



## ST. TAMMANY PARISH

MICHAEL B. COOPER  
PARISH PRESIDENT

**September 15, 2025**

Please find the following addendum to the below-mentioned RFP.

**Addendum No.: 1**

**RFP#: 25-6-3**

**Project Name:** Fiscal Agent Services

**RFP Due Date:** Wednesday, October 1, 2025

### **QUESTIONS & ANSWERS:**

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Question 1. Is there a formal Investment Policy Statement in place for their assets? If so, can you share a copy?

**Answer 1. St. Tammany Parish Government Investment Policy is attached for reference.**

Question 2. What investment services specifically are they putting up for RFP? Is it investment management or is it purely custodial?

**Answer 2. The services may encompass both investment management and custodial functions. The determination will rely on the availability of these services and the rates that are offered. At present, we are receiving these services from a different bank, as our current fiscal agent does not offer them.**

Question 3. Can you share bank analysis statements so we can get a better idea of what TM services are being used?

**Answer 3. Account Services from Bank Analysis Statements are attached for reference.**



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Question 4. Will the Parish accept an electronic copy to be emailed or do they need a USB?

**Answer 4. Please refer to pages 2 and 3, Section 1.4 Proposal Submittal, in the Request for Proposal package.**

### ATTACHMENTS:

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1. St. Tammany Parish Government Investment Policy.pdf
2. Account Services from Bank Analysis Statements.pdf

**End of Addendum # 1**

# St. Tammany Parish Government Investment Policy



## DEPARTMENT OF FINANCE – POLICY MANUAL

### 10. Investments

#### 10.1 Overview

The Parish seeks to maximize its return on surplus operating funds while staying within the guidelines of Louisiana state law.

The Parish's investment policy is to preserve and protect the Parish's assets, as well as to maintain liquid reserves sufficient to meet obligations arising from unanticipated activities or events. This is accomplished by earning an appropriate return on investments. Louisiana state law allows the Parish to invest in collateralized certificates of deposits, government backed securities, commercial paper, the Louisiana state sponsored investment pool, and mutual funds consisting solely of government backed securities.

#### 10.2 Accounting Treatment

The Parish records investments at fair market value in accordance with Standards set by the Governmental Accounting Standards Board.

The Senior Accounting Manager or higher is authorized to purchase and sell investments on behalf of the Parish. The Department of Finance receives Investment Reports monthly from the financial institutions. Access to the financial institution software is restricted to authorized Finance department personnel. Transactions are recorded and accounts are reconciled by the Accountant II. Investment reconciliations are reviewed and approved by the Senior Accounting Manager or higher, as well as a member of Administration or the Council who does not have check signing authority or cash handling duties.

#### 10.3 Additional Investment Policies

##### *Policy*

Investments are operated in conformance with federal, state, and other legal requirements, including Louisiana Revised Statutes (LSA-RS) 17:99, 33:2955, 39:1219, 39:1221, and 39:1272. This policy applies to the investment of all funds, excluding the investment of employees' retirement funds which are managed by those independent retirement systems.

Except for cash in certain restricted and special funds, the Parish may consolidate cash and reserve balances from all funds to maximize investment earnings and to increase efficiencies with regard to investment pricing and administration. If investments are pooled, investment income will be allocated to the various funds based on their respective participation and in accordance with generally accepted accounting principles.

##### *Objectives*

The primary objectives, in priority order, of investment activities shall be safety, liquidity, and yield:

##### 1. Safety

Safety of principal is the foremost objective of the investment program. Investments shall be undertaken in a manner that seeks to ensure preservation of capital in the overall portfolio. The objective will be to mitigate credit risk and interest rate risk.





