AGENDA

PORT OF SIUSLAW COMMISSION MEETING

Wednesday, November 21, 2018 7:00pm Conference Room 100 Harbor St, Florence OR 97439

Commissioners

Terry Duman, President; Mike Buckwald, Secretary; Bill Meyer, 1st VP, Craig Brandt, 2nd VP Absent: Craig Zolezzi, Treasurer

1. Call to Order Duman

- **2.** Public Comment: This is an opportunity for members of the audience to bring to the Commission's attention any item not otherwise listed on the Agenda. Comments will be limited to five (5) minutes per person, with a maximum time of 15 minutes for all items. Speakers may not yield their time to others.
- 3. Approval of the Agenda

Duman

4. Approval of Minutes by Consent

Duman

- a. 10-17-18 Regular Meeting Minutes
- b. 11-1-18 Special Meeting Minutes
- 5. Approval of the Financials by Consent

Stewart

- a. Bills paid for October were \$101,304.03
- b. Occupancy for Campground up 2% and moorage is down 4% YTD
- 6. Amber Novelli Inquiry for expansion
- 7. Andy Johnson Coldwell Banker
- 8. Banking Proposals
 - a. US Bank
 - b. Washington Federal
 - c. Oregon Pacific Bank
 - d. Umpqua Bank
 - e. Banner Bank
- 9. Merchant Services fees credit cards

Stewart

10. Schedule Special Meeting for Signe sometime between

December 3rd and 14th.

- 11. Manager and Commissioner Reports
- **12. Public Comment:** Comments will be limited to five (5) minutes per person, with a maximum time of 15 minutes for all items. Speakers may not yield their time to others.

Upcoming Meetings and Conferences

- Commission meeting December 19, 2018, Port Conference room
- February 8th 10th, 2019 SDAO Annual Conference, Sunriver Oregon

MINUTES

PORT OF SIUSLAW COMMISSION MEETING

Wednesday October 17, 2018, 7:00pm 10868 E. Mapleton Rd. Mapleton, Oregon 97453

These Minutes will be reviewed for approval at the Regular Meeting on November 21, 2018.

Commissioners Attending: Terry Duman, Bill Meyer, Craig Brandt and Mike Buckwald **Absent:** Craig Zolezzi

Staff Attending: David Huntington, Manager, Kelly Stewart, Administrative Assistant

- 1. President Duman called the meeting to order at 7:00pm.
- **2. Public Comment:** no public comment.
- 3. Approval of the Agenda: There were no comments and the agenda was approved.
- 3. **Approval of the Minutes:** There were no comments and the minutes were approved by consent.
 - a. 9-19-18 Work Session Minutes
 - b. 9-19-18 Regular Meeting Minutes
 - c. 10-1-18 Special Meeting Minutes
- 5. Approval of the Financials: Stewart said bills paid in September were \$67,772.01. Stewart stated the moorage occupancy is down 1% and campground is down 3%. Stewart said we received a bill from Wobbe and Assoc. for surveying the boundary line for Saxon's property for \$7,500.00. Stewart talked to Grimstad, auditor, about this bill being put in the last fiscal year when it was incurred. Meyer asked if this bill could be included with the FEMA project. Duman said it could. Grimstad said she can do that in the audit. Buckwald wants to make sure we are not in any violation. Duman asked what was going on with the December Members. It was decided to just let them fall off the list and leave it as is. Buckwald asked about the beginning cash on our financials. Stewart said it was done at the direction of the auditor and knowing the Fund Balance was not in balance from the prior year. He also asked about the prior years levied taxes and why we have so much more already than last year. Stewart said she would find out and let him know. The financials were approved by consent.

6. New Business

- **a. Discussion making Nopal Lot a pay parking lot:** Brandt says we need to utilize our asset and wants to know if it's feasible to make it a pay parking lot. Meyer was wondering about the economic impact that would have. He also sees an enforcement issue. Duman suggested leasing to a parking company and we would get a percentage of the money and let them do the enforcement. Huntington said there are 199 spots in the Nopal lot. Huntington was directed to do some research and present some different options and pricing.
- **b. Blue Storage Buildings:** Brandt was wondering what we want to do with the blue buildings. It's come up before but no decision was made. The buildings bring in approx. 25K to 27K per year. Huntington says they need some serious repair. There was talk about tearing them down and putting in pull through camp sites. Huntington said we would need to keep a part of a building for maintenance and storage and we could probably put in 16 to 18 pull through sites. Huntington was directed to do some research and come up with different options and prices. Readdress at the December meeting.
- **c. Quickbooks Master Administrator Contact:** Stewart explained that she needs to be the Master Administrator on the Quickbook's account and in order to do that, she needs the permission from the Commissioners and it needs to be included in the minutes of the meeting. President Duman stated that Stewart is considered the Master Administrator on the account. Buckwald agreed but said it is insane to have

to do this.

7. Manager and Commissioner Reports: Meyer went to the Chamber meeting and let them know about the changes made to people crabbing on the docks and using designated areas. Meyer and Brandt will make time to talk to the City regarding the PVIP property. Brandt suggested having the Realtor at the next meeting also. Huntington asked if any of the Commissioners were interested in going to the next SDAO Conference at Sunriver in February. Meyer said he may go. Buckwald wanted to know if we had any bids back on the C Row project. Huntington said no but the deadline has been extended to October 24th. He also stated these will be sealed bids until 4:00 on the 24th.

8. Public Comment: no public comment.

President Duman closed the regular session at 8:11pm.



Port of Siuslaw Combined Balance Sheet

As of October 31, 2018

	Oct 31, 18
ASSETS Current Assets Checking/Savings	
1001 · BB Checking - General Fund	45,782.62
1003 · BB SAV - Capital Reserve 1005 · BB MMA - General Fund 1050 · BB MMA - ICM 1070 · Petty Cash	28,145.48 986,009.63 5,051.02 1,000.00
Total Checking/Savings	1,065,988.75
Other Current Assets 1130 · Inventory - Gas 1140 · Inventory - Diesel 1220 · Accounts Receivable 1250 · Taxes receivable 1450 · Prepaid insurance	3,586.30 5,533.10 197.34 25,649.00 18,865.50
Total Other Current Assets	53,831.24
Total Current Assets	1,119,819.99
Fixed Assets 1500 · Fixed Assets 1530 · Construction in Progress	38,724.00
Total 1500 · Fixed Assets	38,724.00
1510 · Land 1515 · Land Improvements 1520 · Buildings & Docks 1525 · Equipment & Vehicles 1615 · Accum Depr - Land Improvements 1620 · Accum Depr - Buildings & Docks 1625 · Accum Depr - Equip & Vehicles	2,617,874.00 1,451,515.50 7,609,035.56 766,061.71 -1,275,450.70 -4,422,340.33 -700,849.44
Total Fixed Assets	6,084,570.30
TOTAL ASSETS	7,204,390.29
LIABILITIES & EQUITY Liabilities Current Liabilities Accounts Payable 2000 · *Accounts Payable	41,587.07
Total Accounts Payable	41,587.07
Credit Cards 2021 - Port Credit Card 1	12,297.05
Total Credit Cards	12,297.05
Other Current Liabilities 2030 · Deposits Held 2045 · Unearned CG Revenue (Hercules) 2050 · Deferred Compensation Plan NRS 2150 · Payroll related Liabilites 2155 · Oregon Statewide Transit Tax 2160 · Accrued Interest 2495 · Current Ptn of Lon-Term Debt	9,120.00 109,033.69 9,281.63 1,616.90 21,94 33,562.04 62,177.90
Total Other Current Liabilities	224,814.10
Total Current Liabilities	278,698.22
Long Term Liabilities 2380 · Long-Term Debt current portion 2390 · OBD Loan L0004 Bdwk 2440 · OBD Loan 524016 Dredging 2491 · OBD Loan 525186 MSLTD 2492 · OBD Loan 525196 Wharf	-62,177.90 99,115.42 56,139.96 461,558.57 326,224.69

10:34 AM 11/08/18 Accrual Basis

Port of Siuslaw Combined Balance Sheet

As of October 31, 2018

	Oct 31, 18
2993 · BB Loan 1000214241 PVIP	216,753.26
Total Long Term Liabilities	1,097,614.00
Total Liabilities	1,376,312.22
Equity 3300 · Invested in Capital Assets 3900 · Fund Balance Net Income	5,039,020.40 -193,854.86 982,912.53
Total Equity	5,828,078.07
TOTAL LIABILITIES & EQUITY	7,204,390.29

Profit & Loss Budget vs. Actual - Capital Maint Fund

	July through October 2018 TOTAL						
	Jul 18	Aug 18	Sep 18	Oct 18	Year to Date	Budget	Variance
Income							
4100 · Available Beginning Cash	28,141.93	0.00	0.00	0.00	28,141.93	33,107.00	-4,965.07
4540 ⋅ Interest Income	0.00	0.00	3.55	0.00	3.55	0.00	3.55
4700 · Incoming Transfer	0.00	0.00	0.00	0.00	0.00	55,000.00	-55,000.00
Total Income	28,141.93	0.00	3.55	0.00	28,145.48	88,107.00	-59,961.52
Gross Profit	28,141.93	0.00	3.55	0.00	28,145.48	88,107.00	-59,961.52
Expense							
6000 ⋅ Capital Outlay							
6150 · Facilities							
6155 · Wharf/Bdwk Fire System	0.00	2,000.00	0.00	0.00	2,000.00	20,000.00	-18,000.00
Total 6150 · Facilities	0.00	2,000.00	0.00	0.00	2,000.00	20,000.00	-18,000.00
Total 6000 · Capital Outlay	0.00	2,000.00	0.00	0.00	2,000.00	20,000.00	-18,000.00
7600 · Unappropriated Ending Fund Bal	0.00	0.00	0.00	0.00	0.00	68,107.00	-68,107.00
Total Expense	0.00	2,000.00	0.00	0.00	2,000.00	88,107.00	-86,107.00
Net Income	28,141.93	-2,000.00	3.55	0.00	26,145.48	0.00	26,145.48

Port of Siuslaw Profit & Loss Budget vs. Actual - General Fund

						TOTAL	
	Jul 18	Aug 18	Sep 18	Oct 18	Year to Date	Budget	Variance
Income							
4100 · Available Beginning Cash	788,050.78	0.00	0.00	0.00	788,050.78	400,000.00	388,050.78
4140 · Campground Revenue							
4141 · RV Sites- Taxable	47,160.20	42,498.97	40,646.60	28,842.86	159,148.63	300,000.00	-140,851.37
4142 · RV Sites -Non Taxable	31,490.20	38,457.12	20,075.18	7,841.95	97,864.45	100,000.00	-2,135.55
4143 · RV Site - Add'l revenue	1,953.51	1,563.85	1,477.64	414.00	5,409.00	6,000.00	-591.00
4144 · Transient Room Tax	5,052.61	4,540.81	4,370.12	3,093.97	17,057.51	24,000.00	-6,942.49
4145 · Reservation Fees	4,980.00	5,640.00	4,740.00	2,630.00	17,990.00	20,000.00	-2,010.00
Total 4140 · Campground Revenue	90,636.52	92,700.75	71,309.54	42,822.78	297,469.59	450,000.00	-152,530.41
4150 · Leases							
4151 · Building Lease - 1499 Bay St	1,200.00	1,200.00	1,209.77	1,190.23	4,800.00	14,400.00	-9,600.00
4152 · Building Lease - 080A Harbor St	1,200.00	1,200.00	1,200.00	1,200.00	4,800.00	14,400.00	-9,600.00
4153 · Wharf lease - ICM	4,542.08	4,542.08	4,542.08	4,542.08	18,168.32	54,000.00	-35,831.68
4154 · Wharf lease - Mo's	9,100.00	9,100.00	9,100.00	9,100.00	36,400.00	100,000.00	-63,600.00
4155 · Concessions	2,283.34	2,666.66	2,400.00	1,050.00	8,400.00	2,985.00	5,415.00
4156 · Docking Lease	100.00	100.00	100.00	100.00	400.00	1,200.00	-800.00
Total 4150 · Leases	18,425.42	18,808.74	18,551.85	17,182.31	72,968.32	186,985.00	-114,016.68
4160 · Moorage							
4162 · Commercial Moorage	1,474.24	1,246.31	1,259.51	1,333.12	5,313.18	10,000.00	-4,686.82
4163 · Sport Moorage	7,337.26	18,103.42	19,773.12	7,801.47	53,015.27	75,500.00	-22,484.73
4165 · Liveaboard Fees	240.00	360.00	640.00	800.00	2,040.00	4,500.00	-2,460.00
Total 4160 · Moorage	9,051.50	19,709.73	21,672.63	9,934.59	60,368.45	90,000.00	-29,631.55
4170 ⋅ Storage	2,392.46	2,581.05	2,649.06	2,539.06	10,161.63	20,000.00	-9,838.37
4190 ⋅ Marine Fuel	932.94	5,872.47	16,319.54	6,653.13	29,778.08	40,000.00	-10,221.92
4200 · Other Facility Income	4,241.72	4,854.93	5,357.82	4,587.70	19,042.17	25,600.00	-6,557.83
4500 · Levied Taxes	0.00	965.69	8,229.91	612.84	9,808.44	310,733.00	-300,924.56
4515 · State Forest Sales	0.00	25,096.76	0.00	0.00	25,096.76	0.00	25,096.76
4540 · Interest Income	50.58	55.72	58.46	61.21	225.97	0.00	225.97
4550 · Maintenance Assistance Program	0.00	19,000.00	0.00	0.00	19,000.00	19,000.00	0.00
4600 · Miscellaneous Income	645.46	489.65	1,650.84	511.53	3,297.48	10,000.00	-6,702.52
4840 · Grants	0.00	0.00	0.00	0.00	0.00	100,000.00	-100,000.00
Total Income	914,427.38	190,135.49	145,799.65	84,905.15	1,335,267.67	1,652,318.00	-317,050.33

Port of Siuslaw Profit & Loss Budget vs. Actual - General Fund

						TOTAL	
	Jul 18	Aug 18	Sep 18	Oct 18	Year to Date	Budget	Variance
Gross Profit	914,427.38	190,135.49	145,799.65	84,905.15	1,335,267.67	1,652,318.00	-317,050.33
Expense							
5000 · Personal Services							
5020 · Port Manager	5,000.00	7,500.00	2,500.00	5,000.00	20,000.00	65,000.00	-45,000.00
5030 · Administrative Assistant	2,800.00	4,832.19	1,540.00	2,961.89	12,134.08	42,118.00	-29,983.92
5045 · Services Lead	2,412.44	4,058.20	1,239.75	2,441.44	10,151.83	34,611.00	-24,459.17
5050 · Office Assistant	0.00	0.00	0.00	0.00	0.00	29,203.00	-29,203.00
5061 · Campground Staff	1,566.00	3,186.00	1,158.00	2,121.00	8,031.00	25,958.00	-17,927.00
5075 · Maintenance I Lead	3,734.90	5,834.40	2,121.60	3,978.00	15,668.90	47,807.00	-32,138.10
5076 · Maintenance II	3,203.20	4,659.20	1,892.80	3,057.60	12,812.80	39,370.00	-26,557.20
5077 · Maintenance III	2,240.00	3,808.00	1,232.00	2,440.00	9,720.00	30,285.00	-20,565.00
5110 · Payroll taxes	2,162.95	3,496.86	1,206.29	2,270.18	9,136.28	31,435.00	-22,298.72
5180 · Health Insurance	3,132.24	3,132.24	3,132.24	3,132.24	12,528.96	40,000.00	-27,471.04
5181 · Life Insurance	14.22	14.22	14.22	14.22	56.88	160.00	-103.12
5182 · Dental Insurance	305.70	305.70	305.70	305.70	1,222.80	4,000.00	-2,777.20
5190 · Workers Compensation Insurance	9,412.74	0.00	0.00	-171.26	9,241.48	10,000.00	-758.52
5270 · Retirement	0.00	0.00	0.00	0.00	0.00	8,000.00	-8,000.00
5275 · Compensated absences	0.00	0.00	0.00	0.00	0.00	5,000.00	-5,000.00
5280 · Overtime	0.00	0.00	0.00	0.00	0.00	3,000.00	-3,000.00
Total 5000 · Personal Services	35,984.39	40,827.01	16,342.60	27,551.01	120,705.01	415,947.00	-295,241.99
5300 · Material and Services							
5260 · Employee Training	75.00	0.00	29.95	0.00	104.95	1,000.00	-895.05
5310 · Grant Expenses	0.00	0.00	0.00	0.00	0.00	500.00	-500.00
5340 · Advertising	325.00	625.10	1,466.32	1,144.60	3,561.02	10,000.00	-6,438.98
5345 · Web Site	0.00	0.00	0.00	219.45	219.45	2,000.00	-1,780.55
5350 · Office Supplies	5.00	379.76	497.12	88.89	970.77	4,000.00	-3,029.23
5360 · Operation Supplies	1,892.64	1,075.37	237.25	1,411.25	4,616.51	15,000.00	-10,383.49
5370 · Marine Fuel	-78.42	-97.25	5,980.18	18,711.20	24,515.71	45,000.00	-20,484.29
5410 · Audit	0.00	0.00	0.00	2,500.00	2,500.00	10,000.00	-7,500.00
5420 · Accounting Service	300.25	134.00	201.25	235.00	870.50	2,000.00	-1,129.50
5425 · Consultant services	0.00	250.00	0.00	7,600.00	7,850.00	1,500.00	6,350.00
5430 · Legal Services	0.00	75.00	0.00	0.00	75.00	5,000.00	-4,925.00

Port of Siuslaw Profit & Loss Budget vs. Actual - General Fund

						TOTAL	
	Jul 18	Aug 18	Sep 18	Oct 18	Year to Date	Budget	Variance
5435 · Legal Publications	0.00	0.00	0.00	435.13	435.13	0.00	435.13
5436 - Cost of Retail Items	286.82	35.92	0.00	52.40	375.14	800.00	-424.86
5450 · Insurance - General	0.00	0.00	0.00	0.00	0.00	53,000.00	-53,000.00
5470 · Contracted Services	1,679.32	2,126.32	1,743.00	1,311.27	6,859.91	19,000.00	-12,140.09
5510 · Travel & Meeting Expense	176.97	62.85	51.85	94.70	386.37	11,000.00	-10,613.63
5520 · Dues/Subscriptions	1,371.82	975.12	961.20	76.00	3,384.14	14,000.00	-10,615.86
5530 · Public Relations	265.00	297.13	378.09	284.14	1,224.36	3,000.00	-1,775.64
5540 · Events	0.00	0.00	607.41	0.00	607.41	3,000.00	-2,392.59
5550 · Telephone Expense	491.53	510.99	509.05	649.85	2,161.42	7,000.00	-4,838.58
5610 · Property Taxes	0.00	0.00	0.00	14,421.13	14,421.13	14,000.00	421.13
5620 · Transient Room Tax	5,420.50	3,705.90	3,551.71	4,770.97	17,449.08	27,000.00	-9,550.92
5700 · Facilities	2,574.41	9,270.18	4,292.64	8,128.27	24,265.50	53,000.00	-28,734.50
5701 · MAP Repairs	898.01	634.40	267.56	531.08	2,331.05	14,000.00	-11,668.95
5730 · Tool & Equipment Purchase	0.00	0.00	0.00	274.52	274.52	2,000.00	-1,725.48
5750 · Equipment Rental	566.19	881.30	890.24	617.89	2,955.62	7,000.00	-4,044.38
5790 · Equipment Repairs	110.00	0.00	0.00	530.00	640.00	8,000.00	-7,360.00
5800 · Utilities	12,247.56	13,877.17	13,937.64	12,036.58	52,098.95	117,000.00	-64,901.05
5900 · State Lease Fees	375.00	12,325.49	0.00	0.00	12,700.49	17,000.00	-4,299.51
5950 · Miscellaneous	2,665.41	2,426.18	2,685.64	2,084.77	9,862.00	24,500.00	-14,638.00
Total 5300 · Material and Services	31,648.01	49,570.93	38,288.10	78,209.09	197,716.13	490,300.00	-292,583.87
6000 ⋅ Capital Outlay							
6060 · Operations Equipment	0.00	0.00	0.00	7,000.00	7,000.00		
6130 · Land							
6144 · C Row Erosion	1,255.00	365.00	0.00	0.00	1,620.00	60,000.00	-58,380.00
Total 6130 · Land	1,255.00	365.00	0.00	0.00	1,620.00	60,000.00	-58,380.00
6150 · Facilities							
6151 · Mo's Building	0.00	0.00	14,835.00	0.00	14,835.00	217,500.00	-202,665.00
Total 6150 · Facilities	0.00	0.00	14,835.00	0.00	14,835.00	217,500.00	-202,665.00
6170 · Marine Facilities							
6180 · West Basin Repairs	0.00	0.00	0.00	0.00	0.00	15,000.00	-15,000.00
6181 · Security Cameras/Gates	0.00	0.00	0.00	0.00	0.00	25,000.00	-25,000.00
Total 6170 · Marine Facilities	0.00	0.00	0.00	0.00	0.00	40,000.00	-40,000.00

Net Income

Port of Siuslaw Profit & Loss Budget vs. Actual - General Fund

						TOTAL	
	Jul 18	Aug 18	Sep 18	Oct 18	Year to Date	Budget	Variance
Total 6000 · Capital Outlay	1,255.00	365.00	14,835.00	7,000.00	23,455.00	317,500.00	-294,045.00
6700 · Contingency	0.00	0.00	0.00	0.00	0.00	60,000.00	-60,000.00
7000 · Debt Service							
7215 · MNIF (Dredging) #524016	0.00	0.00	0.00	0.00	0.00	5,880.00	-5,880.00
7216 · PRLF (MSLTD) #525186	11,599.93	0.00	0.00	11,599.93	23,199.86	46,400.00	-23,200.14
7225 · Banner Bank (PVIP) 1000214241	1,499.92	1,499.92	1,499.92	1,499.92	5,999.68	121,000.00	-115,000.32
7230 · PRLF Loan (Wharf) #525196	0.00	7,424.94	0.00	0.00	7,424.94	29,950.00	-22,525.06
7270 · SPWF (Bdwk Prj) L0004	0.00	0.00	0.00	0.00	0.00	15,970.00	-15,970.00
Total 7000 · Debt Service	13,099.85	8,924.86	1,499.92	13,099.85	36,624.48	219,200.00	-182,575.52
7600 · Unappropriated Ending Fund Bal	0.00	0.00	0.00	0.00	0.00	94,371.00	-94,371.00
7700 · Transfer to other funds	0.00	0.00	0.00	0.00	0.00	55,000.00	-55,000.00
Total Expense	81,987.25	99,687.80	70,965.62	125,859.95	378,500.62	1,652,318.00	-1,273,817.38
me	832,440.13	90,447.69	74,834.03	-40,954.80	956,767.05	0.00	956,767.05

	Campg	round 201	5/2016	Campg	round 201	6/2017	Campground 2017/2018		Campgr	ound 201	8/2019	
	% Occ.	YTD %	Nights	% Occ.	YTD %	Nights	% Occ.	YTD %	Nights	% Occ.	YTD %	Nights
JULY	79%	79%	2448	74%	74%	2314	78%	78%	2452	88%	88%	2862
AUG	91%	85%	2812	88%	81%	2750	93%	86%	2953	94%	91%	3052
SEPT	88%	86%	2651	92%	85%	2776	91%	87%	2784	88%	90%	2760
OCT	49%	77%	1527	33%	72%	1027	40%	76%	1267	43%	78%	1398
NOV	26%	67%	770	15%	60%	466	28%	66%	862			
DEC	17%	58%	514	12%	52%	361	24%	59%	752			
JAN	20%	53%	621	15%	47%	480	23%	54%	719			
FEB	22%	49%	634	14%	43%	401	24%	50%	688			
MAR	23%	46%	729	16%	40%	513	28%	48%	880			
APR	28%	44%	838	22%	38%	657	31%	46%	951			
MAY	36%	44%	1132	35%	38%	1112	45%	46%	1419			
JUN	46%	44%	1396	43%	38%	3875	54%	47%	1659			
TL YTD	44%	44%	16072	38%	38%	16732	47%	47%	17386	78%	78%	10072
REV YTD		\$424,844			\$439,396		\$	508,194.00)	\$	223,555.00	

Hike	er/Biker 20:	2018	3/19	
	Guest	\$	Guest	\$
JULY	40	\$722	31	\$577.00
AUG	26	\$294	3	\$142.00
SEPT	25	\$407		
ОСТ	6	\$77		
NOV	3	\$35		
DEC	1	\$17		
JAN	0	\$0		
FEB	0	\$0		
MAR	5	\$44		
APR	3	\$35		
MAY	11	\$155		
JUN	12	\$139		
Total	132	\$1,925	34	\$719.00

	Mod	orage 2017	7/18	Mod	orage 2018	/19
	% Occ.	YTD %	Nights	% Occ.	YTD %	Nights
JULY	42%	42%	1531	37%	37%	1374
AUG	74%	58%	2722	69%	53%	2537
SEPT	92%	69%	3285	91%	66%	3261
ОСТ	54%	66%	1986	49%	62%	1823
NOV	25%	57%	888			
DEC	24%	52%	886			
JAN	25%	48%	927			
FEB	26%	45%	852			
MAR	24%	43%	886			
APR	26%	41%	928			
MAY	27%	40%	986			
JUN	30%	39%	1056			_
TL YTD	39%	39%	16933	62%	62%	8995
REV YTD		\$92,808.00		\$40,710.00		

Will be forced and meeded 1 Southon we will build a rice wooden ferrer and gate around it. It to add additional seating to how a full startion for my shops well only. We are growing we med space. I possible it il wike to add 2 move 4 Seaglood. Novellis Prah 7004 olocks from Jours Starage 6 canunt of 20 fe

Banking Services Proposal

Prepared for:



Presented to:

David Huntington, Port Manager Kelly Stewart, Administrative Assistant

Presented by:

Dee Osborne, VP Branch Manager Bill Reinhard, VP Commercial Relationship Manager

Lee Hicks, VP Treasury Management Sales Consultant



Connected. Knowledgeable. Responsive.

Presented on:

October 26, 2018

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ATTACHMENTS

Tab 4

Work Perks Flyer September 2018 Analysis Statement 2018 Fee Schedule October 26, 2018

David Huntington, Port Manager Kelly Stewart, Administrative Assistant Port of Siuslaw 100 Harbor Street Florence, OR 97439

RE: Banking Services Proposal

For the past sixteen years, Banner Bank has had the privilege to be the designated financial services provider for the Port of Siuslaw. We do not take this opportunity lightly. We've enjoyed working with the Port and have come to know you as one of our most valued clients.

Banner Bank strives to deliver a high level of individual service as a community bank while offering advantages available from being a larger financial institution. Serving a growing and prosperous region with a full range of deposit services and business, commercial real estate, construction, residential, agricultural and consumer loans, the Company provides community banking services through a combined total of 195 full-service branches and 12 loan offices located in 58 counties in Washington, Oregon, Idaho and California.

Banner Bank is a member of the Federal Home Loan Bank System and its deposits are insured by the Federal Deposit Insurance Corporation.

We understand that it is critically important that you always have easy and quick access to knowledgeable, resourceful individuals at Banner Bank who are available for your questions, transactions, and other financial needs. We will continue to offer Port of Siuslaw a Relationship Management team that can assist with all your financial needs.

Enclosed, please find Banner Bank's bid for Request for Proposal for Banking Services for the Port of Siuslaw. Thanks again for allowing us to submit this proposal for your review and consideration.

Sincerely,

Dee Osborne, VP Branch Manager Bill Reinhard, VP Commercial Relationship Manager

Lee Hicks, VP Treasury Management Sales Consultant

Minimum Qualifications:

Banner Bank meets all minimum qualifications as outlined.

Bank and Staff Profile

Ours is a unique combination. Small town attitude and accessibility combined with the professional skill and experience, just like major financial institutions, giving you decisions that are made here – in the Pacific Northwest by local bankers who live here, work here and raise their family here. We are able to deliver a level of expertise and service you'd be hard pressed to find at any other bank. You see it in the technology—our commitment to stay abreast of the latest financial developments to make your life simpler. To us, personalized service isn't just some vague marketing term—it's something we live by each and every day.

Banking is a partnership. Banner Bank employees work together as a team and we strive to find the right solutions that not only meet your needs, but exceed your expectations. We're here to help you with the logistics of business banking, while working with you to plan a bright, comfortable future; which is one of the reasons the people you work with are the ones who make the decisions. Because we understand the community, the situation, and most importantly, we understand you.

Your community is our community:

We strive every day to give back to the communities we serve, helping to make them better places in which to work and live. We work very closely with our community stakeholders to address challenges in our community such as Housing, Economic Development, and Critical Services. In 2017, Banner Bank provided over \$47,352,000 in lending towards affordable housing and small business development.

We're active supporters of our local communities:

It is a privilege for Banner Bank to partner with so many local non-profit organizations that share our priorities. In 2017 Banner Bank contributed more than \$2.45 million to more than 2,300 different community organizations.

Continuing the legacy of community support:

In 2017 Banner Bank employees volunteered 23,500 plus hours in their local communities. From serving on local non-profit boards of directors, to teaching financial literacy, our employees are highly engaged members of our communities. We support our employees' volunteerism efforts and encourage everyone to find meaningful ways to give back to the communities in which we live.

Accolades:

Banner is also proud to have been awarded "Best Regional Bank" in the country by Money Magazine and Bankrate.com.

Banner Bank was also ranked highest in the Northwest region for client satisfaction by J.D. Power according to their 2017 U.S. Retail Banking Client Satisfaction Study. This is the third time since 2012 that Banner Bank has earned this recognition.

Banner Bank has been named as One of America's 100 Best Banks by Forbes, ranked 29th.

Your Relationship Management Team is your primary contact to ensure you get the most value from your overall banking relationship:

Bill Reinhard, VP Commercial Relationship Manager

541-334-5844

breinhard@bannerbank.com

Dee Osborne, VP Branch Manager

541-334-5825

dosborne@bannerbank.com

Your Treasury Management Team brings you solutions that will help manage cash flow, minimize costs and maximize earnings:

Lee Hicks Treasury Mgmt Sales Consultant 971-336-1515

lee.hicks@bannerbank.com

Tonya Zimmerer Treasury Mgmt Sales Manager

509-344-5517

tonya.zimmerer@bannerbank.com

Treasury Management Support

877-856-7933

TreasuryManagement@bannerbank.com

- •Remote Deposit support
- Online ACH support
- Online Wires support
- Help with User Rights
- Password resets

ShaRonne Wade & Sasha Tibbetts Treasury Mgmt Sales Associates

WesternRegionTMS@bannerbank.com

- Assists Treasury Management Team with new accounts and products, product administration, assists with problem resolution
- •Supports Lee & Tonya

Bill Reinhard, Vice President, Commercial Relationship Manager

Bill Reinhard became a commercial banker in December 1984. Since becoming a commercial relationship manager, he has managed loan portfolios over \$75,000. He is a designated municipal lender for Lane County. Since 2016, he has been involved in multiple financial transactions involving local municipalities, rural fire districts and local utility districts.

Dee Osborne, Vice President, Branch Manager

Dee Osborne is a native of Florence and highly vested in the community. She has worked for Siuslaw Bank, now Banner Bank, for 31 years. She has filled capacities in operations, consumer lending, mortgage lending, business development/lending and management. Dee currently manages the Florence and Mapleton branches. In addition to management duties, she focuses on business and

municipal clients to provide the support and partnership they need from their local bank. She currently serves on the Port Budget Committee and is Secretary/Treasurer of the Peach Harbor Hospital Foundation. She's also a board member of the Oregon Coast Military Museum and an active Rotary member.

Lee Hicks, Vice President, Treasury Management Consultant

As a Treasury Management Consultant at Banner Bank, Lee has worked alongside business and municipal clients with the aim to increase operational efficiency, risk mitigation, and liquidity management. Lee has been in banking for 27 years, with 21 years experience in Treasury Management. His in-depth knowledge, attention to detail and sincere passion to take care of every client he comes in contact with has made Lee a valued and trusted advisor.

Full service branch closest to Port of Siuslaw:

Florence Branch
(541) 997-3486
Mon-Thu 9-5
ATM
777 Hwy 101
Fri 9-6
Night Drop
Plorence, OR 97439
Deposits

Work Perks

"Work Perks" is a Banner Bank program specially designed for the employees of our clients. Connected Checking offers your employees no monthly service charges and provide each enrolled employee \$25 as a welcome bonus! Refer to the Attachments Section for full information regarding the service and the benefits to the Port's employees.

Financial Literacy

Banner Bank is committed to being Connected, Knowledgably and Responsive to our clients and in our Communities. As such, Banner Bank is pleased to provide in-person or web-based seminars on a variety of topics including but not limited to:

- Financial Literacy/Account Management
- Home Purchases and Home Equity Financing
- Cyber Security
- Identity Theft
- Small Business Financial Planning
- Retirement Planning

Any of these topics and more can be scheduled between the Port and Banner Bank on any days/times that are suitable to both parties. In addition, Banner bank is happy to provide print materials on Cyber Security, Peer-to-Peer File Sharing, Identity Theft, Breach Recovery, and Business & Personal Information Security.

Deposit Processing

The Port has occasional need to obtain duplicate copies of deposited checks and credit card memoranda. The bank must provide these copies within five days of request. The Port requests automatic redeposit of returned items. Items returned a second time should be mailed to the Port within five days of return.

Banner Bank can meet the criteria requested.

Account Reconciliation

The Port uses its own account reconciliation process and wishes to continue to do so. The Port wishes to receive photocopies of both sides of cancelled checks.

We recommend Banner Bank's Payee Positive Pay service, which includes reporting that provides detail and images of cancelled checks. (Please refer to the Recommended Treasury Management Services section for additional information.)

As an alternative, Banner Bank's online banking solution provides the ability to search for check images by dollar amount or check number for up to 50,000 transactions. Additionally, CD-ROM statements are available and can be mailed to the Port on a monthly, quarterly, semi-annual, or annual basis. Banner Bank maintains all historical information for a minimum of seven years. CD Statements include software allowing for easy query of negotiated items.

CD-Rom Statement Pricing

- Monthly CD-Rom \$20/month
- Quarterly CD-Rom (billed monthly) \$25/quarter
- Semi-Annual CD-Rom (billed monthly) \$40/semi annual
- Annual CD-Rom (billed monthly) \$50/year

Transactional statements are available online by the 3rd business day after month-end. Online access is always available to view the most recent three months of statements, with 18 months available to clients enrolled in our e-statement service.

eStatements

Avoid the paper pile-up and access your bank statements anytime when you enroll for eStatements. With eStatements, you not only save paper, but have an organized virtual filing system available to you whenever you access Banner Online Banking. Plus, you no longer have to worry about misplacing your valuable financial information.

With eStatements, you can:

- Securely sign in and access anytime. Avoid misplaced statements and access eStatements whenever you need them.
- Access your financial statements sooner. Don't wait for the mail to arrive. Access eStatements from your desktop, smartphone or tablet.
- Conveniently filed and accessible. Get up to 18 months of statements available, organized by account and date.

eStatement enrollment instructions:

- 1. Sign in to Banner Online Banking.
- 2. Expand the Transactions menu and click Statements.
- 3. Follow the on-screen instructions and repeat for each account you wish to enroll.

Banner Bank's detailed account analysis statements are available by the 15th day of every month, or the first business day following the 15th day, via Online Banking. The analysis statements include the all the items bulleted below. Please find your sample analysis statements in the Attachments section.

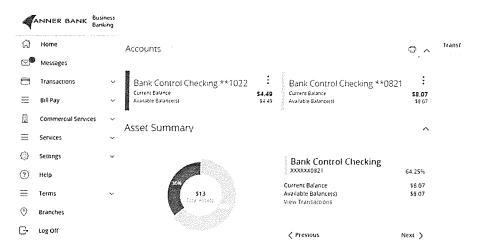
- Ledger balance
- Collected balances
- Credits/debits
- Detail of services and related costs
- Total cost of services
- Earnings allowance

Electronic Funds Transfer

Banner Bank's Online Banking provides ACH, Wire, Account Transfer services. All may be accessed by system users via authorities delegated by the Port's chosen Online Banking Administrator. ACH, Wires and Account Transfers may be one-time or recurring. Services may require both a drafting party and approving party for processing. ACH and Wire Transfers may be originated from stored templates or one-time entries. ACH & Wire Transfers are secured by requiring a security token entry prior to release to Banner Bank for processing. Wires are sent in real-time; generally take 3-5 minutes for release. Online Banking provides the Federal Reference tracking number in the Activity Center's description of the transaction upon release. ACH Transactions may be approved up to one day in advance (by 5 p.m. PST) for next-day settlement.

On-Line Banking

Banner Bank offers online access to all balance and activity for accounts held by the Port in real-time. Account Dashboard Sample:



Standard feature-functionality within Banner Bank's Online Banking includes daily, real-time transaction and balance reporting with up to 50,000 transactions. Additionally, up to 18 months of transaction

statements are available online when enrolled in our e-statement service. 3 months are provided to unenrolled clients.

