



Steamboat Springs School District RE-2

REQUEST FOR PROPOSALS

FOR

COMPREHENSIVE BANKING SERVICES

**Steamboat Springs School District Office RE-2
325 7th Street
Steamboat Springs, Co 80487**

Proposals due: February 23, 2026

TABLE OF CONTENTS

SECTION 1: Introduction.....	3
Summary.....	3
Questions.....	3
Schedule and timeline.....	3
SECTION 2: District Background.....	4
SECTION 3: Required Banking Services.....	4
Deposit services.....	4
Disbursement services.....	4
Electronic funds transfer.....	5
Bank balances.....	5
Additional services.....	5
SECTION 4: Proposal Guidelines and Format.....	5
SECTION 5: Evaluation and Selection Criteria.....	12
Proposal Selection Process.....	12
Proposal Evaluation.....	12
SECTION 6: General Policies.....	13
EXHIBIT 1: Banking activity by Fund for 11/01/24 - 10/31/25.....	15

SECTION 1: Introduction

The Steamboat Springs School District RE-2 (District) is seeking proposals from qualified financial institutions to provide comprehensive banking services. It is the intent of the District to select only one institution to provide services for all funds not restricted by law or bond covenants. However, the District reserves the right to award to more than one bank if it is in the best interest of the District.

Prospective respondents (Respondents) are advised to read this information carefully prior to submitting a proposal.

SUMMARY

The Steamboat Springs School District is issuing this Request for Proposal (RFP) in an effort to ensure the District is benefiting from the most current and cost efficient banking services available in the market today. The District recognizes that banking has evolved since the last RFP was issued in 2017, and wishes to identify potential areas for improvement in our cash management process via this RFP.

One digital PDF copy must be submitted to the Director of Finance and Operations **by February 23, 2026 at 9:00am**. Proposals shall be addressed to Stephanie Juneau at sjuneau@ssk12.org. Respondents shall be responsible for ensuring that proposals submitted are received by the Director of Finance and Operations prior to the deadline. Proposals must be received by the deadline to be considered. The District is not responsible for any technical issues, including file accessibility, that prevent timely submission. If the Respondent does not receive a confirmation from the Director of Finance and Operation that the proposal has been received, Respondent should assume the transmission failed and either resubmit or arrange for another method of delivery. Respondents are also encouraged to contact the District to confirm receipt of their proposal prior to the deadline.

QUESTIONS

Questions regarding this RFP are to be directed by email to Stephanie Juneau at sjuneau@ssk12.org, with Subject Line: Comprehensive Banking Services Questions. Such contact shall be for clarification purposes only. Questions shall be submitted no later than 4:00 p.m. MST, December 10, 2025. Written responses will be available no later than 4:00 p.m. MST, December 19, 2025. Answers to submitted questions will be available on the Steamboat Springs School District website under “News and Announcements”. Material changes, if any, to the scope of services or proposal procedures will only be transmitted by written addendum and posted to the District website.

SCHEDULE AND TIMELINE

Friday, November 14, 2025	Release of RFP document
Wednesday, December 10, 2025	Question deadline
Friday, December 19, 2025	Written response to questions posted
Monday, February 23, 2026	Proposal Due Date
Week of March 16, 2026	Interviews (if District deems necessary)
Monday, April 6, 2026	Recommendation to Board of Education
Tuesday, April 7, 2026	Notice of Award
Wednesday April 8, 2026-Thursday, July 2, 2026	Implementation
Monday, July 6, 2026	Go-Live

SECTION 2: District Background

The Steamboat Springs School District is one of the highest achieving school districts in the State of Colorado. The District provides a full range of preK-12 educational school programs and services to about 2,400 students in the community. In addition to our four neighborhood schools and two high schools, the District is home to the North Routt Community Charter School. The District has an operating budget of approximately \$50,000,000 and employs about 400 full and part-time staff.