## DEPARTMENT OF FINANCE – POLICY MANUAL

- a. Credit Risk - The Parish will minimize credit risk, which is the risk of loss due to the failure of the security issuer or backer, by:
    - Limiting investments to the types of allowed by state law;
    - Prequalifying the financial institutions, brokers/dealers, intermediaries, and advisers with which the Parish will do business; and
    - Diversifying the investment portfolio so that the impact of potential losses from any one type of security or from any one individual issuer will be minimized.
  - b. Interest Rate Risk - The Parish will minimize interest rate risk, which is the risk that the market value of securities in the portfolio will fall due to changes in market interest rates, by:
    - Structuring the investment portfolio so that securities mature to meet cash requirements for ongoing operations, thereby avoiding the need to sell securities on the open market prior to maturity, and
    - Investing operating funds primarily in shorter-term securities, money market mutual funds, demand accounts, or similar investment pools and limiting the average maturity of the portfolio in accordance with this policy.
2. Liquidity
- The investment portfolio shall remain sufficiently liquid to meet all operating requirements that may be reasonably anticipated. This is accomplished by structuring the portfolio so that securities mature concurrent with cash needs to meet anticipated demands (static liquidity). Furthermore, since all possible cash demands cannot be anticipated, the portfolio should consist largely of securities with active secondary or resale markets (dynamic liquidity). Alternatively, a portion of the portfolio may be placed in money market mutual funds, demand accounts, or local government investment pools which offer same-day liquidity for short-term funds.
3. Yield
- The investment portfolio shall be designed with the objective of obtaining a market rate of return throughout budgetary and economic cycles, accounting for the investment risk constraints and liquidity needs. Return on investment is of secondary importance compared to the safety and liquidity objectives described above. The core of investments is limited to relatively low risk securities in anticipation of earning a fair return relative to the risk being assumed. Securities shall generally be held until maturity with the following exceptions:
- a. A security with declining credit may be sold early to minimize loss of principal; or
  - b. Liquidity needs of the portfolio require that the security be sold.

### *Standards of Care*

The standard of care to be used by investment officials shall be the “prudent person” standard and shall be applied in the context of managing an overall portfolio. Investment officers acting in accordance with written procedures and this investment policy and exercising due diligence shall be relieved of personal responsibility for an individual security’s credit risk or market price changes, provided deviations from expectations are reported in a timely fashion and the liquidity and sale of securities are carried out in accordance with the terms of this policy.

The “prudent person” standard states that, “Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of their capital as well as the probable income to be derived.”





## DEPARTMENT OF FINANCE – POLICY MANUAL

Employees involved in the investment process shall refrain from personal activity that could conflict with the proper execution and management of the investment program, or that could impair their ability to make impartial decisions. Employees involved in the investment process shall disclose any material interests in financial institutions with which they conduct business. They shall further disclose any personal/investment positions that could be related to the performance of the investment portfolio. Employees involved in the investment process, Administration, and Council members shall refrain from undertaking personal investment transactions with the same individual with whom business is conducted on behalf of the Parish.

### *Financial Institutions, Depositories, Broker/Dealers*

All financial institutions and broker/dealers who desire to become qualified for investment transactions must supply the following as appropriate:

1. Audited financial statements demonstrating compliance with state and federal capital adequacy guidelines;
2. Proof of National Association of Securities Dealers (NASD) certification (not applicable to Certificate of Deposit counterparties);
3. Proof of state registration;
4. Certification of having read and understood and agreeing to comply with the Parish's investment policy; and
5. Evidence of adequate insurance coverage.

## 11. Capital Assets and Depreciation

### 11.1 Overview

The term capital assets is used to describe assets that are used in operations, that have initial useful lives extending beyond a single reporting period, and exceed the capitalization threshold. Capital assets include major government facilities, infrastructure, equipment and networks that enable the delivery of public sector services. The performance and continued use of these capital assets is essential to the health, safety, economic development, and quality of life of those receiving services.

Infrastructure assets are long-lived capital assets that normally are stationary in nature and normally can be preserved for a significantly greater number of years than most capital assets. Examples of infrastructure assets include roads, bridges, tunnels, drainage systems, water and sewer systems, levees, dams, and lighting systems. Buildings, except those that are an ancillary part of a network of infrastructure assets, should not be considered infrastructure assets.

### 11.2 Thresholds and Valuation

The capitalization threshold for vehicles and equipment is \$5,000 per asset, the threshold for buildings and improvements is \$100,000, and the threshold for infrastructure is \$100,000 per asset effective January 1, 2023 (prior to this, the threshold was \$25,000). Any projects budgeted with no expenditures before the change will follow the new threshold). Repair work exceeding \$100,000 is of material value and, therefore, is considered an improvement rather than an expense. Maintenance, which is not capitalized, includes but is not limited to: pothole patching; clearing pavement; non-contiguous panel replacement, clearing ditches and culverts; shoulder grading; road marking/stripping; sealing cracks; and vegetation control. Any work under \$25,000 is considered maintenance and