Information can be sorted and filtered and exported in .xls, .csv, .ofx, .qfx, or .qbo formats.

Please find a sample screen that displays current account status and transaction history below:

Analysis Checking xxxxxxx0186		• • • • • • • • • • • • • • • • • • •	\$3,632.20
Current Balance Overdraft/Sweep Balance Overdraft Protection Amount Available Balance Collected Balance Hold Amount	\$3,632.20 \$0.00 \$0.00 \$3,632.20 \$3,632.20 \$0.00	Last Statement Balance St. Last Statement Date Last Deposit Date Accrued Interest Year-to-date interest amount	\$0.00 2/29/2016 3/21/2016 \$0.00 \$0.00
९ Search transactions			
Show Filters 🗸			Reset ເວລາໃຕ້ກ

Subtotal Credits	: \$193,076.93 Debits, \$-189,444.73			Export +
Date *	Description *		Amount *	Balance
Pending	STARBUCKS COFFEE 1010236195 ACH Entry Memo Posted Today	©	\$3,632.20	\$3,632.20
3/21/16	Transfer to DDA Acct No. 199-D		-\$4,133.72	\$0,00
3/21/16	STARBUCKS COFFEE 1010235574 CCD 1010235574 3911325671		\$4,133.72	\$4,133.72
3/18/16	Transfer to DDA Acct No. 199-D		-\$2,378.16	\$0.00
3/18/16	STARBUCKS COFFEE 1010235058 CCD 1010235058 3911325671		\$2,378.16	\$2,378.16
3/17/16	Transfer to DDA Acct No. 199-D		-\$1,580.14	\$0.00
3/17/16	STARBUCKS COFFEE 1010234506 CCD 1010234506 3911325671		\$1,580.14	\$1,580.14
3/16/16	Transfer to DDA Acct No. 199-D		-\$4,602.76	\$0.00
3/16/16	UPS GENERAL SERV EDI PAYMTS CTX 1131857959 ST*820*00000903\	THE PERSON AND THE PERSON NAMED IN COLUMN TO	53,374.14	\$4,602.76

Security Features

- Unique ID and password for each user.
- Device registration every time a new computer or mobile device is used.
- Designated Online System
- Dual Control available for ACH, Wire, internal account to account transfers, and bill payments.
- Token requirement Secure ID token required for release of ACH and Domestic Wire transactions.
- Risk and Fraud Analytics by Banner Bank
 - o Monitors client transaction behavior and activity.
 - o Compares transactions against recorded behavior model.
 - Transactions that do not align with observed behavior are scrutinized for security purposes.

Direct Deposit/Debit

With Automated Clearing House (ACH) Service, you can send bank-to-bank credit or debit transactions, pay employees via direct deposit, electronically debit customer accounts, pay vendors and suppliers electronically, and more, including:

- Create online templates, or upload existing files with compatible formats for processing;
- Transmit ACH transaction files to Banner bank for credit to employee accounts;
- Improve security with dual control protocols, specific ACH sub-user rights, multi-factor authentication, and specific sub-user access levels and monitoring; and
- Access detailed ACH reporting and confirmations for up to one year.

*Subject to credit approval.

With Remote Deposit Service, you have a fast, secure way to make check deposits directly from your office using a desktop computer, check scanner and secure Internet connection to improve funds availability, increase safety and lower costs.

- Deposit checks into multiple accounts from multiple locations;
- Customizable, automatically-generated reports and CSV file export options; and
- Long –term image archives of deposited checks.
- Same day credit when deposited by 6 p.m. PST

Credit Card Processing/Merchant Services (Options Service)

Merchant Services

Your ability to securely accept major credit cards—as well as other payment methods—is a basic element of doing business today. When you bank with us, your business benefits from strong tech support; straight-forward statements; competitive, easy-to-understand pricing; and data security. Banner Bank owns its Merchant Services program, so we're able to focus on delivering clear, user-friendly solutions to help your business succeed.

Flexible Solutions and Multiple Payment Options

Limit risk, support sales and revenue, and help retain and grow your customer base. Accept virtually every payment option, including debit, credit, EBT, gift cards and Automated Clearing House (ACH) with our modern merchant services solution. Plus, conveniently and securely deposit check payments without ever visiting the bank. Conduct business via:

- Card-present transactions.
- Virtual-terminal transactions eCommerce solutions delivered via any smartphone, tablet, or computer with internet access.
- Internet card acceptance.
- Point-of-sale systems.

Reliable Service and Support–Access reliable support from:

- Our partner, Merchant e-Solutions Customer Service—available by phone 24/7.
- Our internal Merchant Services team of experts—available on site or by phone.
- Many of our local branch teams.

Convenience, Clarity and Value—Being in business is complicated enough. We're here to support and simplify the way you work. You'll benefit from:

- Contract-free service—Do business with us only as long as you're satisfied.
- Next-day funding—Transactions submitted by 9 p.m. are deposited into your Banner Bank checking account the following business day.
- Clear and competitive pricing—Reduced cost for regulated debit card transactions as well as both tiered and interchange-based pricing structures.

Local Assistance— If you have questions or want to know more about maximizing value for your business, we're ready to assist in many ways. We encourage you to:

- Meet with a Banner Bank expert in person or over the telephone.
- Ask questions about your account, explore other processing choices, and get tips to minimize risk and chargebacks.

Notary Public Services

Banner Bank provides free Notary Services to clients. The Florence Branch employs three staff members to provide this service to the Port.

Safe Deposit Services

The Florence Branch has a full compliment of Safe Deposit Boxes available.

Night Drop Services

Banner Bank offers full Night Depository services at no additional charge.

Pricing Schedule, Terms and Conditions

- Account maintenance fees
 - Zero balance accounts: \$20.00 Lead Acct; \$20 ZBA Acct
 - o Deposits and items paid: Deposits \$0.40; Items Paid: \$0.16
- Deposit processing
 - o Coin Counting: Rolled Coin 1.0% of transaction; Loose Coin 5.0% of transaction
 - o Returned items: \$9.00
- Account Reconciliation
 - Check reconcilement fees: N/A
- Electronic funds transfer
 - o Incoming and outgoing: \$0.15
- Online banking fees
 - o Commercial online banking: \$20.00
- Direct deposit/debit transaction fees: \$0.15

^{*}Subject to approval, quotes available upon request.

- Credit card processing/merchant service fees: Quote available upon request. Processing volumes required.
- Notary service fees: N/A
- Safe deposit service fees: Quote available upon request.
- Night drop service fees: N/A

Include fees for any additional services that may be offered in the bank's proposal.

Please refer to the Fee Schedule within the Attachments Section. Banner Bank currently waives all fees incurred by the Port.

Include the bank's contract (if possible) and the method by which fees are collected and pricing adjustments will be calculated.

Banner Bank does not require a contract.

The service charge / earnings allowance calculation is as follows:

Average Net Collected Balance X Earnings Credit Rate / 365 (366 leap year) X Days in Cycle = Earnings Credit Amount

Analysis fees are set-up to settle monthly to a designated account. Service charge credits or debits are not carried forward into the next calendar year. Other settlement periods, not to exceed one year are available (subject to approval).

Based on the Port of Siuslaw's current and projected business relationship with Banner Bank, and due to the high value we place on the Port's business, services provided by Banner Bank are complimentary. Fees are not passed to or collected from the Port.

Investment Services

Banner Bank is proud to offer Banner Investment Services. We focus on long-term consultative relationships to help you pursue financial security and independence. With your best interests in mind, we are aligned with LPL Financial, the nation's leading independent broker/dealer*. By providing quality services, products and training along with industry-leading technology, LPL allows us to focus on building and maintaining wealth for clients like you.

Serving individuals, families, businesses and nonprofits with:

- Investment Planning
 - Mutual funds

- Individual stocks and bonds
- Exchange-traded products
- Unit investment trusts
- Fee-based variable annuities
- o Alternative Investments
- Trust & Custodial Services
 - o Trust Administration
 - o Trust Settlement
 - Custody & Escrow Services
 - Accurate records
 - Beneficiary reporting
 - Execution and settlement of transactions
 - Provided via The Private Trust Company, and affiliate of LPL Financial

For additional details, we recommend a consultation with our LPL Financial Representative with Banner Investment Services, Tonya Thompson. Information on LPL Financial and Banner Investment Services are available upon request.

Securities and Advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not FDIC insured.	No bank guarantee.	May lose value.	Not a deposit.				
Not insured by any Federal Government Agency.							

Advisory Services

Dee Osborne, Branch Manager, presently sits on the budget committee of the Port and plans to continue to support the Port in that capacity. Additionally, Banner Bank has trained professionals who can consult with the Port on Cash Management and other Investment issues as they arise.

Financial Analysis Services

Banner Bank is willing to review and opine on business plans provided by prospective tenants and developers.

Port of Siuslaw - Existing Checking and Savings Accounts

Analyzed Public Interest Checking

This account offers you an earnings credit based on your average account balance to offset the already low monthly maintenance and activity fees.

Analyzed Business Checking pairs well with the other services outlined in this section. In fact, it serves as the foundation for many treasury management services creating a combination that will further maximize your cash flow and minimize expenses. This account offers a full spectrum of attractive features including:

- Detailed monthly statement providing a composite roll-up of service charges for one or more accounts, specifically noting the balances necessary to offset each fee;
- Banner Online Banking, Bank by Phone and Mobile Banking* with optional Bill Pay service;
- Electronic statement delivery with 24-hour access, 18 months of account history and check images;
- MasterCard® Business Debit Card; and
- Overdraft protection available from your business savings, money market or line of credit (on approved credit).
- The Port currently has one of these accounts with Interest Rate of 0.03% APY (Rates subject to change). This account is also setup to sweep automatically to/from account ending with 2937.

Public Funds Business Money Market Account

This account is ideal for your business based on your need to maximize earnings on higher balances while having the most convenient access to your funds. The Business Money Market account provides an automatic interest rate increase as your account balance reaches each tiered level. Plus, it offers the most flexibility in your choice of withdrawal options.

With this account you can:

- Open your account with a \$100 minimum initial deposit;
- Waive the \$10 monthly service charge with a \$2,500 minimum daily balance;
- Enjoy unlimited, no-fee withdrawals using a Banner Bank ATM or at your local branch;
- Make up to six free third-party/electronic withdrawals per month; after that \$5/each Deposit up to 25 items per month free; \$0.20 per item thereafter; and
- Enjoy free 24-hour access to your account with Banner Online Banking, Mobile Banking* and Bank by Phone.
- The Port currently has two of these accounts:
 - o Acct ending 2937: Current Interest Rate: 0.07% APY (Rates subject to change
 - o Acct ending 3223: Current Interest Rate: 0.05% APY (Rates subject to change)

[·]Check with your mobile service provider for message and data rates.

[•]Check with your mobile service provider for message and data rates.

Public Funds Business Savings Account

This account is the best choice for your business based on the funds you prefer to keep available for daily operating needs. Business Savings offers you the most accessibility, a low minimum balance and the opportunity to earn interest on your account balance.

With Business Savings you can:

- Open your account with a \$100 minimum initial deposit;
- Waive the \$5 monthly service charge with a \$500 minimum daily balance;
- Enjoy unlimited, no-fee withdrawals using a Banner Bank ATM or at your local branch;
- Make up to six free third-party/electronic withdrawals per month; after that \$5/each
- Deposit up to 25 items per month free; \$0.20/item thereafter; and
- Link to your Banner checking account for overdraft protection (subject to transaction limits and funds availability).
- The Port currently has one of these accounts with Interest Rate of 0.05% APY (Rates subject to change).

Port of Siuslaw - Existing Treasury Management Services

Online Business Banking

Manage your day-to-day operations with ease from your computer or mobile device. Some important functions of this secure, robust platform include:

- Viewing balances, transaction details, check images and statements;
- Transferring funds between your Banner accounts;
- Initiating and approving wire transfers;
- Originating ACH;
- Monitoring and approving positive pay exceptions, and
- Placing stop payments.

ACH Origination

With Automated Clearing House (ACH) Service you can send bank-to-bank credit or debit transactions, pay employees via direct deposit, electronically debit customer accounts, pay vendors and suppliers electronically, and more, including:

- Create online templates, or upload existing files with compatible formats for processing:
- Transmit ACH transaction files to Banner bank for credit to employee accounts;
- Improve security with dual control protocols, specific ACH sub-user rights, multi-factor authentication, and specific sub-user access levels and monitoring; and
- Access detailed ACH reporting and confirmations for up to one year.

[•]Check with your mobile service provider for message and data rates.

^{*}Subject to credit approval.

Additional Service Recommendations

Fraud Prevention—*Positive Pay* works to prevent check fraud and *ACH Positive Pay* can help to prevent electronic ACH fraud.

- Use **Positive Pay** to ensure the only checks clearing your account are those you have authorized. In addition to fraud control and check verification, Positive Pay allows you flexibility in defining your exceptions report. You can receive email alerts when exception items are available for viewing so you can make pay or return decisions remotely.
- ACH Positive Pay helps protect you from costly losses due to fraudulent electronic transfers
 and compromised account information by giving you the ability to review and reject potentially
 fraudulent ACH transactions before they post to your account. Quickly set up instructions to
 pre-authorize ACH credits and debits from trusted vendors and business partners. Make fast pay
 or return decisions from your office or mobile device, and gain the peace of mind that comes
 from protecting your accounts.

Credit Cards

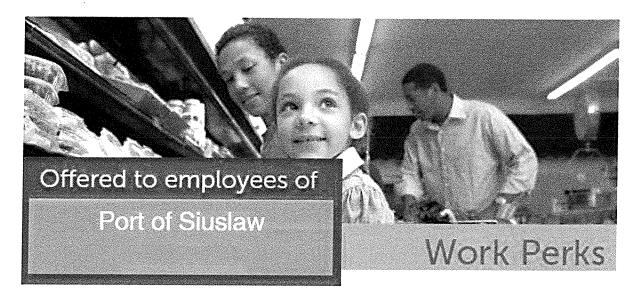
Banner Bank offers MasterCard commercial credit cards to our clients. An overall credit limit may be established for the Company, and within that credit limit, cards would be issued as requested. There is no annual fee on our standard product, and as long as balances are paid in full each month there is no interest expense. Rewards cards have an annual \$19.00 per card fee and the reward points can be set to tally for the Company or for each individual card holder. Below is a summary of the commercial MasterCard's reporting.

Account Management Options

- Individual Billing Each cardholder receives a separate monthly statement. Multiple statement coupons may be combined with one check for payment.
- Central Billing Accounts have the option to receive a central account statement.
 - All cardholder activity is summarized in a single statement, and you pay only one bill.
 - Central bill accounts must be paid in full each month.

Examples of rewards

- Air Travel. Choose any flight, anywhere.
 - o 50,000 or more points may be redeemed to purchase an airline ticket.
 - Points & Cash may be combined. Examples: 50,000 points = \$175; 100,000 points = \$350
 - o A \$30 booking fee applies to each purchase.
- Other Travel Rewards (Examples).
 - o Hyatt Hotel: \$100 gift card 41,500 points
 - o Avis Rental Car: \$100 gift card 41,500 points
- Gift Card Rewards (Examples)
 - o \$100 Home Depot Gift Card 41,500 points
 - o \$50 Amazon.com Gift Card 22,000 points
 - o \$25 Local Rewards 11,500 points
- Cash Rewards
 - o \$50 Statement Credit Award: 25,000 points



Get a little more for your money with our Connected Checking® Account. The account has no monthly service charges and we are going to give you \$25 as a welcome bonus². Plus, you'll enjoy all the benefits of full service relationship banking including:

- No monthly service fees to pay². That means no worries about unexpected charges.
- Use any ATM in the U.S. with no fees. Get unlimited rebates on surcharges assessed by non-Banner Bank owned ATMs without any hassle.
- · Free Electronic Banking Options, Includes Free Banner Online Banking, Basic Bill Pay, Mobile Banking³, Snapshot Deposit³, Bank-by-Phone, eStatements, and Direct Deposit.
- Finance your home loan with Banner Bank and receive \$300 off your closing costs.4

And best of all, your employer banks with us so you should too. Don't wait any longer to put your money to work for you. Visit us and make the switch to Connected Checking and get your welcome bonus.

1\$25 welcome bonus will be deposited into client Connected Checking account within 60 days of account opening. 2550 minimum opening deposit. No ongoing minimum balance required. 3Check with your mobile provider for messaging and data rates. Limited to: recipients of this flyer, one personal account, and one \$25 welcome bonus per household. Recipient must meet standard account opening requirements. Not available to current Banner Bank Checking clients. Not to be combined with any other offer. 4To receive \$300 discount, your new checking account must be opened prior to your mortgage loan being submitted for final underwriting approval. Offer subject to change without notice, Expires: TBD

Florence Branch 777 Highway 101 Florence, Oregon 97439 ph: 541-997-3486

S KNNER BANK REV 07/17

bannerbank.com (800-272-9933 Offer code 7778899WP

Member FDIC



September 2018 Analysis Statement



Account Analysis statement

STATEMENT PERTOD SEPTEMBER 2018 DAYS IN STATEMENT CYCLE 30 ACCOUNT NUMBER 49113182

Port Of Situsiaw 100 Harbor Street Florence OR 97439-0050

INDIVIDUAL SUMMARY ANALYSIS

OFFICER: Bill Reinhard PHONE NO: (541) 334-5844 BRANCH: 249

EARNINGS ON

BRANCH:

Public Funds Account Analysis

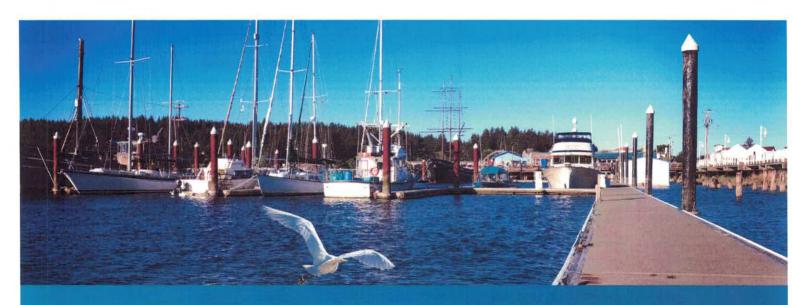
AVERAGE DAILY LEDGER BALANCE 44,779.47 LESS AVERAGE DAILY FLOAT AVERAGE DAILY COLLECTED BALANCE LESS REQUIRED RESERVES 2,548.91 42,230.56 42,230.56 AVERAGE NET COLLECTED BALANCE

\$42,230.56 .350000% 12.15 UNIT ACTIVITY REQUIRED ACTIVITY PRICE CHARGE BALANCES <u>Maintenance Fee</u> 16.000055,619.05 16,616.19 Deposit Balance Fee Transit Items Deposited $\frac{4.78}{3.12}$ 26 .1200 10,845.71 Interest Paid Checks/Debits 1.04 3,615.24 29,478.10 53 .16008.48 Deposits/Credits .4000 2.80 9,733.33 788 39.40 23.00 136,961.90 79,982.38 15338 .0015

<u>Coin Deposited</u> Currency Deposited Business Online Banking 0000 .00 ACH Origination - Monthly ACH Debits/Credits - Per 35.0000 35.00 121,666.67 2,607.14 Item Online ACH Per Item Fee 8 .1500 1.20 4,171.43 Sweep - REPO 100.0000 100.00347,619,05 TOTAL SERVICES AND REQUIRED BALANCES 235.57 818,886.19 NET EXCESS EARNINGS CREDIT 223.42-776,650.47 223.42-CHARGES WAIVED

General Business Account and Treasury Management Serv	vices Price List
General Account Services	
Checking Activity	,
Monthly Maintenance Fee	
Deposit Balance Fee	
Uncollected Funds Advanced (Prime + x%)	5.0%
Deposits/Credits	
Checks Deposited - On Us	\$0.12
Checks Deposited - Transit	
Checks/Debits	\$0.16
Returned Deposited Items	\$9.00
Insufficient Funds (NSF) Items	\$35.00
Other Fees	
Special Cut-Off Statement	\$5.00
Cashier's Checks	\$6.00
Money Orders	\$3.00
Canadian Drafts	\$20.00
Check Collection (incoming & outgoing) - Domestic	\$40.00
Check Collection (incoming & outgoing) - International	\$50.00
Money Service Business (MSB)	\$100.00
Wire Transfer Fees	
Wire - Incoming	\$15.00
Wire - Domestic Outgoing	\$25.00
Wire - International Outgoing	\$50.00
Wire - Research or Tracers	\$25.00
Cash Services	
Depositing Currency (per \$100)	\$0.15
Purchasing Currency (per \$100)	\$0.15
Rolled Coin (percent of total coin transaction)	1.0%
Coin Deposited (percent of total coin deposit transaction)	5.0%
Treasury Management Services	
Online Banking	
Online Banking	\$0.00
Commercial Online Banking	\$20.00
Stop Payment	\$35.00
Business Bill Pay	
Monthly Maintenance	\$6.00
Bill Payments beyond 10 Per Month	\$0.55
Information Services	
Account Maintenance - BAI Data or Flat File	\$10.00

Treasury Management Services (continued)	
CD-Rom Statement (price per CD produced)	
CD-Rom Statement - Monthly (per account)	\$20.00
CD-Rom Statement - Quarterly (per account)	\$25.00
CD-Rom Statement - Semi-Annual (per account)	\$40.00
CD-Rom Statement - Annual (per account)	\$50.00
Online Wires	
Wire - Incoming	\$15.00
Wire - Online Domestic Outgoing	\$15.00
Wire - Online International Outgoing	\$25.00
Automated Clearing House (ACH)	
ACH Origination - Monthly Fee	\$35.00
ACH Debits/Credits - Per Item	\$0.15
Online ACH - Per Item	\$0.15
ACH Returns & Notice of Change	\$3.00
ACH Electronic Data Interface (EDI)	
ACH EDI Translation - Monthly Fee	\$10.00
Fraud Protection	
Positive Pay - Monthly Fee (1st Account)	\$35.00
Positive Pay - Monthly Fee Add'l Account)	\$7.00
ACH Filters/Blocks - Setup/Change	\$35.00
ACH Filters/Blocks - Monthly Fee (1st Account)	\$25.00
ACH Filters/Blocks - Monthly Fee (Add'l Account)	\$20.00
Sweep	
Sweep - Loan - Monthly Fee	\$125.00
Sweep - REPO - Monthly Fee	\$100.00
REPO Agreement - No Sweep - Monthly Fee	\$10.00
Sweep - Insured Cash Sweep (ICS) - Monthly Fee	\$75.00
Sweep - ZBA/DDA Concentration Account - Monthly Fee	\$25.00
Sweep - ZBA/DDA Subsidiary Account - Monthly Fee	\$20.00
Remote Deposit Capture	
Per Location Monthly Fee	\$40.00
MultiFeed RDC with Scanner - Monthly Fee	\$75.00
MultiFeed RDC - No Scanner - Monthly Fee	\$35.00
Per Deposit Fee	\$0.50
Deposit Items: 1 - 250	\$0.00
Deposit Items: 251+	\$0.13
Additional Checking Accounts (over 3)	\$6.00
Replacement Franker	\$30.00



Banking Service Proposal

Prepared for:









Account Proposal for the Port of Siuslaw

General Checking

Currently, the Port writes approximately 70 checks per month, averaging approximately \$100,000 total. This sounds like a great opportunity to open an Interest Business Checking Account with Oregon Pacific Bank. As you will read in the Pricing Schedule of the enclosed proposal, it allows for 300 total debits, credits, and items deposited per month, as well as interest earned on balances of \$10,000 or greater.

General Money Market Account

Credit card deposits, as well as deposits and money transfer activities are being done through the General Money Market Account you have now. Maximizing interest on funds deposited locally is a wonderful thing to look at, and our Business Money Market Account would be a great option to look at.

Deposit Money Market Account (ICM)

In accordance with property management agreements, this account is not active, but earns interest on deposits for security and other. Our Business Money Market Account would fulfill those same needs and earn the interest on the inactive accounts.

Savings Account (CMR)

The Port of Siuslaw Capital Reserve Account, used for money transfer activities, is a holding account for future capital maintenance projects. If you are needing an account to hold future capital maintenance projects, you could use a Business Money Market Account, to maximize the amount of interest earned on the funds as they are being held. If the average monthly balance of this account will be below \$2,500, you could choose a simple Business Savings account. This would be a wonderful option, as it has a \$200 minimum daily balance.



October 16, 2018

Port of Siuslaw 100 Harbor Street Florence, OR 97439

Dear Friends,

Thank you for giving Oregon Pacific Bank the opportunity to submit a proposal to the Port of Siuslaw for banking services.

If selected to provide services for the Port, Oregon Pacific Bank is ready and willing to carry out the proposal as submitted for the length of time you may choose to have a banking relationship with us.

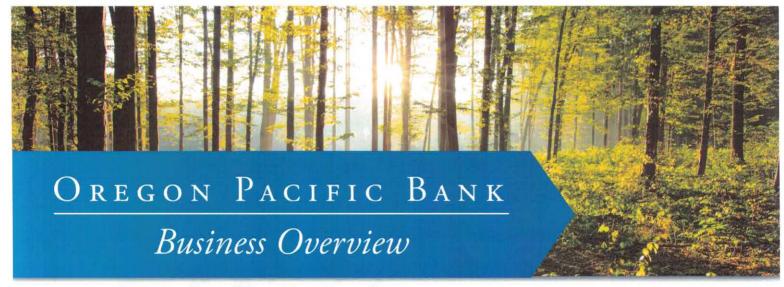
We feel our bank offers exceptional service, quality maintenance and dependable support to our clients.

Please feel free to contact me at (541) 997-7121 if you have any questions or need assistance.

Sincerely

Oarl Frazier,

Florence Cash Management/Merchant Services Representative



Oregon Pacific Bank at a Glance

Established on December 17, 1979 and headquartered in Florence, Oregon, we have grown to include full service branches in Coos Bay, Roseburg, and Eugene, as well as a Trust office in Medford. Staffed by local decision makers, we specialize in offering holistic financial services to our local families and business owners. We are committed to aiding the growth and development of the communities we serve by investing local deposits directly into the lives, homes, and businesses of our friends and neighbors.

Community Involvement

We are proud to contribute to the social and economic success of the communities we serve. We have over 100 local employees working out of our various locations, many who have been part of our team for over a decade. We promote a culture of caring, encouraging our staff to be involved in worthwhile community endeavors. Taking this to heart, almost all of our employees are currently involved in the community in some way. In addition to general volunteer time, many of our employees serve in leadership positions on numerous influential community organizations. Aside from volunteer hours, Oregon Pacific Bank supports numerous community organizations through sponsorships and donations.

Deliver on the Promise

Deliver on the Promise is the basis of the Bank's culture and expectations of its employees. Our community, employees, clients, and shareholders are the integral parts of our foundation, and our Promise is to treat all equally, be mindful of our impact. To our communities, we promise to be the partner that makes you stronger. To our clients, we promise to put you at the center of everything we do. To our co-workers, we promise to empower you to make a difference. And to our shareholders, we promise to make you proud of your ownership in Oregon Pacific Bank.

Professional Banking Services

We specialize in offering professional grade services to our local business leaders. Blending together years of business banking and lending expertise with the unique services available through our Trust department, we utilize a holistic approach to financial services that can cater to every aspect of our client's personal and professional needs. As a community bank, we know the value of local, personal service. We take pride in establishing a genuine and responsive relationship that exceeds every expectation.



BOARD OF DIRECTORS





ROBERT KING
Chairman of the Board • Founding Director since 1979
Owner, R&R King Logging, Inc.

Bob is the President of R&R King Logging, Inc., a logging company in Florence, Oregon, since 1967. In addition, he is part owner of King Land & Cattle, LLC, a cattle ranch in the Florence area. He has been involved with Oregon Pacific Bank since its inception as a Founding Director. Bob serves on the Oregon State Athletic Scholarship Board and serves as liaison for the OSU School of Forestry.



JON THOMPSON
Vice Chair of the Board • Director since 2004
Owner, KCST Radio Station

Jon is the general manager and owner of the locally operated radio station Coast Broadcasting, serving the central Oregon coast since 1988 with KCST & KCFM Radio. Jon has been active in the Florence community for three decades serving as a member of the board on numerous charitable organizations. He is a past president of Florence Area Chamber of Commerce and has been previously recognized as Florence First Citizen.



JOE BENETTI
Director since 2015
Owner, Benetti's Italian Restaurant

Joe grew up in Reno, Nevada, but fell in love with Oregon's Bay Area during a trip up the Oregon Coast and in 1979 he opened Benetti's Italian Restaurant in Coos Bay. Aside from running a business, Joe served on the Coos Bay City Council from 1998 to 2006 and was Mayor of Coos Bay from 2000 through 2006. Joe currently serves on the Coos County Airport District board and is the former chairman. He also joined the Coos County Urban Renewal Agency in 2012.



TIM CAMPBELL
Director since 2018
Partner and Owner of Campbell Commercial Real Estate

Born and raised in Eugene, Tim has been part of the local community for over 45 years. Holding a bachelor's degree in Rhetoric Communication from the University of Oregon, Tim moved to Seattle, Washington shortly after graduation to get a taste of the real estate business. Four and a half years later, Tim returned to Eugene and began his career at Campbell Commercial Real Estate. Remaining active and committed to the Eugene community, Tim is currently on the Board of Downtown Eugene Inc., and serves on the Eugene board of the Technology Association of Oregon.



RON GREEN Director since 2013 President and Chief Executive Officer of Oregon Pacific Bank

Ron was hired in July 2007 as Executive Vice President & Chief Credit Officer for the Bank, and was appointed as President and CEO in August 2013. Ron serves on the Lane Community College Advisory Board and the PeaceHealth Peace Harbor Medical Center Foundation Board, is active with the Florence Rotary Club, and is a strong supporter of the Boys and Girls Club of Western Lane County. Ron is a graduate of Pacific Coast Banking School at the University of Washington and has been in banking since 1989.



TOM GROVE Director since 1984 Retired, Past President Oregon Pacific Bank 1984-2006

Tom served as President and Chief Executive Officer of the Bank from June 1984 until his retirement in December 2006. Since its creation in 1985, Mr. Grove has also worked closely with Friends of Florence, a transportation service for cancer patients to the Eugene/Springfield area, and was named President and Chief Executive Officer of the organization in 2012.



Dan Jones Director since 2014 Owner, DJ Financial

Dan has a degree in accounting, which led him to a varied public and private work history as a CPA and Registered Investment Advisor. Dan currently owns and operates his own tax and investment advisory practice, DJ Financial, which is based out of Roseburg and provides services to clients throughout western Oregon. Believing that everyone should support at least one cause that is personal to them, Dan gives his support to the United Cerebral Palsy Foundation, assists with his children's school system activities and actively donates his services to help with elder care issues.



Bob Mans, OD Director since 2014 Florence Eye Clinic

Bob has been practicing Optometry at the Florence Eye Clinic for over 20 years. He is actively involved in the field of his profession, as a member of the American Optometric Association, a member of the Optometric Physician's Associate Board from 1996 to 2008, and currently serving his last year as Board President on the Oregon Board of Optometry. Bob is also actively involved in the community, especially in supporting youth services. Aside from supporting the Boys and Girls Club and the Siuslaw Athletic Booster Club, Bob was a board member for the ABC Preschool and a member of the Siuslaw School District Budget Committee for a three year term.



TIM SALISBURY
Director since 2014
Retired Chief Financial Officer, Bay Area Hospital

Tim was the Chief Financial Officer of Bay Area Hospital in Coos Bay for 20 years, and moved to the Florence area after retirement in 2012. He has over 36 years of experience in healthcare finance. Tim is currently involved with the Florence Rotary Club and Siuslaw Outreach Services Budget Committee, and served as president of the Bay Area Rotary Club in 2002 and president of the Oregon Healthcare Financial Management Association in 2001.



ROBBIE WRIGHT Director since 2016 Owner, Siuslaw Broadband

Aside from owning Siuslaw Broadband, an internet service provider in Florence, Robbie also works as an Information Technology and Security advisor for the financial services industry; supporting small banks and credit unions with core system management, cybersecurity threats and cloud based technology. He has been appointed to the Bank's Information Security and Technology Steering Committee and will represent the Board in supporting the Bank's mission to grow our technological presence while being mindful of security from the constant changing cyber landscape.



RICK YECNY Director since 1994

Chief Administrative Officer and Chief Mission Officer of PeaceHealth Peace Harbor Medical Center

Rick received his Bachelor of Accounting from University of Portland. From 1982 through 2000, he was a principal shareholder of Davis, Yecny & McCulloch, P.C., a certified public accounting firm with offices in Florence and Reedsport, Oregon. Rick was Chief Financial Officer of Peace Health Siuslaw Region from 2001 to 2010. He continues to serve on numerous community boards and committees, and was a member of the original steering committee in 1986 that led the community-wide effort to build Peace Harbor Hospital.







EXECUTIVE TEAM



Ron Green

President and Chief Executive Officer

Ron was hired in July 2007 as Executive Vice President & Chief Credit Officer for the Bank, and was appointed as President and CEO in August 2013. Ron serves on the Lane Community College Advisory Board and the PeaceHealth Peace Harbor Medical Center Foundation Board, is active with the Florence Rotary Club, and is a strong supporter of the Boys and Girls Club of Western Lane County. Ron is a graduate of Pacific Coast Banking School at the University of Washington and has been in banking since 1989.



AMBER WHITE

Executive Vice President and Chief Financial Officer

Amber is a native Oregonian, graduating from Oregon State University with a Bachelor's of Science in Business Administration in 2006. Amber has many years of experience in the banking industry, previously working for several financial institutions as Controller, overseeing the company's financial and regulatory reporting. She also spent time at the Eugene office of Moss Adams LLP, where she earned her CPA license in 2008.



BOB EDSTROM

Executive Vice President and Chief Credit Officer

Bob has spent the last 25 years of his professional life working with a number of community banks, primarily in the role of senior lender and chief credit officer, before being hired as Chief Credit Officer for Oregon Pacific Bank. He spent a number of years working for the Bureau of Land Management, the US Forest Service, and the Washington State Parks & Recreation Commission before moving back to Minnesota to work for his family's manufacturing business. He received his MBA degree from the University of St. Thomas and then transitioned into what would become a career in the banking industry. After moving to Florence he became involved with the community, joining the Habitat for Humanity Board of Directors.



JOHN RALEIGH

Executive Vice President and Chief Lending Officer

John joined Oregon Pacific Bank in 2018 after 8 years of working at Pacific Continental Bank/Columbia Bank where he was previously a Senior Vice President and Commercial Banking Team Leader, overseeing the commercial lending activity of the company's Lane County market. Prior to working at Pacific Continental, John worked for Umpqua Bank in a similar role for 11 years. John has worked in the Eugene/Springfield banking community since 1992. He is a graduate of Oregon State University and holds a Bachelor of Science in Business Administration.



JAY BOELTER

Senior Vice President and Director of Trust and Wealth Management

Jay grew up in Montana and obtained his Bachelor's degree from the Pacific Lutheran University in Tacoma, Washington. Jay received his law degree from Gonzaga University School of Law and his LL.M. in taxation from the University of Denver Tax Program. He is currently a member of the Oregon State Bar, the Washington State Bar, and the United States Tax Court. He is also a member of the Estate Planning and Administration Section of the Oregon State Bar and has served as a Section Planner.



MARY HIPKISS

Senior Vice President and Director of Human Resources

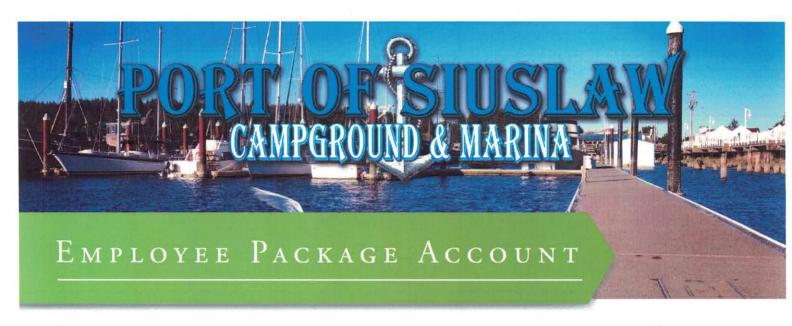
Prior to moving to Florence in 1993, Mary was a medical practice manager in the San Francisco Bay Area where her responsibilities included hiring, training, and supervision of staff, payroll, employee health benefits, and oversight of the profit sharing plan. Mary has served as chairperson of the Oregon Bankers Association Human Resources Committee from 2011-2013 and previously served on the Western Lane Community Foundation Board, the Florence Rotary Board, and the Florence Chamber Board.