The District currently utilizes nine (9) checking accounts and seven (7) money market accounts. Automated clearing house (ACH) deposits are received regularly into the general operating account, charter school operating account, student activity account, nutritional services account, and health checking account. Deposits of cash and checks are made at the local banking branch weekly into the general operating account, charter school operating account, student activity account and nutritional services account. Occasionally, the District deposits checks using Remote Deposit Capture. Payroll is processed monthly, paid primarily through Direct Deposit to individual employee's bank accounts. The District disburses Accounts Payable weekly using paper checks. The District uses online banking services daily for viewing account activity, performing bank reconciliations, and transferring excess cash balances to the various money market accounts. District interactions with the bank are centralized, with the Director of Finance and the Superintendent being the only signers, and two additional finance staff having view only online access.

SECTION 3: Required Banking Services

The District requires the responding financial institution to have both a local branch and a comprehensive online platform to meet the District's cash management and customer service needs.

DEPOSIT SERVICES

The volume of checks deposited vary throughout the year, dependent primarily on student activity. Student activity is highest in the fall, during which time no more than 200 checks are likely to be deposited in a month. Deposits are delivered to the bank weekly by a District employee whenever cash is on hand. When no cash has been received in a given week, the weekly deposit is made via Remote Deposit Capture.

Required services include:

- Process deposits at a local branch
- Night drop
- Remote Deposit Capture
- Accept ACH deposits
- Image deposited items
- Provide online access for deposit reconciliation, including images of deposited items

DISBURSEMENT SERVICES

The District currently disburses fewer than 300 paper checks per month. The District does not currently use ACH for vendor payments, but is interested in this as a disbursement option.

Required services include:

- Payee positive pay service with online transmission of check details
- Positive pay exception item review and correction online
- Online stop payment services
- Controlled disbursement
- Electronic archival of cleared checks (images of front and back)
- Online access to cashed check images

ELECTRONIC FUNDS TRANSFER

The District receives approximately 200 ACH Credits, processes fewer than 40 online transfers per month, and makes Direct Deposit payments to approximately 550 employee bank accounts each month. The District is interested in utilizing ACH Debits for vendor payments in place of paper checks.

Required services include:

- Accepting ACH transactions
- ACH debit blocking services
- A secure electronic method for sending ACH and Direct Deposit transactions
- A secure electronic method to initiate intra-bank transfers
- A secure electronic method for authorization of wiring funds

BANK BALANCES

The District expects to maintain an average collected balance of \$15 million across all accounts, and is interested in investing funds in a sweep or interest-bearing account.

Required services include:

- Provide an overnight investment service (sweep) and/or interest-bearing account for excess cash balances in the demand deposit accounts.

ADDITIONAL SERVICES

Please include any additional services you desire to offer, along with the cost involved. All such proposals may be accepted individually or collectively or rejected at the District's discretion. Each additional service will be evaluated based on its net benefit to the District.

SECTION 4: Proposal Guidelines and Format

The following guidelines are provided for standardizing the preparation and submission of proposals. The intent is to assist respondents in the preparation of their submissions and to assist the District by simplifying the review process providing standards for comparison of submissions.

Statements submitted in response to this RFP shall include a complete response to the requirements in this section in the order presented. Statements should be a straightforward delineation of the respondent's capability to satisfy the intent and requirements of this RFP, and should not contain redundancies and conflicting statements.

Proposals shall be formatted with easy-to-read font size and style, pages shall be numbered, and individual sections shall be divided for easy identification.

Proposals shall contain the following information in the order listed:

A. Introductory Letter

The introductory letter should be addressed to:

Stephanie Juneau, Director of Finance and Operations
Steamboat Springs School District RE-2
325 7th Street
Steamboat Springs, Co 80487

The letter should provide a general overview and brief history of your organization, including parent and/or subsidiary companies and the number of employees. Please provide the address of the bank location(s) that will service the account, and describe the experience of the financial institution in providing similar services of other comparable institutions. Include the firm’s current capital structure, adequacy, and coverage. If applicable, provide the firm’s risk-based capital classification, and Community Reinvestment Act (CRA) rating. The letter shall include a statement acknowledging the conditions stated in the RFP, referencing any exceptions contained in the response, and be signed by an authorized officer of the financial institution.

B. Table of Contents

Include a comprehensive table of contents denoting Sections of the proposal as indicated below.

