

FROM: Town of Ashland City
 TO: Pinnacle Financial Partners
 DATE: 4-5-2021
 Request for quote of current
 interest rate and fees



Please forward us the most current rates and fees your bank has for the following:

Interest Rate

Checking Account Bus	<u>See below</u>
Savings Account Bus	<u>.02 %</u>
MMA Account Bus	<u>.025% - .10% tiered</u>
6-month Certificate of Deposit	<u>.10% APY</u>
1-year Certificate of Deposit	<u>.15% APY</u>
2-year Certificate of Deposit	<u>.25% APY</u>
3-year Certificate of Deposit	<u>.35% APY</u>

Fees charged for banking services, to include:

Fees

monthly analysis charges	<u>Dependent on services</u>
any other relevant recurring fees	<u>See attached</u>
Safe Deposit Box	<u>Varies dependant on size \$15.00 - \$100.00</u>
Cashier Checks	<u>\$8.00</u>
Wire Transfers	<u>See attached</u>
Other charges:	<u>See attached</u>
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Is the bank a member of the Tennessee State Collateral Pool

Yes X No

Please return to Kellie Reed via email at kreed@ashlandcitytn.gov

Rates subject to change
 Based upon relationship, terms within the Request for Proposal

Disclosure of Fees and Service Charges

SERVICE DESCRIPTION	FEE
Account Research	\$30.00 per hour
ACH Return	\$15.00 per item
Cashier's Check (client request)	\$8.00 per check
Debit Card Replacement Fee (after two in a 12-month period) Rush Order Fee	\$5.00 per card \$50.00
Check Copy	\$1.50 per copy
Close Account Due to Negative Balance	\$40.00
Collection Items Domestic Item Collection Foreign Item Collection	\$20.00 per item \$35.00 per item
Courier Pick-Up (business clients only)	\$12.00 per item
Deposited Item Returned Unpaid	\$15.00 per item
Dormant Account Fee	\$5.00 per month after 1 year of no activity
Foreign Currency Purchase or Exchange (\$250 minimum)	\$15.00 per transaction
Foreign Draft Purchase	\$25.00 per draft
Levy or Garnishment Processing	\$100.00
MasterCard Cross Border Fee (Fee is originated by MasterCard)	0.90% of the U.S. Dollar value of any transaction conducted at a non-U.S. merchant or location.
MasterCard Currency Conversion Fee (Fee is originated by MasterCard)	0.20% of the U.S. Dollar value of any transaction where a conversion to a non-U.S. Dollar denomination occurs.
Notary Services	No Charge
NSF/Overdraft Paid Item Fee Returned Item Fee	\$38.00 per item \$38.00 per item
Previous Periodic Statement Copy	\$5.00 per copy
Safe Deposit Box Annual Rent Late Fee on Annual Rent Lost Key/Box Drilling	Varies depending on box size. \$5.00 \$150.00
Special Handling Multiple Signature Requirements Special Handling on Paid Items Returned Deposited Item Special Handling	\$25.00 per month, \$0.50 per item \$17.00 per item
Stop Payment	\$38.00 per item
Wire Transfer Domestic – Incoming Domestic – Outgoing Commercial Outgoing Online (business clients only) International – Incoming International – Outgoing	\$15.00 per wire transfer \$25.00 per wire transfer \$15.00 per wire transfer \$15.00 per wire transfer \$50.00 per wire transfer

Effective March 6, 2020