CINDY SPINNER

Senior Vice President and Senior Operations Officer

Cindy Spinner started at Oregon Pacific Bank on June 1993 as a part-time teller. She serves as a member of the budget committee for the Siuslaw School District since 2009 and was on the Board for Siuslaw Valley Fire and Rescue between 2011 and 2015. Cindy earned a bachelor's degree in Accounting from University of Phoenix in November 2010 and is a 2015 graduate of Pacific Coast Banking School at the University of Washington.



As a team member of the Port of Siuslaw, you are entitled to a **Deposit Account** with a host of special benefits:*

- No monthly service charge
- No minimum balance
- · Unlimited check writing
- First box of checks free (Wallet Sky Blue)
- 2 free cashier's checks per month
- Current account holders may convert to this account if desired
- Free unlimited ATM access to Oregon Pacific Bank and MoneyPass ATMs

- Free Online Banking
- Free Mobile Banking
- · Free BillPay
- Free VISA Check Card* or ATM Card
- Free automatic deposit of payroll checks
- Free notary services
- Free medallion stamped signature guarantees



Contact your nearest Oregon Pacific Bank branch to apply for a package account today!

Florence Branch 1355 Highway 101 • Florence, OR 97439 Direct: (541) 997-7121 • Fax: (541) 997-2774

*Must meet minimum qualification requirements to enroll in an Employee Package Account.





CONSOLIDATED STATEMENT OF CONDITION

September 30, 2018



DISCLOSURE REGARDING FORWARD LOOKING STATEMENTS

This report contains a number of forward-looking statements about our anticipated business operations and financial performance. Statements in this report that relate to future plans, events and circumstances are provided to describe management's intentions and expectations based on currently available information, and readers should not construe these statements as assurances or guarantees. As with any predictions, these statements are inherently difficult to make with any degree of assurance, and actual results may differ materially and adversely from management's expectations described herein. Likewise, management's plans described in this report may not come to pass because unforeseen events may force management to deviate from its expressed intentions. Forward-looking statements often can be identified by the use of predictive or prospective terms such as "expect", "anticipate", "believe", "plan", "intend", and words of similar construction or meaning.

To our Shareholders, Friends and the Communities we serve:

Oregon Pacific Bancorp and its wholly-owned subsidiary, Oregon Pacific Bank, reported a net operating income of \$2.10

million for the nine months ended September 30, 2018, compared to \$1.19 million for the nine months ended September 30,

2017. This equates to earnings per share (EPS) of \$0.30 as compared to \$0.27 for the same period in 2017. EPS has been diluted

due to the issuance of 2.6 million of additional common shares during the fourth quarter of 2017. Even with the increase in

average outstanding shares, we are very proud of the 11.11% increase in EPS over the past four quarters.

September 30, 2018 represented a milestone for the bank, as total assets have grown to over \$300 million. We are very proud

of and grateful for the hard work our staff have invested during this very exciting time. Quarter over quarter, interest income

and interest expense continue to increase due to solid growth in loans and deposits. This resulted in an increase in net interest

income after provision for credit losses of \$144 thousand over the second quarter of 2018. Loans and deposits increased 28.50%

and 16.11%, respectfully, over September 30, 2017.

Our Trust and Wealth Management departments continue their success, which contributed to a 7.95% increase in non-interest

income during the nine months ended September 30, 2018. Non-interest expense has increased due to our significant staffing

investment in Eugene. We do expect modest increases in salary expense over the coming quarters due to the hiring of additional

staff in Eugene and increased depreciation expense related to the new operating facility and equipment.

Loan quality continues to be strong and steady for the Bank. Nonperforming assets as a percentage of total assets was 0.84% as

of September 30, 2018, as compared to 0.77% for the same period in 2017.

We reported in last quarter's update that we signed a lease for our new Eugene office located at 59 E. 11th Avenue in downtown

Eugene. Work on the interior is progressing and we are targeting a move-in date for the first week of December. Our planned

Eugene expansion has been well received by the local community and media.

I am so very honored to work with such committed employees and Board of Directors. Our promise of creating value for our

shareholders, clients, employees and communities has never been more focused than it is today. As always, please feel free to reach

out to me if you would like to discuss the Bank and our plans going forward. My direct telephone number is (541) 999-1908

and my email address is ron.green@opbc.com.

With warmest regards and appreciation,

Gund St. Sheen

RON GREEN

President & CEO of Oregon Pacific Bank

Consolidated Balance Sheets

Unaudited (Dollars in thousands) ASSETS		2018	Sept	ember 30, 2017
Cash and due from banks	\$	6,562	\$	5,058
Interest bearing deposits		24,185		34,436
Securities		28,156		27,509
Loans, net of deferred loan origination fees, costs		229,639		178,707
Allowance for loan losses		(2,916)		(2,639)
Premises and equipment, net		6,306		6,247
Bank owned life insurance		6,777		2,951
Other real estate owned		1,284		1,398
Deferred tax asset		1,283		1,698
Other assets		1,480	-	1,397
Total assets	\$_	302,756	\$_	256,762
LIABILITIES		(TE 17 CO		No. of Lots
DEPOSITS	_			
Demand - non-interest bearing	\$	73,806	\$	67,510
Demand - interest bearing		122,409		87,589
Savings		48,912		51,887
Certificates of deposit		18,041		19,666
Total deposits	-	263,168	_	226,652
FHLB borrowings				3,000
Subordinated debenture		4,124		4,124
Other liabilities	_	3,409	_	3,637
Total liabilities	_	270,701		237,413
STOCKHOLDERS' EQUITY				Transfer of
Common stock		20,619		9,673
Retained earnings		12,101		9,771
Accumulated other comprehensive		i e e i		Ža a Š
gain/(loss), net of tax	-	(665)	Ę.	(95)
Total stockholders' equity	_	32,055	02	19,349
Total liabilities & stockholders' equity	\$	302,756	\$	256,762
PERFORMANCE RATIOS	T.A.			77 7 71 1
Return on average assets		1.00%		0.66%
Return on average equity (book)		9.01%		8.78%
Efficiency ratio		73.06%		78.55%
ASSET QUALITY RATIOS		A 1515	41 747	
ALLL as a percentage of loans outstanding		1.27%		1.48%
ALLL as a percentage of nonperforming loans		229.70 %		460.56%
Nonperforming loans as a percentage of total loans		0.55%		0.32%
		0.84%		0.77%
Nonperforming assets as a percentage of total assets				
Nonperforming assets as a percentage of total assets BANK CAPITAL RATIOS				
		12.60%		9.36%
BANK CAPITAL RATIOS Tier 1 leverage ratio				
BANK CAPITAL RATIOS Tier 1 leverage ratio Common equity tier 1 ratio		16.27%		13.58%
BANK CAPITAL RATIOS Tier 1 leverage ratio				

Consolidated Statements of Income

Unaudited

NINE MONTHS ENDED

September 30,

(Dollars in thousands, except per share data)	2018	2017
INTEREST INCOME		
Loans	\$ 7,601	\$ 6,027
Securities	531	409
Other interest income	360	217
Total interest income	8,492	6,653
a other meeters meeters	3,172	
INTEREST EXPENSE		
Deposits	387	250
Borrowed funds	163	175
Total interest expense	550	425
		-
NET INTEREST INCOME	7,942	6,228
Provision for credit losses	298	272
Net interest income after		
provision for credit losses	7,644	5,956
provision for create losses		
NONINTEREST INCOM	I E	
Trust fee income	1,821	1,693
Service charges	631	587
Mortgage loan sales and services	294	242
Investment sales commissions	170	164
RIA income	130	81
Other income	362	390
Total noninterest income	3,408	3,157
NONINTEREST EXPEN	SE	
Salaries and employee benefits	4,311	3,740
Outside services	907	1,086
Occupancy & equipment	729	546
Trust expense	1,002	1,001
Loan and collection expense	223	91
Other operating expenses	1,120	908
Total noninterest expense	8,292	7,372
Income before taxes	2,760	1,741
Provision for income taxes	664	552
NET INCOME	\$ 2,096	\$ 1,189
ARAGE INTERNATION		
STOCK INFORMATION		C
	2019	September 30,
	2018	2017
VIID Assessed Lane	6,954,584	4252222
YTD Average shares		4,352,322
Book Value	\$ 4.60	\$ 4.47
Basic earnings per share	\$ 0.30	\$ 0.27
NET INTEREST MARG		
	IN	
	IN	
RECONCILIATION		4.70%
	1 N 4.97%	4.70%
RECONCILIATION Yield on average loans	4.97%	
Yield on average loans Yield on average securities	4.97% 2.39%	2.13%
Yield on average securities Yield on average earnings assets	4.97%	
Yield on average loans Yield on average securities Yield on average earnings assets Rate on average interest-bearing	4.97% 2.39%	2.13%
Yield on average loans Yield on average securities Yield on average earnings assets Rate on average interest-bearing core deposits	4.97% 2.39% 4.34% 0.30%	2.13% 3.97% 0.22%
Yield on average loans Yield on average securities Yield on average earnings assets Rate on average interest-bearing core deposits Rate on average borrowings	4.97% 2.39% 4.34% 0.30% 4.38%	2.13% 3.97% 0.22% 2.85%
Yield on average loans Yield on average securities Yield on average earnings assets Rate on average interest-bearing core deposits Rate on average borrowings Cost of interest bearing funds	4.97% 2.39% 4.34% 0.30%	2.13% 3.97% 0.22%
Yield on average loans Yield on average securities Yield on average earnings assets Rate on average interest-bearing core deposits Rate on average borrowings Cost of interest bearing funds Net interest margin tax equivalent	4.97% 2.39% 4.34% 0.30% 4.38%	2.13% 3.97% 0.22% 2.85%
Yield on average loans Yield on average securities Yield on average earnings assets Rate on average interest-bearing core deposits Rate on average borrowings Cost of interest bearing funds	4.97% 2.39% 4.34% 0.30% 4.38% 0.41%	2.13% 3.97% 0.22% 2.85% 0.36%
Yield on average loans Yield on average securities Yield on average earnings assets Rate on average interest-bearing core deposits Rate on average borrowings Cost of interest bearing funds Net interest margin tax equivalent	4.97% 2.39% 4.34% 0.30% 4.38% 0.41%	2.13% 3.97% 0.22% 2.85% 0.36%

Oregon Pacific Bank at a Glance

Established on December 17, 1979 and headquartered in Florence, Oregon, we have grown to include full service branches in Coos Bay, Roseburg, and Eugene, as well as a Trust Office in Medford. Staffed by local decision makers, we specialize in offering holistic financial services to our local families and business owners.

Together, we can make your future better, in a way that's anything but ordinary!

BOARD OF DIRECTORS

ROBERT KING	Owner, R&R King Logging and Crown Alaska, Inc.
JOE BENETTI	
Ron Green	
THOMAS GROVE	President/CEO, Oregon Pacific Bank
	Owner DJ Financial
BOB MANS, OD	Florence Eye Clinic
TIM SALISBURY	Retired CFO Bay Area Hospital
Jon Thompson	
Robbie Wright	Owner Siuslaw Broadband
RICK YECNY, CPA	

BANK EXECUTIVE OFFICERS

Ron Green	President, Chief Executive Officer
Amber White	Executive Vice President, Chief Financial Officer
Bob Edstrom	Executive Vice President, Chief Credit Officer
JOHN RALEIGH	Executive Vice President, Chief Lending Officer

CORPORATE FINANCIAL CENTER

1365 Highway 101 Florence, Oregon 97439 (541) 997-7121

COOS BAY BRANCH

915 S First St Coos Bay, Oregon 97420 (541) 269-7929

EUGENE PROFESSIONAL BANKING AND TRUST OFFICE

975 Oak St, Suite 625 Eugene, Oregon 97401 (541) 636-4804

FLORENCE BRANCH

1355 Highway 101 Florence, Oregon 97439 (541) 997-7121

MEDFORD TRUST OFFICE

3250 Hillcrest Park Drive, Suite 100 Medford, Oregon 97504 (541) 858-0191

ROSEBURG BRANCH

2555 NW Edenbower Roseburg, Oregon 97471 (541) 677-9454









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Relationship Management

The Port of Siuslaw will be the responsibility of Lori Gates, VP, Florence Branch Manager; Al Rojas, Operations Manager; Carl Frazier, Cash Management and Merchant services Representative; Julie McMillan, Electronic Banking Coordinator, Communication Center Supervisor; and, Mike Webb, VP, Commercial Relationship Manager. Each member of the team may be reached at (541) 997-7121, e-mail, or their direct phone number listed below.

Lori Gates: lori.gates@opbc.com • (541) 902-8725

Lori has been in banking and with Oregon Pacific Bank for 30 years consecutively. During that time, she has held positions in deposit operations, as a teller, a new account representative, an operations supervisor, Director of Cash Management and Merchant Services and in her current position as Vice President and Branch Manager. Lori is our client liaison for the Bank, ensuring client satisfaction whenever possible and problem resolution.

Al Rojas: al.rojas@opbc.com • (541) 902-8722

As our Operations Supervisor, Al supervises the tellers in our Operations department. He monitors activity for compliance, security and integrity. He has worked for Oregon Pacific Bank for five years and is fully skilled in deposit operations and supervision.

Carl Frazier: carl.frazier@opbc.com • (541) 902-9812

Carl has been with Oregon Pacific Bank for four years now. During that time, he has held positions as a teller, a New Accounts representative, and his current position as Cash Management and Merchant Services Representative. Carl's commitment to others and dedication to Oregon Pacific Bank is extraordinary.

Julie McMillan: julie.mcmillan@opbc.com • (541) 997-7121

Julie has 23 years of experience with Oregon Pacific Bank. Her specialties include business online banking and responding to client needs over the telephone. Her current roles of Communication Center Supervisor and Electronic Banking Coordinator keep her closely in touch with clients' immediate needs and the newest ways to meet those needs with today's technology.

<u>Mike Webb</u>: mike.webb@opbc.com • (541) 902-8715

Mike has 20 years of banking experience. For the past six years Mike has been Commercial Relationship Manager at Oregon Pacific Bank, supervising the commercial lending staff in Florence and managing client relationships. Brian believes that as a bank team, we strive to provide exceptional service and practical solutions to borrowers' financial challenges.



In response to the Request for Proposal for the Port of Siuslaw, Oregon Pacific Bank is offering the Port an all-inclusive package for Deposit Product Services, Merchant Services and Cash Management. Oregon Pacific is unable to provide any of these services on an individualized basis.

Deposit Processing

The Florence branch of Oregon Pacific Bank is equipped with a coin counting machine. We offer this service to our clients at no charge.

Upon request, Oregon Pacific Bank will provide the Port of Siuslaw duplicate copies of deposited checks and credit card memoranda within five business days.

Returned items will be automatically re-deposited. Items returned a second time would be mailed to the Port within five days of return.

Account Reconciliation

At the end of each calendar month, the Bank will provide the Port of Siuslaw with a bank statement on each account, detailing all activity. Copies of each item, other than Automated Clearing House (ACH) or Electronic Funds Transfer (EFT) postings, will be included in the form of digital images. Oregon Pacific Bank also offers e-statements. An email will be sent to the Port indicating that their statement is ready to be viewed by logging into www.opbc.com. E-statements can be viewed the next day after a statement is produced.

Electronic Funds Transfer

Oregon Pacific Bank currently processes ACH through the Federal Reserve Bank. The Bank is an originating financial institution; therefore, transfers to and from the local Government Investment Pool, and transferring of funds from various federal and state governmental agencies, are permissible.

Online Banking

Oregon Pacific Bank's Cash Management Services will enable the Port of Siuslaw to use a state-of-the-art, internet-based banking system to manage funds for all their accounts 24 hours a day in real time, with the ultimate in security, ease, and convenience. The Port would be able to view account history, make transfers between accounts, do balance inquiries, get account statements, initiate stop payments and wire transfers, conduct online bill pay, and export information to Microsoft Money, Intuit Quicken or Intuit QuickBooks. Funds and file transfers include recurring transfers and direct deposit of payroll and ACH originations. The Port can also receive invoice and other payment information from addenda records through the Federal Electronic Data Interchange (FED EDI).



Direct Deposit/Debit

The Port of Siuslaw payroll and payment files may be processed using National ACH Association (NACHA) standard requirement software with files uploaded through our Cash Management Online Banking services. Files are to be received by 10:00 A.M. for settlement on the same business day or received by 4:00 P.M. for settlement on the next business day. An ACH software program is available, if needed, for processing payroll and direct bill payment files. Individual ACH such as tax payments and one-time only transactions are also available with our Cash Management Online service.

Credit Card Processing/Merchant Services

Oregon Pacific Bank offers merchant services processing through Elavon Information Systems. There will be no application fee or reprogramming fee of existing equipment.

Our merchant service staff prides themselves on being able to tailor programs based on our merchant's needs. We provide local, personalized service, and supplies are available at **no cost** to our merchants. Our rates are very competitive and are based on volume and average ticket sales. Please feel free to contact Carl Frazier if the Port would like additional information regarding this program.

Notary Public Services

Oregon Pacific Bank provides Notary Public services to our clients and community at no charge. Notary Public representatives are available to come to your place of business to serve you if you are not able to make it to the bank.

Safe Deposit Services

Oregon Pacific Bank has numerous sizes of safe deposit boxes available. Please see the attached fee schedule for the sizes available and current rental fees.

Night Deposit Services

Oregon Pacific Bank offers a safe, secure and convenient way for the Port of Siuslaw to make their deposits after hours. The night drop is located at the Florence office at 1355 Highway 101, Florence, Oregon. Unlocked and locked deposit bags are available for a minimal fee.



Pricing Schedule, Terms and Conditions

Oregon Pacific Bank offers the following business deposit accounts:

- Business Checking No minimum balance requirement. \$5 monthly statement fee waived
 with electronic statements. 100 total debits, credits and items deposited per month, \$0.20 per
 item over 100.
- Interest Business Checking Minimum balance of \$2,500, otherwise \$10 monthly fee. \$5 monthly statement fee waived with electronic statements. 300 total debits, credits, and items deposited per month, \$0.20 per item over 300. Interest earned on balances of \$10,000 or greater (see enclosed current interest rate schedule).
- Analysis Business Checking \$12 monthly fee plus analysis activity charges (see enclosed current fee schedule). Earnings credit available at a competitive rate to offset charges.
- Zero Balance Accounts \$12 monthly fee. Zero balance accounts can be linked to the Analysis Business Checking account; the earnings credit on the account can be used to offset the service charge.
- Business Money Market Account Minimum daily balance of \$1,000 or average monthly balance of \$2,500, otherwise \$10 monthly fee.
 - ✓ Interest Payment Method Calculated daily, compounded monthly (see enclosed current interest rate schedule).
 - ✓ Special Features for Money Market Accounts Transactions on Money Market Accounts are limited to six (6) transfers per calendar month, if by preauthorized or automatic transfer (including ACH debits, overdraft transfers, and online banking transfers), check, draft, debit card or similar order (including POS transactions), or telephone (including data transmission) agreement, order or instruction.
- Credit Card Processing/Merchant Services Oregon Pacific Bank can provide the Port
 of Siuslaw competitive rates in the industry due to their partnership with Elavon. The key
 features you get with the Bank are:
 - ✓ Local, personalized service
 - ✓ No charge for merchant service supplies
 - ✓ 24/7 Support

^{*}Please see the enclosed documents for the current Business Account Fee Schedule, Business Online Banking Fee Schedule (including ACH Origination), and Safe Deposit Box Fee Schedule.



Investment Services

Oregon Pacific Financial Services is the brokerage division of Oregon Pacific Bank. Our brokerage division offers access to a full spectrum of investment products and services designed to help meet your specific needs.

Our comprehensive investment products are offered through LPL Financial, the nation's largest independent broker/dealer. This strategic relationship allows us to offer a complete menu of investment options, including but not limited to:

- Qualified Retirement Plans
- Fixed and Variable Annuities
- · Stock and Bond Trading
- 529 Plans and Educational IRAs
- Mutual Funds

Audrey Creak; AVP, LPL Principal: audrey.creak@opbc.com • (541) 997-3090

Audrey joined Oregon Pacific Financial Services in November 2004. She brings over fourteen years of investment marketing and brokerage operations experience to the Wealth Management Team. Audrey holds FINRA Series 7, 24, 63, and 65 registrations through LPL Financial as well as Oregon and California Insurance licenses.

Dan Armstrong; Client Service Associate: dan.armstrong@opbc.com • (541) 997-3090

Dan joined Oregon Pacific Bank in 2007 and became a member of its Wealth Management Team in 2010. Dan has over twenty years of experience in administrative positions with an emphasis in customer service.



Advisory Services

Oregon Pacific Bank will offer advice on financial matters including Cash Management, investments, and related fiduciary responsibilities. We would also be willing to participate in the Port's budget process in an advisory capacity.

Financial Analysis Services

Oregon Pacific Bank is unable to independently express an opinion of the credit-worthiness of prospective tenants and developers of Port property. The Bank would be willing to input a prospective tenant or developer's financial statements into the Bank's analytical software and make the results available to the Port for an internal assessment of their ability to fulfill the anticipated lease agreement. Such analysis would require a minimum of two years of fiscal year-end income statements and balance sheets and a current debit schedule.

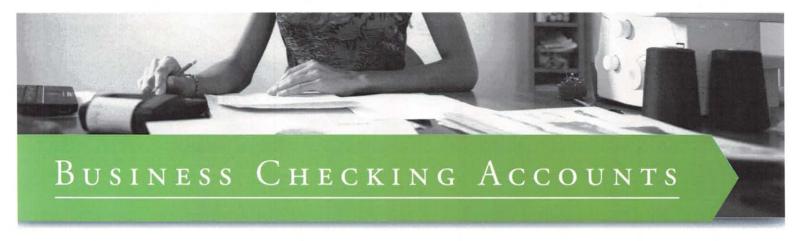
Optional Services

Extended Hours – Oregon Pacific Bank realizes that you cannot always make it to the Bank during "regular banking hours", that is why we offer extended hours on Friday from 9 A.M. to 6 P.M. and Saturday hours from 9 A.M. to 1 P.M.

Employee Package Account – Oregon Pacific Bank will offer a specially-designed account package for the Port of Siuslaw employees and Board of Directors (see enclosed Port of Siuslaw Package Account).

Summary

Oregon Pacific Bank is proud of its services and of its reputation of leadership in our community. We are confident the information provided in this document meets the Port's needs. We look forward to the opportunity to present our proposal and answer any additional questions you may have. Please feel free to contact any of our relationship management team to assist you at any time.



All business checking accounts come with **free access to Online Banking.** Online Banking may be upgraded to include additional services such as wire transfers, payroll processing, and other cash management services.*

Business Checking

- \$100 minimum opening balance
- No minimum daily balance requirement
- \$5 monthly statement service charge waived when enrolled in e-statements
- 100 total debits, credits, and items deposited per month; \$0.20 per item over 100

Interest Business Checking

- \$100 minimum opening balance
- Interest earned on balances of \$10,000 or greater**
- \$2,500 minimum daily balance, otherwise \$10 monthly service charge
- \$5 monthly statement service charge waived with electronic statements
- 300 total debits, credits, and items deposited per month; \$0.20 per item over 300

Analysis Business Checking

- \$100 minimum opening balance
- \$12 monthly service charge plus analysis activity charges*
- Earnings credit available at a competitive rate to offset charges
- Monthly analysis statement detailing average available balance, earnings credit summary, activity summary, costs, and balance requirements to support activity

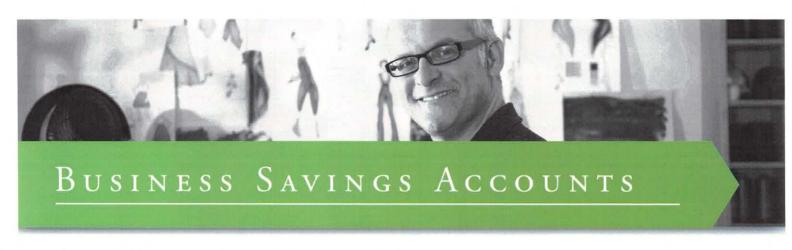
Expanded Business Checking

- \$100 minimum opening balance
- \$100,000 average daily balance, otherwise \$60 monthly service charge
- Interest earned on account balances of \$10,000 or greater**
- · 400 total debits, credits, and items deposited per month; \$0.20 per item over 400
- Free access to Business Online Banking Expanded Services, Business Online Bill Pay, and Positive Pay
- Free Remote Deposit Capture with no setup fee or monthly maintenance fee and 1 manual-feed check image scanner provided
- 2 free Payroll or Billing ACH files transmitted per month (please see current fee schedule for additional charges)









Business Savings

- \$100 minimum opening balance
- \$200 minimum daily balance, otherwise \$3 monthly service charge
- Interest earned on the entire account balance*
- Up to six teller withdrawals, ATM or other pre-authorized transactions per month; additional items \$1 each**

Business Money Market

- \$100 minimum opening balance
- \$1,000 minimum daily balance or average monthly balance of \$2500, otherwise \$10 monthly service charge
- Interest earned on the entire account balance*
- First order of Money Market checks free
- Unlimited teller withdrawals
- Limit of six pre-authorized transfers and checks per month; additional items \$5 each**

Business Certificates of Deposit

- \$500 minimum opening balance
- Penalty imposed for early withdrawals
- Additional deposits allowed on 91 day, 182 day, and 12 month CDs
- Interest calculated daily and credited to account according to CD terms
- Competitive interest rates*
- * See a Client Service Specialist for current interest rate schedule.
- **Savings and Money Market accounts are subject to additional limitations under federal law. Not all transactions are limited.

 Ask a Client Service Specialist for more information.



Business Accounts

Fee Schedule

ACH SERVICES See Business Online Banking Fee Schedule	Online Banking Online Banking (view and transfer only)
ATM/Debit Card Non-Oregon Pacific Bank ATM or Non-Money Pass ATM Transaction Fee	Cash Management Online Services
Replacement Card Fee. \$10.00 Three-day Card Order Rush Fee. \$85.00 Overnight Card Order Rush Fee. \$110.00	Overdraft Fee - Item Paid. \$30.00/per item NSF Returned Item Fee. \$30.00/per item Overdraft Fee
CHECKS Cashier's Checks. \$6.00 Counter Checks. \$0.25 each First five free with confirmed check order	Account overdrawn 14 days or more
Coin Machine Customers	Account Research (\$15.00 minimum) \$30.00/hour Copies of Statements (older than 60 days)
Collections Incoming/Outgoing Domestic. \$20.00 Incoming/Outgoing Foreign. \$50.00	(older than 60 days)
DORMANT ACCOUNT\$5.00/month	2 x 5
Early Account Closure Closed in first 90 days	5 x 5. \$25.00 3 x 10. \$30.00 5 x 10. \$50.00
FAX MACHINE	10 x 10
Sending \$1.00/page Receiving \$1.00/page	2 x 5
Foreign Items	5 x 5
Currency Exchange (Canadian Currency)5%Currency Exchange (Other than Canadian)\$50.00Check Negotiation (Canadian Checks)5% up to \$50.00Check Negotiation (Other than Canadian)\$50.00Foreign Drafts\$50.00	5 x 10. \$60.00 10 x 10. \$100.00 Other Charges Box Drilling Fee. \$150.00
Garnishment and Levy Fee\$75.00	Key Replacement Fee
	Hold Statements
Merchant Services/Credit Card Processing Application Fee. \$25.00 Monthly Statement Fee \$5.00/month Monthly PCI Compliance Fee \$6.00/month	Duplicate Statements Mailing. \$5.00/month Returned Statements (bad address) \$5.00/month Statement Balancing (\$15.00 minimum) \$30.00/hour
No charge for merchant service supplies	STOP PAYMENTS- IN PERSON. \$20.00 STOP PAYMENTS- ONLINE. \$15.00
Money Market/Savings Savings Excess Activity Fee (over six withdrawals)	Sweep Accounts
Money Market Excess Activity Fee. \$5.00 Preauthorized transfers and checks limited to six per month	Loan Link Sweep. \$150.00/month Sweeps - Up to 2 Accounts. \$25.00/month Sweeps - 3 to 5 Accounts. \$50.00/month
Night Depository Locking Bags\$25.00	Sweeps - 6 to 9 Accounts\$75.00/month
Zipper Bags - small	WIRE TRANSFER Dominist Wise Transfer (Incoming) \$15.00
	Domestic Wire Transfers (Incoming)
*Fees are subject to change at Oregon Pacific Bank's discretion Last revised: 08/22/2018	Domestic Wire Transfers (Outgoing) - Online
Lust revisea: 0012212018	Foreign Wire Transfers (Outgoing) - Online
1200	Foreign Wire Transfers - Nonprofit (Outgoing, 1st 3 per month)\$15.00 *After the first three transfers per month for nonprofits, outgoing foreign wires will be
Oregon	charged the regular rate listed above.
Oregon Pacific Bank	See Analysis Business Checking fee schedule for more information about our business analysis account.





Business Online Banking

Fee Schedule

Month	y Maintenan	ce Fee:
TATATATA	A TAMBERTON PARTON	

View and Transfer Only.	No charge
Cash Management Online Services	er month
(Monthly fee for Cash Management includes Complete Cash Management Online Services and telephone	support)

Additional Fees with Cash Management Online Services:

wire ree (Incoming/Outgoing Domestic) Online	\$15.00 per wire
Stop Payment Fee.	\$15.00 per stop

Remote Deposit Capture

One-time set up fee	\$100.00*
Monthly maintenance fee	. \$15.00 per month*
Single-feed scanner hardware lease	. \$25.00 per month
Multi-feed scanner hardware lease.	. \$40.00 per month

Positive Pay

Checks/Account.	\$10.00 per month
ACH/Account	\$10.00 per month

ACH Batch Processing Fees

Online ACH Origination	\$15.00 per month
ACH batches.	\$5.00 per batch
Per item fee within batch (Up to 50 items per month no charge)	\$0.11 per item
Single ACH External Transfers (to or from same ownership accounts only)	No charge

Additional ACH Fees

ACH return items or correction items	. \$5.00 إ	per item
Notification of Change (NOC)	. \$1.00	per item

Special Processing Fees

Batch Reversals	 \$5.00 per batch
Research on items (\$15.00 minimum)	 \$20.00 per bour

*Remote Deposit Capture one-time set up fee, monthly maintenance fee, and the monthly lease for one (1) single feed scanner is waived if: 1) the client has an Expanded Business Checking account or maintains their primary operating business checking account with Oregon Pacific Bank with an average balance of \$50,000 or greater, or 2) the client maintains their primary operating business checking account and an outstanding loan balance of \$250,000 or greater with Oregon Pacific Bank. Cash Management Online Banking fees are not waived. Monthly lease for additional single-feed scanners or multi-feed scanners will be charged to the client.



*Fees are subject to change at Oregon Pacific Bank's discretion Last revised: 08/16/2018

Analysis Business Checking

Fee Schedule

Earnings Credit.	0.25%
Monthly Maintenance Fee.	\$12.00
Deposited Items. Check Items. Deposits. ACH Credits or Debits.	
Coin Rolls Purchased	
Return Deposited Items. ACH Returns. Stop Payments - In Person. Stop Payments - Online. Overdraft Items. Cashiers Checks. Bill Pay.	\$5.00 per return \$20.00 per stop \$15.00 per stop \$30.00 per item \$6.00 per check
Domestic Wire Transfers (Incoming). Domestic Wire Transfers (Outgoing) - In Person. Domestic Wire Transfers (Outgoing) - Online. Foreign Wire Transfers (Outgoing) - In Person. Foreign Wire Transfers (Outgoing/Incoming) - Online. Foreign Wire Transfers - Nonprofit (Outgoing, 1st 3 per month). *After the first three transfers per month for nonprofits, outgoing foreign wires will be a	\$20.00 per wire\$15.00 per wire\$45.00 per wire\$35.00 per wire\$15.00 per wire
Cash Management Online Services. Online ACH Origination. ACH File Processing Fee. ACH File Per Item Within Batch (Up to 50 items per month no charge). Remote Deposit Capture - Maintenance Fee. Remote Deposit Capture - Single-Feed Hardware Lease. Remote Deposit Capture - Multi-feed Hardware Lease. Positive Pay - Checks/Account. Positive Pay - ACH/Account. Loan Link Sweep. Sweeps - Up to 2 Accounts. Sweeps - 3 to 5 Accounts. Sweeps - 6 to 9 Accounts.	



*Fees are subject to change at Oregon Pacific Bank's discretion Last revised: 08/16/2018

Deposit Rate Sheet

OREGON PACIFIC BANK PO BOX 22000 FLORENCE, OR 97439

For current rate information, call (800) 997-7121 FLORENCE - EUGENE - ROSEBURG - COOS BAY Member FDIC

		Minimum deposit to open account	Minimum balance to obtain APY	Rate	APY
CDS			KWATELEN DVALLER BET		
1. 91 DAY CD		\$500.00			
	Range: \$500.00-\$24,999.99		\$500.00	0.250%	0.25%
	Range: \$25,000.00-\$99,999.99		\$25,000.00	0.350%	0.35%
	Range: \$100,000.00-\$99,999,999,999.99		\$100,000.00	0.450%	0.45%
182 DAY CD		\$500.00			
	Range: \$500.00-\$24,999.99		\$500.00	0.350%	0.35%
	Range: \$25,000.00-\$99,999.99		\$25,000.00	0.450%	0.45%
	Range: \$100,000.00-\$99,999,999,999.99		\$100,000.00	0.600%	0.60%
3. 12 MONTH CE		\$500.00			
	Range: \$500.00-\$24,999.99		\$500.00	0.450%	0.45%
	Range: \$25,000.00-\$99,999.99		\$25,000.00	0.550%	0.55%
	Range: \$100,000.00-\$99,999,999,999.99		\$100,000.00	0.700%	0.70%
4. 18 MONTH C		\$500.00			
	Range: \$500.00-\$24,999.99		\$500.00	0.850%	0.85%
	Range: \$25,000.00-\$99,999.99		\$25,000.00	0.950%	0.95%
	Range: \$100,000.00-\$99,999,999,999.99		\$100,000.00	1.100%	1.10%
5. 30 MONTH C		\$500.00	* ***		
	Range: \$500.00-\$24,999.99	*******	\$500.00	1.000%	1.00%
	Range: \$25,000.00-\$99,999.99		\$25,000.00	1.100%	1.10%
	Range: \$100,000.00-\$99,999,999,999.99		\$100,000.00	1.250%	1.26%
6. 48 MONTH CI		\$500.00	, , ,		
	Range: \$500.00-\$24,999.99	# 2 A 4 B 4 5	\$500.00	1.250%	1.26%
	Range: \$25,000.00-\$99,999.99		\$25,000.00	1.400%	1.41%
	Range: \$100,000.00-\$99,999,999,999.99		\$100,000.00	1.550%	1.56%
7. 60 MONTH CI		\$500.00	,,,,		
.,	Range: \$500.00-\$24,999.99	*******	\$500.00	1.650%	1.669
	Range: \$25,000.00-\$99,999.99		\$25,000.00	1.800%	1.819
	Range: \$100,000.00-\$99,999,999,999.99		\$100,000.00	1.950%	1.969
0115011110					STANDER SOUTH
CHECKING					
BENEFITS INTERE		\$100.00	40.00	0.030%	0.039
	Range: \$0.00-\$9,999.99		\$0.00		0.039
	Range: \$10,000.00-\$24,999.99		\$10,000.00	0.070%	
	Range: \$25,000.00-\$49,999.99		\$25,000.00	0.100%	0.109
	Range: \$50,000.00-\$99,999.99		\$50,000.00	0.120%	0.129
	Range: \$100,000.00-\$99,999,999,999.99	NATIONAL PARTS	\$100,000.00	0.150%	0.159
INTEREST BUSINE		\$100.00	¥	2 2 2 2 2	5 555
	Range: \$10,000.00-\$24,999.99		\$10,000.00	0.070%	0.079
	Range: \$25,000.00-\$49,999.99		\$25,000.00	0.100%	0.109
	Range: \$50,000.00-\$99,999.99		\$50,000.00	0.120%	0.129
	Range: \$100,000.00-\$249,999.99		\$100,000.00	0.150%	0.159
	Range: \$250,000.00-\$99,999,999,999.99		\$250,000.00	0.200%	0.209
IOLTA		\$100.00	\$0.00	1.000%	1.019
IRA					
	ABLE IRA CD	\$500.00	\$0.00	0.320%	0.329

FOR CERTIFICATE OF DEPOSIT ACCOUNTS:

A penalty may be imposed for early withdrawals. Interest Rates and Annual Percentage Yields (APY) are current as of the effective date listed above. Rates are subject to change weekly. Minimum balance to open account is \$500.00. For fixed rate IRA accounts, use the \$25,000 to \$99,999 interest rate range. If the IRA balance is above \$99,999 use the \$100,000 + range. For additional terms and conditions see our deposit accounts disclosure. FOR OTHER DEPOSIT ACCOUNTS:

The Interest Rates and Annual Percentage Yields (APY) are variable and may change after account opening. Interest Rates and Annual Percentage Yields are current as of the effective date listed above. Rates are subject to change weekly. Fees and charges could reduce the earnings on the account. Minimum balance to open account is \$100.00. For additional terms and conditions see our deposit accounts disclosure.

