Seacoast NATIONAL BANK

IMPORTANT INFORMATION ABOUT YOUR DEPOSIT ACCOUNT
COMMON FEES FOR ACCOUNTS

Account Closing	
Within 90 days from open date	$30.00
American Express Gift Checks (each)	$2.50
American Express Gift Card (each)	$4.00
ATM/Check Card:	
Inquiry or transactions at foreign ATMs	$2.00
Replacement of lost card	$10.00
International transactions	
(as percent of the transaction amount)	
Currency conversion	1.00%
Non-currency conversion	0.8%
Cash advance	$2.00
Bond Coupon Processing *(per envelope)*	$6.00
Canadian Check Collection	1.00%
Cashiers Checks	$6.00
Check Image Copy	$3.00
Coin (per roll)	$0.10
Collection Fees *(Customer only)*	
Outgoing & Incoming	
($100 U.S. Dollar Minimum International Collections)	$20.00
Counter Checks	$0.50
Currency *(per strap)*	$0.60
Dormant Account *(monthly)*	$15.00

An account is dormant when the account has been inactive for a period of 12 months for Checking, and 24 months for Savings or Money Markets.

Excessive Transactions Fee	
Money Market Account (per month)	$10.00
Savings Account (per withdrawal)	$3.00
Fax (per page)	$5.00
Foreign Draft Purchase	$15.00
Garnishment/Execution/Levies	$100.00
IRA Closing Fee	$25.00
Loan Fees	
Amortization Schedule	$25.00
Estoppel Mailed	$10.00
Estoppel Faxed	$20.00
Replacement Coupon/Payment Book	$5.00
Research Per hour	$30.00
Research Per photocopy	$1.00
Satisfaction of Mortgage (first page)	$10.00
Satisfaction of Mortgage (second page)	$8.50
Subordination Agreement	$25.00
Verification of Income, Mortgage, Deposit	
Mailed	$10.00
Faxed	$15.00
Money Orders *($750.00 or less)*	$5.00

Non-Sufficient Funds/Overdrafts	
For each check, in-person withdrawals, ATM withdrawals, Point of Sale or other electronic means	$35.00
Accounts overdrawn four consecutive days will be subject to a daily fee	$5.00
Overdraft Protection Transfers	$10.00
Notary Service *(customer)*	N/C
Notary Service *(non-customers)*	$10.00
Online Banking, bill payment, e-bills & images	N/C
Photocopy *(per page)*	$1.00
Privately Printed Checks Reject Charge *(per check)*	$1.00
Research	
Per hour (one hr. min. plus costs below)	$30.00
Per check image	$3.00
Per statement copy	$5.50
Returned Deposited Item	$8.00
Re-deposit pf Returned Item	$3.00
Safe Deposit Boxes	
Please see a Customer Service Representative for availability:	
2x5	$35.00
3x5	$45.00
5x5	$55.00
3x10	$65.00
5x10	$90.00
10x10	$150.00
10x13	$175.00
11x18	$180.00
11x36	$300.00
16x32	$350.00
Drilling	$200.00
Late Fee	$10.00
Lost Key	$20.00
Statement Fees	
Return mail (per statement)	$5.00
Balancing (per hour)	$30.00
Statement Copy	$5.50
Stop Payments	$32.00
Travelers Checks	2.00%
Wire Transfer	
Verification	$5.00
Domestic	
*Outgoing**	*$25.00*
Incoming	*$15.00*
Business Online Wires(domestic outgoing	*$22.00*
International	
Outgoing	*$50.00*
Incoming	*$35.00*

Fees Effective 4/7/11

ATTACHMENT #1

TOWN OF LAKE PLACID
PROPOSAL QUOTATION FORM FOR
"BANKING SERVICES"

BANK NAME: **Seacoast National Bank**
CONTACT: [redacted]
TITLE: [redacted]
TELEPHONE: [redacted]
FAX NO: [redacted]
EMAIL ADDRESS: [redacted]

SECTION A – BANKING SERVICES: In the form below, please indicate the estimated costs for services. If there are no charges associated with a particular service, please place a $0.00 in the space provided. To accurately evaluate total fees, please indicate any additional costs that may not be specifically listed in the blanks following each group of services.

