

## **NOTICE OF OPEN MEETING**

Posted 5:00 p.m., May 17, 2024

Notice is hereby given that the Neosho City Council will meet in regular session on Tuesday, May 21, 2024 at 7:00 p.m., in the Council Chambers at City Hall 203 East Main Street, Neosho, Missouri.

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### **AGENDA REGULAR SESSION NEOSHO CITY COUNCIL**

**The agenda of this meeting includes:**

#### **OPENING PRAYER & PLEDGE OF ALLEGIANCE**

#### **CALL TO ORDER**

#### **ROLL CALL**

#### **APPROVAL OF AGENDA**

#### **CONSENT AGENDA**

1. May 7, 2024 Open Session Council Minutes
2. Bill No. 2024-36: Pitney Bowes Mailcenter Postage Machine Agreement
3. Bill No. 2024-38: Amending City Code Section 405.300
4. Bill No. 2024-40: Amendment to the OccuMed Agreement - Rate Increase

#### **VISITOR'S BUSINESS**

#### **UNFINISHED BUSINESS**

1. Bill No. 2024-34: Article I Amending Section 710.180 Water Rates
2. Bill No. 2024-35: Article VI Amending Section 705.450 Sewer Service Charges
3. Bill No. 2024-37: Contract with CivicPlus Pay for Permit Payment and Intregation

#### **BIDS**

1. Summary of Bank Bids
2. AVT EZ Water Valve Bid

#### **PUBLIC HEARINGS**

1. **Public Hearing for Annexation for 1630 Industrial Park\_MFA Propane**
2. **Public Hearing for Rezoning of 12966 Kerman Lane from C-3 to RV Park Zone**
3. **Public Hearing for Rezoning of 1420 N. Business 49 Neosho Storage from R-1 to C-3**

#### **NEW BUSINESS**

1. Bill No. 2024-41: Amendment to Language Business and Occupation Code 600
2. Bill No. 2024-42: Blevins Asphalt Construction Company Inc. Agreement for 2024 Overlay

## **May 21, 2024 City Council Meeting**

3. Bill No. 2024-43: Request for Rezoning for the area near 12966 Kerman Lane from C-3 Commercial Business District to RV Park District.
4. Bill No. 2024-44: Request for Rezoning Change for the Property near 1420 N Business 49 from R-1 to C-3
5. Bill No. 2024-46: Amending Section 405.270 Board of Adjustments Members
6. Playground Scrap Tire Material Grant
7. Chamber of Commerce Presentation

### **REPORT OF CITY OFFICERS**

1. April Financial Report
2. Royal Crest Subdivision Update
3. December Lighting Ceremony in the Park - KNEO

### **ADJOURN**



**MINUTES**  
**NEOSHO CITY COUNCIL**  
**May 7, 2024 - 7:00 PM**  
**Neosho Council Chambers**  
**203 E. Main St., Neosho, MO**

**OPENING PRAYER & PLEDGE OF ALLEGIANCE**

Pastor David Moore opened with prayer and Mayor Davidson led the pledge of allegiance.

**CALL TO ORDER**

Mayor Davidson called the meeting to order at 7 p.m.

**ROLL CALL**

**COUNCIL PRESENT:**

Carl Cobb, Angela Thomas, Julie Humphrey, Tom Workman (entered the meeting at 7:06 p.m.), Richard Davidson, Ashton Robinson

**COUNCIL ABSENT:**

Charles Collinsworth was absent.

**CITY OFFICERS PRESENT:**

David Kennedy, City Manager; Jordan Paul, City Attorney; and Cheyenne Wright, City Clerk, minutes taken by clerk.

**APPROVAL OF AGENDA**

Councilman Cobb made a motion to Approve the Agenda; Councilwoman Thomas seconded.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

**VISITOR'S BUSINESS**

**Janet Penn - Fence Requirements**

Janet Penn spoke to council regarding allowances she felt should be in the fencing code.

**BIDS**

**Auditorium Insulation and Ductwork**

City Manager Kennedy addressed the council stating that this bid was sent out for the auditorium insulation and ductwork. Staff would like to ask council to reject the bids submitted.

Tom Workman entered at 7:06 p.m.

## **May 7, 2024 Council Minutes**

Councilwoman Thomas made a motion to Approve the Bid from TNT for Auditorium Insulation and Ductwork; Councilman Cobb seconded.

Roll call vote:

Yes: None

No: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

Abstain: None

Failed.

### **Pitney Bowes MailCenter Bid**

Finance Director Forest addressed the council stating that the purpose of this agenda item is to seek approval to enter into a new lease agreement for an updated postage machine. As a result of new postage regulations in 2025, the current postage machine does not have the required updated IMI Technology and is unable for the hardware to be retrofitted into the current machine.

Councilman Cobb made a motion to Approve the bid from Pitney Bowes for a postage machine; Councilwoman Humphrey seconded.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **CivicPlus Pay Software**

Finance Director Forest addressed the city council stating that this software is for payments to be processed through the new building permit system acquired. CivicPlus currently provides the city's website, meeting software and building permit and inspection software. This program would integrate with the website software to allow public and business online access to paying for permits. It would also allow citizens, contractors, developers and staff to see the paid invoice and integrate it directly into the permit software. This software will be the gateway for one of our current merchants, Authorize.net.

Councilman Cobb made a motion to Approve CivicPlus Pay Software; Councilman Workman seconded.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **2024 Overlay and Asphalt Milling Project**

Public Works Director Siler addressed the city council requesting council's approval of bids for road surface improvements through an asphalt overlay. This project is for the resurfacing of approximately 2.7 miles of City streets, 6 alleys, and 2 cemetery roads with new asphalt. We sent out three bid packets and received three bids.

APAC Central, Streets and Alley Overlay and milling: \$435,405.70, Cemetery Overlay:

### **May 7, 2024 Council Minutes**

\$24,320.40, Mobilization \$4,110.00. Total bid \$463,836.10

Emery Sapp & Sons: Streets and Alley Overlay and milling: \$352,085.50, Cemetery Overlay: \$15,600.00, Mobilization \$.12,830.00. Total bid \$380,515.50

Blevins Asphalt: Streets and Alley Overlay and milling: \$305,662.65, Cemetery Overlay: \$15,366.00, Mobilization \$.7,550.00. Total bid \$328,578.65

City Staff recommends approving the bid from Blevins Asphalt for the amount of \$328,578.65.

Councilwoman Thomas made a motion to Approve the bid from Blevins Asphalt in the amount of \$328,578.65; Councilman Workman seconded.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **PUBLIC HEARINGS**

#### **Public Hearing for Bill No. 2024-34: Article I Amending Section 710.180 Water Rates**

Mayor Davidson opened the public hearing for Bill No. 2024-34 at 7:18 p.m.

Chuck Clay asked the council the percentage of increase being requested. He also asked if this encompassed industrial facilities, as well. He asked if this would be a raise for only the next couple years or will it raise every year. Are we working to decrease the water loss in the city?

Mayor Davidson addressed all of his questions.

Mayor Davidson closed the public hearing at 7:21 p.m.

#### **Public Hearing for Bill No. 2024-35: Article VI Amending Section 705.450 Sewer Service Charge**

Mayor Davidson opened the public hearing for Bill No. 2024-35 at 7:21 p.m.

There was no one present to speak.

Mayor Davidson closed the public hearing at 7:22 p.m.

### **NEW BUSINESS**

#### **Bill No. 2024-34: Article I Amending Section 710.180 Water Rates**

AN ORDINANCE amending Section 710.180 “Water Rates – Generally – Classification of Consumers.”