Deposit Rate Sheet

OREGON PACIFIC BANK PO BOX 22000 FLORENCE, OR 97439

For current rate information, call (800) 997-7121 FLORENCE - EUGENE - ROSEBURG - COOS BAY Member FDIC

	Minimum deposit to open account	Minimum balance to obtain APY	Rate	APY
MONEY MARKET				
MONEY MARKET BUSINESS	\$100.00			
Range: \$0.00-\$2,499.99		\$0.00	0.100%	0.10%
Range: \$2,500.00-\$24,999.99		\$2,500.00	0.250%	0.25%
Range: \$25,000.00-\$99,999.99		\$25,000.00	0.300%	0.30%
Range: \$100,000.00-\$499,999.99		\$100,000.00	0.350%	0.35%
Range: \$500,000.00-\$99,999,999,999.99		\$500,000.00	0.500%	0.50%
MONEY MARKET PERSONAL	\$100.00			
Range: \$0.00-\$2,499.99		\$0.00	0.100%	0.10%
Range: \$2,500.00-\$24,999.99		\$2,500.00	0.250%	0.25%
Range: \$25,000.00-\$99,999.99		\$25,000.00	0.300%	0.30%
Range: \$100,000.00-\$499,999.99		\$100,000.00	0.350%	0.35%
Range: \$500,000.00-\$99,999,999,999.99		\$500,000.00	0.500%	0.50%
SAVINGS				
SAVINGS - INDIVIDUALS	\$100.00			
Range: \$0.00-\$2,499.99		\$0.00	0.010%	0.01%
Range: \$2,500.00-\$9,999.99		\$2,500.00	0.050%	0.05%
Range: \$10,000.00-\$24,999.99		\$10,000.00	0.100%	0.10%
Range: \$25,000.00-\$49,999.99		\$25,000.00	0.150%	0.15%
Range: \$50,000.00-\$99,999.99		\$50,000.00	0.200%	0.20%
Range: \$100,000.00-\$99,999,999,999.99		\$100,000.00	0.250%	0.25%



Safe Deposit Box Fee Schedule

Effective June 1, 2008

Box fee with Auto Pay	Box fee with Bill by Notice
2 X 5 - \$10.00	2 X 5 - \$20.00
3 X 5 - \$15.00	3 X 5 - \$25.00
5 X 5 - \$25.00	5 X 5 - \$35.00
3 X 10 - \$30.00	3 X 10 - \$40.00
5 X 10 - \$50.00	5 X 10 - \$60.00
10 X 10 - \$90.00	10 X 10 - \$100.00

Other Charges

Box Drilling Fee - \$150.00 Key Replacement Fee - \$10.00







October 26, 2018

David Huntington, Port Manager Port of Siuslaw 100 Harbor Street Florence, OR 97439

Dear David,

On behalf of U.S. Bank, thank you for the opportunity to respond to your request for proposals and are very excited with the opportunity to be your bank. With any new relationship we look to create a partnership that is both long-term and strategic that will focus on achieving your financial goals. For your consideration and approval, U.S. Bank does meet the minimum qualifications as requested by the Port and can provide the services as described.

As your dedicated relationship team, we're committed to your success. We will collaborate with the Port to uncover any challenges, and bring proactive ideas and strategies to help you grow and prosper. For enhancements, we'll work with you from the solutions design phase throughout implementation and into the future.

In addition to your relationship team, the Port will receive ongoing support from your designated Commercial Customer Service (CCS) team in Portland. Your CCS bankers will become familiar with your program and needs. They offer a premier level of service, including timely, thorough and responsive measures to ensure your satisfaction.

U.S. Bank will always choose to do what's best for the Port. We believe in doing the right thing every day. Our strong ethical business practices earned us the honor of being named a 2018 World's Most Ethical Company® by the Ethisphere Institute for the fourth consecutive year.

With awards and top rankings for products, payments, mobile and online banking, we're recognized as one of the most innovative banks in the nation. You can continue to expect more from us: improved technology, detailed information, enhanced security, faster connectivity, greater flexibility and meaningful collaboration.

Our proposal offers you the security of knowing you partner with one of the strongest performing banks in the nation. This security is combined with state-of-the-art technology, future-focused innovation and a personalized relationship team. The pricing we offer is intended to be competitive and reflects our serious interest in growing and strengthening our partnership.

Sincerely,

Tiane Soulatha

Vice President and Relationship Manager

Government Banking

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U.S. Bank Port of Siuslaw ii

Our Offer

U.S. Bank offers the following to the Port of Siuslaw (the Port):

- Earnings Credit Rate (ECR) to offset the Port service fees. With interest rates at historic lows, this allows the Port to get more purchasing power from its balances. U.S. Bank's offered ECR is based upon a bank managed rate with a floor of 65 basis points, or .65%.
- Transition Bonus of \$1,000 that can be used to offset cost to the Port for printing, etc. purchased through a U.S. Bank vendor.
- No start up implementation costs, a savings of up to \$500.
- New Service Bonus of \$350 for new services added within the first year!
- Should the Port add services, U.S. Bank would calculate the increased monthly average balance to offset the associated fees.
- SinglePoint online banking program. Our award-winning, easy-to-use program will allow the Port to self-manage all banking needs.
- Fraud protection services, including payee positive pay, ACH filters and blocks.

Disclaimers

This proposal may contain certain nonpublic information about U.S. Bancorp and its subsidiaries and affiliates that we deem proprietary and confidential. By accepting these materials, you agree to use this information only to evaluate the proposal and to hold such designated confidential material in confidence, sharing it only with your employees and advisors on a need-to-know for the purpose of choosing a service provider.

Acknowledging this information is subject to the Freedom of Information Laws governing disclosure of public information, U.S. Bank requests to be contacted before information is made public in order to request redaction of designated specific "Confidential" information including our proposal response, including business contracts/agreements, proprietary information regarding product functionality, custom process flows, pricing, operational procedures, processing site locations, service manuals, data security, disaster recovery details, SOC and SSAE16 reports, and implementation and disclosure documents. Publication of this information could create an unfair competitive disadvantage. Where possible, such information as outlined above will also be marked "Confidential" within our response.

Information provided is the sole and absolute property of U.S. Bank and nothing is intended to, in any way, transfer ownership rights to the Port of Siuslaw.

The prices quoted in this proposal are firm and irrevocable for not less than 90 days until contract award and documentation. Thereafter, prices quoted will be held fixed for the 3-year term of the contract and any optional extension periods. However, should volumes, quality of work provided by the Port of Siuslaw. or regulatory requirements significantly change, this pricing agreement may be subject to mutual renegotiation for affected items. Notwithstanding anything contained herein to the contrary, all Treasury Management Services provided to the Port of Siuslaw are subject to U.S. Bank's Treasury Management Services Terms and Conditions as provided for mutual negotiation, and as the same may be amended from time to time. Additional new services will be offered at the same agreed upon prices if bid, or at similar offered discounts if newly requested services not previously included. This agreement can be terminated by either party with 30 days written notice.

U.S. Bank does not agree to contract terms as a part of this response to the Port of Siuslaw Banking Services RFP. Separate contract documentation will be mutually negotiated as provided by the Port of Siuslaw. Regulation W disclaimer: U.S. Bank N.A. is not responsible for the obligations of its affiliates.

U.S. Bank Port of Siuslaw iii

For purposes of this proposal, we may have relied upon financial information provided to U.S. Bank by your authorized representatives or officers. the Port of Siuslaw agrees that U.S. Bank is not responsible for the completeness or accuracy of such information. By your acceptance of these materials, you also acknowledge that U.S. Bancorp and U.S. Bank are not committing to extend credit or render services to the Port of Siuslaw or any other person or entity. This proposal has been prepared for discussion purposes only and may not be relied upon by any third party.

Regulatory Disclaimer

Our proposal is contingent on U.S Bank's completion of required AML/KYC processes and enhanced due diligence review and approval. We look forward to working with you to obtain the appropriate information to complete that process.

Although marijuana has been legalized in many states, marijuana remains illegal under Federal law. U.S. Bank complies with Federal law. U.S. Bank is committed to serving its valued clients while complying with the highest standards of legal and regulatory compliance. U.S. Bank will provide treasury services to Port of Siuslaw, State entities but only to the extent that the transactions processed by U.S. Bank represent State funds and not funds of marijuana businesses. For example, U.S. Bank will not provide electronic payment mechanisms for accepting funds sent directly from a marijuana business. Deviations from the above will inhibit the ability of U.S. Bank to provide treasury services.

U.S. Bank Port of Siuslaw iv

Bank and Staff Profile:

Provide overview of the bank, including information about economic development and community reinvestment programs. Describe the depth of experience the bank has in providing services to the public sector, particularly special districts. Describe the team that will be assigned to service the Port accounts and related duties. Describe how the bank would be convenient to the Port's operations and what services, if any, are offered to the Port's employees.

U.S. Bancorp is headquartered in Minneapolis, Minnesota. We are a diversified financial service holding company with \$461 billion in assets (as of June 30, 2018) and the parent company of U.S. Bank National Association, the nation's fifth-largest commercial bank.

Our 74,000 U.S. Bank employees come together to serve 18.7 million consumer, business and institutional customers through our four core lines of business: Payment Services, Consumer and Business Banking, Corporate & Commercial Banking, and Wealth Management and Investment Services. Through these lines of business, we offer a comprehensive suite of banking, investment, mortgage, trust and payments products.

We are a leader in the banking industry. Our outstanding track record of financial performance coupled with our sound ethical business practices have earned us the honor of being named a 2018 World's Most Ethical Company® by the Ethisphere Institute, a leading international think tank dedicated to the advancement of best practices in business. This is our fourth consecutive year on this list. We were also named *Fortune's* 2018 "most admired superregional bank" for the eighth consecutive year, and



ranked in the top 10 among 680 companies **across all industries** in six of *Fortune's* nine key attributes of reputation:

- #1 in both Management Quality and Use of Corporate Assets
- #2 in Value as a Long-Term Investment
- #5 in People Management
- #6 in both Financial Soundness and Social Responsibility

U.S. Bank continues to outpace peers across all key performance metrics — such as return on assets, return on equity and efficiency ratio — year over year, and in 2017 we also achieved record diluted earnings per share. In addition, we maintain exceptional capital ratios and remain among the world's best in debt ratings across the industry.

Our size, strength and scale keep us well positioned for future growth. We are committed to invest in delivering innovative and remarkable solutions for our customers, shareholders, employees and communities as their most trusted financial partner.

Our history

Our history dates back to 1863 when First National Bank of Cincinnati opened for business. As regional banks proliferated across the country in the years that followed, a number of other predecessors were born. After a series of mergers at the turn of the 21st century, we formally took on the U.S. Bank name and established our headquarters in Minnesota.

Public Sector

The U.S. Bank Government Banking division is dedicated to working exclusively with the public sector and is staffed with seasoned relationship managers, many of whom have direct experience working in the public sector.

U.S. Bank Port of Siuslaw 1

The division understands the unique legal, operating, financing requirements and purchasing characteristics of the public sector. Our nationwide, coordinated delivery of services to local governments is unique among major banks, providing our clients broad access to technologically advanced products while maintaining essential local service and community involvement.

Government Banking has teams of industry specialists, including a group of debt financing and credit specialists, serving the government sector nationwide. Together they manage nearly 5,000 relationships with:

- State governments
- City and county governments
- School districts
- Water and healthcare districts
- Sanitation and other special purpose authorities
- American Indian tribal authorities
- Housing authorities
- Higher education institutions

This diverse expertise showcases our understanding of a public entity's detailed and specific requirements and how they differ from those of the private sector.

Community Possible

Our Corporate Social Responsibility work centers on economic development in the communities we serve. It comes to life through Community Possible, our corporate giving and engagement platform that closes the gap between people and possibility in the areas of Work, Home and Play. Banking is built on relationships, which are strengthened daily among our 74,000 employees and customers and communities we reach. We are dedicated to growing trust through every decision we make, every dollar we invest and every moment we volunteer by creating the greatest possible impact for everyone who relies on us.

2017 Corporate Social Responsibility impact

Lending

- Community Development Loans: \$1 billion
- Total units of housing from affordable housing development lending: 3,800

Investments

- Community Development Investments: \$1.9 billion
- Foundation and Corporate Contributions: \$58 million

Service

- Financial Education Seminars Conducted: 3,400
- Total number of consumers reached by Financial Education Seminars: 200,000
- Total number of employee's volunteer hours: 188,000

Environmental responsibility

Total number of loans and investments in environmentally beneficial business opportunities: \$2.9 billion

Additional information

For more information on our community efforts, please visit usbank.com/community

CRA Evaluation

U.S. Bank National Association is proud to have received an Outstanding rating on our CRA performance evaluation from the Office of the Comptroller of the Currency (OCC) for the lending, investment and service

tests as of March 31, 2012. U.S. Bank's overall rating was downgraded from Outstanding to Satisfactory due to an issue from several years ago that was resolved in 2015. We are committed to bringing our overall rating back up to Outstanding. At U.S. Bank, we work hard to get better every day in all areas of our business, including our CRA rating. The most recent copy of our Community Reinvestment Act Evaluation can be found on our website: https://www.usbank.com/community/cra-performance-evaluation.html

Superior Team Support with Experience Serving the Public

The Port of Siuslaw will appreciate U.S. Bank's expertise with government entities. Your relationship will always be served by U.S. Bank's Government Banking division. The Government Banking division is comprised of over 100 individuals with considerable banking knowledge with an average tenure of more than 18 years in banking, many of whom have public service experience. Extensive work in partnership with organizations of all shapes and sizes gives us a unique perspective in meeting the needs of the public sector. Not only do we specialize in banking government entities, but we also boast a team of bankers with previous experience working for and within a variety of state and municipal offices. This diverse expertise showcases U.S. Bank's understanding of a government's detailed and specific requirements, like yours, and how much they differ from those of the private sector. Expect ongoing consultation from us as best practices emerge, regulations or statutes change, or other factors evolve that may affect your banking services.

U. S. Bank's approach is all about **teamwork**. <u>All of US Serving You</u> is more than a slogan, it is our business mission. At U.S. Bank, the **Relationship Management Team is the key** to understanding your unique needs and delivering the right solution at the right time to help you meet your objectives.

The U.S. Bank team will bring a breadth and depth of experience to the Port of Siuslaw. This group exemplifies the foundation of our relationship based service model – "All of us serving you". Key members in the team serving the Port are Government Banking Relationship Manager – **Tiane Soulatha** along with local Branch Manager – **Michael Spray**; Treasury Management & Payments Consultant – **Jennifer Winegar**; and a dedicated **Government Commercial Customer Service Representatives (CCS)**, whose background; perspective and understanding in government operations bring invaluable insight to meeting your needs. U.S. Bank will dedicate the necessary resources to the Port of Siuslaw to exceed your expectations.

Relationship Manager Tiane L. Soulatha, CTP

Vice President and Relationship Manager – Oregon Government Banking 111 SW 5th Ave. Suite 550, Portland, OR 97204 503.464.4846 tiane.soulatha@usbank.com

As your Government Banking Relationship Manager, Tiane has overall responsibility for coordinating the delivery and quality of services and providing contacts with specific expertise for the Port. Whether the Port has needs for investment, lending, trust, or underwriting requirements, these groups are quickly involved through her knowledge of our corporate resources and individuals supporting your activity. She and other members of the team will regularly review the relationship strategy, service levels, and deliverables, as well as conduct periodic meetings to ensure that the Port's goals are being met.

Tiane has been with U.S. Bank for 40 years. Previous roles with the company were as Operations Officer and Branch Manager in retail branch management as well as Relationship Manager for correspondent banking. Tiane has been in Government Banking for the last fourteen years. Tiane completed her undergraduate degrees in Finance and Economics at the University of Hawaii, and holds an MBA from Portland State University. Tiane is a Certified Treasury Professional and a member of Portland Treasury Management Association since 1997.

Local Branch Manager Michael Spray

Branch Manager - Florence 2300 Highway 101, Florence, OR 97439 541.997.5155 michael.spray@usbank.com

As the Florence Branch Manager, Michael is responsible for ensuring that the Port's banking transactional needs are met with accuracy and efficiency. The branch partners with and supports the Relationship Managers and Treasury Management Consultants to ensure your branch banking needs are cared for effectively and in a timely manner.

Michael and his team located at the Astoria branch personally take great pride in providing exceptional service to their customers and the community they serve.

Treasury Management Jennifer Winegar

Vice President, Treasury Management & Payments Consultant 503.399.4036 jennifer.winegar@usbank.com

Your Treasury Management Payments Consultant is a key member of the Relationship Team, both for implementing new services and identifying new methods created from evolving technology based solutions. Jennifer is assigned to our local Government Banking clients and is responsible for supporting all cash management solutions, including those discussed in this proposal.

Jennifer has been with U.S. Bank since 2006 serving in previous roles as Credit Analyst, Assistant Relationship Manager and Commercial Relationship Manager. Jennifer has a total of 25 years of experience in the banking industry to include both consumer and commercial banking.

Elavon Payment Solutions Craig Peterson Regional Director 614.356.0684

craig.peterson@elavon.com

Craig Peterson is a seasoned veteran. He has been with Elavon a total of 7 years, having been in all aspects of the payments industry, training, product sales and sales and management. Craig is current on our Government and Higher Education group cover the Local Government Team. Craig is based in Dublin, Ohio.

Dedicated Client Service Group Government Banking Customer Service 555 SW Oak St., PL4, Portland, OR 97204 (877) 295-2509 commercialcustserviceportland2@usbank.com

Your dedicated Government Commercial Customer Service team provides depository and Treasury Management support. Commercial Customer Service (CCS) consists of highly skilled and extensively trained service professionals who will respond to both routine and complex inquiries through online access to the bank's systems and product databases. With U.S. Bank's sophisticated call-tracking system, any representative in Commercial Customer Service can quickly address your new or existing issues.

Convenient and Close!

U.S. Bank maintains a full-service branch located at:

Florence Branch	Bank/Drive Up Hours	
2300 Highway 101	Monday – Thursday 10:00 a.m. – 5:00 p.m.	
Florence, OR 97439-9705	Friday 10:00 a.m. – 6:00 p.m.	
Branch Manager: Michael Spray	Saturday/Sunday Closed	
541.997.5151	1.2 miles from Port Administration Office	

Workplace Banking

Workplace Banking Perks – Banking Services for Employees

In addition to the convenience and savings that U.S. Bank provides to our clientele, U.S. Bank offers to all employees of the Port a special package of banking products and services. U.S. Bank Workplace Banking features special membership offers, discounts, and bonuses on a variety of valuable products and services for employees who use direct deposit. The program is an excellent benefits package that offers your employees real value at no cost to the Port or its employees.

Pair these Workplace Banking benefits with a personal checking account that's right for you and put U.S. Bank to work for you.

- Up to a \$1,000 discount on closing costs with a U.S. Bank Home Mortgage²
- Free first order of U.S. Bank logo checks
- 50% off annual Safe Deposit Box rental fee

And with a U.S. Bank checking account you are eligible for:

- Free credit score access³ with Online Banking
- Mobile Banking⁴
- Email and text alerts⁵
- U.S. Bank Visa® Debit Card
- Access to more than 4,900 U.S. Bank ATMs

1. Student Checking excluded. A minimum deposit of \$25 is required to open a U.S. Bank checking account. For a comprehensive list of all pricing, terms and policies see the Consumer Pricing Information brochure and the Your Deposit Account Agreement. All regular account-opening procedures apply. Workplace Banking requires employer enrolliment and assignment of segment code. 2. The mortgage origination closing cost discount is calculated as 0.25% of the loan amount. The maximum mortgage discount is \$1,000. For existing U.S. Bank home mortgages, the maximum refinance discount is \$300. Certain mortgages may not be eligible. Loans are subject to credit approval and program guidelines. Interest rates, program terms and information are subject to change without notice. Not all loan programs are available in all states for all loan amounts. 3. Free credit score access and Score Simulator through TransUnion's CreditView M Dashboard are available to U.S. Bank Online Banking customers only. Free credit score access is not available on the Mobile Banking app. The free Vantage-Scored credit score is for educational purposes only and is not used by U.S. Bank to make credit decisions. 4. The U.S. Bank Mobile app is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use the Mobile app. Check with your carrier for specific fees

and charges. Some mobile features may require additional online setup. Any fees for optional transactions will be identified during registration for these services and during their use. 5. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.



Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Mortgage and Home Equity Products are offered through U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. The issuer of the U.S. Bank Visa Debit Card is U.S. Bank National Association, pursuant to alicense from Visa U.S.A. Inc. World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. @2016 U.S. Bank 150951 3/16

Deposit Processing

The Port has occasional need to obtain duplicate copies of deposited checks and credit card memoranda. The bank must provide these copies within five days of request. The Port requests automatic redeposit of returned items. Items returned a second time should be mailed to the Port within five days of return.

U. S. Bank understands and can meet the request.

U.S. Bank's standard service is to chargeback item(s) to the deposit account on the first return. The Port can establish special instructions to designate redeposit instructions, email or fax notification, mail advices/items to an alternate address, charge items to an alternate account or provide duplicate advice copies. Online decisioning for current day items and reporting of previous day detail is available through SinglePoint. Special instructions are available by account or location. Online reporting of returned items is available using Image Access and Information Reporting Previous Day Detail through SinglePoint.

Regarding Credit card memoranda; these can be ascertained through our online reporting tool Merchant Connect Premium service. If you choose not to utilize this product, information can be obtained through Customer Service via toll free 800 number or thru the Customer Service email inbox.

Account Reconciliation

The Port uses its own account reconciliation process and wishes to continue to do so. The Port wishes to receive photocopies of both sides of all cancelled checks.

The bank must provide bank statements and other related reports on a time critical basis. The Port wishes to receive statements that close on last day of the calendar month within seven (7) days the close of each month.

To assist the Port of Siuslaw with its account reconciliation process, we offer SinglePoint Essentials Information Reporting. SinglePoint Essentials will provide the Port with 60 days of balance and transaction information downloadable in a CSV, BAI, TXT format or viewable in PDF or browser format. Information downloaded may be uploaded directly into your system for easy reconciliation.

The Port of Siuslaw will receive a bank statement for each account that is established at U.S. Bank. The monthly statement will reflect beginning and ending balance information as well as detailed descriptions of each transaction posted within the statement cycle. The Port of Siuslaw may choose to receive canceled checks, or images of canceled checks, back with the monthly statements. Checking account statement images are accessible via SinglePoint Essentials no later than 2 business days following monthend. Statements are mailed on the 5th business day following month-end.

U.S. Bank will provide a monthly analysis statement to the Port of Siuslaw, which will itemize bank service charges by account for the entire month. This report can be delivered by hard copy or downloaded directly from SinglePoint Essentials. In addition, we offer electronic delivery of our analysis statements in ANSI ASC X12 822 EDI format, which would allow the Port of Siuslaw to compile the data as statements are produced and create a year-end report detailing annualized service charge and balance activity. U.S. Bank will meet with the Port of Siuslaw, at a minimum, two times per year to evaluate product usage and service activity.

Account analysis statements are produced and mailed on the 8th business day of the month, detailing balance and service charge activity for the previous month. The Port of Siuslaw may choose to retrieve

analysis statements from SinglePoint Essentials on the 9th business day of the month for an additional monthly charge.

Electronic Funds Transfers

The Port requires the option to transfer funds to, and from, the Local Government Investment Pool, and to transfer funds from various federal and state governmental agencies.

LGIP Transfers

Our unique relationship as the primary financial institution for the Oregon State Treasury also provides our public clients with efficient and cost-effective access to Oregon's Local Government Investment Pool (LGIP). U.S. Bank is the first point of destination for all Local Government Investment Pool transfers by public organizations using the automated telephone transfer capability. For the Port of Siuslaw, the transaction is initiated and completed within the U.S. Bank network.

U.S. Bank offers several means of initiating electronic transactions. We recommend the Port of Siuslaw initiate wire transfers through SinglePoint Essentials and ACH origination through SinglePoint Essentials. For additional information on ACH Origination, refer to the section describing our solution for Direct Deposit.

SinglePoint® Essentials Wire Transfers

The fastest way to move funds across the country or around the world.

Wire transfers are the fastest, most convenient way for your business to move funds quickly and securely around the country or the world. Unlike ACH, which provides next-day transfer of funds, wire transfers provide same-day, near-immediate transfer of funds.

Make or receive domestic and international wire transfers with ease.

U.S. Bank offers domestic, international (U.S. dollar and foreign currency denominated), book or internal, drawdown and reverse drawdown and automatic standing wires.

Wire transfers are ideal for businesses that seek to:

- Send immediately available funds quickly for a purchase or other business need
- Initiate large dollar payments and/or high volumes of wires, typically more than 100 per day
- Interface directly with transactions generated within the bank's wire system
- Make or receive international payments

Benefits at a glance

- Immediate funds availability Funds transferred via wire are considered collected funds and are available as soon as a wire is credited to the beneficiary account. Domestic transfers arrive at their destination on the same business day they're sent. No allowance for mailing or collection time is required.
- **Security** Built-in safeguards, such as a personal identification number (PIN) code and callback confirmation, ensure the accurate, safe and confidential transfer of funds.
- Easy initiation options Customers have a choice of initiation methods, including voice, touch-tone phone input and SinglePoint® Essentials, our online suite of cash-management tools for small businesses. Customers can also transmit wire transfer files directly from a mainframe computer to U.S. Bank using our Mainframe Batch Wire service. In addition, automatic standing wire transfers can be established and require no further action once instructions are in place.
- Repeating transfer options Customers can initiate non-repetitive, semi-repetitive and repetitive wires based on payment needs. The latter two formats require pre-established codes, which simplifies input, saves time and reduces the potential for errors.
- Automated batch input Mainframe Batch Wire allows customers to prepare wire transactions throughout the day and transmit them to U.S. Bank in a single data file. This saves time and reduces errors, a significant benefit for high-volume customers.

SinglePoint® Essentials ACH

Save time and money by eliminating paper checks.

Experienced small governmental agencies rely on ACH (Automated Clearing House) to make and receive payments. ACH streamlines the payment process by eliminating paper checks, improving efficiency and cash flow management.

ACH services can reduce your risk of fraud.

ACH services allow your business to make and receive payments of all kinds without the inconvenience of cutting or depositing paper checks. Payment types include:

- Direct deposit of payroll
- Pre-authorized debits
- Payments to vendors
- Corporate-to-corporate payments
- Tax payments

The benefits of ACH are significant. It's convenient, cost-effective and provides fast access to funds. It also reduces the risk inherent in dealing with checks. In accordance with the rules and regulations of ACH, no financial institution may issue an ACH transaction towards an account, be it debit or credit, without authorization from the recipient.

ACH also gives the Port considerable control and flexibility, including the ability to:

- Create templates for repetitive payments or collections
- Submit batches for next-day settlement until 7 p.m.
- Schedule an ACH up to 30 days in advance
- Define settlement dates and/or frequencies up to a year in advance
- Import a NACHA or CSV file

On-line Banking

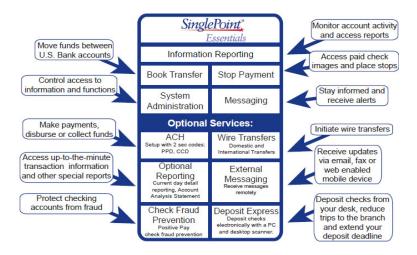
The Port requires the option to use a personal computer to obtain detailed banking information. Describe the on-line banking system offered by the bank, including security. The Port does not wish to purchase a special program to access the system.

SinglePoint® Essentials – the all-in-one solution for managing your cash flow.

SinglePoint Essentials, our one-stop cash-management solution for small government agencies. You can manage your accounts, use powerful information-reporting tools, and do transactions that would otherwise have to be done at a branch, including stop payments, wire transfers, check deposits and ACH transfers — all at your convenience.

It's flexible, scalable and can be customized to your specific needs.

SinglePoint Essentials provides easy access to all of your U.S. Bank cash-management services in one secure place. It's flexible, scalable and offers the convenience of multiple user control. No special equipment is required. Simply use your standard browser and Internet connection.



SinglePoint Essentials Demo

Location: usbank.com/sptessdemo

https://www2.usbank.com/cgi_w2/cfm/commercial_business/products_and_services/treasury_mgmt/SinglePointEssentials/singlepointDemoEss.cfm

Access ID: easy12 Access Code: all4u

Benefits at a glance

- View account balances and see transaction details
- Access transaction detail for your bank accounts and business credit cards
- Transfer funds between U.S. Bank accounts
- Execute stop payments to prevent issued checks from being cashed
- Download statements for U.S. Bank accounts in PDF and other formats
- Set up messages and alerts to stay on top of your financial position
- Accommodate multiple users by setting up multiple user profiles

Optional services include:

- <u>SinglePoint Essentials ACH</u> Set up employee direct deposit, pay vendors, receive vendor payments and more without paper checks
- Wire transfers Make or receive domestic and international wire transfers with ease
- Fraud control for issued checks Help prevent check fraud with Positive Pay
- Deposit Express Deposit checks from the convenience of your home or office

Direct Deposit/Debit

Describe the bank's capability to accommodate electronic payment and deposit services.

The Port of Siuslaw may initiate direct deposit of payroll using one of two methods for files to be submitted for ACH processing: Direct Transmission or SinglePoint Essentials ACH. Considering the Port of Siuslaw's volumes, we are recommending ACH via SinglePoint Essentials.

Credit Card Processing/Merchant Services (Optional Service)

Describe the system(s) available for processing credit card transactions.

U.S. Bank Elavon - Merchant Processing

U.S. Bank has a long history of government and institutional experience and expertise. Our decades and even century-long public-sector relationships and service experience have influenced how we are organized in a way that is unique among our large bank peers. Our team is comprised of individuals with deep public finance experience. U.S. Bank's history and culture of dedication to this market also informs our product development efforts and our service delivery practices in order to build in the flexibility, complex hierarchy requirements and reporting needs that are required for effective public-sector service.

U.S. Bank Payment Solutions provides end-to-end payment processing services to merchants and financial institutions in the United States, Puerto Rico, Canada, Mexico, Brazil and throughout Europe—more than one million merchant accounts. Our payment products are supported by the most reliable network in the industry and include credit and debit card processing, electronic check services, gift cards, dynamic currency conversion (DCC) multi-currency support, and cross-border acquiring. We handle every aspect of the acquiring relationship—transaction processing, risk and underwriting, settlement, equipment deployment, chargeback management, reporting, and customer service. Our customers can also count on us to keep their payment processing compliant with changing payment security requirements.

Our Services and Products

Whether it's new technology initiatives such as digital commerce or solutions tailored to the needs of emerging vertical markets, like education and the public sector, you can trust us to deliver the right solution at the right time.

Authorization **FLEXIBLE CONNECTIVITY OPTIONS.**

For real time authorizations with speed and accuracy, Elavon recommends IP via Frame or Internet connectivity whenever possible. However, we are not a one size fits all processor. Elavon's network supports flexible connectivity options to best meet your processing needs. Elavon's secure and reliable platform processes over 300 billion transactions a year and is designed to do more – even during periods of peak processing, our platform operates at approximately 50% of its engineered capacity.

Settlement and Funding **DEPENDABLE SETTLEMENTS. COUNT ON IT.**

Batch deposits are generally shown separately on our customer's cash management reports. However, this is dependent upon your depositor bank's reporting capabilities. Days that the Federal Government is not open (weekends and Federal holidays) will impact your settlement times. Saturday and Sunday activity will typically be deposited on Monday as separate deposits, if your bank account is with the Member bank. Otherwise, the timing of such deposits is outside of Elavon's control, but generally occurs within 2 to 3 business days after settlement. An optional setting of Pay by Batch can be set to post batches separately or you may opt to lump them together daily.

Fraud Prevention

Protecting a business against fraud losses is becoming an increasing challenge in the industry. Elavon has built extensive fraud monitoring and control features into its network, products and operations. These include risk management and fraud prevention tools as well as a layered security approach to keep transactions secure through the payment cycle.

ADVANCED RISK MANAGEMENT SYSTEM

A proprietary, robust set of risk management and fraud prevention tools that contains empirically derived scorecards that identify risk prior to and post customer funding. In addition, the system has a business rules-

based engine that triggers customer risk situations for review by investigative analysts. The system is designed to protect Elavon's financial exposure as well as provide added protection for Elavon's customers.

SECURE YOUR BUSINESS AND PROTECT YOUR BOTTOM-LINE.

PCI DSS, the Payment Card Industry Data Security Standard, is a set of best practices all organizations that accept credit card transactions must follow. This is true whether an organization is big or small, and regardless of transaction numbers or who actually processes that card information. PCI DSS is broad, encompassing every aspect of the extensive cardholder data environment. This includes employee training, documented policies, physical security and even online security.

The very first version of PCI DSS, was released in 2004; PCI DSS is designed to both improve cardholder information security and prevent the devastating impacts of credit card fraud. On January 1, 2015, the third version of the PCI DSS was released, and it centers on making cardholder security a part of everyday life. Some of the changes found in the latest version of PCI DSS include enhanced user education and awareness, a more flexible standard and clarification for the compliance responsibilities of third parties.

While PCI DSS compliance is mandated for any organization that handles credit card data, it can be more helpful to approach your PCI program as an investment. Near-term benefits center on helping your organization through the validation process, and once implemented provide the foundation to ensure compliance in the future.

Elavon's PCI status can be viewed here: https://www.visa.com/splisting/searchGrsp.do by searching for "Elavon North America."

TRAINING AND INSTALLATION FOR ALL DEVICES IS COORDINATED BY ELAVON

Proposed Pricing:

Transaction Pricing

(Interchange – the fees charged by the card associations; Visa, MasterCard, Discover, American Express)

Interchange Plus	0.20%
American Express (interchange plus)	0.25%
Authorization Fee per Item	\$0.10
Monthly Minimum Fees	\$35.00
PCI Fee per Month (with Safe-T)	\$15.00
PCI Fee per Month (without Safe-T)	\$10.00
PCI Non-Compliant Fee	\$60.00/Mo

Equipment Pricing

VeriFone Vx520 Terminal	\$399.00ea
VeriFone Vx 520 Terminal 36 Month Lease	\$28.00/Mo
VeriFone Vx820 PIN Pad	\$299.00 ea
VeriFone Vx820 PIN Pad 36 Month Lease	\$13.00 /Mo

Miscellaneous Fees

Application Fee	\$0.00
Reporting and Support Package	\$0.00
Merchant Connect Online Reporting	No Charge
Optional Paper Statement	\$10.00/Mo
Set-Up Fee	Waived

Notes

Elavon agrees to offer the pricing herein for 60 days. If requestor wishes to add products or services at the conclusion of the process, Elavon will submit a new Schedule of Fees and any additional Schedules for such services, if applicable.

Elavon, as the acquirer, is the entity responsible for processing payment transactions and will be the contracting entity for such services. Elavon's Terms of Service and applicable schedules, are available for viewing at https://www.merchantconnect.com/CWRWeb/pdf/TOS ENG.pdf

Notary Public Services

Describe the public notary services available at the bank.

U.S. Bank's Florence Branch has the availability of 4 notaries during business hours. Appointments are requested.

Safe Deposit Services

Describe the safe deposit services available at the bank.

The Florence branch has a variety of safe deposit sizes available for use by the Port of Siuslaw.

Night Drop Services

Describe the night drop services available at the bank.

The U.S. Bank branches are available for both over-the-counter and night drop deposits. All Night Drop deposits would need to be made using disposable, pre-numbered, tamper evident bags. All deposits need to be accompanied by a deposit slip. Loose coin deposits and all other deposits that are dropped off without the presence of a Port of Siuslaw employee will need to be made using disposable, pre-numbered, tamper evident bags.

Tamper evident bags offer a high level of security in guaranteeing that the deposits remain intact until opened for counting. The branch will log the bags' serial numbers and retain the bags for a traceable record of each deposit.

Pricing Schedule, Terms and Conditions

Provide in this section the pricing for services proposed by the bank. Use the following format and include fees for the following:

- Account maintenance fees
- Zero balance accounts
- Deposits and items paid
- Deposit processing
- Coin counting
- Returned items
- Account reconciliation
- Check reconcile fees
- Electronic funds transfer
- Incoming and outgoing
- On-line banking fees

- Direct deposit/debit transaction fees
- Credit card processing/merchant service fees
- Notary service fees
- Safe deposit service fees
- Night drop service fees

Include fees for any additional services that may be offered in the bank's proposal. Include the bank's contract (if possible) and the method by which fees are collected and pricing adjustments will be calculated. The Port will assume that fees will remain constant throughout the contract period unless otherwise noted.