## Account Services from Bank Analysis Statements

DESCRIPTION	ACCOUNT
FDIC INSURANCE	CONSOLIDATED
FDIC INSURANCE	OPERATING
FDIC INSURANCE	LCDBG - ACCOUNT C
FDIC INSURANCE	FLOOD HAZARD MITIGATION
FDIC INSURANCE	PAYROLL
FDIC INSURANCE	PERMITS CREDIT CARD ACCOUNT
FDIC INSURANCE	UTILITY OPERATIONS
FDIC INSURANCE	UTILITIES REV BOND & DEPR CONTGY
FDIC INSURANCE	ANIMAL SERVICES CREDIT CARD
FDIC INSURANCE	FUEL ACCOUNT
FDIC INSURANCE	WORKMEN COMPENSATION
FDIC INSURANCE	CDBG-PROGRAM INCOM
FDIC INSURANCE	SALES TAX DIST #3
FDIC INSURANCE	ARPA
FDIC INSURANCE	OPERATING ICS
FDIC INSURANCE	ARPA ICS
FDIC INSURANCE	UTILITY REV BONDS ICS
FDIC INSURANCE	RECORDING FEES
FDIC INSURANCE	ENVIRONMENTAL SVCS
DDA ACCOUNT MAINTENANCE	CONSOLIDATED
DDA ACCOUNT MAINTENANCE	OPERATING
DDA ACCOUNT MAINTENANCE	LCDBG - ACCOUNT C
DDA ACCOUNT MAINTENANCE	FLOOD HAZARD MITIGATION
DDA ACCOUNT MAINTENANCE	PAYROLL
DDA ACCOUNT MAINTENANCE	PERMITS CREDIT CARD ACCOUNT
DDA ACCOUNT MAINTENANCE	UTILITY OPERATIONS
DDA ACCOUNT MAINTENANCE	UTILITIES REV BOND & DEPR CONTGY
DDA ACCOUNT MAINTENANCE	ANIMAL SERVICES CREDIT CARD
DDA ACCOUNT MAINTENANCE	FUEL ACCOUNT
DDA ACCOUNT MAINTENANCE	WORKMEN COMPENSATION
DDA ACCOUNT MAINTENANCE	CDBG-PROGRAM INCOM
DDA ACCOUNT MAINTENANCE	SALES TAX DIST #3
DDA ACCOUNT MAINTENANCE	ARPA
DDA ACCOUNT MAINTENANCE	OPERATING ICS
DDA ACCOUNT MAINTENANCE	ARPA ICS
DDA ACCOUNT MAINTENANCE	UTILITY REV BONDS ICS
DDA ACCOUNT MAINTENANCE	RECORDING FEES
DDA ACCOUNT MAINTENANCE	ENVIRONMENTAL SVCS
PLASTIC TAMPER EVIDENT BAGS	CONSOLIDATED
PLASTIC TAMPER EVIDENT BAGS	OPERATING
DEPOSITS CREDITS	CONSOLIDATED
DEPOSITS CREDITS	OPERATING
DEPOSITS CREDITS	FLOOD HAZARD MITIGATION