C. Safety and Soundness

1. Identify key measures of the institution’s financial strength (e.g. capital ratios, market capitalization, total assets, etc.). If applicable, please provide the latest copy of a SAS70 (Type I or Type II) report or a comparable report (SSAE 16).
2. Provide ratings for either you or your holding company from two of the following agencies: Standard & Poor’s, Moody’s or Fitch.
3. Include a copy of PDPA designation and Certificate of Eligible Public Depository
4. Explain how funds over \$250,000 will be collateralized

D. Personnel

1. Provide the name, title, address, phone number, and email address of the primary contact person(s) assigned to this account.
2. Describe your firm’s policy on changing the primary contact person on an account.

3. Name the individuals who will work with the District on a day-to-day basis. Please include:
 - a. Experience working with other comparable institutions
 - b. Proposed role with regard to the District's account
 - c. Number of years of experience in this field
 - d. Number of years with your firm
 - e. Describe the level of local decision-making authority these individuals have to handle any potential emergency needs of the District as they arise

4. Will a specific customer service representative or a customer service department be assigned to handle day-to-day transactions for the District?
 - a. Describe the responsibilities of the customer service personnel, including the chain of command for problem resolutions.
 - b. Is local customer service support available at the bank's local branch(es)?
 - c. What are the hours of operation of each customer service unit involved in supporting the proposed services?
 - d. If an error is discovered by the District, how would you propose to resolve it (i.e. who should the District contact first, etc.)?

5. IT Resources: Will the bank provide dedicated IT liaison(s) to work on set-up, file transfer, testing and troubleshooting/issue resolution? During what hours is technical support available?

E. General Banking Services

1. Deposit Processing
 - a. Does the financial institution accept loose coin for deposit at the local branch?
 - b. What is the ledger cutoff time for deposits?
 - c. How are deposits credited? Are all items immediately verified? If the financial institution corrects a deposit, how will the District be informed of this change?

2. Deposit Supplies
 - a. Does the District order deposit tickets and other supplies through the financial institution, or directly for a vendor? How are the charges handled?
 - b. Do you accept deposit tickets from a third-party printer? List any limitations and attach a specification sheet.
 - c. What are the requirements for deposit bags? Are there any restrictions on deposit bags provided by the District?
 - d. Is the financial institution willing to offer supplies at a discount or no cost during implementation/conversion?

3. Remote Deposit Capture
 - a. Describe the financial institution's Remote Deposit Capture (RDC) service
 - b. How will the District be notified of deposit corrections and/or adjustments?
 - c. Does your service offer the ability to adjust data using recognition technology that was not captured correctly by the scanner? If yes, please describe. If not, does the service allow the addition, deletion, and rescanning of checks during both the correction and balancing functions?
 - d. What equipment does the financial institution recommend for RDC and what is the price for this equipment?
 - e. Can checks be automatically endorsed with the financial institutions RDC service? Is the

- automatic endorsement an electronic image or printed on the check?
- f. Are checks cleared as ACH's or image replacement documents? How does the software determine the clearing mechanism?
 - g. Is there a difference in legal standing for items clearing by ACH or image replacement documents? If so, please describe.
 - h. Is the financial institution willing to offer equipment at a discount or no cost during implementation/conversion?
4. Return Item Processing
- a. Can returned items be automatically re-deposited? If so, how many times?
 - b. Does the financial institution offer any options that may increase the collection of NSF checks?
 - c. Can the financial institution provide online access to electronic images (back and front) of returned items? How soon after an item is returned can these images be accessed?
 - d. How soon after an item is returned is the District notified of a non-sufficient funds (NSF) check? How is the District notified?
5. Deposits
- a. How does the financial institution determine and calculate availability of deposited items?
 - b. List your cutoff times for giving same-day value on checks deposited via RDC, in branch, and via ACH.
 - c. Is there a minimum balance requirement for accounts? Please describe.
6. Disbursement Services
- a. Is there a per check cost to clear a paper check?
 - b. What options are available for timely check imaging of paid checks?
 - c. What fraud protection products are offered for disbursement services?
7. Positive Pay
- a. How would the District transmit check issuance information to the financial institution?
 - b. What is the deadline for the transmission of check issuance files to the financial institution?
 - c. Does the financial institution offer the ability to manually enter one-time check disbursements issued during the day? Please describe.
 - d. Describe the controls in place to protect against lost files and duplications or transmissions. If duplicates are sent, is there a penalty or potential issue?
 - e. How will the District be notified of exception items? What time will the District receive the information on exception items? What time does the District have to notify if an exception should be accepted or rejected? Does the financial institution offer a "do not pay" default for exception items?
 - f. Will stale dated checks be reported as exception items?
 - g. Is Positive Pay required for all demand deposit accounts, even on accounts with no check writing functionality? Can accounts be designated as "post no checks" to prevent potential fraud? Is there a cost to make this account designation?
 - h. Is Teller Positive Pay available? How frequently is check issuance information updated and available to tellers?
 - i. What other fraud protection services does your financial institution recommend?