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Attorney Snyder read Bill No. 2024-34 in title only.

Councilman Cobb made a motion to Approve and Discuss Bill No. 2024-34; Councilwoman Humphrey seconded.

Finance Director Forest addressed the city council stating that the purpose of this item is to request an amendment of Chapter 710.180, Section A Generation of Revenue and Section B User Rate Structure. In July 2023, the water rates were increased to \$5.38 per 1000 gallons up to 100,000 gallons of usage and \$3.97 per 1000 gallons over 100,000 gallons of usage and usage outside the city limits is 1 ½ the rate. The City approved 75% of the original request in 2023 and prior to that, the City had not increased rates for water since 2017. This reduction in the original request reduces not only the operating revenues but the reserves to fund the approved 20-year plan. The ordinance presented in 2023 desired to adopt the recommendations of the rate study over two years. Staff is requesting the full recommendation in the rate study with increases in inflation. We continue to see increases in all our expenditures, as everyone is seeing during these times. The Public Works Department has been working on installing more zone meters as well as locating and repairing leaks in an effort to reduce the cities' water loss. These repairs must be continued on a regular basis to keep our system running. We are still absorbing these additional costs along with the repairs and chemicals which are above the budgeted amount in the Alliance Contract. The fund balance will not sustain the added expenses. In addition, the City needs to continue with the 20-year repair and replacement schedule. The reserve fund which supports the replacement schedule is in need of an increase to support the repairs and replacement. The increase proposed in the annual reserve is supported by the water rate increase proposed in this Ordinance. City Manager Kennedy addressed the Council stating that last year a twenty year plan was approved by council addressing our aging water and sewer system. The initial raise was only a portion and now staff are requesting the rest of that percentage of increase plus the CPI increase.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **Bill No. 2024-35: Article VI Amending Section 705.450 Sewer Service Charges**

AN ORDINANCE amending Section 705.450 "Classification of Users – Monthly Service Charges."

Attorney Snyder read Bill No. 2024-35 in title only.

Councilman Cobb made a motion to Approve and Discuss Bill No. 2024-35; Councilwoman Thomas seconded.

Finance Director Forest addressed the council stating that the purpose of this item is to request an amendment of Chapter 705: Section 705.450, Paragraphs (D) and (E. Classification of Users- Monthly Service Charges. In July 2023, the City decreased sewer rates to \$5.06 per 1000 gallons and increased the base rate to \$13.52 per month. The City has not increased rates prior to this for sewer service since 2017. The City has been hit by increases in costs each year, just like everyone else. The city has been actively slip lining older pipes and continuing to maintain the older equipment as it needs replacing. These repairs must be continued on a regular basis to keep our system running. The City also renewed the contract with Alliance Water Resources in October 2020 to take advantage of their knowledge and expertise in our Filtration and Wastewater plants. This agreement was made to ensure the safety of our water systems. The Alliance agreement is another necessity with continued increases in expenses. Until now, we have been absorbing all of these additional costs, but our Fund Balance cannot continue to sustain these added expenses.

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In addition, the City is working with Allgeier Martin and Associates for a 20-year replacement plan for the wastewater system. The reserve fund is required to support the replacement needs and proposed schedule. The increase proposed in the annual reserve is supported by the wastewater rate increase proposed in this Ordinance.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

#### **Bill No. 2024-36: Pitney Bowes Mailcenter Postage Machine Agreement**

AN ORDINANCE authorizing the City of Neosho, Missouri, to enter into a Lease Agreement with Pitney Bowes, Inc., for the purpose of leasing a postage meter device for documents sent by the United States Postal Service; and authorizing the Mayor to execute the same by and on behalf of the City of Neosho.

Attorney Snyder read Bill No. 2024-36 in title only.

Mayor Davidson made a motion to Approve and Discuss Bill No. 2024-36; Councilwoman Robinson seconded.

Finance Director Forest addressed the city council stating that the purpose of this item is to request the Mayor's signature on the agreement with Pitney Bowes for a new lease of the postage machine. Due to new postage regulations, a new postage machine is required to comply with the changes to Intelligent Mail Indicia (IMI). The term of the lease is five (5) years.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

#### **Bill No. 2024-37: Contract with CivicPlus Pay for Permit Payment and Integration**

AN ORDINANCE authorizing the City of Neosho, Missouri, to enter into Agreement with CivicPlus, LLC, for the purpose of software to allow integration for permitting payment processing; and authorizing the Mayor to execute the same by and on behalf of the City of Neosho.

Attorney Snyder read Bill No. 2024-37 in title only.

Councilman Cobb made a motion to Approve and Discuss Bill No. 2024-37; Councilwoman Humphrey seconded.

Finance Director Forest addressed the city council stating that the purpose of this item is to request approval to enter into a contract with CivicPlus to provide payment integration with the building permit and inspection software. CivicPlus currently provides the city's website, meeting software and building permit and inspection software. This program would integrate with the website software to allow public and business online access to paying for permits. It would also allow citizens, contractors, developers and staff to see the paid invoice and integrate directly into the permit software. This software will be the

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gateway for one of our current merchants, Authorize.net.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **Bill No. 2024-38: Amending City Code Section 405.300**

AN ORDINANCE of the City of Neosho amending Title IV Land Use, Chapter 405 Zoning Regulations, Article IV Administration by repealing and replacing Section 405.300 Procedure for Amendments, Special Use Permits, and Applications for Abandonment or Vacation of Streets and Alleys of the Code of Ordinances to establish notice requirements for hearings pursuant to Chapter 89 RSMo.

Attorney Snyder read Bill No. 2024-38 in title only.

Councilman Cobb made a motion to Approve and Discuss Bill No. 2024-38; Councilwoman Robinson seconded.

Development Services Director Leavens addressed the city council stating that the purpose of this item is to gain the Council's authorization for the Mayor to sign an amended Section 405.300 Ordinance pertaining to the Procedure for Amendments, Special Use Permits, and Application for Abandonment or Vacation of Streets and Alleys. This amendment updates and streamlines the public notification portion of the ordinance to more directly reflect Missouri Revised Statute Chapter 89 and changes the publication timeline to adapt flexibility for local newspaper days.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **Bill No. 2024-39: Stratford - Freeman Stormwater Change Order No. 1, UNDER EMERGENCY MEASURE...1ST, 2ND AND 3RD READINGS**

AN ORDINANCE of the City of Neosho authorizing Change Order No. 1 for an Agreement for Construction Services with Jeff Asbell Excavating & Trucking, Inc., a Missouri Corporation for cost overrun in the amount of ONE HUNDRED THOUSAND SIX HUNDRED FIFTY-THREE and 25/100 Dollars (\$100,653.25) and authorizing the Mayor to execute the same by and on behalf of the City of Neosho; and containing an emergency provision.

Attorney Snyder read Bill No. 2024-39 in title only.

Councilwoman Robinson made a motion to Approve and Discuss Bill No. 2024-39; Councilman Workman seconded.

Development Services Director Leavens addressed the city council stating that the purpose of this item is to gain the Council's approval for the Mayor to sign Change Order No. 1 for extending Stratford-Freeman

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Stormwater project. This project is mostly funded through a MO DED CDBG grant. The original project proposal bids came in under the original estimates, leaving funds available in the grant to extend the project an additional 193 feet to the south side of Boyd Street. Previously, the Council had approved the addition to this project. This change order expends the remaining funds available in the grant by providing for the additional materials cost of \$100,653.25.