Based upon the information provided by the Port along with the associated earnings credit of 0.65% offered, the Port would have sufficient balances to offset the fee's associated with this request. However, we do believe that honesty is the best policy and have provided a detailed Pricing Proforma that outlines the associated services and fee structure.

Please view the pricing proforma found in the Exhibits Section of this proposal.

Fees associated with this agreement will remain in effect for the three (3) year term as specified.

The U.S. Bank Earnings Credit Rate is bank managed and is subject to review and change. With the changing Federal Capital Liquidity costs, U.S. Bank will be reviewing the collateral needs and Earnings Credit Rate on a frequent basis. U.S. Bank is requesting a maximum balance of \$1,500,000 on all combined balances with the depository. All remaining balances may be invested to allow the Port to increase earnings.

Our Offer:

- Earnings Credit is our bank managed rate currently at 65 basis points or 0.65%
- Interest Earnings at 0.20%
- Transition Earnings Credit Bonus: \$700
- New Service Bonus: \$300

Investment Services

Describe investment services offered by the bank.

Money Center Investments

U.S. Bank is recommending the investment of excess balances with the U.S. Bank Money Center. One option for the Port is U.S. Treasury Bills. Treasury bills are short-term debt obligations of the United States Treasury. Treasury bills, along with Treasury notes and bonds, are considered the highest quality investment available, backed by the full faith and credit of the United States Government. They are secured with the revenue collected by the United States Treasury from corporate and individual tax receipts.

U.S. Treasury Bill	Rates*
7 day & 14 day	1.91% to 1.93%
30 day	2.02%
90 day	2.13%
1 year	2.40%

^{*}The above rates are indications as of October 24, 2018 and are subject to change daily.

Commercial Paper: This option also includes a manual sweep requiring the Port to move money as they need it. The current rates for this program are:

U.S. Bank Commercial Paper	Rates*
1 day	0.40%
7 day to 14 day	1.91% to 1.92%
30 day	1.95%
45 day to 60 day	1.99% to 2.03%

^{*}The above rates are indications as of October 24, 2018 and are subject to change daily.

Advisory Services

The Port Commission and Staff may require qualified advice on financial matters including cash management, investments and related fiduciary responsibilities. In addition, the selected bank may be expected to provide a qualified employee to serve on the Port's Budget Committee. Describe the advisory services available from the bank and the bank's willingness to serve on the Budget Committee.

U.S. Bank works closely with our clients to be a trusted advisor. We advocate at least annual meetings but would recommend quarterly discussion related to your financial needs. We would be happy to participate when necessary in the Port's Budget Committee meetings.

Financial Analysis Services

The Port may require qualified financial analysis services to determine the financial viability, credit worthiness and quality of business plans offered by prospective tenants and developers of Port property. Describe the financial analysis services available from the bank and the bank's willingness to perform such services.

U.S. Bank continues to be uniquely positioned to offer a wide range of solutions to help optimize the Port's working capital.

Exhibits - U.S. Bank Attachments and Agreements

- U.S. Bank Pricing Proforma
- Master Services Agreement (MSA)
- Instructions MSA Government Entities
- Appendix A & Instructions
- Appendix B & Instructions
- Wire Transfer Authorization Form & Instructions
- ACH Authorization Form

	bank.					Collecte
	Account Analysis & Billing	Volume		Unit <u>Price</u>	Total <u>Price</u>	Balance Require
	Port of Siuslaw					
	100 Habor St					
	Florence OR 97439					
	Florence OR 97439					
onsolidated	d Analysis Summary					
		Earnings Credit F	Rate		0.65%	
alance Sun	nmary					
verage Colle	ected Balance			=	1,093,733.71	
ettlement A	nalysis					
ollected Bala	ance Available for Earnings Credit Services			=	1,093,642.57	
	dit @ 0.65%				592.39	
	on Balances @ 0.20%				91.14	
	dit Based Service Charges				- 306.36	
urrent Month	Surplus/(Deficit) Position			=	194.88	
et Service (Charges				-	
et of Interes	st and Service Charges					
terest Earne	d on Interest Bearing Checking				\$ 91.14	
et Service C	harae				\$ -	
	riarge				φ -	
terest Earne					\$ 91.14	
terest Earne	d Less Service Charges					
terest Earne				Unit	\$ 91.14	Collecte
terest Earne		Volume		Unit Price		Balanc
	d Less Service Charges Service	Volume			\$ 91.14 Total	Balanc
AFP	d Less Service Charges Service Depository Services	Volume			\$ 91.14 Total	Balanc
AFP 010102	Service Charges Service Depository Services Combined Transactions/Items		\$	<u>Price</u>	\$ 91.14 Total Price	\$ Balanc Require
AFP 010102 010102	Service Charges Service Depository Services Combined Transactions/Items For First 1 Per Acct	1	\$	<u>Price</u> 10.00	\$ 91.14 Total Price \$ 10.00	\$ Balanc Require
010102 010102 010102	Service Charges Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct		\$	10.00 0.00	\$ 91.14 Total Price \$ 10.00 \$ -	\$ Balanc Require
010102 010102 010102 010102	Service Charges Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct For Next 1 Per Acct	1	\$	10.00 0.00 10.00	\$ 91.14 Total Price \$ 10.00 \$ - \$ -	\$ Balanc Require
010102 010102 010102 010102 010102	Service Charges Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct	1	\$	10.00 0.00	\$ 91.14 Total Price \$ 10.00 \$ - \$ -	\$ Balanc Require
010102 010102 010102 010102	Service Charges Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct For Next 1 Per Acct For Next 249 Per Acct	1	\$ \$ \$	10.00 0.00 10.00 0.00	\$ 91.14 Total Price \$ 10.00 \$ - \$ - \$ -	\$ Balanc Require
010102 010102 010102 010102 010102 010102 010102	Service Charges Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct For Next 1 Per Acct For Next 249 Per Acct For Next 249 Per Acct For Next 1 Per Acct	1	\$ \$ \$ \$	10.00 0.00 10.00 0.00 10.00	\$ 91.14 Total Price \$ 10.00 \$ - \$ - \$ - \$ - \$ -	\$ Collecte Balanc Require 18,46
010102 010102 010102 010102 010102 010102	Service Charges Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct For Next 1 Per Acct For Next 249 Per Acct For Next 1 Per Acct For Next 1 Per Acct For Next 249 Per Acct	1	\$ \$ \$ \$	10.00 0.00 10.00 0.00 10.00 0.00	\$ 91.14 Total Price \$ 10.00 \$ - \$ - \$ - \$ - \$ - \$ - \$ -	\$ Balanc Require
010102 010102 010102 010102 010102 010102 010102 010102	Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct For Next 1 Per Acct For Next 249 Per Acct For Next 1 Per Acct For Next 1 Per Acct For Next 249 Per Acct For Next 1 Per Acct For Over 1000 Per Acct	1 165	\$ \$ \$ \$ \$	10.00 0.00 10.00 0.00 10.00 0.00 0.00	\$ 91.14 Total Price \$ 10.00 \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	Balanc Require
010102 010102 010102 010102 010102 010102 010102 010102 100400	Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct For Next 249 Per Acct For Next 1 Per Acct For Over 1000 Per Acct Returned Deposited Items	1 165	\$ \$ \$ \$ \$	10.00 0.00 10.00 0.00 10.00 0.00 0.00	\$ 91.14 Total Price \$ 10.00 \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	Balanc Require
010102 010102 010102 010102 010102 010102 010102 010102 100400 000230	Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct For Next 249 Per Acct For Next 1 Per Acct For Next 1 Per Acct For Next 1 Per Acct For Next 249 Per Acct For Next 249 Per Acct For Over 1000 Per Acct Returned Deposited Items Deposit Coverage (per \$1,000)	1 165	\$ \$ \$ \$ \$ \$	10.00 0.00 10.00 0.00 10.00 0.00 0.50 5.00	\$ 91.14 Total Price \$ 10.00 \$ - \$ - \$ - \$ - \$ - \$ - \$ 5.00	Balance Require
010102 010102 010102 010102 010102 010102 010102 010102 100400 000230 000230	Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct For Next 1 Per Acct For Next 249 Per Acct For Next 1 Per Acct For Next 1 Per Acct For Next 249 Per Acct For Next 249 Per Acct For Over 1000 Per Acct Returned Deposited Items Deposit Coverage (per \$1,000) For First 250	1 165 1 1 250	\$ \$ \$ \$ \$ \$	10.00 0.00 10.00 0.00 10.00 0.00 0.50 5.00	\$ 91.14 Total Price \$ 10.00 \$ - \$ - \$ - \$ - \$ - \$ 5.00	Balanc Require
010102 010102 010102 010102 010102 010102 010102 010102 100400 000230 000230	Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct For Next 1 Per Acct For Next 249 Per Acct For Over 1000 Per Acct Returned Deposited Items Deposit Coverage (per \$1,000) For First 250 For Over 250 Subtotal Depository Services	1 165 1 1 250	\$ \$ \$ \$ \$ \$	10.00 0.00 10.00 0.00 10.00 0.00 0.50 5.00	\$ 91.14 Total Price \$ 10.00 \$ - \$ - \$ - \$ - \$ - \$ - \$ 1.14	\$ Balanc Required 18,46
010102 010102 010102 010102 010102 010102 010102 010102 100400 000230 000230	Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct For Next 1 Per Acct For Next 1 Per Acct For Next 1 Per Acct For Next 249 Per Acct For Next 1 Per Acct For Next 1 Per Acct For Over 1000 Per Acct Returned Deposited Items Deposit Coverage (per \$1,000) For First 250 For Over 250 Subtotal Depository Services Account Reconcilement Services	1 165 165 1 1 250 844	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	10.00 0.00 10.00 0.00 10.00 0.00 0.50 5.00 0.14575	\$ 91.14 Total Price \$ 10.00 \$ - \$ - \$ - \$ - \$ 5.00 \$ 123.01 \$ 138.01	\$ 9,23 254,79
010102 010102 010102 010102 010102 010102 010102 010102 100400 000230 000230	Service Depository Services Combined Transactions/Items For First 1 Per Acct For Next 499 Per Acct For Next 1 Per Acct For Next 249 Per Acct For Over 1000 Per Acct Returned Deposited Items Deposit Coverage (per \$1,000) For First 250 For Over 250 Subtotal Depository Services	1 165 1 1 250	\$ \$ \$ \$ \$ \$	10.00 0.00 10.00 0.00 10.00 0.00 0.50 5.00	\$ 91.14 Total Price \$ 10.00 \$ - \$ - \$ - \$ - \$ - \$ - \$ 1.14	\$ Balanc Require

	Account Analysis & Billing	Volume		Unit <u>Price</u>		Total <u>Price</u>		Collected Balance Required
	Account Reconcilement Services							
150120	SPE PPay Only-per Item							
150120	For First 1	1	\$	20.00	\$	20.00	\$	36,923
150120	For Next 199	149	\$	0.00	\$	-	+	00,020
150120	For Next 1	110	\$	5.00	\$	_		
150120	For Next 299		\$	0.00	\$	_		
150120	For Next 1		\$	10.00	\$	_		
150120	For Next 499		\$	0.00	\$	_		
150120	For Over 1000		\$	0.05	\$	_		
130120	Fol Over 1000		Ψ	0.03	φ	-		
	Subtotal Account Reconcilement Services				\$	20.85	\$	38,492
	SinglePoint							
400800	SP E Extended Retention-12Mo	3	\$	0.00	\$	-		
400272	SPE Pday Det & Sum Mo Maint							
400272	For First 1	1	\$	10.00	\$	10.00	\$	18,462
400272	For Next 2	2	\$	0.00	\$	-		
400272	For Next 4		\$	5.00	\$	-		
400272	For Next 3		\$	15.00	\$	-		
400272	For Over 10		\$	75.00	\$			
400271	SPE Previous Day per Item Det		1		Ψ			
400271	For First 1500	285	\$	0.00	\$	_		
400271	For Over 1500	200	\$	0.75	\$			
010407	SPE Acct Analysis Rpt		Ψ	0.70	Ψ	_		
010407	For First 1	1	\$	5.00	\$	5.00	\$	9,231
010407	For Over 1	I .	\$	0.00	\$	5.00	- D	9,231
			φ	0.00	Ф	-		
010307	SPE DDA Statement Rpt	2	\$	0.00	\$			
010307	For First 10	2	\$	75.00	\$	-		
010307	For Over 10	4	\$			-		
250720	ACH Return and NOC Report	1	\$	0.00	\$	-	_	44.07
401020	SPE Token Mo Maintenance	2		3.00	\$	6.00	\$	11,077
150410	SPE Stop Payment	0.2	\$	9.00	\$	1.80	\$	3,323
250000	SPE ACH Email Notification	2	\$	0.10	\$	0.20	\$	369
250000	SPE ACH Positive Pay Mo Maint	1	\$	10.00	\$	10.00	\$	18,462
350000	SPE Wires Mo Maintenance				_		-	
350000	For First 1	1	\$	10.00	\$	10.00	\$	18,462
350000	For Over 1		\$	0.00	\$	-	-	
250000	SP ACH POS Pay Authorization	1	\$	1.00		1.00	\$	1,846
250000	SP ACH POS Pay per Paid Item	10	\$	0.10	\$	1.00	\$	1,846
409999	SPE Ext Messaging Mo Maint						_	
409999	For First 1	1	\$	10.00	\$	10.00	\$	18,462
409999	For Over 1	2	\$	0.00	\$	-		
	Subtotal SinglePoint				\$	55.00	\$	101,538
	Wire Transfers							
350000	Wire Monthly Maint Voice-Pin	1	\$	7.50	\$	7.50	\$	13,846
350300	Incoming Fedwire	0.5	\$	7.00	\$	3.50	\$	6,462
350100	SPE Fedwire Repetit	0.5	\$	7.00	\$	3.50	\$	6,462
350104	SPE Fedwire Non-Repetitive		\$	7.00				
	Subtotal Wire Transfers				\$	14.50	\$	26,769
	ACH Services							

		ank. unt Analysis & Billing	<u>Volume</u>		Unit <u>Price</u>		Total <u>Price</u>		Collecte Balanc Require
	ACI	1 Services							
250102		E ACH-per Item							
250102	0.	For First 1	1	\$	20.00	\$	20.00	\$	36,923
250102		For Next 199	19	\$	0.00	\$	-	-	
250102		For Next 1		\$	15.00	\$	-		
250102		For Next 299		\$	0.00	\$	-		
250102		For Next 1		\$	15.00	\$	-		
250102		For Next 499		\$	0.00	\$	-		
250102		For Over 1000		\$	0.35	\$	-		
250102	SP	E SDA TRANITEM		\$	1.00				
250302		E ACH Return Item							
250302	-	For First 10 Per Acct	1	\$	0.00	\$	-		
250302		For Over 10 Per Acct		\$	3.00	\$	-		
251070	SP	E ACH NOC Item		1					
251070	-	For First 10 Per Acct	1	\$	0.00	\$	-		
251070		For Over 10 Per Acct	The state of the s	\$	3.00	\$	-		
250300	SP	Unauth ACH Ret - per Item		\$	6.00	Ţ			
200000	0.	ondan Norther por item		Ť	0.00				
	Sub	total ACH Services				\$	20.00	\$	36,92
	Dro	nch Coin/Currency Services							
10001Z		h Deposited-per \$100	50	\$	0.16	\$	8.00	\$	14,76
100012		nch Deposit Processing Fee	8	\$	1.25	\$	10.00	\$	18,46
109999		nt Dep Processing-per Dep	1	\$	0.00	\$	10.00	φ	10,40
109999	INIGI	it Dep Flocessing-per Dep	'	Ψ	0.00	Ψ	-		
	Sub	total Branch Coin/Currency Services				\$	18.00	\$	33,23
	Flee	ctronic Deposit Services							
101300		hthly Maint - per Acct							
101300	IVIOI	For First 3 Per Acct	1	\$	0.00	\$	_		
101300		For Over 3 Per Acct		\$	75.00	\$	_		
101310	lma	ge Check Item			7 0.00	Ų.			
101310		For First 1	1	\$	40.00	\$	40.00	\$	73,84
101310		For Next 149	99	\$	0.00	\$	-	Ψ	70,01
101310		For Next 1	00	\$	25.00	\$	_		
101310		For Next 149		\$	0.00	\$	_		
101310		For Next 1		\$	25.00	\$	_		
101310		For Next 199		\$	0.00	\$	_		
101310		For Over 500		\$	1.00	\$	_		
101010		1 01 0101 000		.	1.00	Ψ			
	Sub	total Electronic Deposit				\$	40.00	\$	73,84
	Tota	al Service Charges				\$	306.36	\$	565,59
	100	a convict on anges				Ψ	000.00	Ψ	000,00
	One	Time and Annual Charges							
101333		tal Check CX30 Scanner	1	\$	375.00	\$	375.00	\$	692,30
	Tota	al One Time and Annual Service Charges				\$	375.00	\$	692,30
		Prices quoted in this proposal are only for those 1	Freasury Management S	Services	requested by	the			
		customer. Additional Treasury Management Sen	, ,				s		
		request. Prices quoted are valid for 90 days follo		•					
		subject to change by U.S. Bank. All prices are sul			-		on,		
		due to changes in business conditions, volumes,					·		
		pricing change cycles.		1					
		Notwithstanding anything contained herein to the	contrary, all Treasurv Ma	anagem	ent Services n	rovided			
		to customer are subject to U.S. Bank's Services							
		from time to time.	33						
		Branch Cash services availability is subject to cha	ange based on client or	ocessin	a requirements	and bra	anch capacity		
	_	Pricing for Branch Cash Services is subject to ch							



Master Services Agreement (Governmental Entities)

	Customer Tax ID Number:
	. HEREBY CERTIFY that I am
of	("Customer"). I further certify that I have full power and lawful authority
required by its resolution	ervices Agreement ("MSA") on behalf of Customer. I further certify that Customer has taken all action is and other organizational documents, records or agreements to authorize the individuals listed Customer in all transactions contemplated under this MSA. Customer hereby agrees as follows:

DEPOSIT ACCOUNTS:

- 1. U.S. Bank National Association ("Bank") is hereby designated as Customer's banking depository. Customer has received a copy of the deposit account terms and conditions and agrees that such terms shall govern the deposit account services provided by Bank. All transactions between Customer and Bank involving any of Customer's accounts at Bank will be governed by the deposit terms and conditions, this MSA and other disclosures provided to Customer. Customer agrees to provide Bank with a copy of documents requested by Bank.
- 2. Any one (1) of the persons whose names and signatures appear in Appendix A (individually, an "Account Signer") are hereby authorized to open, add, modify, or close accounts in the name of Customer or its subsidiaries or affiliates, or if applicable, as an agent for another entity, and to sign, on behalf of Customer, its subsidiaries or affiliates or as an agent for another entity, checks, drafts or other orders for the payment, transfer or withdrawal of any of the funds or other property of Customer, whether signed, manually or by use of a facsimile or mechanical signature or otherwise authorized, including those payable to the individual order of the person or persons signing or otherwise authorizing the same and including also those payable to the Bank or to any other person for application, or which are actually applied to the payment of any indebtedness owing to the Bank from the person or persons who signed such checks, drafts or other withdrawal orders or otherwise authorized such withdrawals; and are also authorized to endorse for deposit, payment or collection any check, bill, draft or other instrument made, drawn or endorsed to the accounts governed by this MSA for deposit into these accounts. The authorization contained in the preceding sentence includes transfers of funds or other property of Customer to accounts outside of those accounts Customer maintains at Bank. Any one of the Contract Signers (as defined below) is also authorized to execute any documentation that Bank may require to add or delete Account Signers.
- Unless Customer otherwise advises Bank in writing and Bank has a reasonable opportunity to act on such writing, the Account Signers listed in Appendix A will be Account Signers on any future deposit accounts that Customer maintains with Bank.
- 4. Customer acknowledges and agrees that Bank is not required to obtain the consent of or otherwise contact an Account Signer for transactions other than those listed in paragraph 2 above, including, but not limited to, transfers between accounts Customer maintains at Bank, advances on loans Customer has with Bank and transfers to pay down loans Customer has with Bank.

TREASURY MANAGEMENT SERVICES:

- 5. Bank's treasury management services ("Treasury Management Service(s)") are described in the U.S. Bank Services Terms and Conditions, any supplements thereto, any implementation documents, user manuals, operating guides and other related documentation and disclosures provided by Bank, and any addendum to any of the foregoing (collectively the "Services Agreement"). Customer has received and reviewed the Services Agreement and desires to use one or more of the Treasury Management Services.
- 6. Any one (1) of the persons whose names and signatures appear in Appendix B (individually, a "Treasury Management Signer") are empowered in the name of and on behalf of the Customer to enter into all transactions contemplated in the Services Agreement including, but not limited to, selecting Treasury Management Services, appointing agents to act on behalf of Customer in the delivery of Treasury Management Services, signing additional documentation necessary to implement the Treasury Management Services and giving Bank instructions with regard to any Treasury Management Service, including without limitation, wire transfers, ACH transfers, and any other electronic or paper transfers from or to any account Customer may maintain with Bank. Bank may, at its discretion, require Customer to execute additional documentation to implement or amend certain Treasury Management Services. In such cases, documentation necessary to implement or amend such Services shall be signed by a Treasury Management Signer. Customer further acknowledges and agrees that Bank may implement or amend Services based on the verbal, written, facsimile, voice mail, email or other electronically communicated instructions that it believes in good faith to have been received from a Treasury Management Signer. Any one of the Contract Signers (as defined below) is also authorized to execute any documentation that Bank may require to add or delete Treasury Management Signers.



Master Services Agreement (Governmental Entities)

MONEY CENTER AND SAFEKEEPING SERVICES:

Any one (1) of the persons referenced in Appendix M (individually, a "Money Center Signer") are each authorized and empowered in the name of and on behalf of the Customer to transact any and all depository and investment business through the Bank's Money Center division (the "Money Center") and any securities custodial business through the Bank's Safekeeping Department (the "Safekeeping Department), which such person may at any time deem to be advisable, including, without limiting the generality of the foregoing, selecting any services that may from time to time be offered by the Money Center or the Safekeeping Department (collectively referred to herein as "Money Center Services" and "Safekeeping Services", respectively), appointing additional Money Center Signers or agents to act on behalf of Customer with respect to Money Center Services and Safekeeping Services, signing additional documentation necessary to implement the Money Center Services and Safekeeping Services and giving Bank instructions with regard to any Money Center Service and Safekeeping Service. Customer has received and reviewed the Services Agreement and may use one or more of the Money Center Services or Safekeeping Services from time to time. Bank may, at its discretion, require Customer to execute additional documentation to implement or amend certain Money Center Services or Safekeeping Services. In those cases, the required documentation shall be signed by a Money Center Signer. Customer further acknowledges and agrees that Bank may take any action with respect to any Money Center Services or Safekeeping Services requested by a Money Center Signer based on the verbal, written, facsimile, voice mail, email or other electronically communicated instructions that Bank believes in good faith to have been received from a Money Center Signer. Any one of the Money Center Signers is also authorized to execute any documentation that Bank may require to add or delete Money Center Signers.

FOREIGN EXCHANGE:

8. Bank is authorized by Customer to enter into foreign exchange transactions. Customer has received a copy of the Services Agreement and agrees that the terms contained in the Services Agreement, this MSA and other disclosures provided to Customer shall govern the foreign exchange services provided by Bank. Customer agrees to provide Bank with a copy of documents requested by Bank.

FOREIGN CURRENCY ACCOUNTS:

9. Bank is hereby designated as Customer's banking depository for one or more Foreign Currency Account(s) (the "Foreign Account(s)"). Any one (1) of the persons whose names and signatures appear in Appendix C (individually, a "Foreign Currency Account Signer") are hereby authorized to open, add, modify, or close any Foreign Account(s) in the name of Customer or its subsidiaries or affiliates and to make, on behalf of Customer, orders for payment or transfer of any of the funds or other property of Customer, whether signed, manually or by use of a facsimile or mechanical signature or otherwise authorized, including those payable to the individual order of the person or persons signing or otherwise authorizing the same. Customer hereby expressly authorizes and directs Bank to accept written and oral instructions any payment orders, by telephone or otherwise, consistent with the Services Agreement. Customer has received a copy of the Services Agreement and agrees that the terms contained in the Services Agreement, this MSA and other disclosures provided to Customer shall govern the Foreign Accounts. Any one of the Contract Signers (as defined below) is also authorized to execute any documentation that Bank may require to add or delete Foreign Currency Account Signers.

OTHER SERVICES:

10. A Contract Signer is authorized and empowered on behalf of Customer to transact any and all other depository and investment business with and through Bank, and, in reference to any such business, to make any and all agreements and to execute and deliver to Bank any and all contracts and other writings which such person may deem to be necessary or desirable.

GENERAL:

- 11. All Account Signers, Treasury Management Signers, Foreign Currency Account Signers and/or Money Center Signers (whether designated in this MSA or in a prior document [for example, a Certificate of Authority or a Treasury Management Services Agreement] executed by Customer) will remain in place until Bank receives written notice of any change and has a reasonable time to act upon Customer's written notice.
- 12. Any and all transactions by or in behalf of Customer with the Bank prior to the adoption of this MSA (whether involving deposits, withdrawals, Treasury Management Services, or otherwise) are in all respects ratified, approved and confirmed.
- 13. Customer agrees to furnish Bank with the names and signatures (either actual or any form or forms of facsimile or mechanical signatures adopted by the person authorized to sign) of the persons who presently are Account Signers, Treasury Management Signers, Foreign Currency Account Signers and/or Money Center Signers. Bank shall be indemnified and saved harmless by Customer from any claims, demands, expenses, loss or damage resulting from or growing out of honoring or relying on the signature or other authority (whether or not properly used and, in the case of any facsimile signature, regardless of when or by whom or by what means such signature may have been made or affixed) of any officer or person whose name and signature was so certified, or refusing to honor any signature or authority not so certified.

All of us serving your



Master Services Agreement (Governmental Entities)

Each of the undersigned (individually and collectively, the "Contract Signers") certifies that, based on his or her review of Customer's books and records, Customer has, and at the time of adoption of this MSA had, full power and lawful authority to adopt the MSA and to confer the powers herein granted to the persons named, and that such persons have full power and authority to exercise the same.

Each of the Contract Signers further certifies that he or she has the full power and lawful authority to execute this MSA on behalf of Customer, its subsidiaries and affiliates, or if applicable, as an agent for another entity who has entered into an agreement with Customer authorizing Customer to act on such entity's behalf.

Each of the Contract Signers further certifies that the Account Signers, Treasury Management Signers, Foreign Currency Account Signers and/or Money Center Signers have been duly elected to and now hold the offices of Customer set opposite their respective names, and the signatures appearing opposite their names are the authentic, official signatures of the said signer.

The und	ersigned Contract Signers have execu	ited this MSA as of the da	ay of,
20			
Contract Signer Signature:		Contract Signer Signature:	
Print Name:		Print Name:	
Print Title:		Print Title:	
•			
Contract Signer Signature:		Contract Signer Signature:	
Print Name:		Print Name:	
Print Title:		Print Title	
Contract Signer Signature:		Contract Signer Signature:	
Print Name:		Print Name:	_
Print Title:		Print Title:	
			_
Contract Signer Signature:		Contract Signer Signature:	
Print Name:		Print Name:	
Print Title:		Print Title:	
	· · · · · · · · · · · · · · · · · · ·		
For Internal Use On	ly:		
Review	Validation Method	TL Review	Imaged



Appendix A

Account Signers

Customer Information		
Customer Name:	cation	
Account Information		
Account Name	Account Number	Tax Identification Number
Authorized Account Signers		
Name	Title	Specimen Signature
Name	Title	Specimen Signature
The Contract Signer listed below further repr true and authentic signatures of the Authoriz its organizational documents to appoint the	ed Account Signer(s) and that Custo	
REQUEST FOR FE	DERAL TAXPAYER IDENTIFICATION	NUMBER
UNDER PENALTIES OF PERJURY I CERTIFY		VED IDENTIFICATION NUMBER/O
A. THE NUMBER(S) SHOWN AS FOR THE CORRESPONDING TAXPAYER.	BOVE IS/ARE THE CORRECT TAXPA	YER IDENTIFICATION NUMBER(5)
B. I AM NOT SUBJECT TO BAC INTEREST OR DIVIDENDS SINCE I HAVE NO LONGER SUBJECT TO BACKUP WITHHOLDIN THIS, CROSS OUT STATEMENT B.)		OR HAVE BEEN NOTIFIED I AM NO
C. I AM A U.S. PERSON (AS DE WILL BE PROVIDED BY BANK UPON REQUES	FINED IN THE IRS FORM W-9 INSTR ST).	UCTIONS, WHICH INSTRUCTIONS
	R AS LISTED IN THE IRS FORM W-9	
THE INTERNAL REVENUE SERVICE DOES NO DOCUMENT OTHER THAN THE CERTIFICATI		
Contract Signer Signature:	Print Title:	
Print Name:	Date:	·
For Internal Use Only:		
Authorized Signers are related to the Master Ser		
Review Validation Method _	TL Review	Imaged



Rev. 10/7/2011

Appendix B

Treasury Management Signers

Customer Name:	Tax Ide Numbe	entification r: ———————————————————————————————————					
Authorized Treasury Management Signers							
Name	Title	Specimen Signature					
							
The Contract Signer listed below further represe true and authentic signatures of the Authorized action required by its organizational documents	Treasury Management Signer	(s) and that Customer has taken all					
Contract Signer Signature:	Print Title:						
Print Name:	Date:						
For Internal Use Only: Authorized Signers are related to the Master Servic	res Agreement dated:						



The purpose of this form is to obtain information and authorization to add, modify or delete your Wire Transfer Service with U.S. Bank. Please complete gthe form in its entirety. Incomplete forms may cause a delay in the setup process for the wire service you have requested.

A separate form is required if any options defined on this form are different for individual users. Note: Do not complete this form if CMT access is needed; complete the U.S. Bank CMT Authorization form. Tax ID (TIN) Number: Lead Account Number: NOTE: Bank recommends designating at least three Authorized Users. Each individual listed on this form should serve as an Initiator or a Confirmer, but not both. Notwithstanding Bank's recommendation, if Customer identifies an Authorized User to act as both Initiator and Confirmer, Customer hereby authorizes U.S. Bank to process a wire initiated and confirmed by such Authorized User. Initiator(s) Customer authorizes the following individual(s) to initiate wire transfers from the accounts listed below. A Wire PIN will be assigned and mailed to each new Initiator. When requesting to delete initiators, users with International Wire (MT101) access will also be deleted unless otherwise noted in the comments section of this form. Initiator Name Initiator Phone Number (Required) П П П \Box П П П П Account Number(s) Customer authorizes the above listed individual(s) to initiate wire transfers from accounts listed below in accordance with the Initiator's limits. ______ 10. ______ 14. _____ _____ 11. _____ 15. _____ Initiator(s) Transaction PIN Limit Customer authorizes each initiator identified above to initiate wire transactions within the transaction limit threshold listed below. A callback will occur on any wire initiated for more than the assigned threshold. Please review each bullet carefully. U.S. Bank mandates callbacks to a Confirmer for voice initiated non-repetitive wire transfers \$10,000 or more. · Repetitive Wire transfers exceeding the limit indicated in the field below will trigger a callback to a Confirmer. · Separate authorization forms are required if transaction limits vary by Initiator(s). A value of zero (\$0) in either of the fields below will trigger callbacks on ALL PIN initiated wire transfers, including those initiated through Voice, A value entered less than the limits defined in SinglePoint or CMT will trigger a callback on the wires initiated through those applications. . If no dollar amount is listed, each Initiator above will be set up with an unlimited dollar threshold amount. Non-Repetitive Transaction Dollar Limit \$ Repetitive Transaction Dollar Limit PIN Mailing Address When establishing a new Initiator(s), a PIN mailing address is required. Customer authorizes U.S. Bank to mail the Wire PIN(s) to the attention of the newly authorized Initiator(s) at the address indicated below. A separate authorization form is required for each Initiator if a different address is to be used for mailing the PIN. When a replacement Wire PIN is required, complete the Wire Transfer PIN Reissue Authorization form. Street Address:

State: Zip: Country:

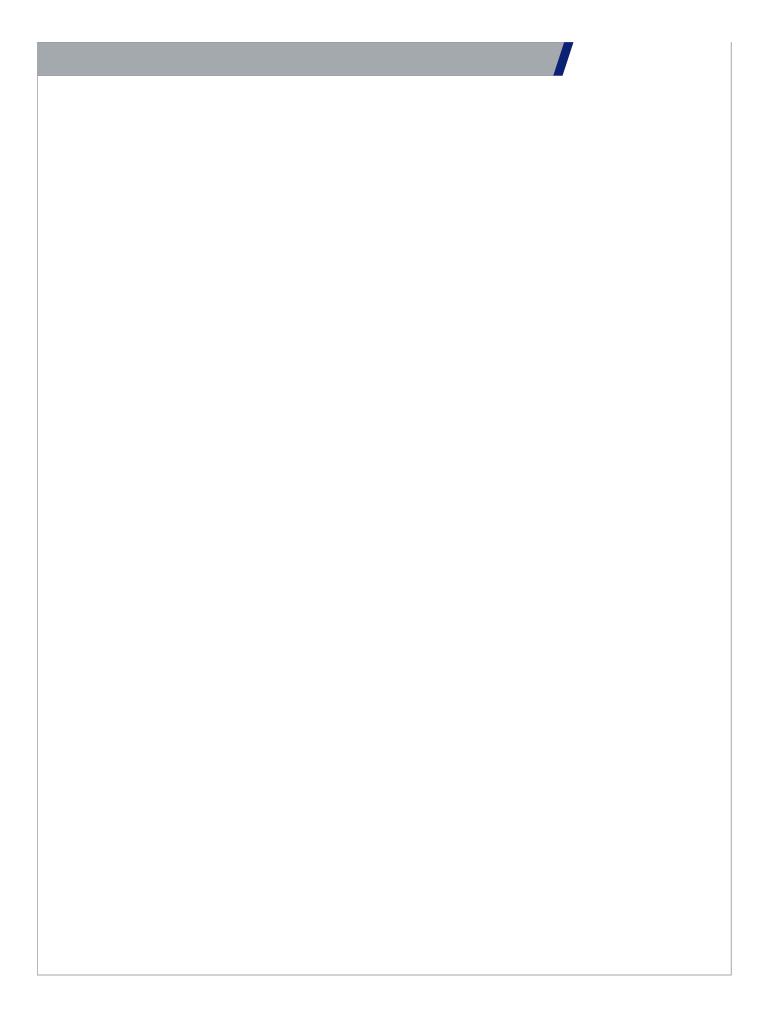
City:



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1	_	ti	rm	$\alpha \mathbf{r}$	101

Customer authorizes the following individual(s) to confirm wire transfers initiated from all accounts in the customer profile, in accordance with the Initiator's limits. A maximum of 15 Confirmers can be designated. For additional security, a Wire PIN and limit may be assigned to each Confirmer by completing the Confirmer with PIN/ Limits Authorization Form. When requesting to delete confirmers, users with International Wire (MT101) access will also be deleted unless otherwise noted in the comments section of this form.

Confin	Modify Confin	Delete Confir	Confirmer Name	Confirmer Phone	Number (Required)	Confirmer Priority (Optional)
Com	ments	/Addition	al Instruction			
Cust	tomer	Approval				
are a Cond and u signe a rea: or other consultations of the Customark (a) C Consultations (b) Ba (c) Evolutions	ccurate itions or inderstor. Bank sonable per photo ittance istomer is ustomer is ustomer is ustomer is ank is a ven if Bations or omer agreys' fee ustomerized S	and have to other continuous the Instead of the Ins	ation Form, Customer represents and warrants that all been authorized by Customer, that the Services requestract governing the provision of Treasury Management ructions for completing U.S. Bank Wire Transfer Author In the information contained in this Authorization Form y to act on any such revocation. Customer acknowledgimages of this Authorization Form as an original docur rovider -12 CFR Part 1005 (Regulation E) as a Remittance Transfer Provider under Regulation I as a Remittance Transfer Provider under Regulation I are to forth in section 1005.31, being responsible for the eteror that in section 1005.33, and being responsible for agent and not as a Remittance Transfer Provider under applicable noe Transfer Provider. Jemin and Comply with the requirements of 12 CFR Part 1005.33, and being responsible for the eteror of the eter	sted herein shall be go services approved in orization Form, and that until it has been revok- ges and agrees that U- ment. E, Customer represen- t 1005, including, but- error resolution proced- the cancellation and an performing activities is law, Customer shall any and all loss, liab- ons and warranties set Consumers.	overned by the U.S. Ban writing by Bank, that the at the signer listed below the din writing by Custom S. Bank may conclusive ts, warrants and agrees not limited to, providing lures and the provision refund of Remittance To to on behalf of Customer, take all actions necess lility, damage, costs an	k Services Terms and e Customer has read v is an authorized er and Bank has had ely rely on facsimiles that: the disclosures to the of any remedies to the ransfers as set forth in and any to comply with the
(pleas	se print)): _		Title: _	Phone	
Signa	ature:			Date:		
			For U.S. Bank Inter			
Acco	eby verif unt Offic se print)	er's:	above signer is authorized to approve services on beha	alf of the customer. WI		use block lettering. Officer Code:
Signa	ature:			Date:	Phone	
			For U.S. Bank Wire Ope	rations Use Or	ıly	
Input	by:				Date:	
Verifi	ed by:				Date:	
Rev 1	11/01/20)14	All of us servir	ng you*		page 2 of 4





Instructions for completing U.S. Bank Wire Transfer Authorization Form

The purpose of these instructions is to help you complete the U.S. Bank Wire Transfer Authorization Form. Use the U.S. Bank Wire Transfer Authorization Form to add, modify or delete wire Initiators or Confirmers with U.S. Bank. This form should also be used to authorize wire capabilities for SinglePoint users. A separate form is required if any options defined on this form are different for individual users.