DEPOSITS CREDITS	PERMITS CREDIT CARD ACCOUNT
DEPOSITS CREDITS	UTILITY OPERATIONS
DEPOSITS CREDITS	ANIMAL SERVICES CREDIT CARD
DEPOSITS CREDITS	CDBG-PROGRAM INCOM
DEPOSITS CREDITS	ENVIRONMENTAL SVCS
ADJUSTMENT/DEPOSIT CORRECTIONS	CONSOLIDATED
ADJUSTMENT/DEPOSIT CORRECTIONS	OPERATING
ADJUSTMENT/DEPOSIT CORRECTIONS	PERMITS CREDIT CARD ACCOUNT
ADJUSTMENT/DEPOSIT CORRECTIONS	UTILITY OPERATIONS
ADJUSTMENT/DEPOSIT CORRECTIONS	ANIMAL SERVICES CREDIT CARD
PAID CHECK ITEMS VIEWED	CONSOLIDATED
PAID CHECK ITEMS VIEWED	OPERATING
PAID CHECK ITEMS VIEWED	UTILITY OPERATIONS
PAID CHECK ITEMS VIEWED	ANIMAL SERVICES CREDIT CARD
PAID CHECK ITEMS VIEWED	WORKMEN COMPENSATION
ARMORED CARRIER TRANSPORTATION	CONSOLIDATED
ARMORED CARRIER TRANSPORTATION	OPERATING
CASH DEPOSITED VAULT	CONSOLIDATED
CASH DEPOSITED VAULT	OPERATING
CASH DEPOSITED VAULT	FLOOD HAZARD MITIGATION
CASH DEPOSITED VAULT	PERMITS CREDIT CARD ACCOUNT
CASH DEPOSITED VAULT	UTILITY OPERATIONS
CASH DEPOSITED VAULT	ANIMAL SERVICES CREDIT CARD
CASH DEPOSITED VAULT	CDBG-PROGRAM INCOM
CASH DEPOSITED VAULT	ENVIRONMENTAL SVCS
CASH DEPOSITED BRANCH	CONSOLIDATED
CASH DEPOSITED BRANCH	OPERATING
CASH DEPOSITED BRANCH	PERMITS CREDIT CARD ACCOUNT
CASH DEPOSITED BRANCH	UTILITY OPERATIONS
CASH DEPOSITED BRANCH	ANIMAL SERVICES CREDIT CARD
CASH DEPOSITED BRANCH	ENVIRONMENTAL SVCS
TELLER TRANSACTION FEE	CONSOLIDATED
TELLER TRANSACTION FEE	OPERATING
TELLER TRANSACTION FEE	FLOOD HAZARD MITIGATION
TELLER TRANSACTION FEE	PERMITS CREDIT CARD ACCOUNT
TELLER TRANSACTION FEE	UTILITY OPERATIONS
TELLER TRANSACTION FEE	ANIMAL SERVICES CREDIT CARD
TELLER TRANSACTION FEE	CDBG-PROGRAM INCOM
IMAGE CASH LETTER VV	CONSOLIDATED
IMAGE CASH LETTER VV	OPERATING
IMAGE CASH LETTER VV	FLOOD HAZARD MITIGATION
IMAGE CASH LETTER VV	PERMITS CREDIT CARD ACCOUNT
IMAGE CASH LETTER VV	UTILITY OPERATIONS
IMAGE CASH LETTER VV	ANIMAL SERVICES CREDIT CARD

IMAGE CASH LETTER VV	CDBG-PROGRAM INCOM
IMAGE CASH LETTER VV	ENVIRONMENTAL SVCS
DEPOSITS CREDITS VV	CONSOLIDATED
DEPOSITS CREDITS VV	OPERATING
DEPOSITS CREDITS VV	FLOOD HAZARD MITIGATION
DEPOSITS CREDITS VV	PERMITS CREDIT CARD ACCOUNT
DEPOSITS CREDITS VV	UTILITY OPERATIONS
DEPOSITS CREDITS VV	ANIMAL SERVICES CREDIT CARD
DEPOSITS CREDITS VV	CDBG-PROGRAM INCOM
DEPOSITS CREDITS VV	ENVIRONMENTAL SVCS
DEPOSIT CORRECTIONS VV	CONSOLIDATED
DEPOSIT CORRECTIONS VV	OPERATING
DEPOSIT CORRECTIONS VV	PERMITS CREDIT CARD ACCOUNT
DEPOSIT CORRECTIONS VV	UTILITY OPERATIONS
DEPOSIT CORRECTIONS VV	ANIMAL SERVICES CREDIT CARD
REMOTE DEPOSIT LICENSE FEE	CONSOLIDATED
REMOTE DEPOSIT LICENSE FEE	OPERATING
REMOTE DEPOSIT MAINTENANCE	CONSOLIDATED
REMOTE DEPOSIT MAINTENANCE	OPERATING
REMOTE DEPOSIT ITEMS PROCESSED	CONSOLIDATED
REMOTE DEPOSIT ITEMS PROCESSED	OPERATING
REMOTE DEPOSIT CAR LAR	CONSOLIDATED
REMOTE DEPOSIT CAR LAR	OPERATING
IMAGE CASH LETTER ITEMS PROCES	CONSOLIDATED
IMAGE CASH LETTER ITEMS PROCES	UTILITY OPERATIONS
IMAGE CASH LETTER FILE TRANSMI	CONSOLIDATED
IMAGE CASH LETTER FILE TRANSMI	UTILITY OPERATIONS
RETURN ITEMS	CONSOLIDATED
RETURN ITEMS	OPERATING
RETURN ITEMS	PERMITS CREDIT CARD ACCOUNT
RETURN ITEMS	UTILITY OPERATIONS
RETURN ITEMS	ANIMAL SERVICES CREDIT CARD
ITEMS DEPOSITED ENCODED	CONSOLIDATED
ITEMS DEPOSITED ENCODED	OPERATING
ITEMS DEPOSITED ENCODED	PERMITS CREDIT CARD ACCOUNT
ITEMS DEPOSITED ENCODED	UTILITY OPERATIONS
ITEMS DEPOSITED ENCODED	ANIMAL SERVICES CREDIT CARD
ITEMS DEPOSITED ENCODED	ENVIRONMENTAL SVCS
ITEMS DEPOSITED UNENCODED	CONSOLIDATED
ITEMS DEPOSITED UNENCODED	OPERATING
ITEMS DEPOSITED UNENCODED	FLOOD HAZARD MITIGATION
ITEMS DEPOSITED UNENCODED	PERMITS CREDIT CARD ACCOUNT
ITEMS DEPOSITED UNENCODED	UTILITY OPERATIONS
ITEMS DEPOSITED UNENCODED	ANIMAL SERVICES CREDIT CARD