Roll call vote:

Yes: Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **Bill No. 2024-40: Amendment to the OccuMed Agreement - Rate Increase**

AN ORDINANCE authorizing the City of Neosho, Missouri, to enter into an Amended Agreement with Freeman-Oak Hill Health System, a Missouri Nonprofit Corporation, d/b/a Freeman Health System, for the purpose of providing occupational health services; and authorizing the Mayor to execute the same by and on behalf of the City of Neosho.

Attorney Snyder read Bill No. 2024-40 in title only.

Councilwoman Robinson made a motion to Approve and Discuss Bill No. 2024-40; Councilman Workman seconded.

Human Resources Director Muhic addressed the council regarding the increase to the Occumed contract. The purpose of this item is to notify you of a 5% rate increase for all or part of Occumed's services effective April 1, 2024. Our 28% discount is still applicable.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **Resolution Bill No. 2024-25: Airport Hunting Policy**

A RESOLUTION of the City of Neosho, Missouri, adopting an Archery Hunting Policy.

Attorney Snyder read Resolution Bill No. 2024-25 in title only.

Councilman Cobb made a motion to Approve and Discuss Resolution Bill No. 2024-25; Councilman Workman seconded.

City Manager Kennedy addressed the city council stating that the purpose of this agenda item is to help reduce the wildlife population in the Crowder area.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

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Abstain: None  
Passed.

### **Resolution Bill No. 2024-26: Destruction of Records**

A RESOLUTION OF THE CITY OF NEOSHO, MISSOURI, NOTIFYING THE COUNCIL OF THE DESTRUCTION OF CITY RECORDS.

Attorney Snyder read Resolution Bill No. 2024-26 in title only.

Councilwoman Robinson made a motion to Approve and Discuss Resolution Bill No. 2024-26; Councilwoman Humphrey seconded.

City Clerk Wright addressed the city council stating that the purpose of this item is to comply with the state procedures for the retention and destruction of municipal records. RSMo 109.230 states: The director shall, with due regard for the functions of agencies concerned, and subject to the approval of the Secretary of State: Publish lists of records authorized for disposal and retention. City Code Section 110.390 states the City Clerk shall have custody of and shall safely keep the public records, the original rolls of ordinances and resolutions of the City Council, such other records, documents and papers of a public nature as may be delivered into his/her custody.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **Resolution Bill No. 2024-27: Street Slurry Seal Agreement with Vance Brothers**

A RESOLUTION OF THE CITY OF NEOSHO, MISSOURI, approving an agreement for street improvement services with Vance Brothers, Inc., a Missouri Corporation, for the purpose of providing service for street improvements by slurry seal for specified traffic ways within the City of Neosho, for the not to exceed price of Two Hundred Fifty-Eight Thousand, Eighty-Seven and 20/100 dollars (\$258,087.20) and authorizing the Mayor to execute the same by and on behalf of the City of Neosho.

Attorney Snyder read Resolution Bill No. 2024-27 in title only.

Councilman Cobb made a motion to Approve and Discuss Resolution Bill No. 2024-27; Councilwoman Thomas seconded.

Public Works Director Siler addressed the city council stating that The purpose of this item is to approve the agreement with Vance Brothers for the application of Slurry Seal to city streets. During the April 16th, 2024 council meeting, council approved the bid from Vance Brothers in the amount of \$258,087.20. This is the agreement to move forward with this project.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None



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Abstain: None  
Passed.

### **Resolution Bill No. 2024-28: MoDED CDBG Competitive Grant Intent to Apply**

A RESOLUTION OF THE CITY OF NEOSHO, MISSOURI, STATING INTENT TO SECURE FUNDING THROUGH THE COMMUNITY DEVELOPMENT BLOCK GRANT DEMOLITION PROGRAM AND AUTHORIZING THE MAYOR AND/OR CITY MANAGER TO PURSUE ACTIVITIES IN AN ATTEMPT TO SECURE FUNDING.

Attorney Snyder read Resolution Bill No. 2024-28 in title only.

Councilwoman Robinson made a motion to Approve and Discuss Resolution Bill No. 2024-28; Councilwoman Thomas seconded.

Development Services Director Leavens addressed the city council stating that the purpose of this item is to gain the council's approval for the mayor to sign a resolution authorizing staff to apply for a grant to assist in demolishing the structure located at 224 N Washington St. The city owns the Schaffer Building located at 224 N Washington St. The building has been declared blighted property by the city council. This grant could provide up to \$300,000 in funding with a 20% match for the demolition of the structure. Other grant opportunities are also being sought for this project but are not guaranteed.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **Resolution Bill No. 2024-29: Amending Employee Handbook Adding Section 3.09 Disability Discrimination Grievance Procedure**

A RESOLUTION of the City of Neosho, Missouri, adopting a Disability Discrimination Grievance Procedure to conform to Section 5.04 of the Rehabilitation Act of 1979 (29 U.S.C. 794) and the American with Disabilities Act (ADA) and incorporating the same into the City of Neosho Employee Handbook by adding a new Section 3.09 Disability Discrimination Grievance Procedure.

Attorney Snyder read Resolution Bill No. 2024-29 in title only.

Councilman Cobb made a motion to Approve and Discuss Resolution Bill No. 2024-29; Councilman Workman seconded.

Human Resources Director Muhic The purpose of this item is to request approval to insert "Section 3.09: Disability Discrimination Grievance Procedure" in the City Employee Handbook. This is a procedure that various grants prefer to see in policy.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

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Abstain: None  
Passed.

### **Resolution Bill No. 2024-30: Change Order Request (COR) 01 CSG\_RBN. 2024-22**

A RESOLUTION OF THE CITY OF NEOSHO, MISSOURI, authorizing Change Order No. 1 for an agreement for construction services with Marion Company, LLC, d/b/a Construction Services Group, a Missouri limited liability company, for the purpose of providing construction services related to the repair of the Neosho Municipal Auditorium for the not to exceed price of Forty Seven Thousand and 00/100 dollars (\$47,000.00) and authorizing the Mayor to execute the same by and on behalf of the City of Neosho.

Attorney Snyder read Resolution Bill No. 2024-30 in title only.

Councilwoman Robinson made a motion to Approve and Discuss Resolution Bill No. 2024-30; Councilman Cobb seconded.

City Manager Kennedy addressed the city council stating that this is a Change Order Request (COR) for Neosho Auditorium repair. The scope of work is being added to our current contract with CSG for auditorium renovations. This change order request is in the amount of \$47,000.00. These funds will come from capital expenses in this year's budget.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **Request for Variance to Code Section 215.195-B. - Neosho School District Graduation**

Fire Chief Houk addressed the city council stating that the purpose of this agenda item is to address the request from the NSD to allow fireworks to be displayed at high school graduation. City ordinance dictates that the discharge of fireworks is limited to the periods of 7:00 AM – 11:00 PM from July 1st through July 10th. July 4th Fireworks may be discharged from 7:00 AM – 12:00 midnight. I have received a request from the Neosho R5 School District requesting permission to discharge fireworks on May 16, 2024, at approximately 9:15 immediately following high school graduation. The fireworks will be discharged from 418 Fairgrounds Rd, at the administration building. This would be a temporary variance from city ordinance.