Note: Do not complete this form if CMT access is needed; complete the U.S. Bank CMT Authorization form.

Company Name: (Required) Enter your company's full legal name.

Phone Number: (Required) Enter your company's phone number. This field has three characters for Area Code or Country ID and

13 characters for phone number.

Tax ID Number: (Required) Enter your company's 9-digit tax identification number.

Lead Account Number: (Required if you are currently initiating Wire Transfers at U.S. Bank) If you do not know what the lead account is,

indicate any existing U.S. Bank account from which you currently initiate Wire Transfers. The purpose of

providing this information is to help identify your existing Wire Transfer setup.

Initiator(s)

This section is required if you are adding a new wire transfer service or adding, modifying or deleting an Initiator. A separate form is required if any options defined on this form are different for individual Initiators.

Add Initiator: Check this box to add a new Initiator to initiate wire transfers.

Modify Initiator: Check this box to modify an existing Initiator. Examples include: modifying the Initiator's phone number, name,

limits, etc

Delete Initiator: Check this box to delete an existing Initiator from initiating capabilities on all wire transfer accounts. When

deleting an initiator, users with International Wire (aka MT101) access will also be deleted with this request. If you wish to retain international wire access, add the following note in the comments: Do not delete MT101 access.

Initiator Name: (Required) Enter Initiator's full name. When modifying or deleting an Initiator, the existing Initiator name(s) must

be listed on the form exactly as they currently appear on your wire setup. If an Initiator is modifying their name; specify the new name in the Initiator(s) section and indicate in the Comments/Additional Instruction section of this

form the Initiator's former name and that it should be changed.

Initiator Phone Number: (Required) Enter authorized Initiator's phone number. This field has three characters for Area Code or Country ID

and 13 characters for phone number.

Account Number(s)

Account numbers are required when adding a new Initiator or adding a new account to an existing Initiator. To delete an account, use the Wire Account Maintenance Form. List all authorized U.S. Bank accounts from which the Initiator is or will be authorized to initiate transfers. If the form cannot accommodate all account numbers, a separate list of accounts preferably in numerical order can be attached. All pages of the attached account listing must be signed by an Authorized Signer.

Initiator(s) Transaction PIN Limit

The confirmation process for a voice initiated wire transfer is an additional security measure. Transaction PIN Limit thresholds are established for the purpose of determining when a callback will be required by the customer. U.S. Bank mandates callbacks to a Confirmer on voice initiated non-repetitive wire transfers \$10,000 or more, regardless of any transaction PIN limit threshold indicated for the Users and also requires a callback when the transaction PIN limit threshold is exceeded

Use this section to establish the Initiator's Transaction PIN Limit threshold. If the transaction limit fields are left blank, when establishing a new Initiator, the transaction threshold will default to \$999,999,999.99.

When modifying the Transaction PIN Limit threshold for an existing Initiator(s), if the field is left blank, no change will be made. To change the dollar threshold, complete each field with the new threshold amount, the word "unlimited," or \$999,999,999.99 to indicate the Initiator's new callback limits.

When adding an account to an existing initiator if the field is left blank, the PIN limit threshold will default to unlimited.

Non-Repetitive Transaction Limit:

- If a callback to a Confirmer is desired for ALL voice initiated non-repetitive wire transfers, enter zero (\$0). When using SinglePoint
 or CMT to initiate wires, do not enter zero (\$0) in this field, see Note below*.
- If a callback to a Confirmer is desired for voice initiated non-repetitive wire transfers under the \$10,000 bank mandated limit, enter the dollar amount.
- If a callback to a Confirmer is desired for voice initiated non-repetitive wire transfers above a specific dollar limit, enter the dollar amount.

Repetitive Transaction Limit:

- If no callback to a Confirmer is desired for voice initiated repetitive wire transfers, leave blank.
- If a callback to a Confirmer is desired for ALL voice initiated repetitive wire transfers, enter zero (\$0).
- . If a callback to a Confirmer is desired for voice initiated repetitive wire transfers above a specific dollar limit, enter the dollar amount.

NOTE: Placing a zero, or a value less than the limit established in SinglePoint and CMT, in this field would result in a callback on the nonrepetitive wires initiated through SinglePoint and CMT. To require a callback on only the Voice initiated non-repetitive wires requested over the phone, complete the Callback On Voice Initiated Non-Repetitive Wire Authorization form. By completing the authorization form, a callback will occur on the non-repetitive wires submitted by phone but will not impact the wires initiated through SinglePoint or CMT.



PIN Mailing Address

This section is required if you are establishing a new Initiator. A separate form should be used if the PIN mailing address is different for any user listed on this form.

NOTE: A Customer's Wire PIN, for security reasons, may never be delivered to the attention of a U.S. Bank Employee or to a P.O. Box.

Street Address: (Required for new Initiators) Enter the mailing address for the Initiator PINs. No P.O. Boxes are permitted, the address must be a street address. This information is required for all new Initiators.

Note: To request a Wire PIN to be reissued, complete the Wire Transfer PIN Reissue Authorization Form.

Confirmer(s)

This section is required if you are adding a new wire transfer service or adding, modifying or deleting a Confirmer. A Confirmer is the individual at your company that will receive a phone call from U.S. Bank to approve wire transfers initiated by your company when a callback is either required or requised. The Confirmer is responsible for confirming ALL wires on any and ALL accounts. You cannot restrict accounts by Confirmer. By designating a Confirmer for your company, this individual is responsible for confirming wires entered by ALL Initiators when a callback is required. A maximum of 15 Confirmers can be designated.

Add Confirmer: Check this box if you are adding a new Confirmer.

Modify Confirmer: Check this box if you are modifying an existing Confirmer. Examples include; modifying phone number for existing

user, modifying name of existing user, modifying the Confirmer Order, etc.

Delete Confirmer: Check this box if you are deleting a Confirmer from confirming capabilities on all wire transfer accounts. Deleting

a Confirmer, will delete Confirmers with International Wire (aka MT101) access with this request. If you wish to

retain international access, add the following note in the comments: Do not delete MT101 access.

Confirmer Name: (Required) Enter the Confirmer's full name. Existing Confirmer name(s) must be listed on the form exactly as they

currently appear on your wire setup. If a user is modifying their name, specify the new name in the Confirmer section and indicate in the Comments/Additional Instruction section of this form the Confirmer's former name and

that it should be changed.

Confirmer Phone Number: (Required) Enter the Confirmer's phone number. This field has three characters for Area Code or Country ID and

13 characters for phone number.

Confirmer Priority: (Optional) Indicate 1, 2, 3 etc. This is the order in which the bank will contact the Confirmers. For example, if you

specify 1, the bank will attempt to contact that Confirmer first to confirm an initiated wire transfer. If that person is not available, the bank will attempt to contact the person you have identified to be priority number 2. If an order is specified for Confirmer(s) on the form, the priority order should be specified for all other Confirmers listed. The

order of callback will be determined by U.S. Bank if no callback order is specified.

Note: On confirming with PIN: For additional security, a Wire PIN and limit may be assigned to each Confirmer by completing the Confirmer with PIN Company Level Authorization Form. All users at your company must use the same confirmation method, either with or without aPIN.

Comments

Include any additional comments in this section.

Wire Advice Notification

Mailed Wire Advices are sent to all new U.S. Bank wire transfer customers providing them with the wire detail of incoming or outgoing wires. U.S. Bank recommends customers receive this wire notification whether it is through mail, fax, voice advices or SinglePoint information reporting. You may elect to eliminate the default mailed wire advice by completing the Wire Advice Method Authorization form.

Customer Approval

An authorized signer for your company must complete this section. The authorized signer(s) for your company can be found on the Master Services Agreement Appendix B or B-1, Voice Wire Transfer Agreement, the Treasury Management Service Agreement, or other contract governing the provision of Treasury Management services approved in writing by Bank, on file for your company at U.S. Bank.

Remittance Transfer Provider - 12 CFR Part 1005 (Regulation E) Customer will initiate International Non Repetitive Wire Transfers on behalf of consumers. Check this box only if you will be sending international wire transfers on behalf of consumers to comply with Remittance transfer regulation.

Authorized Signer: (Required) Print the name of the authorized signer.

Title: Print the official title of the authorized signer.

Signature: (Required) Provide the original signature of the authorized signer.

Date: Enter the date the form was signed.

For U.S. Bank Internal Use Only

This section is to be completed by an Account Officer at U.S. Bank. If you do not have an officer code, use your branch number.

For U.S. Bank Wire Operations Use Only

This section is to be completed by a representative of Wire Operations at U.S. Bank.



U.S. Bank ACH Authorization

The purpose of the U.S. B and return this form to the	Bank ACH Authorization is to obtain inform contact provided below.	mation and authorization to	add accounts to your ACH service.	Please complete, sign
Company Name:				
Tax ID Number (TIN):			Phone Number: ()	
Settlement/Originat	tion Account Information			
Enter the Account Number(s), Tax ID(s) and Product that will be utili	ized for Settlement/Origina	ation.	
Account Number	Tax ID	Product		
	<u> </u>	_		
		_		_
Comments				
Customer Approval				
Customer Approval	i ion Form, Customer represents and warr	ante that all coloctions de	eignatione and/or other instructions	contained herein are
accurate and have been a	authorized by Customer, that the Services	s requested herein shall b	e governed by the U.S. Bank Service	es Terms and
	act governing the provision of Treasury N ddition, Customer agrees to adhere to th			
	has been revoked in writing by Custome			
Remittance Transfer Pro	ovider - 12 CFR Part 1005 (Regulation I	<u>E)</u>		
	s a Remittance Transfer Provider under	-		
	rm and comply with the requirements of t forth in section 1005.31, being respo			
consumer (sender) as set 1005.34;	forth in section 1005.33, and being resp	oonsible for the cancellation	n and refund of Remittance Transfe	rs as set forth in section
	gent and not as a Remittance Transfer P	rovider when performing a	ctivities on behalf of Customer; and	
	med a Remittance Transfer Provider u		•	
	mnify and hold Bank hamiless from and			ses (including attorneys'
Authorized Signer:	ain in reliance on Customer's representat	ions and warranties set to	rtn nerein.	
(please print)		Title:		
Signature:		Date: / /	Phone Number:() -
Treasury Managem	ent Contact Information			
Please return completed,	signed form via method indicated:			
Original signature requ	uired - Return original form to mailing add	dress provided below.		
☐ Fax signature allowed	- Return form to the fax number provided	d below		
Contact Name:				
Phone Number:	() -	Fax Number:	() -	
Email Address:	@usbank.com			
Mail Code:				
Street Address:				
City:		State:	Zip Code:	
	Earlie	Bank Internal Use ()nlv	
	Account Officer completes this section if a l hereby verify that the above signer is a	a contract is not currently	on file for the customer or the Author	ized Signer above is
Account Officer: (please print)			Title:	
Signature:		Date:	/ / Phone Number:	() -

Banking Services Proposal for Port of Siuslaw

Submitted by Umpqua Bank

430 Hwy 101 1st Floor Florence OR 97439

Jim Jaggard **Store Manager**

Friedel Lakutis

VP, Treasury Management Consultant

Joni Mostert

SVP, Commercial Banking Relationship Manager

Diane Sellers

SVP, Public Deposit Team Manager

Michaela Findley

Public Deposit Operations Team

October 26, 2018



Port of Siuslaw
David Huntington, Port Manager
100 Harbor Street
Florence, OR. 97439

Dear David,

Umpqua Bank is the largest community bank in the Pacific Northwest and is recognized as one of the nation's strongest financial institutions. We are deeply committed to the communities, businesses and organizations we serve – providing both the financial and community support our neighborhoods need to grow.

Umpqua's approach to banking is to become a trusted advisor for our clients. We offer the same products and services you'll find at other banks, but our unique approach to servicing customers and building solid relationships distinguishes us in our industry. We truly want to be a resource for our clients – helping with overall financial strategy, introducing new solutions to maximize your organization's goals, or simply leveraging our vast experience working with the public segment.

We have a team of professionals that are ready to assist in transitioning your banking services over to Umpqua Bank. This team is committed to making this move as seamless and painless as possible. We have significant experience assisting Port's like yourselves handle the banking services portion of your business.

Here are a few highlights that you will discover as you read our proposal:

- Dedicated Public Deposit Operations Team
- \$200 credit to purchase new check stock, deposit slips, stamps etc.
- Senior Commercial Bank Relationship Manager assigned to the Port for any potential financing needs.
- Merchant Services comparison analysis based off the Port's August and September Merchant Services statements.

Our customized proposal provides detailed information that will help you manage the financial needs of the Port. Umpqua Bank welcomes the opportunity to be your banking partner.

Sincerely,

Jim Jaggard Florence – Store Manger



MINIMUM QUALIFICATIONS

To be considered for selection, proposing bank must have the following minimum qualifications:

• Federal or State of Oregon chartered financial institution with banking facilities located within the Port of Siuslaw District. The institution's office(s) within the District must be able to offer the full range of services required by this RFP.

Agreed. Umpqua Bank meets this requirement and is a State of Oregon chartered financial institution headquartered in Roseburg Oregon. Umpqua Bank has one location within the Port of Siuslaw District:

430 Hwy 101 1st Floor Florence, OR. 97439

• Member of the Oregon Automated Clearing House Association.

Agreed. Umpqua Bank meets this requirement.

 Qualified depository for public funds under ORS 295 and as listed on the Oregon Treasurer's website.

Agreed. Umpqua Bank meets this requirement. Visit the website below to view evidence of designation as a qualified public depository:

http://www.oregon.gov/treasury/Divisions/Finance/LocalGov/Pages/Qualified-Depositories.aspx

Full service bank in good standing among comparable banks.

Agreed. Umpqua Bank meets this requirement.

 Maintain an account with the Oregon State Treasurer to facilitate transfer to and from the Local Government Investment Pool.

Agreed. Umpqua Bank would provide EFT functions to facilitate Port of Siuslaw's transfers to and from the Local Government Investment Pool.

 Agree to assign experienced and dedicated staff who are committed and capable of servicing the Port accounts.

Agreed. Umpqua Bank meets this requirement.

 Comply with the Community Reinvestment Act and have a rating of satisfactory or better.

Agreed. Umpqua Bank meets this requirement. Umpqua Bank is proud of its community development efforts and holds a satisfactory performance rating from the FDIC

 Be sufficiently capitalized to accommodate District cash/investment management needs.

Agreed. Umpqua Bank exceeds what would be considered a "well-capitalized" bank in the following three measures:

	12/31/2017	Well Capitalized Bank
a. Total Risk Based Capital F	Ratio: _14.1%_	10.0%
b. Tier 1 Risk Based Capital	Ratio: _11.1%_	8.0%
c. Tier 1 Leverage Capital Ra	atio: _9.4%_	6.5%



REQUIRED SERVICES AND FORMAT OF PROPOSAL

Please submit proposals in the following format:

Bank and Staff Profile:

Provide overview of the bank, including information about economic development and community reinvestment programs. Describe the depth of experience the bank has in providing services to the public sector, particularly special districts. Describe the team that will be assigned to service the Port accounts and related duties. Describe how the bank would be convenient to the Port's operations and what services, if any, are offered to the Port's employee's.

Umpqua Bank, chartered in the State of Oregon has a proud history spanning over 60 years. Originating in Canyonville, Oregon in 1953, the South Umpqua State Bank was created to provide banking services to the communities, businesses and individuals. By 2000, the bank merged with the Valley of Rogue Bank and changed its name to Umpqua Bank. During the economic downturn, Umpqua Bank carefully managed its finances and took a conservative approach to lending that allowed the bank to emerge from the downturn as one of the few banks unscathed by the financial turmoil. We've never stopped investing in the health of the communities we serve, both financially through active lending to businesses and consumers, and with our time and resources. In April 2014, we completed our merger with Sterling Financial; broadening our network and our ability to serve our communities while remaining committed to community banking and customer service. Umpqua Bank has over 350 stores and ATMs with more than 4,500 associates located in five states (California, Idaho, Nevada, Oregon and Washington). With over \$25 billion in assets, Umpqua Bank has the competitive advantage of being large enough to offer all of the products and services that you would find at a large bank, but is small enough to provide personalized local service that the Port will value,

Umpqua Bank's Public Deposit Team has been together for over 6 years with over \$1 billion in Oregon Public Deposits alone as of 12/31/2017. The team is made up of a Public Deposit Team Manager; Commercial Banking Relationship Manager; Treasury Management Consultant; Public Deposit Operations Team as well as a local Store Manager. We take care of both the banking services needs of the Public entity, as well as offer interest bearing accounts when diversifying funds from the LGIP makes sense. We have a municipal lending team that has expertise in providing public entities with both operating and term loans. In addition to traditional banking products, Corporate Card Services and Merchant Card Services are available as well. Umpqua Bank actively participates in the Oregon governmental conferences, sponsoring so that participants can receive reduced cost for educational classes.

Umpqua Bank Public Deposit Operations Team is solely dedicated to the public segment which consists of three associates, Sara Haugen, Michaela Findley and Alyssa Nelson. They are available via the Chimeline (855-867-7826) Monday-Friday 7:00 am – 5:00 pm or by email at publicdeposits@umpquabank.com.



Jim Jaggard

Florence Store Manager 541.901.6000

Jim manages the Umpqua Bank store in Florence and will be the primary point of contact for day-to-day operations and service. His responsibilities include the delivery of outstanding customer service as measured by Return of Quality scores, achievements of sales and development of store associates. He implements sales and promotional programs with creativity and energy such that goals are achieved, and quality standards are met or exceeded. As Store Manage he is encouraged to maintain positive community relations in the store market area. Jim has been an Umpqua Bank team member for 8 years.

Joni Mostert

SVP- Commercial Lender/Relationship Manager 541.266.2295

Joni Mostert is the Commercial Loan Officer for the Oregon Coast and specifically the Florence area. Joni's responsibilities include the documentation and implementation of any short or long-term credit facilities including leasing. Joni has over 40 years of banking experience with 29 years in Commercial Finance and Banking. She joined the Umpqua Bank team in 1995. She has cultivated numerous municipal relationships and is a strong advocate for balance in the banking/customer relationship.

Joni has served on numerous Boards including South Coast Development Council, Southwestern Oregon Community College Foundation, South Coast Hospice, Inc., ATRIO, Inc. and is also currently involved with the Kid's HOPE Center and Kiwanis Club of the Bay Area.

Diane Sellers, CTPSVP, Public Deposit Team Manager
425.921.3340

Diane Sellers provides regional leadership and support of the municipal and government customers bank wide for Umpqua Bank. Diane has been in banking for over 30 years with leadership positions in Corporate Lending, International Banking and for the past 10 years in the municipal and government sector.

Diane has attended and participated in the government conferences, kept informed of the changes within the segment and works closely with the local Umpqua Bank associates to gain and maintain municipal and government relationships.



Friedel Lakutis

VP – Senior Treasury Management Consultant 253.929.2917

Friedel Lakutis provides treasury management consultation to business and government customers located in the State of Oregon. Friedel's 34 years of banking experience are well diversified, having served in sales, operations and management roles with Retail and Commercial Banking. Friedel joined Umpqua Bank in 1998 (formerly Sterling Bank) and has been part of the Treasury Management team for 20 of those years.

Daniel Skinner

Commercial Merchant Services Southern Oregon 541,618,6738

Daniel has been with Umpqua Bank for over 10 years and 6 of those have been specifically in the merchant services industry. His background positions him to be a valuable resource during implementation and setup. Danial and his team will coordinate a detailed plan that will include solution specific programming, changeover, implementation and post transition reporting training. Daniel will act as the point of contact for escalations in training, service, transaction research etc.

***Refer to Exhibit A for an overview of Umpqua's Community Reinvestment Act.

Deposit Processing:

The Port has occasional need to obtain duplicate copies of deposited checks and credit card memoranda. The bank must provide these copies within five days of request. The Port requests automatic redeposit of returned items. Items returned a second time should be mailed to the Port within five days of return.

Umpqua Bank will provide duplicate copies of deposited checks and credit card memoranda within five days of the request. Images of paid and deposited items are also available within the Business Online Banking portal. The system has a standard data retention of six (6) months, but additional options are available for 12 months and 18 months history. The remote deposit system provides historical image access for checks scanned for up to two (2) years.

Customized instructions can be established whereby return items are automatically presented for deposit a second time before being returned. Returned items can be reported to Port of Siuslaw via secure email (to multiple addresses). The items can also be viewed through the Business Online Banking portal. Umpqua Bank will send legal copies of returned items via US Mail.

Account Reconciliation:

The Port uses its own account reconciliation process and wishes to continue to do so. The Port wishes to receive photocopies of both sides of all cancelled checks.

The bank must provide bank statements and other related reports on a time critical basis. The Port wishes to receive statements that close on last day of the calendar month within seven (7) days the close of each month.



Umpqua Bank has the ability to provide account reconcilement reports, bank statements, and account analysis statements through our Business Online Banking portal. In addition, we provide routine notifications and confirmations via online banking as well as email. The statement period is the first through the last calendar day of each month. Transaction detail can be accessed through the system to provide both current day and previous day information. Reports can be pulled to include transactions over three (3) months at a time. History is maintained within online banking as a standard for up to six (6) months but can be customized to include up to 18 months of history.

Monthly bank statements can be delivered online, by mail, or both. The primary online banking administrator has the ability to set statement preferences and also to allocate access to individual online banking users as necessary.

Regular account statements are available via online banking by the 5th business day of each month. Account analysis statements are available via online banking and via US Mail between the 10th and 15th of each month with applicable charges debited on or about the 20th calendar day each month.

Electronic Funds Transfers:

The Port requires the option to transfer funds to, and from, the Local Government Investment Pool, and to transfer funds from various federal and state governmental agencies.

Agreed. Umpqua Bank would provide EFT functions to facilitate Port of Siuslaw's transfers to and from the Local Government Investment Pool and various federal and state governmental agencies.

On-line Banking:

The Port requires the option to use a personal computer to obtain detailed banking information. Describe the on-line banking system offered by the bank, including security. The Port does not wish to purchase a special program to access the system.

Umpqua Bank is pleased to offer the Port of Siuslaw Business Online Banking, an intelligent, highly secure web-based platform for our suite of treasury management services. Business Online Banking provides many features, including current and prior day balance and transaction detail reporting (including check, deposits and deposited item images), account and deposit reconciliation reporting, account transfers, ACH and wire initiation, fraud prevention (both ACH and check Payee Positive Pay), stop payments, online bank statements, monthly account analysis statements and Remote Deposit. Umpqua Bank's Business Online Banking allows multiple users with different security levels, access to account information as designated by the Port's Administrator.



Business Online Banking uses rigorous, advanced sign-on authentication for each user session. In addition to using 3-point credentials (company ID, user ID and password), each user's device and network are evaluated for consistency with the user's typical behavior and any indications that fraud might be involved. If profiling detects abnormal activity, step-up authentication is activated in the form of out-of-band authentication, which uses a one-time security code delivered to the user by an automated voice call or text message to a pre-registered phone number before the user can gain further system access.

Business Online Banking's security is fortified with 128-bit encryption, anomaly detection, device profiling, and account and service level user permissions to provide employee access consistent with the Port's security policy. There is no limit to the number of users. Technical requirements to view images via online banking include the use of Internet Explorer version 11 on a PC based computer system with operating system of Windows 8.1 or newer. On a MAC based computer system Safari 9 is the required browser, with operating system Mac OS X 10.9 or better. Please note Mac systems are not compatible for use with Remote Deposit Capture service.

A designated Primary Administrator, and, if desired, one or more Backup Administrators, can be assigned by the Port at the time of service enrollment. The Primary Administrator has the greatest level of access and is able to establish and maintain users and assign permissions and transaction limits to all users, including the Backup Administrator. Additional security features include dual administrative setup and approval of sub-user profiles. Dual controls can also be enforced for all outgoing ACH and wire transactions, wherein one user is required to initiate the transaction and another separate user is needed for its release to the bank. ACH and wire approvers are also required to input a one-time security code delivered via text or phone call as a final security precaution before funds are released from the account.

*ACH and wire initiation deadlines are 5:00 p.m. PT and 2:00 p.m. PT, respectively.

Direct Deposit/Debit:

Describe the bank's capability to accommodate electronic payment and deposit services.

To address the collections and payment activities of the Port executed via ACH transactions, Umpqua Bank can certainly provide service and the technology required to support these functions. ACH Direct Deposit and/or Debit Services are available to the Port through the Business Online Banking portal. Umpqua Bank can accept unbalanced ACH files in standard NACHA format for submission via upload through Business Online Banking. Both ACH Debit and ACH credit files can be accepted. In addition, ACH templates can be created and stored securely via Business Online Banking for both ACH Debits and Credits. The templates can be used alone or in concert with uploading NACHA files. No additional software is necessary to support ACH origination. Notifications of Change, Returns, ACH payment reversals, ACH confirmations, and other ACH based notifications can be provided to individual online banking users through the Business Online Banking System or directly via email.



Dual control is Umpqua Bank's standard for clients with payment services and is highly recommended. When establishing payment templates, an approver with appropriate permissions would need to approve the template before it could be used. In addition, once the template is fully populated it must again be approved before payment can be released. Likewise, if a user is uploading a NACHA file for submission, it must be approved by a user with appropriate permissions before it can be released. Our standard ACH deadline (5pm) requires both submission and approval before the cutoff time. Standard ACH payments and collections can be originated with a minimum of one day in advance of desired settlement. For payroll transactions we still recommend a two-day advance submission if possible.

For payroll transactions we recommend submitting transaction data 1-2 business days prior to the desired settlement date. The daily submission cutoff time for ACH transactions is 5pm, and both file/template submission and final approval must be executed by Port staff before that cutoff time. With a 1-2-day advance submission of payment instructions, typically employees receive payroll funds before 7:00am on the desired settlement date. While this is the typical model, timing of payment posting cannot be guaranteed by the originating bank and is subject to the posting timetable of the receiving bank. Same day ACH can be utilized for payroll, with a submission and approval cutoff time of 10:30am. Same day ACH is typically reserved for payroll transactions and is limited to \$25,000 in payment to a single payee.

Umpqua Bank receives transactions from the Local Government Investment Pool via ACH transfer. Umpqua Bank can process wires until the end of the FED clearing window which is 2pm.

Credit Card Processing/Merchant Services (Optional Service):

Describe the system(s) available for processing credit card transactions.

At Umpqua Bank, we know there are many players in the industry that can satisfy the Port's traditional processing needs. What differentiates Umpqua Bank Merchant Services is the fresh new point of view we bring to the table. Umpqua has focused on building a team of experienced professionals that can deliver meaningful solutions to our clients. Umpqua Bank Merchant Services are helping our clients see payment processing differently, so they can spot opportunities to be more secure, more efficient and to reduce expenses. With our laser focus on payments, Umpqua Bank brings a deeper expertise into the new issues and technologies around payment processing. These are some of the many reasons our clients are noticing added value come out of their payments processing relationship with Umpqua Bank Merchant Services compared to our competitors. Some of our best features are:

Payment Terminals: We supply EMV and encryption-enabled standalone terminals to help protect your business from counterfeit or fraudulent cards not to mention safely transmitting card data for processing.

Web Based Virtual Terminals: Use your own PC, tablet or laptop to accept card payments at the point of sale location, over the phone or on the web.

Mobile Swipe Simple: Use your smartphone to accept car payments anywhere you have wireless Internet connection.



E- Commerce Solutions: Set up your online store to accept card payments and process transactions automatically and securely.

Next-day funding: With an Umpqua account, your funds are typically deposited the next business day.

No long-term contracts: Pay as you go with no cancellation fees.

Online account management: Monitor your account around the clock, access customer support, view recent deposits, chargeback and retrieval requests and so much more.

Reliable service: Redundancy is built into every system, which assures maximum uptime even during peak sales hours.

Enhanced security: Our network has built-in fraud monitoring and control features to protect your business and your customers' card data. Evaluate your current data security level and close the gaps.

Personalized Umpqua service: You'll work with us for fast, easy service, and you'll get expert help 24/7. Innovation and Automation: With access to the industry's most advanced technology, you will have access to:

- Encryption and tokenization solutions
- PCI compliance management
- Scaleable solutions for your growing business
- Acceptance of EMV chip cards

Notary Public Services:

Describe the public notary services available at the bank.

The Florence Store currently offers notary services at no cost to our customers.

Safe Deposit Services:

Describe the safe deposit services available at the bank.

The Florence Store offers a wide range of Safe Deposit Boxes.

Night Drop Services:

Describe the night drop services available at the bank.

The Florence Store offers night drop services including complimentary keys for access.

Pricing Schedule, Terms and Conditions:

Provide in this section the pricing for services proposed by the bank. Use the following format and include fees for the following:

- Account maintenance fees Waived with a monthly balance of \$2500 or higher
 Zero balance accounts pricing quoted when needed
 Deposits and items paid Pricing included in account maintenance fee
- Deposit processing \$0.20 per item after 500 items per monthly cycle (checks issued and items deposited)



Coin counting – No fee - the Florence Store has a coin machine Returned items - \$5 per item

 Account reconciliation – No charge – feature available through Business Online Banking

Check reconcilement fees - Feature available via Business Online Banking

- Electronic funds transfer Domestic Business Online Banking Wires \$7.50
 Incoming and outgoing incoming no charge, outgoing see above
- Online banking fees 1-2 users complimentary 3+ \$20.00
- Direct deposit/debit transaction fees Included in maintenance fee
- Credit card processing/merchant service fees See Exhibit C
- Notary service fees No Fee
- Safe deposit service fees Fees based on size of box requested by the Port.
- Night drop service fees No Fee

Include fees for any additional services that may be offered in the bank's proposal. Include the bank's contract (if possible) and the method by which fees are collected and pricing adjustments will be calculated. The Port will assume that fees will remain constant throughout the contract period unless otherwise noted.

Umpqua Bank proposes a Public Funds Checking for the Port of Siuslaw's daily operating account. Maintaining a daily minimum balance of \$2,500 is required to avoid the monthly account maintenance fee of \$12.50 – Based on the current account balance listed on the statements provided, the \$12.50 will be waived.

Investment Services

Describe investment services offered by the bank.

The bank has the ability to offer the Port Investment accounts. These are both Short term and long-term maturities depending on the needs of the Port. The rates are based on current market rates and can be quoted upon request.

Advisory Services

The Port Commission and Staff may require qualified advice on financial matters including cash management, investments and related fiduciary responsibilities. In addition, the selected bank may be expected to provide a qualified employee to serve on the Port's Budget Committee. Describe the advisory services available from the bank and the bank's willingness to serve on the Budget Committee.

Local Store Manager, Jim Jaggard will gladly accept the offer to serve on the Budget Committee for the Port of Siuslaw as well as offer advice on financial matters.

Financial Analysis Services

The Port may require qualified financial analysis services to determine the financial viability, credit worthiness and quality of business plans offered by prospective tenants and developers of Port property. Describe the financial analysis services available from the bank and the bank's willingness to perform such services.

Umpqua Bank's Commercial Loan Team has the ability to provide financial financing to municipalities for various projects and will be able to analyze each request as to



financial feasibility per bank guidelines. Umpqua has the potential to give insights based on our broad industry experience. The Port can also refer prospective tenants and developers for financing. The Bank, however, does not provide consulting services to assist in business planning. Any questions or for further inquiries, please contact Joni Mostert at 541.266.2295 or email at jonimostert@umpquabank.com.



Exhibit A:

Community Reinvestment Act (CRA) & Volunteerism

Connect is an important piece of Umpqua Bank meeting our responsibilities related to the Community Reinvestment Act (CRA). Although our associates support their communities in so many ways, we need to make sure that we can show our regulators how much of an impact we have.



While we support any Connect activities that you choose to participate in, please pay attention to opportunities that also meet the needs of CRA.

As a bank, we are encouraged to share our financial expertise with our communities. So, while it's always great to swing a hammer or help children with homework, you can also look for opportunities to help an organization balance its budget or maybe teach a financially literacy class. If you have any questions about CRA, please visit the Compliance page on the Insider.

Community Development Services/Volunteerism Information Examples of community development services or volunteer activities include, but are not limited to the following:

- Providing technical assistance on financial matters to nonprofit, tribal, or government organizations serving low- and moderate-income housing or economic revitalization and development needs;
- Providing technical assistance on financial matters to small businesses or community development organizations, including organizations and individuals who apply for loans or grants under the Federal Home Loan Banks' Affordable Housing Program;
- Provide financial services for organizations facilitating affordable housing construction and rehabilitation or development of affordable housing;
- Providing credit counseling, homebuyer and home-maintenance counseling, financial planning or other financial services education to promote community development and affordable housing, including credit counseling to assist low- or moderate-income borrowers in avoiding foreclosure on their homes;
- Establishing school savings programs or developing or teaching financial education or literacy curricula for low- or moderate-income individuals; and,
- Providing foreclosure prevention programs to low- or moderate-income homeowners who are facing foreclosure on their primary residence with the objective of providing affordable, sustainable, long-term loan modifications and restructurings.

Examples of technical assistance activities that might be provided to community development organizations include:

- Serving on a loan review committee;
- Developing loan application and underwriting standards;
- Developing loan processing systems;
- Developing secondary market vehicles or programs;
- Assisting in marketing financial services, including development of advertising and promotions, publications, workshops and conferences;
- Furnishing financial services training for staff and management;
- Contributing accounting/bookkeeping services; and
- Assisting in fund raising, including soliciting or arranging investments.

Definitions:

Low- or moderate-income (LMI) – Less than 80% of an area's median family income. Click here for a list of LMI census tracts. You can find the census tract for any address at www.ffiec.gov/Geocode.

Still have questions? Contact us at Community@umpquabank.com!



Exhibit B - Umpqua Bank's Community Impact Report:

COMMUNITY IMPACT REPORT

Oregon

Connect Volunteer Network

1,123 associates volunteered through our connect program

\$1,449,942

\$16,930

hours volunteered

at 878 non-profits, schools and public organizations

Member FDIC

Community Giving

\$1,449,942

Through giving programs

176 organizations in our communities



Merchant Services Pricing – Based on August's activity:



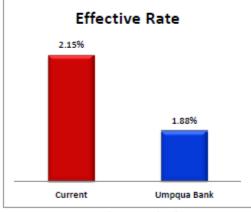
Pricing Comparison

The payments industry is complex. To keep up, you need someone who can help understand and thrive in the changing payments space. A strategic partnership that helps you become more efficient, more secure and more successful. Umpqua Bank is a leader. We've driven many of the changes that have prompted the switch from cash to electronic payments. We can help you too. With our expert strategies, products, and services, we empower clients like you to minimize risks, control expenses, and remain nimble as the payment processing industry changes and evolves. We'll be your trusted source of information, education, and consultation, making your goals more achievable than ever, while protecting and elevating one of your most important assets - your brand.

Discount Rate Trans Fee
Suggested Pricing Model: Unbundled All In 0.30% \$0.00

	Current Proposed		
Total Monthly Net VS / MC / Discover Volume	\$ 106,204.81	\$	106,204.81
Total Monthly Net VS / MC / Discover Transactions	832		832
Total Fees	\$ 2,280.28	\$	1,995.52

Monthly Estimated Reduction in Cost - Dollars	\$	284.76
Monthly Estimated Reduction in Cost - Percent		12.49%
Annual Estimated Reduction in Cost - Dollars	\$	3,417.16





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Due to the confidential nature of this document, it may not be reproduced or distributed, in whole or in part, without prior written consent of Umpqua Bank.

This document is not, and shall not be construed as a legal offer, a binding contract or as having a binding or legal effect whatsoever notwithstanding any oral statements or written documents or materials which Umpqua Bank or any of its parents, affiliates or subsidiaries (collectively "Umpqua Bank") may have made and/or provided, at any time in connection with this process.

Umpqua Bank shall not be bound to provide any services until mutually agreed to and memorialized in a written definitive agreement document (completely separate and independent from this document and any of the other materials provided during this process), executed by an authorized representative of both your organization and Umpqua Bank.

