

DEPOSITORY BID
FOR
TITUS COUNTY, TEXAS

County Commissioners
Titus County, Texas

Gentleman:

The undersigned, a national or state banking corporation, hereinafter called "Bidder", for the privilege of acting as Depository for Titus County, Texas for a term ending July 15, 2021 and for the further privilege of receiving funds to be designated by the County to be placed on demand or interest bearing deposits, agrees to the following terms and conditions:

- I. Bidder will pay to the County on all funds deposited with the Bidder the following rates of interest (must be indexed to the 13-week Treasury Bill discount rate as published in the Wall Street Journal).

Please see Attachment A "Rate Sheet"

A. On each time deposit of less than \$100,000.00

- | | |
|-------------------------------|--|
| 1. 7 days through 29 days: | T-Bill Discount Rate
(+ or -) ____ basis pts. |
| 2. 30 days through 89 days: | T-Bill Discount Rate
(+ or -) ____ basis pts. |
| 3. 90 days through 179 days: | T-Bill Discount Rate
(+ or -) ____ basis pts. |
| 4. 180 days through one year: | T-Bill Discount Rate
(+ or -) ____ basis pts. |
| 5. Over on year: | T-Bill Discount Rate
(+ or -) ____ basis pts. |

B. On each time deposit of more than \$100,000.00

Please see Attachment A "Rate Sheet"

- | | |
|------------------------------|--|
| 1. 7 days through 29 days: | T-Bill Discount Rate
(+ or -) ____ basis pts. |
| 2. 30 days through 89 days: | T-Bill Discount Rate
(+ or -) ____ basis pts. |
| 3. 90 days through 179 days: | T-Bill Discount Rate
(+ or -) ____ basis pts. |

- 4. 180 days through one year: T-Bill Discount Rate
(+ or -) ____ basis pts.
- 5. Over on year: T-Bill Discount Rate
(+ or -) ____ basis pts.

C. Interest rate paid on daily balance in:

Please see Attachment A "Rate Sheet"

MONEY MARKET DEPOSIT Accounts: T-Bill Discount Rate
(+ or -) ____ basis pts.

SUPER NOW Accounts: T-Bill Discount Rate
(+ or -) ____ basis pts.

NOW Accounts: T-Bill Discount Rate
(+ or -) ____ basis pts.

Operating Accounts: T-Bill Discount Rate
(+ or -) ____ basis pts.

- II. Charge on overdrafts No Charge
- III. Length of time permitted on Fund overdraft 3 Business Days
- IV. Interest charge on short term loans of less than one year T-Bill Discount Rate
(+ or -) 250 basis pts.
- V. Charge for Cashier's Checks No Charge
- VI. Will you be willing to pay the cost for checks for the various checking accounts?
At Bank Cost
- VII. Will you provide safety deposit box of sufficient size for county requirements?
Yes

VIII. Bidder shall provide the County's deposit records and accounts for the period covered by this bid. Included in and required as a part of this duty are the following:

A. Preparation of monthly statements showing debits, credits, and balance of each separate fund.

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B. Making its records available for audit by the County or its appointed representative.

C. Preparation of such other reports, accounts, and records which may, from time to time, be required by the County in order that it may properly fulfill its fiscal duties.

IX. Bidder agrees to waive any and all service charges as long as total County deposits exceed 1 million dollars.

Dated this the 28 day of April, 2017

BIDDER: Guaranty Bank & Trust, N.A.

By: Martin Bell

Title: Executive Vice President

Attachment A

Rate Sheet

Term	Initial Rate	Index		Spread	Floor	Ceiling	Maximum Aggregate Investment
Interest Bearing Demand Accounts:	0.75%	13	wk T-Bill +	-0.25%	0.75%	1.65%	Included Below
Money Market Accounts:	0.80%	13	wk T-Bill +	-0.20%	0.80%	1.70%	Included Below
CD 7 - 29 Days	0.48%	13	wk T-Bill +	-0.30%	0.40%	1.30%	Included Below
CD 30 - 59 Days	0.53%	13	wk T-Bill +	-0.25%	0.50%	1.40%	Included Below
CD 60 - 89 Days	0.68%	13	wk T-Bill +	-0.10%	0.45%	1.35%	Included Below
CD 90 - 179 Days	0.78%	13	wk T-Bill +	0.00%	0.60%	1.65%	Included Below
CD 180 - 364 Days	0.88%	13	wk T-Bill +	0.10%	0.70%	1.75%	Included Below
CD 365 Days or more	0.98%	13	wk T-Bill +	0.20%	0.80%	1.85%	Included Below
							*
							\$30,000,000
The 13 week Treasury Bill rate is		0.78%	as of April 21, 2017.				

* Additional investments may be made with prior approval, but contract rates may not apply.

Bidder will pay to the Depository on all funds deposited with the Bidder the above rates of interest (must be indexed to the 13-week Treasury Bill discount rate as published in the Wall Street Journal). These rates apply to accounts owned by the Depository. Custodial accounts with designated beneficiaries will not be eligible for the contracted rate(s).