Mayor Davidson made a motion to approve request for variance to code section 215.195-B for the Neosho School District Graduation; Councilman Workman seconded.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

### **Area Agency on Aging Public Match Letter**

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City Manager Kennedy addressed the city council stating that this item is to authorize the Mayor to sign the Area Agency on Aging (AAA) letter for donation of 1017 Carl Sweeney Pkwy. The City of Neosho and AAA have teamed up to provide amenities for our area seniors. This is to include AAA the use of 1017 Carl Sweeney Pkwy facility to provide a nutrition program and activities in Neosho. This is an annual letter of our in kind support of this program for the use of our facility.

Councilman Cobb made a motion to Approve the public match letter with Area Agency on Aging for the Senior Citizen Center; Councilwoman Robinson seconded.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

## **REPORT OF CITY OFFICERS**

### **Hill Street**

City Manager Kennedy addressed the council stating that he has been approached about renaming Hill Street by the Neosho High School. There are no houses on that street and this is Senior Hill that is painted every year. Suggestions would be to name the street something in support of our school, such as Wildcat Drive or Wildcat Way.

By a consensus of Council to move forward with renaming Hill Street.

### **Annexing Hwy 60 / Filtration Plant**

City Manager Kennedy addressed the council about the city annexing property from the Hickory Creek bridge at the RV Park to the Filtration Plant located out by Lime Kiln.

By a consensus of council to move forward with the annexations.

### **Marmic Fire**

Mayor Davidson asked about Marmic Fire requesting five year sprinkler inspections.

Fire Chief Houk stated that he is not aware of anything but will get an answer. If this is coming down from the state or not.

### **Hwy 86 Roundabout**

Councilman Cobb stated that the roundabout looks very good. If you have not been out to the Senior Center in a while, go and look at the renovations and upgrades the city has done.

City Manager Kennedy addressed the roundabout comments. Mr. Kennedy stated that he had sat in the Branco parking lot for fifteen-twenty minutes watching the flow of traffic and not seen any issues.

## **ADJOURN**

There being no further business to come before the city council, Mayor Davidson asked for a motion to adjourn.

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Councilman Cobb made a motion to Adjourn; Councilwoman Humphrey seconded.

Roll call vote:

Yes: Carl Cobb, Richard Davidson, Julie Humphrey, Ashton Robinson, Angela Thomas, Tom Workman

No: None

Abstain: None

Passed.

Mayor Davidson adjourned the May 7, 2024 City Council meeting at 8:10 p.m.

APPROVED

ATTEST

NEOSHO CITY COUNCIL

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Mayor

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City Clerk

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**REQUESTED COUNCIL MEETING DATE:** May 7, 2024

**ITEM:** Bill No. 2024-36: Pitney Bowes Mailcenter Postage Machine Agreement

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**ORIGINATING DEPARTMENT:** Finance Department

**ATTACHMENT:**

1. Bill No. 2024-36 Lease w-Pitney Bowes\_Postage Machine
  2. Pitney Bowes Agreement MC2000
- 

**PURPOSE:**

To request the Mayor's signature on the agreement with Pitney Bowes for a new lease of the postage machine.

**BACKGROUND:**

Due to new postage regulations, a new postage machine is required to comply with the changes to Intelligent Mail Indicia (IMI). The term of the lease is five (5) years.

**RECOMMENDATION:**

Staff recommends approval of the agreement and authorize the Mayor to execute.

**AN ORDINANCE authorizing the City of Neosho, Missouri, to enter into a Lease Agreement with Pitney Bowes, Inc., for the purpose of leasing a postage meter device for documents sent by the United States Postal Service; and authorizing the Mayor to execute the same by and on behalf of the City of Neosho.**

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

Section 1. That the Agreement by and between the City of Neosho, Missouri, and Pitney Bowes, Inc., for the purpose of leasing a postage meter device for documents sent by the United States Postal Service, a true and accurate copy of said Lease Agreement being attached hereto and incorporated as Exhibit “A,” be and the same is hereby approved.

Section 2. That the Mayor is hereby authorized and directed to execute said Lease Agreement by and on behalf of the City of Neosho, Missouri.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.

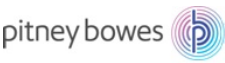
\_\_\_\_\_  
Richard Davidson, Mayor

ATTEST:

\_\_\_\_\_  
Cheyenne Wright, City Clerk

APPROVED AS TO FORM:

\_\_\_\_\_  
Derek A. Snyder, City Attorney



NASPO ValuePoint FMV Lease Agreement (Option C)

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|--|--|--|--|--|--|--|--|--|--|

Agreement Number

Your Business Information

|                                                |                     |
|------------------------------------------------|---------------------|
| Full Legal Name of Lessee / DBA Name of Lessee | Tax ID # (FEIN/TIN) |
| CITY OF NEOSHO                                 | 446000230           |

|                                           |
|-------------------------------------------|
| Sold-To: Address                          |
| 203 E MAIN ST, NEOSHO, MO, 64850-1812, US |

|                       |                          |                    |
|-----------------------|--------------------------|--------------------|
| Sold-To: Contact Name | Sold-To: Contact Phone # | Sold-To: Account # |
| Leslie Forest         | 417-451-8050             | 0011184232         |

|                                           |
|-------------------------------------------|
| Bill-To: Address                          |
| 203 E MAIN ST, NEOSHO, MO, 64850-1812, US |

|                       |                          |                    |                      |
|-----------------------|--------------------------|--------------------|----------------------|
| Bill-To: Contact Name | Bill-To: Contact Phone # | Bill-To: Account # | Bill-To: Email       |
| Leslie Forest         | 417-451-8050             | 0011184232         | lforest@neoshomo.gov |

|                                           |
|-------------------------------------------|
| Ship-To: Address                          |
| 203 E MAIN ST, NEOSHO, MO, 64850-1812, US |

|                       |                          |                    |
|-----------------------|--------------------------|--------------------|
| Ship-To: Contact Name | Ship-To: Contact Phone # | Ship-To: Account # |
| Leslie Forest         | 417-451-8050             | 0011184232         |

|      |
|------|
| PO # |
| .    |

Your Business Needs

| Qty | Item              | Business Solution Description      |
|-----|-------------------|------------------------------------|
| 1   | SENDPROMAILCENTER | MailCenter                         |
| 1   | 1FWV              | 5lb Interfaced Weighing Feature    |
| 1   | 7W00              | MailCenter Meter                   |
| 1   | APAXL             | Cost Acctg Accounts Level (100)    |
| 1   | APKG              | SendPro 360 Shipping Feature       |
| 1   | APSD              | 145/70 LPM Speed                   |
| 1   | AZBG              | Black Graphics Upgrade             |
| 1   | CAABL             | Basic Cost Acctg for SP MailCenter |
| 1   | F9PG              | PowerGuard Service Package         |
| 1   | HV1P              | MailCenter Printer                 |
| 1   | HV96000           | MailCenter Weighing Platform       |
| 1   | HV97500           | Wireless Client Kit                |
| 1   | HVBB              | MailCenter 2000                    |
| 1   | HVSP              | MailCenter Shipping Bundle         |

|   |         |                                                           |
|---|---------|-----------------------------------------------------------|
| 1 | M9SS    | USPS Tracking Services                                    |
| 1 | ME1C    | Meter Equipment - Low                                     |
| 1 | MW90007 | Drop Stacker                                              |
| 1 | MW92705 | MailCenter 15in Display                                   |
| 1 | PTJ1    | SendPro Online-PitneyShip                                 |
| 1 | PTJ4    | Multicarrier Sending App w HW or Meter                    |
| 1 | PTJ8    | SPO-PitneyShip Mailing included w HW                      |
| 1 | PTJD    | SPO-PitneyShip Office                                     |
| 1 | PTJN    | Single User Access                                        |
| 1 | PTJR    | 50 User Access with Hardware or Meter                     |
| 1 | PTK1    | Web Browser Integration                                   |
| 1 | PTK3    | Meter Integration                                         |
| 1 | PTKHV   | PitneyShip MailCenter Integration                         |
| 1 | SJM2    | SoftGuard - 2000                                          |
| 1 | STDsla  | Standard SLA-Equipment Service Agreement (for MailCenter) |