BASIC SERVICES:	**ESTIMATED MONTHLY VOLUME**	**RATE**	**EXTENDED COST**
ACCOUNT MAINTENANCE	15	$7.50	$97.50
ELECTRONIC CREDITS	12	$0.18	$2.16
ELECTRONIC DEBITS	21	$0.08	$1.68
DEPOSITS CREDITED	136	$0.18	$24.48
ITEMS DEPOSITED	1726	$0.06	$103.56
ITEMS PAID	261	$0.08	$20.88
FDIC INSURANCE			250.26
ACH SERVICES:			
ACH MAINTENANCE	1	$12.50	$12.50
ACH ITEMS	641	$0.05	$32.05
DATA TRANSMISSION	6	$5.00	$30.00
ACH NOTIFICATIONS			74.55
CASH SERVICES:			
CASH DEPOSITS PER $1,000	0	0	$0.00
DISPOSABLE DEPOSIT BAGS	0	0	$0.00
DEPOSIT ITEMS RETURNED	0	0	$0.00
CHANGE ORDERS			

RECONCILIATION SERVICES:			
FULLRECONCILIATION/ POSITIVE PAY SERVICES	1	$37.50	$37.50
FULL RECONCILLATION/ POSITIVE PAY PER TIME	261	$0.00	$0.00
FINE SORT-PER ITEM	261	$0.00	$0.00
* Currently the TOWN reconciles all accounts. Please provide the rate and extended cost to provide two (2) reconciliations.			
WIRE TRANSFERS:	**ESTIMATED MONTHLY VOLUME**	**RATE**	**EXTENDED COST**
PC WIRE MAINTENANCE	1	$10.00	$10.00
PC WIRE DOMESTIC OUTGOING	1	$6.00	$6.00
DOMESTIC WIRE INCOMING	0		
ON-LINE ACCESS:			
ACCESS MAINTENANCE	1	$7.50	$7.50
ON-LINE STOP PAYMENTS	1	$16.00	$16.00
ADDITIONAL ONLINE ACCOUNTS	5	N/C	$0.00
ADDITIONAL ONLINE ACCOUNTS	10	$2.50	$25.00
TOTAL ESTIMATED COSTS FOR SERVICES: $426.81			
SUPPLIES:	**ESTIMATED MONTHLY VOLUME**	**RATE**	**EXTENDED COST**
PRE-PRINTED TWO- PART DEPOSIT TICKETS	200	$0.00	$0.00
MONEY BAGS FOR NORMAL DEPOSITS	PROVIDE	$0.00	$0.00
SECURITY SEALED DISPOSABLE DEPOSIT BAGS	160	$0.36	$57.60
CHECKBOOK FOR EMERGENY MANUAL CHECKS	2	$0.00	$0.00
CHECKS FOR COMPUTERIZED PRINTING	500	$0.00	$0.00
TOTAL ESTIMATED COSTS FOR SUPPLIES:			**$ $57.60**
Total Estimated Costs per month: $484.41			
BASED ON THE INFORMATION ABOVE, WHAT ACCOUNT BALANCE IS REQUIRED TO COVER THE COST OF BANKING SERVICES: $2,325,000.00			

SECTION B - INTEREST RATES:

1. The rate which will be paid on collected funds (as defined in Section 3.04) will be determined as:

   a. Unadjusted from the average weekly federal funds rate (check if applicable)_____, or

   b. Average weekly Federal funds rate plus _____ basis points, or

   c. Average weekly Federal funds rate minus _____ basis points.

2. If the Bank's proposal is to calculate interest using a Sweep or some other investment arrangement, please attach the following:

   a. A description of how the investment will be collateralized.
   All accounts will be collateralized via the Florida Qualified Public Depository system. Interest will be paid on all balances maintained in all accounts maintained.

   b. A description of how interest is calculated.
   Interest will be calculated based on the 13 Week Treasury Bill rate with a minimum rate of 0.25%

   c. A schedule showing what the interest rate(s) were for this investment for the months January through December 2013.

Month	13 Week Treasury Bill Rate	Effective Rate for Lake Placid
January 2013	0.075%	0.25%
February 2013	0.098%	0.25%
March 2013	0.087%	0.25%
April 2013	0.060%	0.25%
May 2013	0.045%	0.25%
June 2013	0.050%	0.25%

3. Percent reserve requirements on investments_____**0.00**_____%.

4. Please attach a statement describing how earnings credit rates are calculated, and a schedule showing the earnings credit rates for January through December 2013.

Seacoast proposes to pay the Town of Lake Placid no earnings credit, instead we will pay interest at the rate stated in B-2 on all balances on deposit.

SECTION C – OTHER SERVICES:

Describe any other services that your bank may be able to provide the District to enhance our banking experience on a separate page.

See page 7 of this RFP response.