

## County of La Crosse

Definition of each element

### Description

#### RECOUPMENT MONTHLY IB

Fee to partially recover insurance premiums the Bank pays to the FDIC for deposit insurance. Monthly charge based upon average monthly ledger balance. Assessed on per thousand dollar basis. See Commercial Account Agreement for additional information.

#### RECOUPMENT MONTHLY

Fee to partially recover insurance premiums the Bank pays to the FDIC for deposit insurance. Monthly charge based upon average monthly ledger balance. Assessed on per thousand dollar basis. See Commercial Account Agreement for additional information.

#### ACCT MAINTENANCE

Monthly maintenance charge for DDA with non return of checks (CheXstor) - one account statement included

#### ZERO BALANCE MASTER ACCOUNT MAINT

Monthly account maintenance fee for ZBA Master accounts.

#### ACCT MAINTENANCE CHEXSTOR-PLUS

Monthly maintenance charge for a Analyzed Business Checking Plus DDA with Check Storage

#### ZERO BALANCE MONTHLY BASE

Per account charge for Zero and Target Balance accounts.

#### CEO BASIC BANKING - TRANSFER

CEO Basic Banking Transfer Fee - Fee applied for each funds transfer transaction requested through Basic Banking.

#### DDA STMT W/IMAGE CLASSIC-MTHLY BASE

Monthly fee for DDA statement with images. Classic design = 10 images per page - front of check only.

#### DESKTOP DEPOSIT-DEPOSIT CREDITED

For each deposit submitted through the Desktop Deposit service, either through the CEO portal or mobile, a charge of one will be made to the customer.

#### CASH DEPOSITED IN BRANCH

Cash deposited in the branch verified by teller at the time of deposit.

#### POST VERIFY CASH DEP IN BRANCH

Cash deposited at the branch in tamper evident dual pouch bag post verified after deposit is made.

#### CASH ORDER FEE IN A BRANCH

Per order fee for cash order in a the branch.

#### ROLLED COIN FURNISHED BY BRANCH

Per roll charge for each roll of coin furnished by a branch.

**Description**

**CURRENCY FURNISHED BY BRANCH**

Per dollar fee for currency furnished by the branch.

**ADMIN RETURN ITEM - CHARGEBACK**

Per item fee for Admin Return that cannot be repaired and must be charged back to the depository customer

**ADMIN RETURN ITEM-REPAIRED ACH ITEM**

Per item fee for Admin Return that is repaired and re-originated as an ACH debit

**ADMIN RETURN ITEM-REPAIRED AS CHECK**

Per item fee for Admin Return that cannot be repaired and item must be reprocessed via image exchange or as an image replacement document (IRD)

**CEO RETURN ITEM RETRIEVAL-IMAGE**

Fee for each retrieved image of a returned item within CEO Returned Item Services

**CEO RETURN ITEM SERVICE MTHLY BASE**

Monthly base fee for customers enrolled in the CEO Returned Item Services

**RETURN ITEM - CHARGEBACK**

Per item fee for each deposited item that is returned and charged back to depository customer

**RETURN ITEM SPECIAL INSTRUCTIONS**

Per item fee for returned items special processing instructions which include: Individual Debits vs. Lump Sum, Alternate Charge Account, Alternate Mailing Address, Courier Pickup, and/or Overnight Mail.

**RETURN ITEM SPECIAL INST MTHLY BASE**

Per account fee for Special Instructions monthly base fee. Special Instructions include: Individual Debits for Items, Alternate Charge Account, Alternate Mailing Address, Courier Pickup, and/or Overnight Mail.

**RETURN ITEM REDEPOSITED**

Per item fee for each deposited item that has been returned by the paying back and is redeposited in an attempt to collect funds

**CEO RETURN DECISIONING PER ITEM**

Fee for each returned item that is reviewed and decisioned or approved by customers via the CEO Online Decisioning service

**SMART DECISION-ELEC CHECK ACH**

Per item charge for Smart Decision ACH transit (not-on-us) items originated through the Desktop Deposit, Electronic Deposit, or Virtual Lockbox services.

**SMART DECISION-ELEC CHECK ACH ONUS**

Per item charge for Smart Decision ACH on-us items originated through the Desktop Deposit, Electronic Deposit, Lockbox, or Virtual Lockbox services.

**BRANCH DEPOSIT**

Per deposit fee for deposit in the branch balanced and verified by teller at the time of deposit.

**Description**

#### BRANCH DEPOSIT POST VERIFY

Per deposit fee for the branch deposit made in tamper evident dual pouch bag

#### CASH DEP/\$1 VERIFY IN CASH VAULT T1

Cash deposited in the Stores that is prepared in a dual pouch deposit bag. Cash is post verified in a Cash Vault, not in the presence of the customer. Deposit ranging up to \$1,499.99.