ITEMS DEPOSITED UNENCODED	CDBG-PROGRAM INCOM
ITEMS DEPOSITED UNENCODED	ENVIRONMENTAL SVCS
CHECKS PAID	CONSOLIDATED
CHECKS PAID	OPERATING
CHECKS PAID	LCDBG - ACCOUNT C
CHECKS PAID	FLOOD HAZARD MITIGATION
CHECKS PAID	PAYROLL
CHECKS PAID	PERMITS CREDIT CARD ACCOUNT
CHECKS PAID	WORKMEN COMPENSATION
CHECKS PAID	CDBG-PROGRAM INCOM
CHECK CHARGES	CONSOLIDATED
CHECK CHARGES	OPERATING
CHECK CHARGES	PERMITS CREDIT CARD ACCOUNT
CHECK CHARGES	UTILITY OPERATIONS
CHECK CHARGES	ANIMAL SERVICES CREDIT CARD
CHECK CHARGES	ENVIRONMENTAL SVCS
ONLINE STOP PAYMENTS	CONSOLIDATED
ONLINE STOP PAYMENTS	OPERATING
ONLINE STOP PAYMENTS	FLOOD HAZARD MITIGATION
ONLINE STOP PAYMENTS	WORKMEN COMPENSATION
POSITIVE PAY EXCEPTIONS	CONSOLIDATED
POSITIVE PAY EXCEPTIONS	OPERATING
POSITIVE PAY EXCEPTIONS RETURNED	CONSOLIDATED
POSITIVE PAY EXCEPTIONS RETURNED	OPERATING
POSITIVE PAY ISSUES UPLOADED	CONSOLIDATED
POSITIVE PAY ISSUES UPLOADED	OPERATING
POSITIVE PAY ISSUES UPLOADED	FLOOD HAZARD MITIGATION
POSITIVE PAY ISSUES UPLOADED	WORKMEN COMPENSATION
POSITIVE PAY VOIDS UPLOADED	CONSOLIDATED
POSITIVE PAY VOIDS UPLOADED	OPERATING
POSITIVE PAY VOIDS UPLOADED	FLOOD HAZARD MITIGATION
POSITIVE PAY VOIDS UPLOADED	WORKMEN COMPENSATION
POSITIVE PAY WITH PARTIAL RECON	CONSOLIDATED
POSITIVE PAY WITH PARTIAL RECON	OPERATING
POSITIVE PAY WITH PARTIAL RECON	FLOOD HAZARD MITIGATION
POSITIVE PAY WITH PARTIAL RECON	CDBG-PROGRAM INCOM
POSITIVE PAY WITH FULL RECON	CONSOLIDATED
POSITIVE PAY WITH FULL RECON	OPERATING
POSITIVE PAY WITH FULL RECON	WORKMEN COMPENSATION
PAYEE POSITIVE PAY ITEMS	CONSOLIDATED
PAYEE POSITIVE PAY ITEMS	OPERATING
PAYEE POSITIVE PAY ITEMS	FLOOD HAZARD MITIGATION
ITEMS RECONCILED -POSITIVE PAY	CONSOLIDATED
POSITIVE PAY WITH FULL RECON	OPERATING