8. Stop Payments
 - a. Can stop payment orders be placed online?
 - b. How long does it take for a stop payment request to be effective?
 - c. Will the system verify if a check has been paid before processing the stop payment request?
 - d. What term options are available for stop payments?
 - e. Can stop payments be automatically renewed? If so, for how long? What is the associated fee for each renewal?

9. ACH Processing
 - a. What ACH file transmission options are available?
 - b. What are the transmission deadlines for ACH files? When does the financial institution need the file from the District and when are the funds debited from the District's accounts?
 - c. How are returned and rejected ACH transactions handled? What information does the financial institution provide to assist in identifying returned and rejected ACH transmissions? When is this information available?
 - d. Describe the financial institution's procedures for handling debits to the District's accounts that were not authorized by the District. Does the financial institution notify the District of the receipt of an unauthorized ACH debit?
 - e. If the financial institution provides ACH debit blocking, what level of filtering can be applied?
 - f. Does the financial institution offer ACH Positive Pay (ability to make pay/no pay decisions on unidentified ACH transactions)?
 - g. Does the financial institution offer Universal Payment Identification Codes (ability to mask visible account numbers to reduce the risk of unauthorized direct debits)?

10. Wire Processing
 - a. Describe the process of initiating and authorizing wire transfers.
 - b. Does the financial institution offer dual control release options (secondary approval levels) for electronically initiated transfers? If so, describe.
 - c. Describe the financial institution's procedure for providing payment confirmation information (e.g., reference numbers) upon acceptance and execution of the wire transfer request, including the availability and method of delivery of internal confirmation/sequence number and clearing system reference number.
 - d. Describe the financial institution's policy for handling a failed wire transfer. How and when would the District be notified?

11. Intra-financial Institution Account Transfers
 - a. Describe the process of initiating intra-bank account transfers.
 - b. Is there a limit on the number of intra-bank account transfers?
 - c. Is there a cut-off time for same-day intra-bank account transfers?

12. Reporting
 - a. Describe the different reporting solutions and methods by which the institution makes deposit and balance information available.
 - b. What levels of authorization (e.g., accounts viewed, transaction capabilities, etc.) can be permitted or turned off for individual users in the online platform?
 - c. Can electronic reports be customized? Is there an additional charge?
 - d. List all transaction types that can be initiated using the online system.

13. File Transfer

- a. How and for what purpose are file transfers initiated?
- b. Do the means to connect to the financial institution's systems vary by transaction type?
- c. Does your system provide for electronic confirmation of receipt for file transmissions?
- d. How is connectivity initiated? What protocols are used to facilitate the interface?
- e. Describe the process the financial institution uses to verify all records have been received and processed.
- f. Describe controls in place to protect against lost files and duplicate transmissions? How will the District be notified of a duplicate file?

14. Investment Options

- a. Are services for investment options in-house or provided by a third-party vendor?
- b. Describe investment options available, along with current earnings rates and what the rate is pegged to.
- c. Does the financial institution allow for the carry-forward of any used earnings credits? If so, what is the related settlement interval: monthly, quarterly, or annually?
- d. Provide the last twelve months' applicable earnings rates.

15. Additional Questions

- a. Describe the financial institutions overdraft protection availability, procedure, notification and cost.
- b. Describe the financial institutions procedures for cashing checks written to Petty Cash.
- c. Describe the financial institutions security procedures for its information reporting system, both for access and information protection.
- d. Is system administration performed by the financial institution or the customer? What functions does the security administrator perform?
- e. Is an audit trail report available, showing all activity, by whom and when, for each system?
- f. Describe the types of insurance and bonding carried.
- g. Describe any additional security measures available to the District to minimize the risk of unauthorized transactions.