#### CASH DEP/\$1 VERIFY IN CASH VAULT T2

Cash deposited in the Stores that is prepared in a dual pouch deposit bag. Cash is post verified in a Cash Vault, not in the presence of the customer. Deposit ranging from \$1,500 to \$2,999.99.

#### MISCELLANEOUS CREDITS POSTED

Charge for miscellaneous deposits not made through the Cash Vault or branch channels, i.e.: Bank by Mail.

#### RETURN ITEM CONVERTED CHK CHGBK IRD

Per item fee for charging back an electronic returned item (RCK) to a depository account and sending the customer an image replacement document (IRD).

#### RETURN ITEM CONVERTED CHK REDEP 2ND

Per item fee for representing a returned item for the second time as an electronic entry.

#### RETURN ITEM CONVERTED CHK REDEPOSIT

Per item fee for representing a returned item for the first time as an electronic entry.

#### DEPOSITED CHECKS - ON US

Deposited paper checks drawn on the bank in the state or on the regional legal entity where the deposit is made, or on the National Bank

#### DEPOSITED CHECK

Deposited checks drawn on U.S. banks, including the bank.

#### DESKTOP DEPOSIT-DEPOSITED ITEM ONUS

Charge per item deposited via Desktop Deposit for checks drawn on the bank. Applies to items submitted through CEO portal or mobile. For each item, a charge of one will be made to the customer.

#### DESKTOP DEPOSIT-DEPOSITED ITEM

Charge per item deposited via Desktop Deposit for checks drawn on other banks. Applies to items submitted through CEO portal or mobile. For each item, a charge of one will be made to the customer.

#### PAYEE VALIDATION STANDARD-ITEM

Per check charge for each check posted to account with payee validation services.

#### CASHIER'S CHECK

Charge for each Cashier's check purchased.

#### CHK CASHED FOR NONACCT HOLDER

This charge is for non customers cashing checks drawn on the bank. Wholesale customer (account holder) absorbs full fee and no cost is passed on to payee.

#### Description

**IMAGE PAID CHECK PER ITEM**

The charge for creating an image of each physical item requested by the customer - includes indexing by the basic MICR fields as well as posting date. Paid Checks.

**POSITIVE PAY EXCEPTION - CEO IMAGE**

Per item charge for Image Positive Pay images retrieved via CEO

**MICR CHECK REJECTS >1% THROUGH 2%**

Charge for processing more than 1% through 2% of the checks presented for payment that require special handling due to insufficient MICR line integrity.

**MICR CHECK REJECTS THROUGH 1%**

Charge for processing up to and including 1% of the checks presented for payment that require special handling due to insufficient MICR line integrity.

**CEO IMAGE VIEW < 90 DAYS - ITEM**

Charge for each image retrieved from the bank's image database and delivered online < 90 days old.

**CEO IMAGE VIEW > 90 DAYS - ITEM**

Charge for each image viewed on -line from the bank's image archive older than 90 days

**CHECKS PAY TO INDIV BLOCK MO BASE**

Charge for providing fraud control service disallowing cashing of checks to individuals at the branches.

**DESKTOP DEPOSIT IMAGES RETRIEVED**

Charge for each image retrieved in any of the Desktop Deposit reports. Charge is incurred each and every time an image appears on a report and/or link is clicked to view it.

**OTC DEBIT BLOCK MONTHLY BASE**

Charge for providing fraud control service disallowing over the counter withdrawals at the branches.

**POS PAY CHECK VERIFICATION CALL**

The number of teller calls to TMCS to verify issue information on positive pay checks being cashed at the teller line.

**POS PAY CHECKS WITH NO ISSUE RECORD**

Charge for positive pay checks that are presented without matching issue information on file.

**POSITIVE PAY EXCEPTION CHECKS RETND**

Per item charge for Positive Pay exception returned per customer request - includes stale-dated items that have been returned

**POSITIVE PAY EXCEPTIONS - ITEM**

Per item charge for Positive Pay Exceptions

**POSITIVE PAY MONTHLY BASE**

Monthly fee per account for Positive Pay service.

**Description**

**POSITIVE PAY ONLY - ITEM**

Per item charge for the receipt and posting of check issue data received on Positive Pay Only accounts. Includes customer, vendor, NDM, and CEO Fraud Manager originated. PPO does not

include reconciliation services.

**POSITIVE PAY ONLY MONTHLY BASE**

Monthly charge for providing positive pay services on accounts that do not have Account Reconciliation services

**STOP PAYMENT - ONLINE**

Per item charge for PC initiated stop payment.

**IMAGE PAID CHECK MONTHLY BASE**

Fixed monthly maintenance charge per CD/DVD setup on Paid Check Image Media.