Your Payment Plan

|                         |                         |                      |
|-------------------------|-------------------------|----------------------|
| Initial Term: 60 months | Initial Payment Amount: |                      |
| Number of Months        | Monthly Amount          | Billed Quarterly at* |
| 60                      | \$ 386.55               | \$ 1,159.65          |

*\*Does not include any applicable sales, use, or property taxes which will be billed separately.  
If the equipment listed above is replacing your current meter, your current meter will be taken out of service once this lease commences.*

- ☐ Tax Exempt Certificate Attached
- ☐ Tax Exempt Certificate Not Required
- ☒ Purchase Power® transaction fees included
- ☐ Purchase Power® transaction fees extra



**Your Signature Below**

By signing below, you agree to be bound by your State's/Entity's/Cooperative's contract, which is available at <http://www.pb.com/states> and is incorporated by reference. The terms and conditions of this contract will govern this transaction and be binding on us after we have completed our credit and documentation approval process and have signed below. If software is included in the Order, additional terms apply which are either (i) included in your State's contract which is available at <http://www.pb.com/states> or (ii) available by clicking on the hyperlink for that software located at [https://www.naspovaluepoint.org/search/?term=pitney+bowes&page\\_ref=contractors](https://www.naspovaluepoint.org/search/?term=pitney+bowes&page_ref=contractors). Those additional terms are incorporated by reference.

NASPO VALUEPOINT CTR058808; CC221938006  
State/Entity's Contract#

\_\_\_\_\_  
Lessee Signature  
  
\_\_\_\_\_  
Print Name  
  
\_\_\_\_\_  
Title  
  
\_\_\_\_\_  
Date  
  
\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Pitney Bowes Signature  
  
\_\_\_\_\_  
Print Name  
  
\_\_\_\_\_  
Title  
  
\_\_\_\_\_  
Date

**Sales Information**

|                  |                     |                  |
|------------------|---------------------|------------------|
| Zach Martins     | zach.martins@pb.com |                  |
| Account Rep Name | Email Address       | PBGFS Acceptance |

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**REQUESTED COUNCIL MEETING DATE:** May 7, 2024

**ITEM:** Bill No. 2024-38: Amending City Code Section 405.300

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**ORIGINATING DEPARTMENT:** Development Services Department

**ATTACHMENT:**

1. Bill No. 2024-38 Amending 405.300 Zoning Change Procedure

---

**PURPOSE:**

The purpose of this item is to gain the Council's authorization for the Mayor to sign an amended Section 405.300 Ordinance pertaining to the Procedure for Amendments, Special Use Permits, and Application for Abandonment or Vacation of Streets and Alleys.

**BACKGROUND:**

This amendment updates and streamlines the public notification portion of the ordinance to more directly reflect Missouri Revised Statute Chapter 89 and changes the publication timeline to adapt flexibility for local newspaper days.

**RECOMMENDATION:**

Staff recommends the authorizing the Mayor's signature.

**AN ORDINANCE of the City of Neosho amending Title IV Land Use, Chapter 405 Zoning Regulations, Article IV Administration by repealing and replacing Section 405.300 Procedure for Amendments, Special Use Permits, and Applications for Abandonment or Vacation of Streets and Alleys of the Code of Ordinances to establish notice requirements for hearings pursuant to Chapter 89 RSMo.**

WHEREAS, having reviewed the Code of Ordinances for the City of Neosho, the City Council has determined to set out the procedures for notice requirements involving applications for amendments to the City Zoning District Map pursuant to Chapter 89 RSMo.

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

**Section 1.** That Title IV, Land Use, Chapter 405 Zoning Regulations, Article IV Administration of the Code of Ordinances, Section 405.300 Procedure for Amendments, Special Use Permits, and Applications for Abandonment or Vacation of Streets and Alleys of the Code of Ordinances is repealed in its entirety replaced with a new Section 405.300 Procedure for Amendments, Special Use Permits, and Applications for Abandonment or Vacation of Streets and Alleys hereby adopted to read as follows:

“Chapter 405. Zoning Regulations”

“Section 405.300. Procedure for Amendments, Special Use Permits, and Applications for Abandonment or Vacation of Streets and Alleys.”

- A. Applications for amendment, revision or change of the Zoning District Map of Neosho may be made by any person, or his/her agent, who owns the land sought to be rezoned. If such application is made by the owner's agent, said agent shall enter upon the application the name and current mailing address of the owner. Such application shall be made upon forms prescribed by the Planning and Zoning Commission and duly filed with the City Clerk.
- B. Applications for amendment, revision or change of any of the rules, regulations or provisions of the text of the Zoning Code of Neosho, other than the Zoning District Map, or application for a special use permit, or application for vacation of streets and alleys, may be made by any interested person on forms prescribed by the Planning and Zoning Commission and duly filed with the City Clerk.
- C. A fee of fifty dollars (\$50.00), plus such sum as may be expended for publication and notice as hereinafter provided, shall accompany each application for an amendment or special use permit or application for vacation of streets and alleys. Immediately upon receipt of such application, the City Clerk shall note thereon the date of filing and make a permanent record thereof.
- D. Notice of time and place of such hearing shall be published at least once in a newspaper of local distribution not less than fifteen (15) days before such hearing in a format to provide sufficient notice as to the purpose of said hearing to give reasonable notice to all interested and/or affected person(s). Supplemental or additional notices may be published or

distributed as the Planning and Zoning Commission and/or City Council may prescribe from time to time.

- E. Upon the final hearing of such application the Planning and Zoning Commission shall approve or deny the same and a report of such action, together with a recommendation for final approval or denial shall be made by the Commission to the City Council. Where the purpose and effect of the proposed amendment is to change the zoning classification of a particular property, the Planning and Zoning Commission shall make findings based upon the evidence presented to it in each specific case with respect to the following matters:
  - 1. Relatedness of the proposed amendment to goals and outlines of the long-range physical plan of the Village.
  - 2. Existing uses of property within the general area of the property in question.
  - 3. The zoning classification of property within the general area of the property in question.
  - 4. The suitability of the property in question to the uses permitted under the existing zoning classification.
  - 5. The trend of development, if any, in the general area of the property in question, including changes, if any, which have taken place in its present zoning classification.
- F. Before acting upon any application for amendment or special use permit, the City Council shall set a time and place for a hearing thereon, notice of which hearing shall be published at least one (1) time in a newspaper of general circulation in the City of Neosho, not less than fifteen (15) days prior to the date of such hearing.
- G. Recommendations for revision, or amendment of this Chapter, including the Zoning District Map, may also be made by Planning and Zoning Commission upon its own motion, for final determination by the City Council; likewise the City Council may revise, modify or amend this Chapter, including the Zoning District Map, upon its own motion; provided however, such proposed changes shall first be submitted to the Planning and Zoning Commission for recommendation and report. In either case final action thereon shall be taken only upon notice and hearing, as provided herein.
- H. In case of a protest against a change in regulations, restrictions or boundaries is duly signed and acknowledged by owners of thirty percent (30%) or more, either of the areas of the land (exclusive of streets and alleys) included in such proposed change or within an area determined by lines drawn parallel to and one hundred eighty-five (185) feet distant from the boundaries of the district proposed to be changed, such amendment shall not become effective except by the favorable vote of two-thirds (2/3) of all the members of the City Council. Provided further that as to the vacation or abandonment of streets, such vacation or abandonment shall not become effective except by favorable vote of two-thirds (2/3) of all members of the City Council, unless a consent of the persons owning two-thirds (2/3) of the property immediately adjoining thereto be obtained therefore in writing, which consent shall be acknowledged by the City Clerk and filed for record in the office of the City Clerk in said City.
- I. A signature of an owner is deemed acknowledged only if it is signed before a notary public or before the City Clerk.
- J. A signature by one (1) owner of a tenancy by the entirety is insufficient and void.