F. Implementation/Conversion

1. Provide a conversion plan for transitioning each of the proposed services to your financial institution.
2. Who will be responsible for coordinating the transition for each of the proposed services? If a conversion team is used, how will the District's account be transitioned to the ongoing client service team?
3. Indicate the financial institution's plans for initial and ongoing educating and training District employees in the use of your systems.
4. Will the District be allotted a fixed number of hours of training?

G. Additional Services and Ideas

1. Describe any additional services or ideas that could enhance the District's comprehensive banking services

H. Competitive Position and Future Commitment

1. What differentiates your depository service offering from other financial institutions?
2. How do you plan to keep your product offerings current and competitive?
3. What approach are you taking in the development of new services?
4. Identify areas of technology in which the financial institutions is proficient. Identify areas of weakness.
5. What new services or features do you plan to offer, and within what time frame?
6. Provide details on any mergers or acquisitions to which you are currently considering and the expected impact on services required in this RFP.
7. Identify any known or anticipated structural changes for the banking industry in general for the next five years.

I. References

1. Provide at least three comparable references (municipality or school district is possible) including client name, contact person, address, phone number, services provided, and the length of time your financial institution has worked for the entity.
2. How many comparable clients has the proposed relationship manager gained and lost in the last five years?

J. Sample Contract

1. Provide a sample of the proposed contract for your financial institution's services. Please also provide sample of all other documents which will need to be signed/entered into related to the provision of the services requested in this RFP, including any documents referenced or incorporated into the contracts/agreements.

K. Pricing

1. For how long is the financial institution willing to guarantee the proposed fees?
2. Can fees be debited directly from the District's accounts rather than billed to the District?
3. Are you willing to offer any transition or retentive incentives?
4. How and when will the District be notified of price changes?
5. Are there any additional price breaks or incentives?

L. Disaster Recovery

1. Describe the procedures established for disaster recovery in the event of a systems failure or other disaster.
2. How often do you test disaster recovery procedures? When was the plan last updated and tested? What were the test results?
3. Have disaster recovery procedures ever been employed for a real disaster? If so, explain.

SECTION 5: Evaluation and Selection Criteria

PROPOSAL SELECTION PROCESS

In order to be considered, a proposal consistent with the terms of this RFP must be submitted. The District will compile a Review Committee for evaluation of the proposals. The Review Committee shall review the responses to this RFP for completeness and evaluate them against the stated criteria.

PROPOSAL EVALUATION

Proposals will be evaluated using the four categories listed below. The following represent the principal selection criteria, which will be considered during the evaluation process:

Operational Requirements (25%)

- Technical ability and customized services of the financial institution
- Scope of services offered, including degree of automation and fraud protection
- Understanding the needs and operating requirements of the District

Experience and Customer Service (25%)

- Relevant experience managing similar account relationships
- Local decision-making authority to handle emergency needs
- Quality and responsiveness of personnel

Financial Strength and Soundness (25%)

- Adequacy of financial controls and protection against loss
- Financial strength and demonstrated disaster recovery procedures
- Plans for future technological improvements

Fees and Investment Options (25%)

- Reasonable fee structure for products proposed
- Attractive compensation offered on maintained balances
- Additional quantitative measures identified

SECTION 6: General Policies

LATE PROPOSALS

Proposals arriving after the specified date and time will not be considered. Each Respondent assumes responsibility for timely submission of its proposal.

WITHDRAWAL OR MODIFICATIONS OF PROPOSALS

Any proposal may be withdrawn or modified by a written request signed by the respondents and received by the District prior to the final time and date for the receipt of proposals. After the deadline, proposals are considered final, and respondents will be expected to fulfill the terms outlined in their submission.

PROPOSAL ACCEPTANCE AND REJECTION

The District reserves the right to accept any proposal, to reject any and all proposals, and to call for new proposals, or dispense with the proposal process.

PROPOSAL EVALUATION AND AWARD

Evaluation will be made on the basis of the weighted scoring as noted in Evaluation and Selection Criteria section. Proposals shall be evaluated by the Review Committee. Nothing herein shall obligate the District to award a contract to any Respondent.