**DDA CHECKS PAID**

Per item charge for checks or drafts presented for payment on an account, including checks that are presented electronically.

**IMAGE PAID CHECK PER CD**

Charge for each CD ROM produced per CD - may contain more than one account depending on volume and customer setup. Paid Checks.

**ARP PARTIAL RECONCILIATION - ITEM**

Per item charge for the reconciliation of each check posted to Partial ARP accounts.

**CEO CHECK ISSUES-ITEM**

Per item charge for all records entered manually or imported via CEO Fraud Manager

**ARP AGED ISSUE RECORDS ON FILE-ITEM**

Per item fee for maintaining issue records that remain outstanding after 60 days.

**ARP MONTHLY BASE - PARTIAL**

Monthly charge per account for providing partial reconciliation service

**ARP OPTIONAL REPORTS**

Charge for each ARP report produced that is not contained in the standard service package.

**ARP OUTPUT - TRANSMISSION**

Per transmission charge for delivery of check reconciliation information via direct transmission, NDM or to a vendor.

**ARP PAPER STATEMENT/REPORT DELIVERY**

Delivery and handling charges for each paper ARP statement mailed

**ARP PAPER STMT/REPORT MONTHLY BASE**

Monthly maintenance fee for producing ARP statements and/or reports in paper format.

**ARP PART POSITIVE PAY ISSUE - ITEM**

Per item charge for the receipt and posting of check issue data on Partial Positive Pay accounts. Includes items originated by customer, vendor, NDM, and CEO Fraud Manager.

**Description**

**CEO ARP STMT & RPTS MONTHLY BASE**

Monthly base fee per account for receiving ARP statements and/or optional reports delivered via CEO in PDF format. This includes Positive Pay Only accounts receiving optional reports in PDF format.

**OUTGOING TRANSMISSION - PER ITEM**

Charge for each item included on an ARP outgoing transmission. This is in addition to per file transmission and optional report fees. NOTE: this does not include volume associated with the ARP File Confirmation summary or detail report.

**ELECTRONIC CREDITS POSTED**

Per item charge for electronic and non-paper credits posted.

**ACH CEO RETURN SUBSCRIPTION-ACCOUNT**

Monthly Maintenance Charge per ACH Company ID for ACH Return and Notification of change reporting in the ACH Return subscription.

**ACH MONTHLY BASE**

Monthly base charge for ACH Direct Origination services.

**ACH ONE DAY ITEM**

Per item charge for originated ACH transit one day items. Volumes are received from DDAES211, DDAES212, DDAES213 and DDAES220.

**ACH TWO DAY ITEM**

Per item charge for originated ACH transit two day items. Volumes are received from DDAES210, DDAES214, DDAES215 and DDAES221.

**ACH ORIGINATED - ADDENDA REC**

Per addenda record charge for remittance data in originated ACH addenda records

**ACH RECEIVED ADDENDA**

Per addenda record charge for remittance data in received ACH addenda records

**ACH RECEIVED ITEM**

Per item charged for ACH received item (credit and debit)

**ACH RETURN ADMIN -MANUAL**

Per item charge for ACH administrative return items - mail reporting advice

**ACH RETURN ITEM-MANUAL**

Per item charge for ACH return items - fax and mail reporting advice

**ACH RETURN UNAUTHORIZED -ELECTRONIC**

Per item charge for ACH unauthorized return items - information reporting reporting advice

**ACH RETURN UNAUTHORIZED QUALITY FEE**

Per item charge for processing unauthorized ACH return items to cover the NACHA Unauthorized Entry Fee.

**ACH PAYMENTS ONLINE BATCH RELEASE**

Fee for each batch the customer releases to the bank for processing

**Description**

**ACH TRANSMISSION CHARGE**

Per file charge for ACH transmission input

**ACH FAX SERVICE**

Per page of faxed reports

ACH EXCEPTION PROCESS-DUPLICAT FILE

Per file charge for duplicate ACH files

ACH REVERSAL - ITEM

Per item charge for processing manual and CEO online ACH item reversal requests

ACH PAYMENTS BASE FEE

Monthly base fee assessed for each Company ID set up on ACH Payments

ACH PAYMENTS ONE DAY ITEM

Charge per any one day item originated through ACH Payments. The volume for this element is determined by summing elements DDA34381, DDA34382, DDA34387 & DDA34388

ACH PAYMENTS SAME DAY ITEM

Charge per any same day item originated through ACH Payments. The volume for this element is determined by summing elements DDA34379, DDA34380, DDA34385, and DDA34386

ACH PAYMENTS TWO DAY ITEM

Charge per any two day item originated through ACH Payments. The volume for this element is determined by summing elements DDA34383, DDA34384, DDA34389, & DDA34390

SMART DECISION-BRANCH ACH

Per item charge for Smart Decision ACH transit (not-on-us) items originated through a the branch.