POSITIVE PAY WITH FULL RECON	WORKMEN COMPENSATION
ARP CANCELS VOIDS	CONSOLIDATED
ARP CANCELS VOIDS	OPERATING
IMAGE FILE DOWNLOAD MAINTENANCE	CONSOLIDATED
IMAGE FILE DOWNLOAD MAINTENANCE	OPERATING
DIRECT DOWNLOAD FEE/FILE	CONSOLIDATED
DIRECT DOWNLOAD FEE/FILE	OPERATING
FILE TRANSFER-DIRECT MAINTENANCE	CONSOLIDATED
FILE TRANSFER-DIRECT MAINTENANCE	OPERATING
ONLINE UPLOAD FEE/FILE	CONSOLIDATED
ONLINE UPLOAD FEE/FILE	OPERATING
RECONCILIATION MAINT DEPOSIT	CONSOLIDATED
RECONCILIATION MAINT DEPOSIT	OPERATING
RECONCILIATION MAINT DEPOSIT	PERMITS CREDIT CARD ACCOUNT
RECONCILIATION MAINT DEPOSIT	UTILITY OPERATIONS
RECONCILIATION MAINT DEPOSIT	ANIMAL SERVICES CREDIT CARD
ITEM RECONCILED - DEPOSIT	CONSOLIDATED
ITEM RECONCILED - DEPOSIT	OPERATING
ITEM RECONCILED - DEPOSIT	PERMITS CREDIT CARD ACCOUNT
ITEM RECONCILED - DEPOSIT	UTILITY OPERATIONS
ITEM RECONCILED - DEPOSIT	ANIMAL SERVICES CREDIT CARD
ARP DUPLICATE/ISSUE CORRECTION	CONSOLIDATED
ARP DUPLICATE/ISSUE CORRECTION	OPERATING
RECON OUTPUT AUTOMATED	CONSOLIDATED
RECON OUTPUT AUTOMATED	OPERATING
ACH ORIGINATED-ADDENDA RECOR	CONSOLIDATED
ACH ORIGINATED-ADDENDA RECOR	OPERATING
ACH STOP PAYMENT	CONSOLIDATED
ACH STOP PAYMENT	OPERATING
ACH STOP PAYMENT	PAYROLL
ACH STOP PAYMENT	UTILITY OPERATIONS
ACH RETURN ITEM	CONSOLIDATED
ACH RETURN ITEM	OPERATING
ACH RETURN ITEM	PAYROLL
ACH RETURN ITEM	UTILITY OPERATIONS
ACH MONTHLY MAINTENANCE	CONSOLIDATED
ACH MONTHLY MAINTENANCE	PAYROLL
ACH INPUT - BATCH PROCESSED	CONSOLIDATED
ACH INPUT - BATCH PROCESSED	OPERATING
ACH INPUT - BATCH PROCESSED	PAYROLL
ACH INPUT - BATCH PROCESSED	UTILITY OPERATIONS
ACH UNAUTHORIZED RETURN	CONSOLIDATED
ACH UNAUTHORIZED RETURN	OPERATING
ACH UNAUTHORIZED RETURN	UTILITY OPERATIONS