DISCLOSURE OF SUBMITTED MATERIALS

After selection and execution of the contract(s), (or prior thereto if required by law) all information and materials provided in each submittal received is subject to disclosure through a public records request pursuant to the Colorado Open Records Act, or otherwise as may be required by law. The District will comply with applicable legal requirements regarding the release of confidential or proprietary information and will evaluate any requests for confidentiality in accordance with those laws.

WAIVER OF IRREGULARITIES

The District retains the right, in its sole discretion, to waive any irregularities in proposals that do not comply with the requirements of this RFP, and the District reserves the right to award a contract to a financial institution submitting any such non-compliant proposal, all in the District's sole discretion.

QUALIFICATION/INSPECTION

Proposals shall only be considered from financial institutions normally engaged in providing the types of products and services specified herein. The District reserves the right to reject proposals where evidence or evaluation is determined to indicate inability to perform. The District reserves the right to interview any or all responding financial institutions and/or to award a contract without conducting interviews.

PERFORMANCE

It is the intention of the District to acquire services as specified herein from a financial institution that will provide prompt and convenient service.

AGENCY DISCRETION, NON-LIABILITY WAIVERS, AND HOLD HARMLESS

The information in this RFP is intended to provide general information regarding the District's comprehensive banking needs. This information is not intended or warranted to be a complete statement of all of the information the Respondents might be required to ultimately provide.

This RFP does not commit the District to pay any costs incurred in the preparation of a response. The District reserves the right to accept or reject any proposal in part or in its entirety. The District reserves the right to choose any number of qualified proposals. In addition, the District reserves the right to issue written notice to all participants of any changes in the proposal submission schedule or other schedules, should the District determine, at its sole discretion, that such changes are necessary.

EXHIBIT 1:

Banking activity by Fund for 11/01/24 - 10/31/25

General Operating Checking Account								Investment Account
Month	Monthly Average Balance	Cash Deposited	Items Deposited	Deposits	Checks presented	Electronic Debits	Electronic Credits	Monthly Average Balance
24-Nov	\$385,000	\$600	5	4	147	2	47	\$10,352,000
24-Dec	\$864,000	\$170	8	3	166	2	40	\$9,095,000
25-Jan	\$819,000	\$390	22	4	129	2	40	\$8,437,500
25-Feb	\$478,000	\$200	13	4	151	2	57	\$7,939,800
25-Mar	\$558,000	\$1,310	29	5	151	2	45	\$11,121,000
25-Apr	\$830,000	\$0	8	3	154	2	46	\$10,475,000
25-May	\$486,000	\$40	11	4	147	2	71	\$12,500,000
25-Jun	\$321,000	\$1,190	19	6	161	2	34	\$12,600,000
25-Jul	\$748,000	\$25	9	1	189	2	13	\$12,600,000
25-Aug	\$633,000	\$1,000	7	4	126	2	11	\$12,660,000
25-Sep	\$736,000	\$140	4	4	180	2	37	\$11,700,000
25-Oct	\$723,000	\$160	7	4	189	2	47	\$10,853,000

Charter School Checking Account								Investment Account
Month	Monthly Average Balance	Cash Deposited	Items Deposited	Deposits	Checks presented	Electronic Debits	Electronic Credits	Monthly Average Balance
24-Nov	\$150,000	\$1,095	6	3	15	16	20	\$920,000
24-Dec	\$98,000	\$147	15	4	23	13	16	\$950,000
25-Jan	\$97,000	\$80	3	1	14	16	21	\$948,000
25-Feb	\$45,000	\$408	6	1	15	19	21	\$986,000
25-Mar	\$40,000	\$1,063	9	2	19	19	23	\$985,000
25-Apr	\$50,000	\$1,600	3	2	17	13	20	\$1,083,000
25-May	\$62,000	\$4	6	1	13	19	22	\$1,058,000
25-Jun	\$74,000	\$450	4	1	19	19	21	\$1,021,000
25-Jul	\$75,000	\$0	2	1	13	10	14	\$1,016,000
25-Aug	\$68,000	\$0	2	2	9	16	18	\$1,040,000
25-Sep	\$125,000	\$880	30	4	20	24	35	\$1,092,000
25-Oct	\$110,000	\$3,896	39	11	17	18	28	\$1,114,000