The terms and conditions quoted herein are current and valid for 30 days, and subject to standard due diligence.

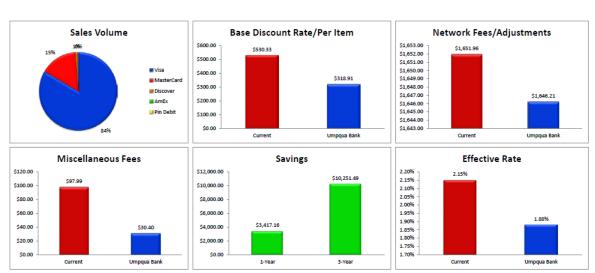
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STATEMENT SUMMARY REPORT

Port of Siuslaw 10/23/2018 Processing Month: Aug 2018





Port of Siuslaw Florence, OR October 23, 2018			Banner	Bank				*	₩ B · A	APQUA A·N·K	1
Processing Month: Aug 2018		Rate	Fee	Volume	Fee Due			Rate	Fee	Volume	Fee Due
Visa											
Sales	670	0.00% +	\$0.00	\$88,740.02	\$0.00		670	0.00%	\$0.00	\$88,740.02	\$0.00
MacterCard											
Sales Discover	149	0.00% +	\$0.00	\$16,323.73	\$0.00		149	0.00%	\$0.00	\$16,323.73	\$0.00
Sales	13	0.00% +	\$0.00	\$1,141.06	\$0.00		13	0.00%	\$0.00	\$1,141.06	\$0.00
AmEx		0.00,0	40.00	41,141.55	40.00			0.00,0	40.00	41,141.55	40.00
Sales	1	0.00% +	\$0.00	\$97.97	\$0.00		1	0.00%	\$0.00	\$97.97	\$0.00
Totals	833			\$106,302.78	\$0.00		833			\$108,302.78	\$0.00
Dues and Assessments		Rate		Volume	Fee Due			Rate		Volume	Fee Due
VIsa		0.130%		\$88,740.02	\$115,37			0.130%		\$88,740.02	\$115.36
MaderCard		0.130%		\$16,323.73	\$21.22			0.130%		\$16,323.73	\$21.22
Discover		0.130%		\$1,141.06	\$1.48			0.130%		\$1,141.06	\$1.48
AmEx Network Fee		0.150%		\$97.97	\$0.15	_		0.150%		\$97.97	\$0.15
					\$138.22						\$138.21
Network Adjustments / Fees		Rate	Fee	Volume	Fee Due			Rate		Volume	Fee Due
Visa											
Credit APF	724		\$0.0194		\$14.07		724		\$0.0000		\$0.00
Settlement	670		\$0.0000		\$0.00		670		\$0.0000		\$0.00
FANF Misuse of Auth Fee	1		\$17.00 \$0.0900		\$17.00 \$0.27		1		\$17.00 \$0.0900		\$17.00 \$0.27
Integrity Fee	1		\$0.1000		\$0.10		1		\$0.1000		\$0.10
Itn'i Service Fee		1.25%		\$846.34	\$10.58			0.80%		\$846.34	\$6.77
Itn'i Acquirer Fee		0.00%		\$846.34	\$0.00			0.45%		\$846.34	\$3.81
MacterCard											
NABU	160		\$0.0195		\$3.12		160		\$0.0000		\$0.00
Settlement	149		\$0.0000		\$0.00		149		\$0.0000		\$0.00
License / Acquirer Fee Location Fee	0	0.0083%	\$0.00	\$16,323.73	\$1.35 \$0.00		1	0.0362%	51.75	\$16,323.73	\$5.91 \$1.25
Location Fee Misuse of Auth Fee	8		\$0.00 \$0.050		\$0.00 \$0.40		8		\$1.25 \$0.055		\$1.25 \$0.44
Digital Enablement Fee	_	0.01%	,	\$16,323.73	\$1.63		-	0.01%		\$16,323.73	\$1.63
Cross Border Fee		1.45%		\$398.88	\$5.78			0.60%		\$398.88	\$2.39
Acq Support Fee		0.00%		\$398.88	\$0.00			0.85%		\$398.88	\$3.39
Discover											
Data Usage Fee	15		\$0.0260		\$0.39		15		\$0.0000		\$0.00
Network Auth Fee	4.7		\$0.0000				13		\$0.0025		\$0.03
The second of second 1 to be	13		40.0000		\$0.00		13		+		90.03
	13		*******		\$0.00		13		45.552		40.03
Amex	13	0.30%	********	597 97			13	0.00%	,	597 97	
	13	0.30%	,	\$97.97	\$0.29		13	0.00%	,	\$97.97	\$0.00
Amex Amex Access Vica/MasterCard/Discover/Amex	13	0.30%	40000	\$97.97	\$0.29		13	0.00%	,	\$97.97	\$0.00
Armex Armex Access	13	0.30%	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$97.97			13	0.00%	,	\$97.97	\$0.00
Amex Amex Access Vica/MasterCard/Discover/Amex	13	0.30%	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$97.97	\$0.29		13	0.00%	,,,,,,,	\$97.97	\$0.00 \$1,465.00
Amex Amex Access Visa/MacterCard/Discover/AmEx Interchange					\$0.29 \$1,458.75 \$1,613.74						\$0.00 \$1,465.00 \$1,607.98
Amex Arrex Access Visa/MacferCand/Discover/AmEx Interchange Discount/Transaction Fee	,	Rato	Fee	Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due		•	Rate	Fos	Volume	\$0.00 \$1,465.0 \$1,607.8 Fee Due
Amex Amex Access VicaMasterCard/Discover/Amex Interchange Discount/Transaction Fee Vica	670	Rate 0.35%	Fee \$0.19	Volume \$88,740.02	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89		724	Rate 0.30%	Fee \$0.00	Volume \$88,740.02	\$0.00 \$1,465.0 \$1,607.8 Fee Due \$266.22
Amex Amex Access Vica/MacterCard/Discover/AmEx Interchange Discount/Transaction Fee Vica MacterCard	670 149	Rate 0.35% 0.35%	Fee \$0.19 \$0.19	Volume \$88,740.02 \$16,323.73	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44		724 160	Rate 0.30% 0.30%	Fee \$0.00 \$0.00	Volume \$88,740.02 \$16,323.73	\$0.00 \$1,465.0 \$1,607.8 Fee Due \$266.22 \$48.97
Amex Amex Access Vica/MacterCard/Discover/Amex Interchange Discount/Transaction Fee Vica	670	Rate 0.35%	Fee \$0.19	Volume \$88,740.02	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89		724	Rate 0.30%	Fee \$0.00	Volume \$88,740.02	\$0.00 \$1,465.0 \$1,607.8 Fee Due \$266.22
Amex Amex Access Visa/MacterCard/Discover/AmEx Interchange Discount/Transaction Fee Visa MacterCard Discover	670 149 13	Rate 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19	Volume \$88,740.02 \$16,323.73 \$1,141.06	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.46		724 160 15	Rate 0.30% 0.30% 0.30%	Fee \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.06	\$0.00 \$1,465.0 \$1,607.8 Fee Due \$266.22 \$48.97 \$3.42
Amex Amex Access Visa/MacterCand/Discover/AmEx Interchange Discount/Transaction Fee Visa MacterCand Discover AmEx Opt Blue	670 149 13 1	Rate 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19	Volume \$88,740.02 \$16,323.73 \$1,141.06	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.46 \$0.53		724 160 15	Rate 0.30% 0.30% 0.30%	Fee \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.06	\$0.00 \$1,465.00 \$1,607.80 Fee Due \$266.22 \$48.97 \$3.42 \$0.29
Amex Amex Access Visa/MacterCard/Discover/AmEx Interchange Discount/Transaction Fee Visa MacterCard Discover AmEx Opt Blue Totals Additional Fees	670 149 13 1 832	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19	Volume \$88,740.02 \$16,323.73 \$1,141.06 \$97.97	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.46 \$0.53 \$630.33 Fee Due		724 160 15 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0.00 \$0.00 Fee	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$0.00 \$1,465.0 \$1,507.8 Fee Due \$266.22 \$48.97 \$3.42 \$0.29 \$318.91 Fee Due
Amex Amex Access Visa/MacterCard/Discover/AmEx Interchange Discount/Transaction Fee Visa MacterCard Discover AmEx Opt Blue Totals	670 149 13 1 832	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.19	Volume \$88,740.02 \$16,323.73 \$1,141.06 \$97.97	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$0.53 \$630.33 Fee Due \$0.00		724 160 15 1 899	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0.00 \$0.00 \$0.00 Fee \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$0.00 \$1,465.0 \$1,607.8 Fee Due \$266.22 \$48.97 \$3.12 \$0.29 \$318.91 Fee Due
Amex Amex Access Vica/MacterCard/Discover/Amex Interchange Discount/Transaction Fee Vica MacterCard Discover Amex Opt Blue Totals Additional Fees Batch Fee	670 149 13 1 832 8	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.06 \$97.97	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.46 \$0.53 \$630.33 Fee Due		724 160 15 1 899	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.0 \$1,465.0 \$1,507.8 Fee Due \$266.22 \$49.97 \$3.42 \$0.29 \$318.91 Fee Due \$0.00 \$0.00
Amex Amex Access Vica/MacterCard/Discover/Amex Interchange Discount/Transaction Fee Vica MacterCard Discover Amex Opt Blue Totals Additional Fees Batch Fee AVS Fee Gaseway Monthly Minimum	670 149 13 1 832	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.06 \$97.97	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00		724 160 15 1 889 0 0	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.00 \$1,507.8f Fee Due \$266.22 \$49.37 \$3.42 \$0.29 \$0.00 \$0.00 \$0.00
Amex Amex Access Vica/MacterCard/Discover/AmEx Interchange Discount/Transaction Fee Vica MacterCard Discover AmEx Opt Blue Totals Additional Fees Batch Fee AVS Fee Galeway Monthly Minimum Chargeback	670 149 13 1 632 8 0 0	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.06 \$97.97	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.46 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00		724 160 15 1 899 0 0	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$7.50	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.0 \$1,607.8 \$1,607.8 \$266.22 \$48.97 \$3.42 \$0.29 \$318.91 Fee Dee \$0.00 \$0.00 \$7.50
Amex Amex Access Vica/MacterCard/Discover/Amex Interchange Discount/Transaction Fee Vica MacterCard Discover Amex Opt Blue Totals Additional Fees Batch Fee AVS Fee Gaseway Monthly Minimum	670 149 13 1 832	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.06 \$97.97	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00		724 160 15 1 889 0 0	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.00 \$1,507.8f Fee Due \$266.22 \$49.37 \$3.42 \$0.29 \$0.00 \$0.00 \$0.00
Amex Amex Access Visa/MacterCard/Discover/AmEx Interchange Discount/Transaction Fee Visa MasterCard Discover AmEx Opt Blue Totals Additional Fees Batch Fee AVS Fee Gateway Monthly Minimum Chargeback Auth Fees Auth Fees Auth Fees	670 149 13 1 632 8 0 0	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.46 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$85.60		724 160 15 1 899 0 0 1 1 1 856	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.0 \$1,607.8 \$1,507.8 \$266.22 \$48.97 \$3.42 \$0.29 \$318.91 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
Amex Amex Access Visa/MacterCard/DiscoveriAmEx Interchange Discount/Transaction Fee Visa MacterCard Discover AmEx Opt Blue Totals Additional Fees Batch Fee AVS Fee Gardy Monthly Minimum Chargeback Auth Fees Amex System Processing	670 149 13 1 832 8 0 0 0 0 1 856	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.46 \$6.53 \$630.33 Fee Due \$0.00 \$		724 160 15 1 899 0 0 1 1 1 1 856 0	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$7.50 \$0.00 \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.00 \$1,507.8f Fee Due \$266.22 \$0.29 \$318.81 Fee Due \$0.00 \$0.00 \$7.50 \$0.00 \$0.00 \$0.00
Amex Amex Access Vica/MacferCard/DiscoveriAmEx Interchange Discount/Transaction Fee Vica MacferCard DiscoveriAmEx Opt Blue Totals Additional Fees Batch Fee AVS Fee Gateway Monthly Minimum Chargeback Auth Fees Amex System Processing Monthly Service Fee	670 149 13 1 832 8 0 0 0 0 1 856	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.99 \$85.44 \$6.46 \$0.53 \$630.33 Fee Due \$0.00 \$		724 160 15 1 899 0 0 1 1 1 1 856 0	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$7.50 \$0.00 \$0.00 \$0.00 \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.0 \$1,607.8 \$266.22 \$48.97 \$314.2 \$0.29 \$318.91 Fee Due \$0.00 \$0.0
Amex Amex Access Vica/MacferCard/Discover/AmEx Interchange Uica MacferCard Discover AmEx Opt Blue Totalis Additional Fees Batch Fee AMS Fee Gateway Monthly Minimum Chargeback Auth Fees Amex System Processing Monthly Services Free Totalis Other Services	670 149 13 1 632 0 0 0 0 1 886 1	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.10 \$12.00	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,513.74 Fee Date \$437.89 \$55.44 \$6.46 \$0.53 \$630.33 Fee Date \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.39 \$12.00 \$0.39 \$12.00		724 160 15 1 889 0 0 1 1 1 1 1 856 0	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.0 \$1,607.8 \$266.22 \$48.97 \$314.2 \$0.29 \$318.91 Fee Due \$0.00 \$0.0
Amex Amex Access Vica/MacterCard/DiscoveriAmEx Interchange Uica MacterCard Discount/Transaction Fee Vica MacterCard Discover Amex Opt Blue Totalis Additional Fees Batch Fee AVS Fee Gateway Monthly Minimum Chargeback Auth Fees Amex System Processing Monthly Service Free Totalis	670 149 13 1 832 0 0 0 0 1 886	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.10	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.46 \$0.53 \$630.33 Fee Due \$0.00 \$		# 724 160 15 1 889 # 0 0 1 1 1 1 856 0 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.0 \$1,607.8 \$1,607.8 \$266.22 \$48.97 \$3.42 \$0.29 \$318.91 Fee Dee \$0.00 \$0
Amex Amex Access Vica/MacferCard/Discover/AmEx Interchange Uses Wise MacferCard Discover AmEx Opt Blue Totals Additional Fees Batch Fee Avis Fee Gateway Monthly Minimum Chargebock Auth Fees Amex System Processing Monthly Service Fee Totals Other Services Equipment Lease-Rent Equipment Bundle Breach Asceldance Program	# 670 149 13 1 1 832 # 0 0 0 0 1 896	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,513.74 Fee Date \$437.89 \$55.44 \$6.46 \$0.53 \$630.33 Fee Date \$0.00		724 160 15 1 1 888 0 0 0 1 1 1 1 1 886 0 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00 \$0	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.0 \$1,507.8 \$266.22 \$48.97 \$318.9 \$18.91 Fee Due \$0.00
Amex Amex Access Visa/MacterCard/Discover/AmEx Interchange Uses Visa MacterCard Discover/AmEx Opt Blue Totals Additional Fees Batch Fee Avis Fee Gateway Monthly Minimum Chargebook Auth Fees Amex System Processing Monthly Service Fee Totals Other Services Equipment Lease/Rent Equipment Bundle Breach Assistance Program Totals	# 670 149 13 1 1832 # 0 0 0 0 1 1856	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.45 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.39 \$12.00 \$0.00		724 160 15 1 1888 8 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.00 \$1,607.88 Fee Due \$266.22 \$48.97 \$3.42 \$0.29 \$318.91 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.895 \$18.45
Amex Amex Access Vica/MacferCard/Discover/AmEx Interchange Uses Wise MacferCard Discover AmEx Opt Blue Totals Additional Fees Batch Fee Avis Fee Gateway Monthly Minimum Chargebock Auth Fees Amex System Processing Monthly Service Fee Totals Other Services Equipment Lease-Rent Equipment Bundle Breach Asceldance Program	# 670 149 13 1 1832 # 0 0 0 0 1 1856	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,513.74 Fee Date \$437.89 \$55.44 \$6.46 \$0.53 \$630.33 Fee Date \$0.00		724 160 15 1 1888 8 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.0 \$1,607.8 \$1,607.8 \$266.22 \$48.97 \$3.42 \$0.29 \$318.91 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.30 \$1
Amex Amex Access Visa/MacterCard/Discover/AmEx Interchange Uses Visa MacterCard Discover/AmEx Opt Blue Totals Additional Fees Batch Fee Avis Fee Gateway Monthly Minimum Chargebook Auth Fees Amex System Processing Monthly Service Fee Totals Other Services Equipment Lease/Rent Equipment Bundle Breach Assistance Program Totals	# 670 149 13 1 1832 # 0 0 0 0 1 1856	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.45 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.39 \$12.00 \$0.00		724 160 15 1 1888 8 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.00 \$1,607.88 Fee Due \$266.22 \$48.97 \$3.42 \$0.29 \$318.81 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.895 \$18.45 Fee Due
Amex Amex Access Vica/MacterCard/DiscoveriAmEx Interchange Discount/Transaction Fee Vica MasterCard Discover AmEx Opt Blue Totals Additional Fees Batch Fee AVS Fee Gateway Monthly Minimum Chargeback Auth Fees Amex System Processing Monthly Service Fee Totals Other Services Equipment Lease/Rent Equipment Bundle Breach Assistance Program Totals Grand Totals Monthly Savings Yearly Savings	# 670 149 13 1 1832 # 0 0 0 0 1 1856	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.45 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.39 \$12.00 \$0.00		724 160 15 1 1888 8 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.00 \$1,507.81 Fee Due \$266.22 \$0.29 \$318.91 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$13.95 \$18.85 \$1,885.8
Amex Amex Access Vica/MacterCard/Discover/AmEx Interchange Uses Wica MacterCard Discount/Transaction Fee Vica MacterCard Discover/AmEx Opt Blue Totals Additional Fees Batch Fee Avis Fee Galeway Monthly Minimum Chargebock Auth Fees Amex System Processing Monthly Service Fee Totals Other Services Equipment Bundle Breach Assistance Program Totals Grand Total Monthly Savings Yearly Savings Percentage Savings Percentage Savings	# 670 149 13 1 1832 # 0 0 0 0 1 1856	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.45 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$		724 160 15 1 1888 8 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.0 \$1,607.8 \$1,607.8 \$266.22 \$48.97 \$3.42 \$0.29 \$318.91 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.895 \$18.45 \$13.45
Amex Amex Access Visa/MacterCard/DiscoveriAmEx Interchange Uses MasterCard Discover AmEx Opt Blue Totals Additional Fees Batch Fee AVS Fee Gateway Monthly Minimum Chargeback Auth Fees Amex System Processing Monthly Service Fee Totals Other Services Equipment Lease/Rent Equipment Bundle Breach Assistance Program Totals Grand Totals Monthly Savings Yearly Savings	# 670 149 13 1 1832 # 0 0 0 0 1 1856	Rate 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.45 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.39 \$12.00 \$0.00		724 160 15 1 1888 8 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.00 \$1,507.81 Fee Due \$266.22 \$0.29 \$318.91 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$13.95 \$18.85 \$1,885.8
Amex Amex Access Vica/MacterCard/Discover/AmEx Interchange Uses Wica MacterCard Discount/Transaction Fee Vica MacterCard Discover/AmEx Opt Blue Totals Additional Fees Batch Fee Avis Fee Galeway Monthly Minimum Chargebock Auth Fees Amex System Processing Monthly Service Fee Totals Other Services Equipment Bundle Breach Assistance Program Totals Grand Total Monthly Savings Yearly Savings Percentage Savings Percentage Savings	# 670 149 13 1 1832 # 0 0 0 0 1 1856 1	Rate 0.35% 0.35% 0.35% 0.35% 0.40%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.45 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$		724 160 15 1 1888 8 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$0.00 \$1,607.8 \$1,607.8 \$266.22 \$48.97 \$3.42 \$0.29 \$318.91 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$0.00 \$1.00
Amex Amex Access Vica/MacterCard/Discover/AmEx Interchange Uses Wica MacterCard Discount/Transaction Fee Vica MacterCard Discover/AmEx Opt Blue Totals Additional Fees Batch Fee Avis Fee Galeway Monthly Minimum Chargebock Auth Fees Amex System Processing Monthly Service Fee Totals Other Services Equipment Bundle Breach Assistance Program Totals Grand Total Monthly Savings Yearly Savings Percentage Savings Percentage Savings	# 670 149 13 1 1 832 # 0 0 0 1 1 856 1	Rate 0.35% 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0	Volume \$88,740.02 \$16,223.73 \$1,141.05 \$97.97 Volume	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.45 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$		724 160 15 1 1888 8 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.00 \$1,607.88 Fee Due \$266.22 \$48.97 \$3.42 \$0.29 \$318.81 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.895 \$18.45 Fee Due \$13.95 \$13.95 \$13.95 \$13.95
Amex Amex Access Vica/MacterCard/Discover/AmEx Interchange Uses Wica MacterCard Discount/Transaction Fee Vica MacterCard Discover/AmEx Opt Blue Totals Additional Fees Batch Fee Avis Fee Galeway Monthly Minimum Chargebock Auth Fees Amex System Processing Monthly Service Fee Totals Other Services Equipment Bundle Breach Assistance Program Totals Grand Total Monthly Savings Yearly Savings Percentage Savings Percentage Savings	# 670 149 13 1 1 832 # 0 0 0 1 1 856 1	Rate 0.35% 0.35% 0.35% 0.35% 0.40%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97 Volume \$97.97 \$97.97	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.45 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$		724 160 15 1 1888 8 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.00 \$1,607.88 Fee Due \$266.22 \$48.97 \$3.42 \$0.29 \$318.81 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.895 \$18.45 Fee Due \$13.95 \$13.95 \$13.95 \$13.95
Amex Amex Access Visa/MacterCard/Discover/AmEx Interchange Visa MacterCard Discount/Transaction Fee Visa MacterCard Discover AmEx Opt Blue Totals Additional Fees Batch Fee Avis Fee Galeway Monthly Minimum Changebock Auth Fees Amex System Processing Monthly Service Fee Totals Other Services Equipment Bundle Breach Assistance Program Totals Grand Total Monthly Savings Yearly Savings Percentage Savings Percentage Savings	# 670 149 13 1 1 832 # 0 0 0 1 856 1	Rate 0.35% 0.35% 0.35% 0.35% 0.35%	Fee \$0.19 \$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97 Volume \$97.97	\$0.29 \$1,458.75 \$1,613.74 Fee Due \$437.89 \$85.44 \$6.45 \$0.53 \$630.33 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$		724 160 15 1 1888 8 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	Rate 0.30% 0.30% 0.30% 0.30%	Fee \$0.00	Volume \$88,740.02 \$16,323.73 \$1,141.05 \$97.97	\$1,465.0 \$1,607.8 \$1,607.8 \$266.22 \$48.97 \$3.42 \$0.29 \$318.91 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.895 \$18.45 \$13.45



Merchant Services Pricing - Based on September's Activity:



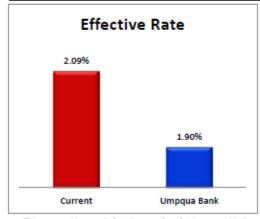
Pricing Comparison

The payments industry is complex. To keep up, you need someone who can help understand and thrive in the changing payments space. A strategic partnership that helps you become more efficient, more secure and more successful. Umpqua Bank is a leader. We've driven many of the changes that have prompted the switch from cash to electronic payments. We can help you too. With our expert strategies, products, and services, we empower clients like you to minimize risks, control expenses, and remain nimble as the payment processing industry changes and evolves. We'll be your trusted source of information, education, and consultation, making your goals more achievable than ever, while protecting and elevating one of your most important assets - your brand.

Discount Rate Trans Fee
Suggested Pricing Model: Unbundled All In 0.30% \$0.00

	Current	Proposed
Total Monthly Net VS / MC / Discover Volume	\$ 82,475.58	\$ 82,475.58
Total Monthly Net VS / MC / Discover Transactions	736	736
Total Fees	\$ 1,725.24	\$ 1,566.40

Monthly Estimated Reduction in Cost - Dollars	\$ 158.8
Monthly Estimated Reduction in Cost - Percent	9.21
Annual Estimated Reduction in Cost - Dollars	\$ 1,906.1





This proposal is a marketing document containing a non-binding expression of interest for the provision of certain services and has been prepared for the exclusive use of Umpqua Bank.

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Umpqua Bank shall not be bound to provide any services until mutually agreed to and memorialized in a written definitive agreement document (completely separate and independent from this document and any of the other materials provided during this process), executed by an authorized representative of both your organization and Umpqua Bank.

The terms and conditions quoted herein are current and valid for 30 days, and subject to standard due diligence.

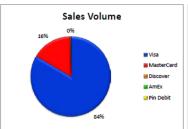
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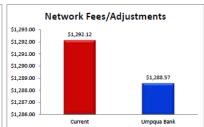


STATEMENT SUMMARY REPORT

Port of Siuslaw 10/23/2018 Processing Month: Sep 2018

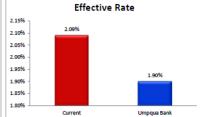














Port of Siuslaw Floreno				Banner	Bank					APQUA A · N · K	1
October 2 Processing Month: Sep 2018	3, 2018		Rate	Fee	Volume	Fee Due		Rate	Foe	Volume	Fee Due
		•	Folia	100	Totalis	100 000		Factor	100	Fording	100 000
Vica	Sales	611	0.00% +	\$0.00	\$68,819.01	\$0.00	61	1 0.00%	+ \$0.00	\$68,819.01	\$0.00
MacterCard											
Discover	Sales	121	0.00% +	\$0.00	\$13,411.15	\$0.00	12	1 0.00%	+ \$0.00	\$13,411.15	\$0.00
Discordi	Sales	4	0.00% +	\$0.00	\$245.42	\$0.00	4	0.00%	+ \$0.00	\$245,42	\$0.00
AmEx											
1	Sales Totals	738	0.00% +	\$0.00	\$0.00 \$82,476.68	\$0.00 \$0.00	73		+ \$0.00	\$0.00 \$82,476.68	\$0.00 \$0.00
Dues and Assessments			Rate		Volume	Fee Due		Rate		Volume	Fee Due
Data and reseasing											
Macte	Vica		0.130%		\$68,819.01 \$13,411.15	\$89.46 \$17.43		0.130%		\$68,819.01 \$13,411.15	\$89.46 \$17.43
	coover		0.130%		\$245.42	\$0.32		0.130%		\$245,42	\$0.32
AmEx Netwo	rk Fee		0.000%		\$0.00	\$0.00 \$107.22		0.150%		\$0.00	\$0.00 \$107.22
Notice to Advantage of Free			Dete	F	Mahama		_	Dete		Mohama	
Network Adjustments / Fees			Rate	Fee	Volume	Fee Due	_ '	Rate		Volume	Fee Due
VIca Cres	dt APF	655		\$0.0194		\$12.73	65	5	\$0,0000		\$0.00
	tement	611		\$0.0000		\$0.00	61		\$0.0000		\$0.00
Misuse of Au	FANE	1		\$17.00 \$0.0900		\$17.00 \$0.09			\$17.00 \$0.0900		\$17.00 \$0.09
	ity Fee	2		\$0.1000		\$0.09 \$0.20			\$0.1000		\$0.09 \$0.20
Itn'i Servi			1.25%		\$750.05	\$9.38		0.80%		\$750.05	\$6.00
Itn'i Acquir	rer Fee		0.00%		\$750.05	\$0.00		0.45%		\$750.05	\$3.38
MacterCard											
Call	NABU	130 121		\$0.0195 \$0.0000		\$2.54 \$0.00	13		\$0.0000 \$0.0000		\$0.00 \$0.00
License / Acquir		121	0.0080%	40.0000	\$13,411.15	\$1.07	•	0.03629		\$13,411.15	\$4.85
	on Fee	0		\$0.00		\$0.00	1		\$1.25		\$1.25
Misuse of Au Digital Enableme		0	0.01%	\$0.050	\$13,411.15	\$0.00 \$1.34		0.01%	\$0.055	\$13,411.15	\$0.00 \$1.34
Cross Bord			1.45%		\$896.27	\$13.00		0.60%		\$896.27	\$5.38
Acq Suppo	ort Fee		0.00%		\$896.27	\$0.00		0.85%		\$896.27	\$7.62
Discover											
Data Usa Network Au		4		\$0.0225 \$0.0000		\$0.09 00.08			\$0.0000 \$0.0025		\$0.00 \$0.01
records / C	au i rec	-		40.0000		90.00					
											40.0
Visa/MasterCard/Discover						E1 177 17					
	change					\$1,127.47					\$1,134.24
	change					\$1,127.47 \$1,184.91	L				
	change		Rate	Fee	Volume				Fee	Volume	\$1,134.24
Intercont/Transaction Fee	Vica	611	0.25%	\$0.19	\$68,819.01	\$1,184.91 Fee Due \$288.13	65	Flate 0.30%	\$0.00	\$68,819.01	\$1,134.24 \$1,181.38 Fee Due \$206.46
Intercont/Transaction Fee Macf	Visa	611 121	0.25% 0.25%	\$0.19 \$0.19	\$68,819.01 \$13,411.15	\$1,184.91 Fee Due \$288.13 \$56.52	65 13	Rate 5 0.30% 0 0.30%	\$0.00 \$0.00	\$68,819.01 \$13,411.15	\$1,134.24 \$1,181.38 Fee Due \$206.46 \$40.23
Intercont/Transaction Fee Macf	Visa erCard soover	611	0.25%	\$0.19	\$68,819.01	\$1,184.91 Fee Due \$288.13	65	Pade 55 0.30% 10 0.30% 1 0.30%	\$0.00	\$68,819.01	\$1,134.24 \$1,181.38 Fee Due \$206.46
Discount/Transaction Fee Mach Dis Amex Op	Visa erCard soover	611 121 4	0.25% 0.25% 0.25%	\$0.19 \$0.19 \$0.19	\$68,819.01 \$13,411.15 \$245.42	\$1,184.91 Fee Due \$288.13 \$56.52 \$1.37	65 13	Parte 15 0.30% 0 0.30% 0 0.30% 0 0.30% 0 0.30% 0 0.30%	\$0.00 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42	\$1,134.24 \$1,181.38 Fee Due \$206.46 \$40.23 \$0.74
Discount/Transaction Fee Mach Dis Amex Op	Visa erCard soover of Blue	611 121 4 0	0.25% 0.25% 0.25%	\$0.19 \$0.19 \$0.19	\$68,819.01 \$13,411.15 \$245.42	\$1,184.91 Fee Due \$288.13 \$56.52 \$1.37 \$0.00	65 13 4	Flate 55 0.30% 80 0.30% 8 0.30% 9 0.30%	\$0.00 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42	\$1,134.24 \$1,181.38 Fee Due \$206.46 \$40.23 \$0.74 \$0.00
Discount/Transaction Fee Mact Discount/Transaction Fee Mact AmEx Op Additional Fees	Visa erCard soover pt Blue Totals	611 121 4 0 736	0.25% 0.25% 0.25% 0.00%	\$0.19 \$0.19 \$0.19 \$0.19 \$0.19	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,184.91 Fee Due \$288.13 \$56.52 \$1.37 \$0.00 \$348.02 Fee Due \$0.00	65 13 4 0 78	Flate 15 0.30% 10 0.30% 10 0.30% 10 0.30%	\$0.00 \$0.00 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,134.24 \$1,181.38 Fee Due \$205.46 \$40.23 \$0.74 \$0.00 \$247.43 Fee Due
Discount/Transaction Fee Mactr Dis Amex Op Additional Fees Bat	Vica erCard soover of Blue Totals xh Fee	611 121 4 0 736	0.25% 0.25% 0.25% 0.00%	\$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,184.91 Fee Due \$288.13 \$56.52 \$1.37 \$0.00 \$348.02 Fee Due \$0.00 \$0.00	65 13 4 0 78	Pube 55 0.30% IO 0.30% I 0.30% IP	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,134.24 \$1,181.38 Fee Due \$205.46 \$40.23 \$0.74 \$0.00 \$247.43 Fee Due \$0.00 \$0.00
Discount/Transaction Fee Mactr Dis Amex Op Additional Fees Bat	Visa erCard soover of Blue Totals xh Fee v8 Fee ateway	611 121 4 0 736	0.25% 0.25% 0.25% 0.00%	\$0.19 \$0.19 \$0.19 \$0.19 \$0.19	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,184.91 Fee Due \$288.13 \$56.52 \$1.37 \$0.00 \$348.02 Fee Due \$0.00	65 13 4 0 78	Flate 55 0.30% 6 0.30% 6 0.30% 1 0.30% 1 Rade	\$0.00 \$0.00 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,134.24 \$1,181.38 Fee Due \$205.46 \$40.23 \$0.74 \$0.00 \$247.43 Fee Due
Discount/Transaction Fee Mactr Dis Amex Op Additional Fees Bat Aid GMonthly M Char	Visa erCard soover of Blue Totals ch Fee vS Fee ateway inimum geback	611 121 4 0 738 0 0 0 0	0.25% 0.25% 0.25% 0.00%	\$0.19 \$0.19 \$0.19 \$0.19 Fee \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,184.91 Fee Due \$288.13 \$56.52 \$1.37 \$0.00 \$348.02 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	65 13 4 0 78	Pade 55 0.30% 10 0.30% 10 0.30% 10 0.30% 19 Rade	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$7.50	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,134.24 \$1,181.38 Fee Due \$206.45 \$40.23 \$0.74 \$0.00 \$247.43 Fee Due \$0.00 \$0.00 \$0.00 \$7.50
Discount/Transaction Fee Mach Dis Amex Op Additional Fees Both Al Gr Monthly Mi Charry Aut	Visa erCard soover of Blue Totals th Fee v8 Fee alteway inimum geback th Fees	611 121 4 0 738 0 0 0	0.25% 0.25% 0.25% 0.00%	\$0.19 \$0.19 \$0.19 \$0.19 Fee \$0.00 \$0.00 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00 Volume	\$1,184.91 Fee Due \$288.13 \$556.25 \$1.37 \$0.00 \$3.48.02 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$75.10	65 13 4 0 78	Flate 15 0.30% 0.30% 0.30% 0.30% 0.30% 1.30%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,134.24 \$1,181.38 Fee Due \$205.45 \$40.23 \$0.74 \$0.00 \$247.43 Fee Due \$0.00
Discount/Transaction Fee Mactr Dis Additional Fees Additional Fees Bat Al G Monthly M Char Amex System Proc	Visa erCard soover of Blue Totals ch Fee steway inimum geback th Fees tessing ce Fee	611 121 4 0 738 0 0 0 0	0.25% 0.25% 0.25% 0.25% 0.00%	\$0.19 \$0.19 \$0.19 \$0.19 Fee \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,184.91 Fee Due \$288.13 \$56.52 \$1.37 \$0.00 \$448.02 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$7.10 \$0.00 \$12.00	65 13 4 0 78		\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$7.50	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,134.24 \$1,181.38 Fee Due \$205.45 \$40.23 \$0.74 \$0.00 \$247.43 Fee Due \$0.00
Discount/Transaction Fee Mactr Dis Additional Fees Additional Fees Bat Al G Monthly M Char Amex System Proc	Visa erCard soover pt Blue Totals xh Fee v8 Fee ateway injeback th Fees tessing	611 121 4 0 738 0 0 0 0 0 1 751	0.25% 0.25% 0.25% 0.25% 0.00%	\$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.10	\$68,819.01 \$13,411.15 \$245.42 \$0.00 Volume	\$1,184.91 Fee Due \$288.13 \$56.52 \$1.37 \$0.00 \$348.02 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	65 13 4 0 78 0 0 1 1 1 7 5		\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$7.50 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,134.24 \$1,181.38 Fee Due \$205.46 \$40.23 \$0.74 \$0.00 \$247.48 Fee Due \$0.00
Discount/Transaction Fee Mactr Dis Additional Fees Additional Fees Bat Al G Monthly M Char Amex System Proc	Visa erCard soover of Blue Totals ch Fee steway inimum geback th Fees tessing ce Fee	611 121 4 0 738 0 0 0 0 0 1 751	0.25% 0.25% 0.25% 0.25% 0.00%	\$0.19 \$0.19 \$0.19 \$0.19 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.10	\$68,819.01 \$13,411.15 \$245.42 \$0.00 Volume	\$1,184.91 Fee Due \$288.13 \$56.52 \$1.37 \$0.00 \$448.02 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$7.10 \$0.00 \$12.00	65 13 4 0 78 0 0 1 1 1 7 5		\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$7.50 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,134.24 \$1,181.38 Fee Due \$205.45 \$40.23 \$0.74 \$0.00 \$247.43 Fee Due \$0.00
Discount/Transaction Fee Macft Dis AmEx Op Additional Fees Bat Add G Monthly M Char Aut Amex System Proc Monthly Services Equipment Less Equipment Less	Visa erCard soover of Blue Totals ixh Fee v8 Fee alteway inimum geback h Fees ressing ce Fee Totals	611 121 4 0 736 8 0 0 0 0 1 751	0.25% 0.25% 0.25% 0.25% 0.00%	\$0.19 \$0.19 \$0.19 \$0.19 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00 Volume	\$1,184.91 Fee Due \$288.13 \$56.52 \$1.37 \$0.00 \$3.00 \$0.00	665 112 4 6 78 6 6 6 75 75 6	Rute 0.30% 0	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$68,819.01 \$13,411.15 \$245.42 \$0.00	\$1,134.24 \$1,181.38 Fee Due \$205.46 \$40.23 \$0.74 \$0.00 \$247.43 Fee Due \$0.00 \$0.00 \$0.00 \$0.00 \$7.50 \$0.00 \$8.95 \$118.45 Fee Due
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Disclosures

Statement of Confidentiality

This proposal contains detailed information about the capabilities of Umpqua Bank including systems, prices, and pricing strategy. These elements are essential to our business, and therefore confidentiality is usually requested. We understand that by submitting this proposal we agree to the proposal being subject to public disclosure.