ACH SDA ONLINE CREDIT ORIGINATION	CONSOLIDATED
ACH SDA ONLINE CREDIT ORIGINATION	OPERATING
ACH SDA ONLINE CREDIT ORIGINATION	PAYROLL
ACH SDA ONLINE CREDIT ORIGINATION	UTILITY OPERATIONS
ACH ONLINE CREDIT ORIGINATION	CONSOLIDATED
ACH ONLINE CREDIT ORIGINATION	OPERATING
ACH ONLINE CREDIT ORIGINATION	PAYROLL
ACH ONLINE CREDIT ORIGINATION	UTILITY OPERATIONS
ACH ONLINE DEBIT ORIGINATION	CONSOLIDATED
ACH ONLINE DEBIT ORIGINATION	OPERATING
ACH ONLINE DEBIT ORIGINATION	PAYROLL
ACH ONLINE DEBIT ORIGINATION	UTILITY OPERATIONS
ACH RECEIVED DEBIT	CONSOLIDATED
ACH RECEIVED DEBIT	OPERATING
ACH RECEIVED DEBIT	PAYROLL
ACH RECEIVED DEBIT	PERMITS CREDIT CARD ACCOUNT
ACH RECEIVED DEBIT	UTILITY OPERATIONS
ACH RECEIVED DEBIT	ANIMAL SERVICES CREDIT CARD
ACH RECEIVED DEBIT	RECORDING FEES
ACH RECEIVED DEBIT	ENVIRONMENTAL SVCS
ACH RECEIVED CREDIT	CONSOLIDATED
ACH RECEIVED CREDIT	OPERATING
ACH RECEIVED CREDIT	LCDBG - ACCOUNT C
ACH RECEIVED CREDIT	FLOOD HAZARD MITIGATION
ACH RECEIVED CREDIT	PAYROLL
ACH RECEIVED CREDIT	PERMITS CREDIT CARD ACCOUNT
ACH RECEIVED CREDIT	UTILITY OPERATIONS
ACH RECEIVED CREDIT	ANIMAL SERVICES CREDIT CARD
ACH RECEIVED CREDIT	FUEL ACCOUNT
ACH POSITIVE PAY MAINTENANCE	CONSOLIDATED
ACH POSITIVE PAY MAINTENANCE	OPERATING
ACH POSITIVE PAY MAINTENANCE	FLOOD HAZARD MITIGATION
ACH POSITIVE PAY MAINTENANCE	PERMITS CREDIT CARD ACCOUNT
ACH POSITIVE PAY MAINTENANCE	UTILITY OPERATIONS
ACH POSITIVE PAY MAINTENANCE	UTILITIES REV BOND & DEPR CONTGY
ACH POSITIVE PAY MAINTENANCE	ANIMAL SERVICES CREDIT CARD
ACH POSITIVE PAY MAINTENANCE	WORKMEN COMPENSATION
ACH POSITIVE PAY MAINTENANCE	CDBG-PROGRAM INCOM
ACH POSITIVE PAY MAINTENANCE	SALES TAX DIST #3
ACH POSITIVE PAY MAINTENANCE	ARPA
ACH POSITIVE PAY MAINTENANCE	RECORDING FEES
ACH POSITIVE PAY MAINTENANCE	ENVIRONMENTAL SVCS
ACH POSITIVE PAY AUTHORIZATION	CONSOLIDATED
ACH POSITIVE PAY AUTHORIZATION	OPERATING

ACH POSITIVE PAY AUTHORIZATION	PAYROLL
ACH POSITIVE PAY AUTHORIZATION	PERMITS CREDIT CARD ACCOUNT
ACH POSITIVE PAY AUTHORIZATION	UTILITY OPERATIONS
ACH POSITIVE PAY AUTHORIZATION	ANIMAL SERVICES CREDIT CARD
ACH POSITIVE PAY AUTHORIZATION	WORKMEN COMPENSATION
ACH POSITIVE PAY AUTHORIZATION	CDBG-PROGRAM INCOM
ACH POSITIVE PAY AUTHORIZATION	SALES TAX DIST #3
ACH POSITIVE PAY AUTHORIZATION	ARPA
ACH POSITIVE PAY AUTHORIZATION	RECORDING FEES
ACH POSITIVE PAY AUTHORIZATION	ENVIRONMENTAL SVCS
ACH POSITIVE PAY MODIFICATION	CONSOLIDATED
ACH POSITIVE PAY MODIFICATION	OPERATING
ACH POSITIVE PAY MODIFICATION	FLOOD HAZARD MITIGATION
ACH POSITIVE PAY MODIFICATION	PERMITS CREDIT CARD ACCOUNT
ACH POSITIVE PAY MODIFICATION	UTILITY OPERATIONS
ACH POSITIVE PAY MODIFICATION	ANIMAL SERVICES CREDIT CARD
ACH POSITIVE PAY MODIFICATION	WORKMEN COMPENSATION
ACH POSITIVE PAY MODIFICATION	CDBG-PROGRAM INCOM
ACH POSITIVE PAY MODIFICATION	SALES TAX DIST #3
ACH POSITIVE PAY MODIFICATION	ARPA
ACH POSITIVE PAY MODIFICATION	RECORDING FEES
ACH POSITIVE PAY MODIFICATION	ENVIRONMENTAL SVCS
ACH POSITIVE PAY EXCEPTION	CONSOLIDATED
ACH POSITIVE PAY EXCEPTION	OPERATING
ACH POSITIVE PAY EXCEPTION	PAYROLL
ACH POSITIVE PAY EXCEPTION	PERMITS CREDIT CARD ACCOUNT
ACH POSITIVE PAY EXCEPTION	UTILITY OPERATIONS
ACH POSITIVE PAY EXCEPTION	ANIMAL SERVICES CREDIT CARD
ACH POSITIVE PAY EXCEPTION	WORKMEN COMPENSATION
ACH POSITIVE PAY EXCEPTION	CDBG-PROGRAM INCOM
ACH POSITIVE PAY EXCEPTION	SALES TAX DIST #3
ACH POSITIVE PAY EXCEPTION	ARPA
ACH POSITIVE PAY EXCEPTION	RECORDING FEES
ACH POSITIVE PAY EXCEPTION	ENVIRONMENTAL SVCS
ACH POSITIVE PAY PER ITEM RETURN	CONSOLIDATED
ACH POSITIVE PAY PER ITEM RETURN	OPERATING
ACH POSITIVE PAY PER ITEM RETURN	UTILITY OPERATIONS
ACH POSITIVE PAY PER ITEM RETURN	PAYROLL
ACH POSITIVE PAY PER ITEM RETURN	PERMITS CREDIT CARD ACCOUNT
ACH POSITIVE PAY PER ITEM RETURN	HEALTH SAVINGS ACCOUNT
ACH DEBIT FILTER PROTECTION	CONSOLIDATED
ACH DEBIT FILTER PROTECTION	OPERATING
ACH DEBIT FILTER PROTECTION	PAYROLL
ACH DEBIT FILTER PROTECTION	HEALTH SAVINGS ACCOUNT