ACH AUTHORIZATION INVESTIGATION

Per investigation request charge for research performed by ACH Operations related to requests for authorization between Originators and their customers.

ACH CEO FRAUD FILTER REVIEW MO BASE

Monthly base charge for CEO ACH Fraud Filter Review Service.

ACH CEO FRAUD FILTER STOP MTHLYBASE

Monthly base charge for CEO ACH Fraud Filter Stop Service.

ACH CEO FRAUD FILTER STOP - ITEM

Per item charge for CEO Fraud Filter Stop Items (cr / dr)

ACH CEO FRAUD FILTER REVIEW - ITEM

Per item charge for CEO Fraud Filter Review Items (cr / dr)

ACH NOC - FAX ADVICE

Per item charge for ACH Notice of Change - fax advice

ACH NOC - MANUAL

Per item charge for manual ACH Notifications of Change - fax and mail reporting advice

**Description**

ACH DELETE/REVERSE - BATCH/FILE

Charge assessed for each ACH batch or file manually deleted or reversed.

ACH CEO SUBSCRIPTION - ACCOUNT

Monthly maintenance charge per report in Treasury Information Reporting. Fee is charged per enrolled ACH Company ID for ACH Origination/Reject report. Customer is charged per enrolled account for both ACH Customer Activity and ACH Receive reports.

ACH CEO SUBSCRIPTION - ITEM

Per item access charge for ACH detail records (transactions) reported on any report in the ACH Subscription.

CEO EDI PMT DETAIL SUBSC MO BASE

Monthly base charge per account for CEO TIR EDI Payment Detail reporting.

WIRE IN - DOMESTIC

Incoming domestic wire sent to a the US account, this includes incoming wires from another account originated wire not designated as a book transfer.

WIRE OUT DOMESTIC - CEO

Outgoing domestic wire (freeform/templated/import) initiated via CEO Wires. Includes wires completed in the Create Wire screen or Create Template screen (for Wire, Drawdown, Federal Tax, or Federal Tax Bulk templates), or wires imported as a payment.

WIRE ACCOUNT ADD- CEO

One-time charge for the addition of each account added to CEO Wire. This volume is capped at 50 per month.

WIRE OUT REPAIR SURCHARGE

Per wire fee for outgoing repair - domestic and international wires.

CEO EVENT MESSAGING SERVICE - EMAIL

Charge for each alert delivered via email by the CEO Alerts/Event Messaging service. Users are charged for the first 80 alerts per month, across all alert types. There is no cap by company or account.

CEO INTRADAY REPORTING MAINTENANCE

Monthly maintenance charge for intraday reporting of USA-data exchange accounts in CEO Treasury Information Reporting.

CEO PREV DAY REPORTING ITEMS LOADED

Charge for previous day subscription items loaded for USA-based accounts. Each individual balance or transaction loaded each day counts as 1 item.

CEO PREV DAY REPORTING MAINTENANCE

Monthly maintenance charge for previous day reporting of USA-data exchange accounts in CEO Treasury Information Reporting.

CEO SEARCH

Charge for CEO search results viewed in increments of 1-100 items. For example, if a search returns 400 items and 250 items are viewed, a volume of 3 will be charged (100 items + 100 items + 50 items viewed).

**Description**

CEO BASIC BANKING - MONTHLY BASE

CEO Basic Banking Monthly Fee - Monthly fee for CEO Basic Banking service. Includes access to service and first linked account. Additional accounts may be linked for an additional fee.

CEO BASIC BANKING ADDL ACCT-MO BASE

CEO Basic Banking Extra Account Fee - Monthly surcharge fee for each account after the first that is linked to Basic Banking.

DESKTOP DEPOSIT MONTHLY BASE

For each depository account set up for the Desktop Deposit service, a volume of one will be made to the customer.

INFOFAX WIRE ITEM

Per item fee for each wire notification that is emailed and/or faxed via InfoFax/email. This can include Incoming or Outgoing wire confirmations.

INFOFAX WIRE MONTHLY BASE

Base fee per account per month for the InfoFax service.

SWEEP STAGECOACH INVEST ELECTRONIC

Electronic delivery of the Stagecoach Sweep monthly statement and/or daily confirmation

SWEEP STAGECOACH INVEST MTHLY BASE

Monthly base charge per Stagecoach Sweep investment account

SWEEP STAGECOACH INVESTMENT US MAIL

Charge per Stagecoach Sweep monthly statement or daily confirmation sent by US Mail

DEPOSITED CHECK ON CANADIAN BANK

Canadian currency or US dollar check drawn on a Canadian bank, deposited at bank.