The quoted terms, conditions, and pricing are firm for 90 days from the date of this proposal¹. Prices were established assuming volumes and services remain consistent with those given by Port of Siuslaw. We reserve the right to review the bid if not accepted within 90 days, or if volumes and/or services vary from those noted in our proposal.

Maintaining our Operational Strength

Umpqua Bank is continuously reviewing its operational platforms to ensure that we are providing the foremost technologies and processes. This allows us to focus on maintaining high quality, dependable, value-priced services. One of our main goals is to continue streamlining our operations so that we can direct both our money and talent in delivering the best services. We will communicate in a timely and comprehensive manner any changes to our services that materially affect our proposed recommendations and solutions to Port of Siuslaw.

¹ We are unable to give indemnities with respect to third-party claims growing out of treasury management services we provide to our clients. We are unable to provide treasury management services without an appropriate service agreement. We are unable to provide services without acceptable termination provisions.





October 25, 2018

Presentation of Banking Services for

Port of Siuslaw



WHO WE ARE

Washington Federal believes that banking is more than a series of financial transactions. It is a commitment to building relationships both with clients and the community at large.

Each and every banking transaction holds a deeper meaning – whether it's a deposit toward a future goal, or an investment in a thriving business. We believe a good bank understands this and provides a secure financial foundation that helps our clients accomplish their goals so that all can benefit. This kind of business model takes a long-term perspective and a commitment to the communities we serve. It means we are truly "invested here."



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www.washingtonfederal.com

Washington Federal. invested here.

October 25, 2018

David Huntington, Port Manager Kelly Stewart, Administrative Assistant Port of Siuslaw 100 Harbor Street Florence, OR 97439

Dear Mr. Huntington and Ms. Stewart:

Thank you for providing Washington Federal the opportunity to propose a banking partnership between Washington Federal and the Port of Siuslaw.

Washington Federal is committed to making partnerships with public entities a top priority. The very nature of our business model helps the people we serve and the communities where we operate flourish. We believe in mutual gain, where our success contributes to the community's success. With our branch of Washington Federal within the City of Florence, we support the Port and your goals within the community. In everything we do, we seek to find a simple, practical solution; we are people helping people during "banking hours" and after hours as volunteers and neighbors. With our experienced team of bankers we can assure you that your relationship will get the attention that you deserve.

At Washington Federal we understand the challenges clients face and strive to provide effective and practical solutions. Lauri Beaudry, Government Banking Relationship Manager, understands the needs of the Port, she will be supported by Arika McGallian, the Florence Branch Manager, and branch staff. The Washington Federal team will work together to insure that the Port of Siuslaw's banking services conversion and ongoing business is handled to your satisfaction.

We offer in this proposal:

- Dedicated Account Officer and Dedicated Customer Service Representation
- Local Branch support from our Florence Branch
- Free Online Banking through Treasury Express
- 90 day waiver of fees
- \$250.00 credit to be applied to supplies ordered through Washington Federal
- Reduction in Fees for Merchant Service Processing

We are dedicated to building long-term relationships with our clients and know how important it is for the Port to have a relationship with its bank. Washington Federal is a bank you can count on and we are dedicated to providing the Port with the services you require.

Sincerely, Lauri Beaudry

Lauri Beaudry, VP, CTP /

Government Banking Relationship Manager lauri.beaudry@wafd.com / 206-626-8586

Washington Federal.

invested here



We are committed to Oregon.

Washington Federal in Oregon:

- 48 branches throughout Oregon with a combined deposit total of \$1.8 billion.
- · Serving Oregon communities since 1988.
- · Matches employee contributions to United Way chapters in Oregon.
- · Credit decisions made locally.

We're dedicated to developing long-term partnerships with our clients. We make it our business to understand the challenges you face, and know how important it is to have a relationship with a bank that you can count on.

mmercial Real Estat Equipment Finance

Communities Served:

	Ashtand	· Cresham	 Madras 		Sisters
	Albany	 Harriston 	 Medford 	-	The Dalles
-	Bend	Hitsbara	Mitton-Frequezter	2	Tigard
1	Cave Junction	- Hood River	- Monmouth		Wildport
	Cowalls	 Klamath Falls 	 Navport 		White City
	Dalitas	- La Grande	 Ontario 		Wisonville
	Eupene	- La Pine	· Portland		Woodburn
	Horance	 Lake Oswego 	· Pringville		
	Glehrist	· Lakp/law	 Radmond 		
	Grants Pass	Lincoln Dity	 Salem - North Salem 	1	



ABOUT WASHINGTON FEDERAL:



NASDAQ: WAFD

- · 4-star rating by Bankrate.com
- . 5-star rating by Bauer Financial

Number of ATMS: 296

Key Executives:

Brent Beardall President & Chief Executive Officer · 60th largest financial institution in the

Gary Haines Northern Oregon Regional President

Peggy Hobin

Southern Oregon Regional President

- \$15 billion in assets, \$10.6 billion in deposits, and \$2.0 billion in stockholders' equity. (March 31, 2017)
- Founded in 1917.
- . 5th best capital ratio in the nation amongst the largest 100 publicly traded financial institutions.
- · Paid a cash dividend for 137 consecutive quarters.
- United States based on asset size.

washingtonfederal.com



MINIMUM QUALIFICATIONS

To be considered for selection, proposing bank must have the following minimum qualifications:

• Federal or State of Oregon chartered financial institution with banking facilities located within the Port of Siuslaw District. The institution's offices(s) within the District must be able to offer the full range of services required by this RFP.

Washington Federal is a federally chartered bank with headquarters in Seattle, Washington. The Florence Branch is located at 620 Highway, $101 - \frac{1}{2}$ mile from Port offices. We offer the full range of banking services at all Washington Federal locations.

• Member of the Oregon Automated Clearing House Association.

Washington Federal is a member of the Automated Clearing House Association.

 Qualified depository for public funds under ORS 295 and as listed on the Oregon Treasurer's website.

Washington Federal is a qualified public depository per ORS 295 and is listed on the Oregon Treasury's website.

Full service bank in good standing among comparable banks.

Washington Federal is in good standing among comparable banks.

 Maintain an account with the Oregon State Treasurer to facilitate transfer to and from the Local Government Investment Pool.

Washington Federal is able to facilitate transfers to and from the Local Government Investment Pool.

 Agree to assign experienced and dedicated staff who are committed and capable of servicing the Port accounts.

Washington Federal prides itself on our commitment to customer service and will provide the Port a team of specialists who are dedicated to working with Port staff on any needs that arise. The team includes Lauri Beaudry, Government Banking Relationship Manager, Arika McGallian, Florence Branch Manager and Bryan Jacobson, Commercial Account Service Center (CASC). Biographies for these individuals are provided on Page 9.

• Comply with the Community Reinvestment Act and have a rating of satisfactory or better.

Washington Federal completed our last CRA Review in April 2018 and received a "Satisfactory" rating; with the lending, investment and service test ratings of "High Satisfactory". More information on our community involvement is provided on Page 9.

• Be sufficiently capitalized to accommodate District cash/investment management needs.

Washington Federal has the 7th best capital ratio in the nation amongst the largest 100 publicly traded financial institutions, with over \$15.8 billion in assets and \$11.3 million in deposits.

Our most recent financial 2017 financial report may be found at:

https://www.washingtonfederal.com/docs/default-source/default-document-library/2017 annual report washington-federal.pdf?sfvrsn=2

ACCOUNT DESCRIPTION

The Port has the following accounts:

1. General Checking Account is used for the majority of deposits and money transfer activities. The Port of Siuslaw writes approximately 70 checks per month averaging approximately \$100,000 total. Checks are generally produced twice a week.

We recommend our Business Stellar Checking Account to meet your needs. Features of this account:

- Designed for moderate deposit and check writing activity
- Earns .05% interest on balances over \$10,000
- Allows 150 checks written per month and 45 deposit tickets without fees
- No fees if balance remains above \$2,000 and activity is as listed above
- General Money Market Account is used for deposits and money transfer activities, as well as credit card deposits. The Port of Siuslaw money market account is intended to maximize interest on funds deposited locally. Funds may also be held in the Local Government Investment Pool account.

We recommend our Public Fund Account which we offer for balances over \$500,000.00.

- Earns monthly interest currently 2.00%
- Ability to transfer funds online between Port accounts
- Collateralized per Oregon State Guidelines
- 3. Deposit Money Market Account (ICM) in accordance with property management agreements. Deposits for security and other. Accounts are not active but earn interest.

We recommend our Money Market Account

Earns Monthly Interest – currently .10% for balances between \$1,000 and \$49,999



4. Savings Account (CMR) is used for money transfer activities. The Port of Siuslaw Capital Reserve Account is a holding account for future capital maintenance projects.

We recommend our Money Market Account

Earns Monthly Interest – currently .10% for balances between \$1,000 and \$49,999

We can also provide the Port with an analyzed account option. This account type would provide the port the ability to initiate ACH for direct deposit, access Positive Pay, a fraud prevention tool and other cash management products. We are happy to discuss this option in further detail if the Port desires.

REQUIRED SERVICES

Bank and Staff Profile

Provide an overview of the bank, including information about economic development and community reinvestment programs. Describe the depth of experience the bank has in providing services to the public sector, particularly special districts. Describe the team that will be assigned to service the Port accounts and related duties. Describe how the bank would be convenient to the Port's operations and what services if any, are offered to the Port's employees.

Washington Federal History

When Washington Federal first started out, over 100 years ago, we were part of the American frontier. In 1917, a group of local businessmen established Ballard Savings and Loan Association in a fishing and lumber community just north of Seattle, Washington.

Business was done with a firm handshake and a commitment to the community. We might have grown, but we haven't grown out of the commitment to do right by our local communities. Washington Federal is proud to provide banking and mortgage services within our 8 state footprint. For example, we are a portfolio lender that retains and services every loan we make. When you establish a relationship with Washington Federal, you can be sure it won't be sold to a large institution located elsewhere. We know our clients want to work with someone in their community whether it be for home lending, commercial banking services, public sector or non-profit banking.

Financial Strength

As of June 30, 2018, Washington Federal reported \$15.8 billion in assets, \$11.3 billion in deposits and \$2.0 billion in stockholder's equity. Washington Federal has the 7th best capital ratio in the nation amongst the largest 100 publicly traded financial institutions. Washington Federal currently has 236 branches throughout our 8 state footprint, with 48 branches in Oregon with a combined deposit total of \$1.8 billion.



Safety and Security - Collateralization

As an FDIC Bank, Port funds up to a total of \$250,000.00 are insured 100% through the FDIC. Washington Federal is recognized as a qualified depository for public funds under ORS 295 and will collateralize all funds over the FDIC limit per Oregon State guidelines.

Economic Development and Community Reinvestment Programs

Washington Federal is invested in our communities. From September 2015 to September 2017, Washington Federal made the following loans in the Communities of Lane County:

Public Entity Financing:

• 1 Loan of \$1,500,000

Small Business:

9 Loans totaling \$2,776,000

Affordable Housing

• 3 Loans totaling \$759,197 providing 77 housing units

Consumer

• 76 Loans totaling \$24,539,000

In addition Branch staff actively participate in activities benefiting the Boys and Girls Club, South Lincoln Resources and various local community endeavors. Understanding that financial education is important at an early age, Branch Staff provide a weekly "Money Matter" program, providing local teens education on managing money.

Government Banking Focus

With a dedicated Government Banking Group, Washington Federal has provided services to public sector clients for the past 8 years. Our experienced Government Banking Relationship Managers have extensive experience working with public entities, understanding that each entity is unique, and will work with the Port to offer banking solutions to meet your current and future needs.

Account Management

Washington Federal will provide the Port with a team of specialists who are dedicated to working with the Port on any needs that arise.

LAURI BEAUDRY, VP, CTP, Government Banking Relationship Manager

Lauri has over 25 years' experience working with Public Entities in the State of Oregon. She will work with the Port in all facets of your banking relationship. She is a business development officer and is committed to finding the best banking solutions for her government banking clients and prospects. Lauri participates in municipal conferences throughout Oregon working with the Education Committees to bring affordable training to public entities. Lauri's clients include Cities, Counties, Public Utility Districts, Ports, Colleges and other public entities.



<u>ARIKA McGallian – VP, Branch Manager – Florence/Waldport</u>

Arika's banking career has spanned 17 years – She spent 6 years in the Seattle area and has been serving the Florence area for the last 11 years. She has been the Branch Manager for the past 5 years and strives to make exceptional customer service her priority. Arika has been involved with volunteering at events for the Boys and Girls Club of Western Lane County and has been on the board for the past 2 years. She is well known in the community. Her staff volunteer at various events including Boys and Girls Club, South Lincoln Resources, Every Child, soccer teams and local churches. The Branch has participated in events to raise funds for the local Boys and Girls Club and will be helping on a weekly basis with a program called "Money Matters" which helps teach our teens about managing money. Arika and her staff are proud to be a part of Washington Federal and are pleased to provide excellent customer service to residents and businesses in Florence and surrounding communities.

BRYAN JACOBSON - Commercial Account Service Center (CASC)

Washington Federal is pleased to provide a group of highly trained employees to service the daily needs of MWC. Bryan will be the main contact for the Port for implementation and ongoing maintenance of Port accounts. Backing Bryan are five additional members of our CASC team. Members of this group, known as CASC, work closely to support clients on their day-to-day operational needs. They will be able to assist Port staff with such requests as online banking, stop payments, wires, ACH, Positive Pay and research requests.

PETE SULLIVAN, VP, Government Finance

Pete is the bank's lead for municipal bank loans. He joined the bank in 2015 and has over 18 years of banking experience. For the past 10 years, he has served government clients structuring over \$1 billion in bank lending

Name	Expertise/Role	Contact Information	Hours
	Relationship	425 Pike Street	7:30 am to
Lauri Beaudry, VP	Manager	Seattle, WA 98101	4:30 pm, Monday
	Government	(206)626-8586	thru Friday
	Banking	lauri.beaudry@wafd.com	
		620 Highway 101	9:00 am to 5:00 pm
Arika McGallian	Florence Branch	Florence, OR 97439	Monday thru
Arika ivicGalilali	Manager	(541)997-8206	Thursday
		arika.mcGallian@wafd.com	6:00 pm on Friday
		Boise, Idaho	7:00 am to 6:00 pm
Arika McGallian	Florence Branch	(541)997-8206	Monday thru Friday
	Manager	casc@wafd.com	
		425 Pike Street	8:00 am to 5:00
Data Cullings VD	Public Finance	Seattle, WA 98101	Monday thru Friday
Pete Sullivan, VP	Lending	(206)626-8111	
	_	pete.sullivan@wafd.com	

References:



Below are several current clients who have granted permission for us to use them as references:

Port of Edmonds, WA South Suburban Sanitation District
Tina Drennan, Finance Manager
Cyndi Oden, Finance Manager
(534) 632 5744

(425)673-2009 (541) 882-5744

City of Yachats, OR Klamath Housing Authority
Judy Richter Diana Otero, Finance Manager
(541)547-3565. ext 103 (541)884-0649 ext 109

Benefits provided to Port Staff

If chosen as the Port's banking partner, Washington Federal offers Port staff our Work Perks program. Information on the benefits to Port staff is provided on the following 2 pages.



- · IDProtect® Identity Theft Monitoring

- Debit Advantage™ Buyer's Protection and an Extended Warranties
- Health Discounts Savings on vision, prescriptions and dental services from

- · Online banking with no-fee bill pay
- Debit card with fee-free access to over 24,000 MoneyPass ATMs
- · 24/7 Automated telephone banking
- Zero loan origination fee on home financing and lot loans*
- No obligation Insurance quotes

How your company benefits:

- · Enroll more employees in payroll direct deposit, saving time and money
- · Complimentary payroll inserts to promote awareness of the program
- · A custom WAFD Work Perks website you can link to from your intranet
- · A dedicated Banker to answer any administrative or employee questions
- · Your employees' home loans stay local... At Washington Federal, we don't sell our loans.

Begin a WAFD Work Perks program at your company by contacting your Relationship Manager or nearest Washington Federal location.

View all locations online at washingtonfederal.com.

NMLSR# 410394 washingtonfederal.com



Home Financing Discounts

Qualify for zero loan origination fee for home purchase, refinance or lot loans when you have a GREEN or STELLAR PLUS account with payroll direct deposit and 1 or more online bill payments.*

GREEN Account Benefits:

IDProtect®

 Identity theft monitoring and resolution service for you, your joint account owners, and eligible family members.¹

These benefits are automatic with no action needed by user. These benefits are available to account holders should an identity fraud incident occur:

- Up to \$10,000 identity theft expense reimbursement coverage²

 to cover expenses associated with restoring your identity
 (Please see Guide to Benefit for additional details regarding eligibility, terms and exclusions.)
- · Fully Managed Identity Theft Resolution Services
- Access to a fraud specialist assigned to manage your case who will work with you until your identity is restored

These benefits require REGISTRATION AND ACTIVATION:

- Credit File Monitoring daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports
- Total Identity Monitoring monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others
- 3-in-1 Credit Report request a new 3-in-1 report every 90 days or upon receipt of credit alert
- Credit Score receive a new single bureau credit score with every new credit report
- · Debit and credit card registration
- Online identity theft news center and valuable phone and web resources

Up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance²

Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.) Coverage also includes up to \$2,500 Dependent Child Accidental Death & Dismemberment Insurance. (Please see Description of Coverage for terms, conditions and exclusions.)

Mobile Phone Protection²

Receive up to \$300 of replacement or repair costs if your eligible mobile phone is stolen or damaged, in the U.S. and abroad when your mobile telephone bill is paid using your Green or Stellar Plus accounts. (Please see Guide to Benefit for additional details regarding eligibility, terms and exclusions.)

Debit Advantage™

Buyer's Protection and Extended Warranty² Receive Buyer's Protection and an Extended Warranty on items you purchase entirely with your Green or Stellar Plus accounts. (Please see Guide to Benefit for additional details regarding eligibility, terms and exclusions.)

Travel and Leisure Discount Membership

Access money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their smartphone. Digital access makes saving super easy and convenient, giving instant savings anywhere, anytime. (Registration and enrollment is required.)

Health Discount Savings

Enjoy savings on vision, prescriptions and dental services from participating providers. (Registration and activation required.) This is NOT insurance.

\$hopping Rewards™

Earning Shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back will be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! (Registration and activation is required.)

*Zero loan origination fee offer includes waiver of the bank's standard origination fee, credit report, flood certification, and tax monitoring. This offer is available on owner-occupied, primary residence, purchase and refinance transactions and requires both EZ-Pay and Monthly Reserves. Financing for custom construction, second homes, investment properties and lot loans are not eligible for the fee waiver. Subject to credit approval.

¹IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary members, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household. The Green and Stellar Plus Accounts are not available to businesses, clubs, organizations and/or churches and their members, schools and their employees/students.

Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance and not through Washington Federal. A guide to Benefit is being provided to you with this five.

Insurance products:

Are not FDIC insured.	Are not bank guaranteed.
Are not insured by any federal government agency.	Are not deposits.
Are not guaranteed by any bank affiliate.	Are not a condition to any banking service or activity.



Deposit Processing

The Port has occasional need to obtain duplicate copies of deposited checks and credit card memoranda. The bank must provide these copies within five days of request. The Port requests automatic redeposit of returned items. Items returned a second time should be mailed to the Port within five days of return.

Washington Federal will provide copies of deposited checks when requested. We strive to provide a 24 hour turn-around time on any inquiries. We will also provide details on ACH items received upon request.

NSF items will be re-deposited automatically with a copy of the item being sent to the Port in an email from our Commercial Account Service Center (CASC). If the item is returned a second time, the Port will receive an email from CASC within one day with a copy of both sides of the item and the account will be debited the amount of the returned item. A letter with a legal copy of the item will be mailed to the Port at that time.

Account Reconciliation

The Port uses its own account reconciliation process and wishes to continue to do so. The Port wishes to receive photocopies of both sides of all cancelled checks.

Washington Federal will provide copies of both sides of all cancelled checks with your monthly statement. The cost is \$5.00 per month.

The bank must provide bank statements and other related reports on a time critical basis. The Port wishes to receive statements that close on the last day of the calendar month within seven (7) days of the close of each month.

Washington Federal provides access to month-end statements via Treasury Express, our online banking portal, by the 5th business day of the following month. Statements will be mailed to the Port within 7 days of the close of each month.

Electronic Funds Transfer

The Port requires the option to transfer funds to, and from, the Local Government Investment Pool, and to transfer funds from various federal and state governmental agencies.

The Port will have the ability to transfer funds between Port accounts through Treasury Express, our online banking platform. The Port will be able to send ACH items to move funds to the LGIP and other federal and state governmental agencies.

Online Banking:

The Port requires the option to use a personal computer to obtain detailed banking information. Describe the on-line banking system offered by the bank, including security. The Port does not wish to purchase a special program to access the system.

Washington Federal provides our clients with free access to Treasury Express, or free online banking platform from your computer. The Treasury Express platform does not require specialized software, just a secure computer connection and provides the Port access to:

- View account balances
- View account history for 13 months, including images of cleared checks
- Search by transaction type, check number, amount or description
- Place stop payments
- Transfer funds between Port accounts
- Set up Sub User access

A User ID and Password are required to log into the Treasury Express system. Pins and Challenge phrases are used and user activities are "learned" by the Bank, so, if an anomaly in activity or IP Address occurred, challenge questions must be answered.

The Port will assign an Online Banking Administrator who will then create and assign sub-user rights and limits within the system.

Security is a top-of-mind concern in today's environment. Constant vigilance and good defenses are critical components of online baking security today, for both the Bank and the Port. Washington Federal uses layered security for monitoring transactions within the Treasury Express system, such as RSA Risk Identification scoring, IP monitoring and tracking, Challenge Questions, and Out-of-Band validation for high-risk transactions.

Direct Deposit/Debit

Describe the bank's capability to accommodate electronic payment and deposit services.

The Port's account will be able to accept electronic debits and credits from other entities. If the Port desires, your account may also be provided the capacity to initiate ACH payments. The Express Payments Package will provide the Port the ability to:

- Create templates which can be set up for recurring payments such as payroll and vendor payments
- ACH payments can be submitted until 5:00 pm. Payments received after 5:00 pm will be processed the next business day
- ACH submitted for same-day credit/debit must be submitted by 9 am.



Credit Card Processing/Merchant Services (Optional Service)

Describe the system(s) available for processing credit card transactions.

Washington Federal partners with Heartland Payment Systems, LLC, a Global Payments Company, to provide merchant services to our clients. Heartland has been in the Merchant Services business for the past 30 years, empowering merchants to take control of their payment processing costs. Heartland partners with 100s of government entities throughout the Country, providing merchant service processing options.

Heartland provides the Port several option for processing card transactions:

- Web Site 3 internet solutions
 - ✓ Heartland Fully Hosted
 - √ SecurePay (redirected to Heartland for payment)
 - ✓ API Port will integrate to Heartland Real Time
- Cashier/In-Person POS Payments
 - ✓ Installed on Cashier's Desktop
 - ✓ Card Present Payments
 - √ Void/Refund Capability
 - ✓ Multiple cashier logins
 - ✓ Print/email receipts
- Virtual Terminal
 - √ Web based cashier payments
 - ✓ Secure card-not present payment channel
- IVR Interactive Voice Response
 - ✓ Dedicated 1-800 number
 - ✓ Custom welcome message
- Mobile Web Payments
 - √ Responsive design detects mobile browsers
 - √ Themed to match Port's existing website
 - ✓ Full functionality and features

No matter which processing option the Port chooses, you can use several, the Port will receive best-inclass customer service via the Heartland Service Center which is staffed 24 hours a day, 7 days a week, 365 days a year.

Fees:

Banner Bank	Heartland	Savings with Heartland
Interchange Fee .19%	Interchange Fee .15%	.04%
Transaction Fee \$.35	Transaction Fee \$.15	\$.20

The fees indicated above offer the Port a savings of \$200 for the month, based on your August Merchant Statement provided.



<u>Credit Card Processing/Merchant Service – Continued</u>

Convenience Fee Model:

Heartland also offers the Port the ability to use Convenience/User Fee Models, offering your clients the convenience of using their credit card, without the Port absorbing the costs of processing these payments.

Based on the information provided in the August statement from your current provider, Heartland will offer a Convenience/Service Rate of 2.59%. This would mean that the card holder would pay a 2.59% fee to use their credit card. In other words, for a \$100 purchase the card holder would be charged \$2.59. The only fees the Port would have would be for chargebacks. Convenience fee pricing would be a cost savings of approximately \$2,000 per month.

Notary Public Services

Describe the public notary services available at the bank.

Washington Federal has a notary at the Florence branch – there is no charge for notary services.

Safe Deposit Services

Describe the safe deposit services available at the bank.

The Florence Branch does not offer safe deposit services. Safe deposit boxes are available at our Waldport Branch.

Night Drop Services

Describe the night drop services available at the bank.

Night Drop is available at the Florence branch.



Pricing Schedule, Terms and Conditions

Provide in this section the pricing for services proposed by the bank. Use the following format and include fees for the following:

Service	Price
Account Maintenance Fee	
Stellar Business Interest Checking Account	No fee if balance over \$2,000
Public Fund Account	No Fee
Money Market Account	No fee if balance over \$1,000
Zero Balance Account	N/A
Deposit and Items Paid	No fees if under 90 deposits and 150 checks paid
Deposit processing	
Coin Counting	\$.08 per \$100
Returned Items	\$15 Per Item
Account Reconciliation	No Fee
Check Reconcilement Fees	No Fee
Electronic Funds Transfer	
Incoming and Outgoing	Incoming – No Fee Outgoing - \$25 per month
Online Banking Fee	No Fee
Direct Deposit/debit transaction fees	Included in \$25 monthly fee if initiated by Port
Credit Card Processing/Merchant Service Fees	.15% Interchange \$.15 per charge OR
	Convenience Fee Pricing Model at 2.59%
Notary Service Fees	No Fee
Safe Deposit Service Fee	Not offered at Florence Branch
Night Drop Service Fee	No Fee
scanDeposit Service	\$65 per month

Include fees for any additional services that may be offered in the bank's proposal. Include the bank's contract (if possible) and the method by which fees are collected and pricing adjustments will be calculated. The Port will assume that fees will remain constant throughout the contract period unless otherwise noted.

A complete Schedule of Business Fees and Service Charges is provided on the following page.

Schedule of Business Fees & Service Charges

Effective 10/15/2018

Bill Pay - Stop Payment

All fees and service charges are subject to change.

All Jees and service charges are subject to change.	
Business Checking Accounts	
Simple Business Checking	
Minimum Balance to Open	\$100
Minimum Balance to Waive Fee	\$500
Minimum Balance Fee	\$5 Per Month
Checks Paid (Over 50 Per Month)	\$0.30 Per Check
Deposits (Over 40 Per Month)	\$0.50 Per Item
Stellar Business Interest Checking	
Minimum Balance to Open	\$100
Minimum Balance to Waive Fee	\$2,000
Minimum Balance Fee	\$15 Per Month
Minimum Balance to Earn Interest	\$1,000
Checks Paid (Over 150 Per Month)	\$0.30 Per Check
Deposits (Over 90 Per Month)	\$0.50 Per Item
Additional Services - Non Analyzed (deposit limits apply)	
scanDeposit™ Lite - Single Feed Scanner (Leased)	\$45 Per Month
scanDeposit™ Lite - Multi Feed Scanner (Leased)	\$65 Per Month
scanDeposit™ Lite - Scanner Owned	\$35 Per Month
WAFD Treasury Express - Payments Package	\$25 Per Month
(Online ACH & Domestic Wire Origination. Standard wire	
fees apply.)	
ACH Return Fee	\$5 Per Item
Savings & Money Market Accounts	
Business Savings	
Minimum Balance to Open	\$25
Minimum Balance Fee	\$5 Per Month
Minimum Balance to Waive Fee	\$200
Minimum Balance to Earn Interest	\$200
Excess Transaction Fee [†]	\$15 Per Transaction
Business Money Market	
Minimum Balance to Open	\$100
Minimum Balance Fee	\$12 Per Month
Minimum Balance to Waive Fee	\$1,000
Minimum Balance to Earn Interest	\$1,000
Excess Transaction Fee [†]	\$15 Per Transaction
Loan Payment from External Source to Was	shington Federal
Via Online Banking	\$5 Per Payment
Via Online Banking- Expedited Payment	\$10 Per Payment
Via Telephone Banking	\$5 Per Payment
Business Bill Pay*	
Available via Treasury Express and Treasury Prime	
Bill Pay (Over 10 Per Month)	\$0.75 Per Item
Bill Pay Inactivity Fee	\$5.75 Per Month
(Assessed after 90 days without activity)	
	COURT Description

Card Replacement - Standard Service	\$5 Per Card
Card Replacement - Expedited Service	\$40 Per Card
Check Images with Monthly Statement	\$5 Per Month
Check Images on CD	\$25 Per CD
Deposit Ticket/Check Copies	Price Varies [‡]
Legal Processing Fee	\$75 Per Occurrence
Non-Sufficient Funds Fee	\$25 Per Item
Inactive Account Fee - Checking	\$5 Per Month
(Assessed after 180 days without activity)	
Overdraft Transfer Fee	\$5 Per Occurrence
Research Fee (1 Hour Minimum)	\$30 Per Hour
Returned Deposited Item Fee	\$10 Per Item
Returned Deposited Item Fee - Foreign	\$15 Per Item
Statement Copies	\$5 Per Statement
Stop Payment	\$30 Per Request
Currency/Coin Purchased	\$0.10 Per Strap/Rol
Cash/Coin Deposited - In-Branch	\$0.08 Per \$100
(Assessed on transactions that exceed \$1,000)	
Mobile Photo Deposit	\$1 Per Deposit
Closed Account (Assessed if account is closed within 90	\$20
days after account opening. Fee does not apply to IOLTAs or CDs)	
External Transfers - In-Branch	
Pre-Authorized Transaction - Same Day	\$10 Per Transfer
(Must be scheduled by 9:30am PT for same day guarantee)	
Check Processing & Foreign Collections	
All Check Collections	\$50 Per Collection
Canadian Check Processing	\$10 Per Item
All Other Foreign Check Processing	\$30 Per Item
Cashier's Checks	
Cashier's Checks	\$8 Per Check
Non-Client Exchange from On-Us Check	\$10 Per Check
Wire Transfers	
Incoming	\$15 Per Wire
	\$25 Per Wire
Outgoing—Domestic	\$251 EL WILE

 $^{^{\}dagger}\textsc{Price}$ dependent on service & volume requested; contact your branch for more information.

Outgoing—International

\$25 Per Request

\$45 Per Wire

 $^{^\}dagger$ Regulation D limits this account to no more than 6 electronic, preauthorized, telephonic, online or check withdrawals or transfers per month as outlined in your account agreement.



Investment Services

Describe investment services offered by the bank

Washington Federal offers our Public Fund Account for the investment of excess funds. The Port will have access to this account on a daily basis, with the ability to transfer funds online between Port accounts. This account is offered to public entities with balances over \$500,000. Current rate is 2.00%

Advisory Services

The Port Commission and Staff may require qualified advice on financial matters including cash management, investments and related fiduciary responsibilities. In addition, the selected bank may be expected to provide a qualified employee to serve on the Port's Budget Committee. Describe advisory services available from the bank and the bank's willingness to serve on the Budget Committee.

Washington Federal would be happy to work with the Port to determine cash management and investment options. In addition, we would be happy to discuss the option of a Washington Federal employee serving on the Port's Budget Committee.

Financial Analysis Services

The Port may require qualified financial analysis services to determine the financial viability, credit worthiness and quality of business plans offered by prospective tenants and developers of Port property. Describe the financial analysis services available from the bank and the bank's willingness to perform such services.

Washington Federal does not offer this service at this time.

SERVICE ENHANCEMENTS

Payroll Services:

Our partner, Heartland, offers payroll services the Port may find effective in managing your employee time and attendance.

Heartland Payrolls Services offer the Port the ability to make hiring decisions:

- Applicant Tracking Automate your job application process
- Electronic Onboarding Onboard new hires completely online, with all documentation stored securely in the cloud
- Easy compliance Automate new hire compliance tasks and access all applicant information from a single dashboard

Process Payroll with ease and confidence. Manage payroll yourself entirely online or provide your data to your dedicated payroll specialist. Heartland does all the rest.

- Time and attendance tracing Utilize our built-in timekeeping solution or integrate into your existing produce
- Payroll preview Review all calculations before processing
- Multiple payment options Pay employees by check, direct deposit or pay card

Access report and forms at any time. Access reports and forms providing payroll, labor management HR and tax details. The custom report writer helps you create reports for specific needs.

- ACA status Track employee eligibility for health insurance, and your company's determination of large employer status
- Employee Reports Provide your employees with online access to their history of pay statements and W-2s
- Business partner reports Provide access to specified payroll reports to CPAs, insurance brokers or other partners

As your company grows, so do your HR needs. Heartland Payroll gives you affordable access to a wide range of HR tolls and solutions

- Labor law posters Download up-to-date posters (required by both state and federal law)
- HR Support Center Stay current with online3 access to regulation changes, HR training and tools such as forms, employee handbook templates, job descriptions and company policies.

Wires:

Treasury Prime provides authorized Port staff the ability to transact wires online.

Treasury Express will provide the Port the ability to set up templates for wires. Wires transmitted through Treasury Express by 2:00 pm will be processed the same day. Wires transmitted after 2:00 pm will be process the morning of the following day.

scanDeposit:

Washington Federal's solution for remote deposit of the Port's checks. This service will allow the Port the ability to make deposits without leaving your offices, saving employee time and reducing security risk of having employees travel with deposits.

Features:

- Remote deposit capability deposits can be made from virtually any location
- Easy to Use simple interface and deposit process
- Secure-check images are encrypted before transmission
- Ability to view images of deposited checks online

Benefits:

- Expedited check processing
- Eliminate daily trips to the bank
- Reduce risk for employees transporting deposits
- Reduce deposit errors
- Images of deposit slips and items in deposit available to view online

Funds Availability:

- Deposits made before 5:00 pm will be receive same day credit
- Deposits made after 5 pm and on non-banking days will be posted the following business day

Financing Solutions:

Washington Federal offers a wide array of financing to municipal governments. We have a wealth of expertise in providing both tax-exempt and taxable financing, including:

- Loans and lines of credit
- General obligation and revenue bonds
- Tax and revenue anticipation financing
- Urban development and tax increment financing
- Equipment financing

Purchase Card:

Washington Federal partners with Elan for purchasing card options. With the information provided by the City we suggest the City consider the CommUNITY card for your purchasing card needs.

The Visa CommUNITY Credit Card is designed for non-profits and municipalities seeking an easier way to manage cash flow and expenses. Enhanced reporting helps document expenses, track purchases, reveal spending patterns, organize budgeting information and save time on accounting procedures.

- Consolidated Statements
- Free Management Reporting
- Generous Credit Line
- Dedicated Cardmember Service
- Optional Rewards Program
- No Personal Guarantee

No Annual Fee* You will have access to a revolving line of credit, with no annual fee.

No Personal Guarantee Needed Credit approval is based on your Organization, not your personal assets.

Dedicated Servicing Group To ensure all your needs are handled quickly and efficiently, Cardmember Service is your single point of contact to assist with account changes or additions, or to answer any questions you may have. Cardmember Service, based in the U.S., is available 24 hours a day, seven days a week.

Consolidated Statements Organization will receive central billing in one statement each month showing all charges at a single glance. Charges are grouped by cardmember.

Improve Cash Flow You have the choice of paying in full each month, making just the minimum payment or paying any amount in between.

Optional Rewards Program Help reduce expenses with an optional rewards program. Earn one point per dollar spent on purchases and redeem for flights anywhere on any airline, 1% cash back, gift cards or merchandise with no earnings caps! Rewards points from all CommUNITY cards are pooled to one central account.

The CommUNITY Card also offers free online reporting through Scorecard.