**Section 2.** All ordinances or parts of ordinances in conflict herewith are hereby repealed, but shall otherwise remain in full force and effect.

**Section 3.** This Ordinance shall be effective [REDACTED], 2024.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.

\_\_\_\_\_  
Richard Davidson, Mayor

ATTEST:

\_\_\_\_\_  
Cheyenne Wright, City Clerk

APPROVED AS TO FORM:

\_\_\_\_\_  
Derek A. Snyder, City Attorney

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**REQUESTED COUNCIL MEETING DATE:** May 7, 2024

**ITEM:** Bill No. 2024-40: Amendment to the OccuMed Agreement - Rate Increase

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**ORIGINATING DEPARTMENT:** Human Resources Department

**ATTACHMENT:**

1. Bill No. 2024-40 Occumed Freeman Health System RE Occupational Health Services - amendment
  2. 4.25.24\_OccuMed Rate Increase
  3. Current Contract with OccuMed eff 11-1-22
- 

**PURPOSE:**

The purpose of this item is to notify you of a 5% rate increase for all or part of Occumed's services effective April 1, 2024. Our 28% discount is still applicable.

**BACKGROUND:**

A notice was sent out alerting us of Occumed's rate increase.

**RECOMMENDATION:**

Staff recommends the approval to continue services with OccuMed.

**AN ORDINANCE authorizing the City of Neosho, Missouri, to enter into an Amended Agreement with Freeman-Oak Hill Health System, a Missouri Nonprofit Corporation, d/b/a Freeman Health System, for the purpose of providing occupational health services; and authorizing the Mayor to execute the same by and on behalf of the City of Neosho.**

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

Section 1. That the Amended Agreement by and between the City of Neosho, Missouri, and Freeman-Oak Hill Health System, a Missouri Nonprofit Corporation, d/b/a Freeman Health System, for the purpose of providing occupational health services, a true and accurate copy of said Agreement being attached hereto and incorporated as Exhibit “A,” be and the same is hereby approved.

Section 2. That the Mayor of the City of Neosho, Missouri, is hereby authorized and directed to execute said Agreement by and on behalf of the City of Neosho.

Section 3. That this ordinance shall be in full force and effect from and after its passage.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.

**CITY OF NEOSHO, CITY COUNCIL**

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**Richard Davidson, Mayor**

**APPROVED:**

**ATTEST:**

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**Derek Snyder, City Attorney**

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**Cheyenne Wright, City Clerk**

**CITY SEAL**



March 4, 2024

To Our Valued Customers,

Freeman OccuMed is notifying you that our prices for our services will be increasing 5% on all or part of our services on April 1, 2024. For our TPA's or companies that have their own form for prices please email them to Cheryl Pickett Business Supervisor or Becky Bayless. Those will be completed and sent back to an email address or fax number provided.

Email: [cmpickett@freemanhealth.com](mailto:cmpickett@freemanhealth.com)

[rjbayless@freemanhealth.com](mailto:rjbayless@freemanhealth.com)

Regards,

Cheryl Pickett, Business Supervisor  
Freeman OccuMed  
Ph: 417-347-3765 Fax: 417-347-9814  
[cmpickett@freemanhealth.com](mailto:cmpickett@freemanhealth.com)



**FIRST AMENDMENT TO  
CORPORATE OCCUPATIONAL HEALTH SERVICE AGREEMENT  
BETWEEN  
FREEMAN HEALTH SYSTEM  
AND  
CITY OF NEOSHO  
EFFECTIVE DATE: NOVEMBER 1, 2022**

City of Neosho (Employer) and Freeman Health System (Freeman) hereby mutually agree to amend the July 1, 2019 Corporate Occupational Health Service Agreement between the parties effective November 1, 2022 as follows:

1. Increase the discount for occupational health services from 22% to 28%.

**CITY OF NEOSHO**

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**FREEMAN HEALTH SYSTEM**

By: \_\_\_\_\_

Name: Wesley B. Braman

Title: Vice President Business Development

Date: \_\_\_\_\_

**CORPORATE OCCUPATIONAL HEALTH SERVICE AGREEMENT  
FREEMAN HEALTH SYSTEM & CITY OF NEOSHO  
EXHIBIT A - PREFERRED PLAN  
EFFECTIVE: NOVEMBER 1, 2022**

The Employer agrees to primarily use Freeman Health System for the following services and no other fee schedules or discounts shall apply. Employer may have special cases that require non-Freeman providers. The Participating Provider shall bill all services at its Billed Charges rate and Employer agrees to pay such charges subject to the discount listed, and no other fee schedules, discounts, or reimbursement reductions shall apply.

**OccuMed Client Services**

Including, but not limited to, Physicals and Drug Screens

**Discount From Billed Charges**

28%

The following services or products are limited to those associated with treating a worker's compensation injury or illness:

**Workers' Compensation**

Work Injury Treatment at OccuMed

Work Injury Therapy

Freeman Hospital Emergency Room and Urgent Care

Freeman Hospital (Joplin) – all other services

Freeman Surgical Center

Freeman Neosho Hospital – all services

**Discounts From Billed Charges**

28%

22%

22%

22%

22%

22%

**Health Essentials**

Services and Products

10%

**CORPORATE OCCUPATIONAL HEALTH SERVICE AGREEMENT  
FREEMAN HEALTH SYSTEM & CITY OF NEOSHO  
EXHIBIT B – PREFERRED PLAN PARTICIPATING PROVIDER LIST  
EFFECTIVE: NOVEMBER 1, 2022**

**OccuMed Clinics**

OccuMed – Carthage

OccuMed – Joplin

OccuMed –Neosho

**Hospitals, Including Emergency Room Services**

Freeman Hospital West

Freeman Neosho Hospital

**Surgery Center**

Freeman Surgical Center

**Urgent Care Service**

Freeman Urgent Care – Joplin

Freeman Urgent Care – Webb City

**Durable Medical Equipment Providers**

Health Essentials

**Note:** The Participating Provider List may be revised from time to time by Freeman in its sole discretion.

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**REQUESTED COUNCIL MEETING DATE:** May 7, 2024**ITEM:** Bill No. 2024-34: Article I Amending Section 710.180 Water Rates

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**ORIGINATING DEPARTMENT:** Finance Department**ATTACHMENT:**

1. Bill No. 2024-34 amend Sec 710.180 Water Rates - Generally -Classification of Consumers - 2024 Rate Study
  2. Water and Sanitary Sewer Rate Structure
  3. Revenue Expense Ratios FY2024 Neosho- Financial Analysis Rate Usage Tool
  4. Historical Rates
- 

**PURPOSE:**

To request an amendment of Chapter 710.180, Section A Generation of Revenue and Section B User Rate Structure

**BACKGROUND:**

In July 2023, the water rates were increased to \$5.38 per 1000 gallons up to 100,000 gallons of usage and \$3.97 per 1000 gallons over 100,000 gallons of usage and usage outside the city limits is 1 ½ the rate. The City approved 75% of the original request in 2023 and prior to that, the City had not increased rates for water since 2017. This reduction in the original request reduces not only the operating revenues but the reserves to fund the approved 20-year plan.