Student Activity Checking Account								Investment Account
Month	Monthly Average Balance	Cash Deposited	Items Deposited	Deposits	Checks presented	Electronic Debits	Electronic Credits	Monthly Average Balance
24-Nov	\$12,000	\$2,180	18	5	0	3	76	\$402,000
24-Dec	\$36,000	\$5,300	42	6	0	4	77	\$356,000
25-Jan	\$72,000	\$2,350	46	7	0	1	82	\$325,000
25-Feb	\$78,000	\$6,020	50	4	0	2	81	\$336,000
25-Mar	\$14,000	\$2,955	32	6	0	2	83	\$393,000
25-Apr	\$40,000	\$2,880	39	4	0	3	73	\$362,000
25-May	\$43,000	\$8,620	65	7	0	2	104	\$363,000
25-Jun	\$70,000	\$5,880	82	6	0	2	59	\$362,000
25-Jul	\$45,000	\$0	8	1	0	1	34	\$348,000
25-Aug	\$37,000	\$1,660	19	3	0	4	121	\$389,000
25-Sep	\$13,000	\$3,360	67	5	0	6	92	\$406,000
25-Oct	\$34,000	\$24,090	48	6	0	6	116	\$434,000

Nutritional Services Checking Account								Investment Account
Month	Monthly Average Balance	Cash Deposited	Items Deposited	Deposits	Checks presented	Electronic Debits	Electronic Credits	Monthly Average Balance
24-Nov	\$1,700	\$1,340	36	3	0	0	18	\$420,000
24-Dec	\$580	\$830	11	2	0	0	14	\$478,000
25-Jan	\$735	\$1,030	10	3	0	0	13	\$516,000
25-Feb	\$500	\$600	9	3	0	0	15	\$550,000
25-Mar	\$715	\$1,130	13	4	0	0	19	\$548,000
25-Apr	\$290	\$1,030	22	4	0	0	16	\$550,000
25-May	\$460	\$1,065	18	3	0	0	16	\$609,000
25-Jun	\$190	\$180	0	1	0	0	3	\$595,000
25-Jul	\$100	\$0	0	0	0	0	0	\$665,000
25-Aug	\$280	\$475	2	1	0	0	8	\$596,000
25-Sep	\$850	\$1,140	18	3	0	0	16	\$492,000
25-Oct	\$700	\$1,160	17	3	0	0	17	\$419,000

Health Checking Account								Investment Account
Month	Monthly Average Balance	Cash Deposited	Items Deposited	Deposits	Checks presented	Electronic Debits	Electronic Credits	Monthly Average Balance
24-Nov	\$813,000	\$0	2	2	57	17	7	\$1,226,712
24-Dec	\$957,000	\$0	1	1	105	19	10	\$1,233,870
25-Jan	\$488,000	\$0	1	1	142	21	10	\$1,238,612
25-Feb	\$359,000	\$0	1	1	61	15	3	\$992,000
25-Mar	\$453,000	\$0	1	1	59	14	7	\$750,000
25-Apr	\$457,000	\$0	2	2	69	16	2	\$755,000
25-May	\$446,000	\$0	1	1	63	15	3	\$757,000
25-Jun	\$612,000	\$0	2	2	53	18	2	\$459,000
25-Jul	\$729,000	\$0	1	1	58	14	4	\$461,000
25-Aug	\$567,000	\$0	1	1	64	19	4	\$417,000
25-Sep	\$891,000	\$0	1	1	49	17	12	\$0
25-Oct	\$998,000	\$0	2	2	63	22	2	\$0

Flex Checking Account								Investment Account
Month	Monthly Average Balance	Cash Deposited	Items Deposited	Deposits	Checks presented	Electronic Debits	Electronic Credits	Monthly Average Balance
24-Nov	\$15,000	\$0	0	0	0	12	1	\$32,000
24-Dec	\$17,000	\$0	0	0	0	14	1	\$32,000
25-Jan	\$8,000	\$0	0	0	2	10	1	\$40,000
25-Feb	\$5,000	\$0	0	0	0	14	1	\$42,000
25-Mar	\$6,000	\$0	0	0	0	16	1	\$40,000
25-Apr	\$6,000	\$0	0	0	0	11	1	\$40,000
25-May	\$7,000	\$0	0	0	0	12	1	\$40,000
25-Jun	\$6,000	\$0	0	0	4	10	1	\$35,000
25-Jul	\$7,500	\$0	0	0	0	12	1	\$35,500
25-Aug	\$9,000	\$0	0	0	2	11	1	\$35,500
25-Sep	\$12,000	\$0	0	0	0	8	1	\$36,000
25-Oct	\$13,500	\$0	0	0	1	8	1	\$36,000

