

CASH MANAGEMENT FEES STATE AVERAGES REPORT

Report Contact: Your Name

Report Date: Today's Date ProRates INC phone 888 776-7285

Product	State						National					
	# Institutions in State	# Institution in Calculation	% of Market	Average	Min	Max	# Institutions	# Institution in Calculation	% of Market	Average	Min	Max
ACH - Commercial												
ACH Fee For Credit	2964	1023	34.51%	\$0.69	\$0.00	\$2.00	108743	17752	16.32%	\$0.21	\$0.00	\$10.00
ACH Fee For Debit	2964	1023	34.51%	\$0.66	\$0.00	\$2.00	108743	17752	16.32%	\$0.20	\$0.00	\$10.00
ACH Initial Set-Up	2964	969	32.69%	\$10.04	\$0.00	\$100.00	108743	16860	15.50%	\$15.28	\$0.00	\$295.00
ACH Monthly	2964	1014	34.21%	\$22.44	\$0.00	\$50.00	108743	16748	15.40%	\$20.83	\$0.00	\$150.00
Commercial Service Charges												
CD-ROM Statement/Images	2964	264	8.91%	\$29.83	\$0.00	\$40.00	108743	9957	9.16%	\$23.60	\$0.00	\$75.00
Daily NSF Charge-Past Due	2964	1143	38.56%	\$12.53	\$0.00	\$36.00	108743	28715	26.41%	\$7.83	\$0.00	\$36.00
Deposit Item Returned	2964	1149	38.77%	\$10.86	\$0.00	\$35.00	108743	28839	26.52%	\$9.40	\$0.00	\$36.00
Negative Collected Balance \$	2964	386	13.02%	\$11.09	\$0.00	\$35.00	108743	11696	10.76%	\$19.82	\$0.00	\$42.00
Negative Collected Balance %	2964	763	25.74%	6.33%	5.25%	6.75%	108743	16520	15.19%	7.07%	3.25%	18.00%
NSF Returned Check	2964	1149	38.77%	\$35.31	\$20.00	\$40.00	108743	28848	26.53%	\$33.10	\$5.00	\$45.00
Stop Payment	2964	1149	38.77%	\$32.71	\$10.00	\$36.00	108743	28846	26.53%	\$30.97	\$5.00	\$45.00
Corporate Checking												
Courier Service	2964	3	0.10%	\$0.00	\$0.00	\$0.00	108743	854	0.79%	\$32.99	\$0.00	\$105.00
Deposit Item Local	2964	1125	37.96%	\$0.12	\$0.00	\$0.30	108743	24669	22.69%	\$0.14	\$0.00	\$0.80
Deposit Item Non-Local	2964	1125	37.96%	\$0.12	\$0.00	\$0.30	108743	24482	22.51%	\$0.14	\$0.00	\$2.00
Deposit Item On-U's	2964	1125	37.96%	\$0.12	\$0.00	\$0.30	108743	24669	22.69%	\$0.13	\$0.00	\$0.80
Earnings Credit Rate	2964	995	33.57%	0.19%	0.10%	2.50%	108743	23184	21.32%	0.22%	0.00%	4.00%
FDIC Insurance Charge	2964	1119	37.75%	0.21%	0.00%	1.09%	108743	23217	21.35%	0.04%	0.00%	3.00%
Fee for Credits	2964	1125	37.96%	\$0.69	\$0.00	\$1.50	108743	24800	22.81%	\$0.71	\$0.00	\$3.75
Fee for Debits	2964	1125	37.96%	\$0.19	\$0.00	\$0.30	108743	24774	22.78%	\$0.19	\$0.00	\$0.75
Monthly Charge	2964	1125	37.96%	\$19.40	\$0.00	\$25.00	108743	24554	22.58%	\$17.88	\$0.00	\$45.00
Currency - Commercial												
Cash Purchase-Coin Roll \$	2964	1135	38.29%	\$0.10	\$0.00	\$0.18	108743	27835	25.60%	\$0.16	\$0.00	\$5.50
Cash Purchase-Coin Roll %	2964	12	0.40%	0.00%	0.00%	0.00%	108743	647	0.59%	0.02%	0.00%	1.00%
Cash Purchase-Currency Strap \$	2964	484	16.33%	\$0.28	\$0.00	\$1.00	108743	18067	16.61%	\$0.31	\$0.00	\$5.50
Cash Purchase-Currency Strap %	2964	663	22.37%	0.00%	0.00%	0.00%	108743	10421	9.58%	0.00%	0.00%	0.12%
Coin Deposit \$	2964	154	5.20%	\$0.00	\$0.00	\$0.18	108743	10216	9.39%	\$0.51	\$0.00	\$10.00
Coin Deposit %	2964	992	33.47%	0.00%	0.00%	0.00%	108743	18317	16.84%	0.01%	0.00%	5.00%
Currency Deposit \$	2964	150	5.06%	\$0.00	\$0.00	\$0.15	108743	8658	7.96%	\$0.58	\$0.00	\$7.50
Currency Deposit %	2964	996	33.60%	0.00%	0.00%	0.00%	108743	19880	18.28%	0.01%	0.00%	5.00%
Online Cash Management												
Acct/Book Trans	2964	1115	37.62%	\$0.68	\$0.00	\$6.00	108743	27318	25.12%	\$0.40	\$0.00	\$25.00
ACH Monthly	2964	1108	37.38%	\$16.23	\$0.00	\$50.00	108743	26647	24.50%	\$16.65	\$0.00	\$75.00
ACH Returns	2964	1109	37.42%	\$6.72	\$0.00	\$36.00	108743	26463	24.34%	\$3.09	\$0.00	\$36.00
Balance/Detail Rpt	2964	1116	37.65%	\$3.45	\$0.00	\$30.00	108743	27364	25.16%	\$1.63	\$0.00	\$150.00
Monthly Charge	2964	1065	35.93%	\$10.28	\$0.00	\$75.00	108743	27368	25.17%	\$16.98	\$0.00	\$150.00
Per Account	2964	1113	37.55%	\$3.38	\$0.00	\$20.00	108743	27145	24.96%	\$5.17	\$0.00	\$105.00
Set Up Fee	2964	1113	37.55%	\$0.00	\$0.00	\$0.00	108743	26924	24.76%	\$4.82	\$0.00	\$250.00
Remote Deposit												
Contract Termination	2964	1038	35.02%	\$91.57	\$0.00	\$500.00	108743	22837	21.00%	\$122.37	\$0.00	\$2,700.00
Deposited Item Fee	2964	1091	36.81%	\$0.16	\$0.00	\$1.25	108743	24266	22.31%	\$0.11	\$0.00	\$1.50
Equipment Lease	2964	402	13.56%	\$24.05	\$0.00	\$198.29	108743	14100	12.97%	\$33.04	\$0.00	\$850.00
Equipment Purchase	2964	787	26.55%	\$351.86	\$0.00	\$1,200.00	108743	18385	16.91%	\$459.93	\$0.00	\$3,200.00
Monthly Charge	2964	1091	36.81%	\$88.50	\$0.00	\$25,000.00	108743	24536	22.56%	\$45.54	\$0.00	\$225.00
Set Up Fee	2964	1050	35.43%	\$19.54	\$0.00	\$100.00	108743	23828	21.91%	\$34.64	\$0.00	\$925.00

CS = Customer Status (Rate depends on customer).

N/C = No Charge

N/A = Not Available (Product is not offered by this institution).

R/U = Rates Unavailable (Product may be offered but current information could not be obtained).

W/Q = Won't Quote (Product may be offered. Institution would not cooperate in quoting rates).