ACH DEBIT FILTER AUTHORIZATION	CONSOLIDATED
ACH DEBIT FILTER AUTHORIZATION	OPERATING
ACH DEBIT FILTER AUTHORIZATION	PAYROLL
ACH DEBIT FILTER AUTHORIZATION	HEALTH SAVINGS ACCOUNT
ACH DEBIT FILTER PER ITEM RETURN	CONSOLIDATED
ACH DEBIT FILTER PER ITEM RETURN	OPERATING
ACH DEBIT FILTER PER ITEM RETURN	HEALTH SAVINGS ACCOUNT
ACH FILE REVERSAL/MODIFICATION	CONSOLIDATED
ACH FILE REVERSAL/MODIFICATION	PAYROLL
ACH FILE REVERSAL/MODIFICATION	UTILITY OPERATIONS
FILE TRANSMISSION PER FILE	CONSOLIDATED
FILE TRANSMISSION PER FILE	OPERATING
FILE TRANSMISSION MONTHLY MTC	CONSOLIDATED
FILE TRANSMISSION MONTHLY MTC	OPERATING
INCOMING DOMESTIC WIRE	CONSOLIDATED
INCOMING DOMESTIC WIRE	OPERATING
INCOMING DOMESTIC WIRE	PAYROLL
INCOMING DOMESTIC WIRE	LCDBG - ACCOUNT C
INCOMING DOMESTIC WIRE	SALES TAX DIST #3
ONLINE WIRE TRANSFER MONTHLY MTC	CONSOLIDATED
ONLINE WIRE TRANSFER MONTHLY MTC	OPERATING
ONLINE OUTGOING DOMESTIC WIRE	CONSOLIDATED
ONLINE OUTGOING DOMESTIC WIRE	OPERATING
ONLINE OUTGOING DOMESTIC WIRE	PAYROLL
ONLINE OUTGOING DOMESTIC WIRE	UTILITY OPERATIONS
INCOMING WIRE ADVICE EMAIL	CONSOLIDATED
INCOMING WIRE ADVICE EMAIL	OPERATING
INCOMING WIRE ADVICE EMAIL	PAYROLL
INFO SVCS INTRADAY REPORTING	CONSOLIDATED
INFO SVCS INTRADAY REPORTING	OPERATING
INFO SVCS PREVIOUS DAY ITEMS	CONSOLIDATED
INFO SVCS PREVIOUS DAY ITEMS	OPERATING
INFO SVCS MONTHLY MTC	CONSOLIDATED
INFO SVCS MONTHLY MTC	OPERATING
INFO SVCS ADDITIONAL ACCOUNTS	CONSOLIDATED
INFO SVCS ADDITIONAL ACCOUNTS	OPERATING