Booster Club Checking Account

Month	Monthly Average Balance	Cash Deposited	Items Deposited	Deposits	Checks presented	Electronic Debits	Electronic Credits
24-Nov	\$77,000	\$1,300	7	2	0	1	0
24-Dec	\$75,000	\$0	0	0	0	1	1
25-Jan	\$72,000	\$0	0	0	0	1	0
25-Feb	\$63,000	\$0	0	0	0	1	2
25-Mar	\$55,000	\$650	2	1	0	1	0
25-Apr	\$54,000	\$650	3	2	0	1	1
25-May	\$55,000	\$20	0	1	0	1	1
25-Jun	\$72,000	\$100	12	2	0	1	1
25-Jul	\$84,000	\$0	0	0	0	1	0
25-Aug	\$73,000	\$0	0	0	0	1	10
25-Sep	\$74,000	\$4,000	45	2	0	1	11
25-Oct	\$70,000	\$2,850	5	3	0	1	0

School Cash Flow-through Checking Account

Month	Monthly Average Balance	Cash Deposited	Items Deposited	Deposits	Checks presented	Electronic Debits	Electronic Credits
24-Nov	\$2,100	\$0	0	0	0	27	27
24-Dec	\$4,300	\$0	0	0	0	26	26
25-Jan	\$3,000	\$0	0	0	0	27	27
25-Feb	\$3,800	\$0	0	0	0	28	28
25-Mar	\$2,800	\$0	0	0	0	28	28
25-Apr	\$3,700	\$0	0	0	0	29	29
25-May	\$6,200	\$0	0	0	0	30	30
25-Jun	\$1,000	\$0	0	0	0	23	23
25-Jul	\$1,000	\$0	0	0	0	18	18
25-Aug	\$3,700	\$0	0	0	0	28	28
25-Sep	\$3,800	\$0	0	0	0	30	30
25-Oct	\$2,700	\$0	0	0	0	30	30

Payroll Checking Account									
Month	Monthly Average Balance	Cash Deposited	Items Deposited	Deposits	Checks presented	Electronic Debits	Electronic Credits	ACH Uploads	ACH Transactions
24-Nov	\$200,000	\$0	0	0	9	9	1	1	550
24-Dec	\$200,000	\$0	0	0	6	20	1	1	550
25-Jan	\$158,000	\$0	0	0	9	10	1	1	550
25-Feb	\$250,000	\$0	0	0	7	12	1	1	550
25-Mar	\$208,000	\$0	0	0	6	15	1	1	550
25-Apr	\$435,000	\$0	0	0	9	9	1	1	550
25-May	\$130,000	\$0	0	0	5	12	1	1	550
25-Jun	\$210,000	\$0	0	0	8	12	1	1	550
25-Jul	\$128,000	\$0	0	0	6	10	1	1	550
25-Aug	\$175,000	\$0	0	0	5	12	1	1	550
25-Sep	\$368,000	\$0	0	0	7	14	1	1	550
25-Oct	\$165,000	\$0	0	0	9	10	1	1	550

Capital Investment Accounts		
Month	Reserve Average Balance	Project Acct Average Balances
24-Nov	\$512,000	\$588,000
24-Dec	\$150,000	\$584,000
25-Jan	\$38,000	\$585,000
25-Feb	\$38,000	\$628,000
25-Mar	\$38,000	\$542,000
25-Apr	\$38,000	\$476,000
25-May	\$38,000	\$368,000
25-Jun	\$38,000	\$259,000
25-Jul	\$52,000	\$755,000
25-Aug	\$55,000	\$797,000
25-Sep	\$32,000	\$452,000
25-Oct	\$500	\$334,000