Service	Unit Basis	Total Cost
Monthly Account Maintenance Fees		Free
Master Account Maintenance Fee	Per account	Free
ZBA Accounts Maintenance Fee	Per account	Free
Money Market Account Maintenance Fee	Per account	Free
Interest Bearing Accounts Maintenance Fee	Per account	Free
Non-interest Bearing Account Maint. Fee	Per account	Free
FDIC Assessment	Per account	Free
Negative Collected Balance Fee	Per account	Free
On-Line Reporting		
Set up fee	One Time	Free
One Time Software Fee Required	One Time	Free
Monthly Maintenance (Base) Fee*	Monthly	Free
Cost per account	Per account/overall	Free
Cost per additional accounts	Per account/overall	Free
Balance Reporting Module	Per account/overall	Free
Additional Accounts	Per account/overall	Free
Daily Balance Reporting	Per account/overall	Free
Transactions	Per item	Free
Detail Daily Reporting	Per account/overall	Free
Previous day Reporting		Free
Intra-day Reporting	Per item	Free
ACH Module	Per account/overall	Free
EDI Reporting Module	Per account/overall	Free
Reconciliation Module	Per account/overall	Free
Stop Pay Module	Per account/overall	Free
Sweep Module	Per account/overall	Free
Wire Transfer Module	Per account/overall	Free
Addenda	Per item	Free
Internal Transfer Module	Per account/overall	Free
Detail item fee (all modules)	Per item	Free
Addenda Received	Per item	Free
Deposits - Include and list branch fees if different		
Deposit	Per item	Free
Electronic Credits Posted **		Free
On-us Deposits	Per item	Free
Local City Clearing	Per item	Free
Local RCPC	Per item	Free
11th District City	Per item	Free
11th District RCPC	Per item	Free
In District Country	Per item	Free
Cash Deposits - Coin Rolls	Per item	Free
Currency Straps	Per item	Free
National FRB	Per item	Free
Commercial Check Cashing	Per item	Free

Debits Posted	Per item	Free
Deposit Corrections	Per item	Free
Encoding Charge	Per item	Free
Night Deposit charge	Per item	Free
Rejected items	Per item	Free
Return Items	Per item	Free
Advice	Per item	Free
NSF Paid	Per item	Free
Immediate Verification	Per item	Free
Checks Paid		
Checks and Other Debits	Per item	Free
Special Signature Requirement	Per account	Free
Special Signature Items	Per item	Free
ACH Processing		
Set Up Fees	One time	Free
Monthly Maintenance (Base) Fee*	Per Month	Free
Origination of file	Per file	Free
Entries	Per item	Free
Debits two day	Per item	Free
Credits two day	Per item	Free
ACH Return Items	Per item	Free
ACH Items - On-us	Per item	Free
Out of District	Per item	Free
Deletions or Reversal Charges	Per item	Free
Transmission - on disk or tape	Per file	Free
- via transmission	Per file	Free
Notification	Per item/file	Free
Returned Items	Per item	Free
Reclear	Per item	Free
Buybacks	Per item	Free
Telephone notification	Per item	Free
Alternative Address	Per item	Free
Positive Pay		
Monthly Maintenance (Base) Fee*	Per month	Free
Per item charge	Per item	Free
Notification Charges	Per item	Free
Reporting	Per month	Free
Image	Per item	Free
CD Image - Item	Per item	Free
Transmission	Per item	Free
Reconciliation		
Monthly Maintenance (Base) Fee*	Per Month	Free

Monthly Sort & List Maintenance	Per month	Free
Serial Sort and List	Per item	Free
Partial Recon Monthly Maintenance		Free
Partial Recon without positive pay	Per item	Free
Partial Recon with positive pay	Per item	Free
Full Recon Monthly Maintenance		Free
Full Recon without positive pay	Per item	Free
Full Recon with positive pay	Per item	Free
Deposit Reconciliation - Partial	Per item	Free
Transmissions	Per	Free
Credits received	Per item	Free
Debits received	Per item	Free
Addenda	Per item	Free
Safekeeping		
Monthly Maintenance (Base) Fee*		Free
Asset Maintenance	Per item	Free
FRB	Per item	Free
Safekeeping Fees		Free
FRB	Per item	Free
Income Collection to DDA		Free
Coupons	Per item	Free
Maturities	Per item	Free
Stop Pays		
Monthly Maintenance (Base) Fee*	Per item	Free
Automated	Per item	Free
Manual	Per item	Free
Confirmations	Per item	Free
Renewals	Per item	Free
Per Stop Payment		Free
Wire Transfers	ONE FREE PER MONTH	
Monthly Maintenance*	Per month	Free
Incoming - Domestic	Per item	\$5
- International	Per item	\$10
Outgoing - Domestic	Per item	\$20
- International	Per item	\$75
Inter-Account Transfers		
Transfer with PC	Per item	Free
Transfer with telephone	Per item	Free
Overdraft Charges	Charge or cap	*Free
Optical Imaging		
Software and Setup	One time	Free

Monthly Maintenance (Base) Fee*	Per month	Free
Per item Fee	Per item	Free
CD Charges	First CD	Free
Additional CD	Additional CDs	Free
Vault Services		
Vault Deposit	Per item	Free
Coin	Per item	Free
Mixed	Per item	Free
Locked bag	Per item	Free
Strapped	Per item	Free
Change order	Per item	Free
Drop bag processing	Per item	Free
Lockbox		
Monthly Maintenance	Per account	Free
Processing	Per item	Free
Transmission	Per item	Free
Special Handling	Per item	Free
Collateral Restriction Fees		
	<i>(note basis)</i>	Free
Excess Collateral Fees		
	<i>(note basis)</i>	Free
Security Pledging and Releasing		
	<i>(note basis)</i>	Free
Bank Supplies		
Check Orders	Per item	Free
Deposit Ticket Books/Accessories	Per item	Free
Electronic Statement	Per item	Free
Extra Statement	Per item	** \$5
Cashier Checks	Per item	Free
* As long as total collected balance of all District accounts is greater than		\$1,000,000
** Free through online banking.		