The ordinance presented in 2023 desired to adopt the recommendations of the rate study over two years. Staff is requesting the full recommendation in the rate study with increases in inflation. We continue to see increases in all our expenditures, as everyone is seeing during these times. The Public Works Department has been working on installing more zone meters as well as locating and repairing leaks in an effort to reduce the cities' water loss. These repairs must be continued on a regular basis to keep our system running. We are still absorbing these additional costs along with the repairs and chemicals which are above the budgeted amount in the Alliance Contract. The fund balance will not sustain the added expenses. In addition, the City needs to continue with the 20-year repair and replacement schedule. The reserve fund which supports the replacement schedule is in need of an increase to support the repairs and replacement. The increase proposed in the annual reserve is supported by the water rate increase proposed in this Ordinance.

**RECOMMENDATION:**

Staff recommends Council approve the amendment to the City Code.

AN ORDINANCE amending Section 710.180 “Water Rates – Generally – Classification of Consumers.”

WHEREAS, the City commissioned Allgeier, Martin and Associates, Inc. to perform Water and Sanitary Sewer Utility Rate Studies on or about November 15, 2022; and

WHEREAS, Allgeier, Martin and Associates, Inc. delivered the results of said studies on or about March 2023, a copy of the same being attached hereto and incorporated by reference as Exhibit A (“the 2023 Rate Study”); and

WHEREAS, the City held a public hearing regarding the adoption of said recommendations of said studies on May 7, 2024; and

WHEREAS, the City desires to adopt the recommendations of said studies.

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

Section 1. That Section 710.180 “Water Rates – Generally – Classification of Consumers” is amended to read as follows:

“Section 710.180 Water Rates — Generally — Classification of Consumers.

A. Generation Of Revenue.

1. The user charge system shall generate adequate annual revenues to pay the cost of annual operation and maintenance including replacement and cost associated with debt retirement of bonded capital associated with financing the water system which the City may by ordinance designate to be paid by the user charge system. That portion of the total user charge which is designated for operation and maintenance including replacement of the water system shall be established by ordinance.

2. All funds collected from user charges shall be deposited in the water section of the Water Wastewater Enterprise Fund which is a non-lapsing fund. A separate fund will be established specifically for the replacement account.

a. The Replacement Fund shall be designated for the purpose of ensuring replacement needs over the life of the water system. Deposits in the Replacement Fund shall be made annually for the replacement revenue in the amount of [~~\$1,700,370.10~~]**\$1,688,030.73** as set forth in the 2023 Rate Study’s Appendix C – Water Utility Replacement Schedule and Replacement Fund Annual Annuity.

3. Fiscal year-end balances in the Water Wastewater Enterprise Fund and replacement account shall be carried over to the same accounts in each subsequent fiscal year, and shall be used for no other purpose than those designated for these accounts.

B. User Rate Structure.

1. Each user shall pay for the services provided by the City based on use of the water system as determined by water meter(s) acceptable to the City.

2. All monthly user charges will be based on monthly water usage.

3. All water users shall be charged as of October 1, 20~~[23]~~**24**:

a. Base rate per connection.

| Meter size      | Charge per month                            |
|-----------------|---------------------------------------------|
| 1 inch and less | \$ <del>[10.23]</del> <b><u>11.37</u></b>   |
| 1.5 inch        | \$ <del>[20.56]</del> <b><u>22.88</u></b>   |
| 2 inch          | \$ <del>[33.05]</del> <b><u>36.83</u></b>   |
| 3 inch          | \$ <del>[73.42]</del> <b><u>84.33</u></b>   |
| 4 inch          | \$ <del>[115.62]</del> <b><u>133.10</u></b> |
| 6 inch          | \$ <del>[227.99]</del> <b><u>261.44</u></b> |
| 8 — 10 inch     | \$ <del>[364.79]</del> <b><u>418.31</u></b> |

b. Up to and including 100,000 gallons: \$~~[5.38]~~ **6.33** per 1,000 gallons.

c. All usage over 100,000 gallons: \$~~[3.97]~~ **4.35** per 1,000 gallons.

4. The user rate structure is based off of the 2023 Rate Study, including the appendices thereto. The user rate structure shall be reviewed annually to ensure that revenues are adequate to meet requirements set forth in this Section.

Note: language which is **bold, underlined** has been added; language which is ~~[bracketed, stricken]~~ has been removed.

Section 2. That this ordinance shall be in full force and effect from and after its passage.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.

**CITY OF NEOSHO, CITY COUNCIL**

\_\_\_\_\_  
**Richard Davidson, Mayor**

**APPROVED:**

**ATTEST:**

\_\_\_\_\_  
**Derek A. Snyder, City Attorney**

\_\_\_\_\_  
**Cheyenne Wright, City Clerk**

**CITY SEAL**

| TABLE 14 – RECOMMENDED UTILITY RATES |                                     |                                                                  |                                                                 |
|--------------------------------------|-------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------|
| WATER RATE STRUCTURE                 |                                     |                                                                  |                                                                 |
| Water Meter Size                     | Monthly Base Rate<br>Per Connection | Monthly Usage<br>Rate Up To and<br>Including 100,000-<br>gallons | Monthly Usage<br>Rate For All Usage<br>Over 100,000-<br>gallons |
| 1-Inch and Less                      | 11.37                               | 6.33 per 1,000-<br>gallons                                       | 4.68per 1,000-<br>gallons                                       |
| 1.5-Inch                             | 22.88                               |                                                                  |                                                                 |
| 2-Inch                               | 36.83                               |                                                                  |                                                                 |
| 3-Inch                               | 84.33                               |                                                                  |                                                                 |
| 4-Inch                               | 133.10                              |                                                                  |                                                                 |
| 6-Inch                               | 261.44                              |                                                                  |                                                                 |
| 8-Inch and 10-Inch                   | 418.31                              |                                                                  |                                                                 |
| SANITARY SEWER RATE STRUCTURE        |                                     |                                                                  |                                                                 |
| Classification                       | Monthly Sewer<br>Service Charge     | Monthly Usage<br>Rate                                            |                                                                 |
| Residential                          | 16.90                               | 5.33 per 1,000-gallons                                           |                                                                 |
| Other                                | 16.90                               |                                                                  |                                                                 |

| TABLE 15 – WATER AND SEWER RATE REVIEW |                               |                               |                                   |                                   |                                   |                                       |                |
|----------------------------------------|-------------------------------|-------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---------------------------------------|----------------|
| Water Use per Month                    | Current Monthly<br>Water Bill | Current Monthly<br>Sewer Bill | Total Current<br>Water/Sewer Bill | Recommended<br>Monthly Water Bill | Recommended Monthly<br>Sewer Bill | Total Recommended<br>Water/Sewer Bill | Total Increase |
| 1,000-gallons                          | 15.61                         | 18.65                         | 34.26                             | 17.7                              | 22.23                             | 39.93                                 | 5.67           |
| 2,000-gallons                          | 20.99                         | 23.64                         | 44.63                             | 24.03                             | 27.56                             | 51.59                                 | 6.96           |
| 3000-gallons                           | 26.37                         | 28.7                          | 55.07                             | 30.36                             | 32.89                             | 63.25                                 | 8.18           |
| 4000-gallons                           | 31.75                         | 33.76                         | 65.51                             | 36.69                             | 38.22                             | 74.91                                 | 9.4            |
| 5,000-gallons (average use)            | 37.13                         | 38.82                         | 75.95                             | 43.02                             | 43.55                             | 86.57                                 | 10.62          |
| 6,000-gallons                          | 42.51                         | 43.88                         | 86.39                             | 49.35                             | 48.88                             | 98.23                                 | 11.84          |
| 7,000- gallons                         | 47.89                         | 48.94                         | 96.83                             | 55.68                             | 54.21                             | 109.89                                | 13.06          |

