10	0.175%
54	-0.090%	39	0.030%	24	0.105%	9	0.180%
53	-0.080%	38	0.035%	23	0.110%	8	0.185%
52	-0.070%	37	0.040%	22	0.115%	7	0.190%
51	-0.060%	36	0.045%	21	0.120%	6	0.195%
50	-0.050%	35	0.050%	20	0.125%	5	0.200%
49	-0.040%	34	0.055%	19	0.130%	4	0.205%
48	-0.030%	33	0.060%	18	0.135%	3	0.210%
47	-0.020%	32	0.065%	17	0.140%	2	0.215%
46	-0.010%	31	0.070%	16	0.145%	1	0.220%
						0	0.225%

*File Turn Days must be 60 or less  
Credit Losses deducted from Rebate  
Fraud Losses absorbed by U.S. Bank  
Rebate payment: Annual*

### Sample Rebate Calculation (Parts 1 and 2)

A rebate scenario can be calculated using the following performance dynamics:

- \$3.9 million discount interchange volume
- 15 file turn days speed of payment

In this example, the **Part 1** opportunity would be 0.750%. This opportunity can be increased for each single-day improvement in portfolio speed of payment performance (see **Part 2** matrix). For example, if your payment performance is calculated at 15 file turn days, the combined opportunity would be **0.765%** (0.750 + 0.015%).

In this example, the combined potential of the discount interchange performance rebate is **\$29,835** annually ( $0.765\% \times \$3,900,000$ ), or **\$149,175** over the five-year term.

### Combined Rebate—One Card and Virtual Pay Program

When combining the performance and discount interchange program rebates, the City's potential rebate opportunity for the one card and Virtual Pay program would be **\$179,530** for annually and **\$897,650** over the five-year term.

## Proposed Fees

Below are our proposed fees for the City's one card and Virtual Pay program:

One Card	
Feature	Fee
<b>General</b>	
Annual Card Fee	No Fee
Executive Card Annual Fee	\$100.00 per account
Delinquency Fees:	
▪ Fee assessed on the entire past due amount if full balance is not paid by the due date	1%
▪ Fee assessed each subsequent cycle on the entire past due amount	2.5% (minimum \$2.00)
Interest Charges	No Fee
Cash Advance Transaction Fee	2.5% (minimum \$2.00)
Convenience Check Fee	2.5% (minimum \$2.00)
Convenience Check Stop Payment Fee	\$15.00
Returned Convenience Check Fee	\$15.00
Convenience Check Copy Fee	\$2.00
Statement Copy Fee	\$5.00 per copy
Paper Statement Fee	\$5.00 per copy
Draft/Receipt Copy Fee	\$5.00 per draft
Non-Sufficient Funds Fee	\$15.00
Replacement Card Fee	No Fee
Expedited Card Delivery Fee	\$20.00 per delivery
Foreign Currency Fee (if applicable)	2.5% per transaction
<b>Benefits</b>	
Travel Accident Insurance: \$500,000 coverage	No Fee
Auto Rental Insurance	No Fee
Visa Liability Insurance: \$100,000 coverage	No Fee
Lost Luggage Insurance: Maximum \$1,250; not to exceed common carrier reimbursement	No Fee
<b>Other</b>	
Implementation and Training Cost	No Fee
Access Online	No Fee
Electronic Attachments (receipt imaging) Fee	\$12.00 annually per account
Logo Setup Fee	\$300
Expense Management Fee	\$40.00 annually per account



U.S. Bank Virtual Pay	
Feature	Fee
<b>General</b>	
Annual Card Fee	No Fee
Delinquency Fees:	
▪ Fee assessed on the entire past due amount if full balance is not paid by the due date	1.0% (minimum \$2.00)
▪ Fee assessed each subsequent cycle on the entire past due amount	2.5% (minimum \$2.00)
Interest Charges	No Fee
Statement Copy	\$5.00 per additional statement
Draft Copy	\$5.00 per draft
Non-Sufficient Funds Fee	\$15.00
Foreign Currency Fee (if applicable)	2.5% per transaction
<b>Other</b>	
Implementation and Training Cost	No Fee
Access Online	No Fee
Custom Mapping	Fee based upon scope of service

### Confidentiality Agreement

All content stated in this proposal is proprietary and confidential to U.S. Bank. Information supplied by the City of Lee's Summit to U.S. Bank for the purpose of this proposal is also confidential.

This proposal represents the basis for a proposed business relationship and is not a contract for products or services. Pricing elements are valid for 90 days from the submission of this proposal. All pricing elements, including incentives and rebates, are contingent upon U.S. Bank providing credit approval, which is at U.S. Bank's sole discretion and subject to U.S. Bank's Credit Policy. All pricing offered by U.S. Bank is subject to change if credit is conditional upon collateral pledge, pre-payment or guarantor.