Recommended includes 2023 full request and CPI Increase 2 year

TABLE 8 – PROJECTED WATER CASH FLOW WITH INCREASED RATE STRUCTURE

| Meter Size                                        | Number of Customers | Increased Base Rate | 2022 Usage (gallons) | Increased Usage Rate (per 1,000-gallons) | Yearly Revenue |
|---------------------------------------------------|---------------------|---------------------|----------------------|------------------------------------------|----------------|
| 1-Inch and Less                                   | 5,334               | 11.37               | 264,701,690          | 6.33                                     | 2,403,042.29   |
| 1.5-Inch                                          | 64                  | 22.88               | 13,589,500           | 6.33                                     | 103,585.47     |
| 2-Inch                                            | 318                 | 36.83               | 98,419,190           | 6.33                                     | 763,491.27     |
| 3-Inch                                            | 31                  | 84.33               | 10,547,600           | 6.33                                     | 98,134.13      |
| 4-Inch                                            | 22                  | 133.10              | 73,423,070           | 6.33                                     | 499,877.82     |
| 6-Inch                                            | 10                  | 261.44              | 3,647,400            | 6.33                                     | 54,459.67      |
| 8-Inch and 10-Inch                                | 4                   | 418.31              | 58,500               | 6.33                                     | 20,449.33      |
| Total Revenue from Projected User Rates           |                     |                     |                      |                                          | 3,943,039.98   |
| Remaining Projected Revenue (From Table 5Table 4) |                     |                     |                      |                                          | 590,000.00     |
| Total Projected Expenses (From Table 5)           |                     |                     |                      |                                          | -2,676,717.54  |
| 2% of Water Revenue Reserve Fund                  |                     |                     |                      |                                          | -90,660.80     |
| Water Replacement Fund                            |                     |                     |                      |                                          | 1,765,661.65   |

TABLE 5 – PROJECTED WATER UTILITY EXPENSES AND REVENUES

| Description                                       | Projected Expense/Revenue |
|---------------------------------------------------|---------------------------|
| Expenses                                          |                           |
| Admin., Billing, Collection, Record Keeping, etc. | \$ 359,189.52             |
| Debt Service                                      | \$ 136,448.21             |
| Utilities                                         | \$ 450,081.99             |
| Labor                                             | \$ 532,969.35             |
| Replacement Costs                                 | \$ 1,862,058.29           |
| Maintenance                                       | \$ 814,746.96             |
| Alliance Contract                                 | \$ 383,281.50             |
| Total Expenses                                    | \$ 4,538,775.83           |
| Revenues                                          |                           |
| Dedicated Capital Improvement Sales Tax Revenue   | \$ -                      |
| Other Revenue (Fixed Fee)                         | \$ 364,500.00             |
| Other Revenue (Volume Fee)                        | \$ 225,500.00             |
| Total Revenues                                    | \$ 590,000.00             |
| Total Revenue to be Generated by User Rate        | \$ 3,943,039.98           |



System Name: **Neosho**Date Prepared: **4/16/2024**

**Populate Operating Revenues  
& Operating Expenses Sections  
only**

| From Audited Financial Statements (3 most recent)           |              |              |                   |              |              |                   |              |              |              |
|-------------------------------------------------------------|--------------|--------------|-------------------|--------------|--------------|-------------------|--------------|--------------|--------------|
| Year ending date:                                           |              |              | Year ending date: |              |              | Year ending date: |              |              |              |
| 9/30/2021                                                   |              |              | 9/30/2022         |              |              | 9/30/2023         |              |              |              |
| Sewer                                                       | Water        | Total        | Sewer             | Water        | Total        | Sewer             | Water        | Total        |              |
| <b>Operating Revenues</b>                                   |              |              |                   |              |              |                   |              |              |              |
| Charges for Services                                        | 2,213,225    | 2,404,516    | 4,617,741         | 2,243,696    | 2,323,277    | 4,566,973         | 2,363,795    | 2,381,752    | 4,745,547    |
| Connection Charges                                          | 1,525        | 128,859      | 130,384           | 2,445        | 132,678      | 135,123           | 1,325        | 136,017      | 137,342      |
| Other: Fixed                                                | 8,914        | 55,498       | 64,412            | 17,842       | 63,909       | 81,751            | 17,022       | 72,315       | 89,336       |
| Other: Volume                                               | 376,286      | 337,473      | 713,760           | 608,960      | 367,760      | 976,720           | 652,361      | 372,176      | 1,024,537    |
| Other: Replacement                                          | 91,021       | 202,790      | 293,811           | 91,020       | 202,788      | 293,808           | 91,020       | 202,788      | 293,808      |
| <b>Total Revenue</b>                                        | \$ 2,690,971 | \$ 3,129,137 | \$ 5,820,107      | \$ 2,963,963 | \$ 3,090,412 | \$ 6,054,375      | \$ 3,125,523 | \$ 3,165,048 | \$ 6,290,570 |
| <b>Operating Expenses</b>                                   |              |              |                   |              |              |                   |              |              |              |
| Depreciation                                                | 628,038      | 232,319      | 860,357           | 627,359      | 258,728      | 886,087           | 639,992      | 304,101      | 944,093      |
| Insurance                                                   | 11,294       | 83,479       | 94,773            | 1,200        | 94,787       | 95,986            | 33,082       | 58,089       | 91,171       |
| Personnel/Salaries/<br>Payroll Taxes                        |              | 788,280      | 788,280           |              | 890,977      | 890,977           |              | 977,246      | 977,246      |
| Office Supplies & Postage                                   | 28,592       | 56,028       | 84,620            | 39,927       | 72,795       | 112,722           | 128,868      | 109,056      | 237,924      |
| Repairs & Maintenance                                       | 29,719       | 261,444      | 291,163           | 39,297       | 236,552      | 275,849           | 49,249       | 239,696      | 288,945      |
| Supplies                                                    |              |              | -                 |              |              | -                 |              |              | -            |
| Operation & Maintenance                                     | 9,803        | 155,219      | 165,022           | 303,105      | 153,445      | 456,550           | 333,426      | 465,708      | 799,134      |
| Utilities                                                   | 242,734      | 339,762      | 582,495           | 280,273      | 371,646      | 651,919           | 256,780      | 376,927      | 633,707      |
| Replacement                                                 | 92,790       | 253,328      | 346,118           | 458,836      | 841,746      | 1,300,582         | 498,174      | 732,177      | 1,230,350    |
| Other: Alliance Contract                                    | 713,854      | 367,743      | 1,081,597         | 667,733      | 343,984      | 1,011,717         | 928,100      | 221,808      | 1,149,908    |
| Other:                                                      |              |              | -                 |              |              | -                 |              |              | -            |
| Other:                                                      |              |              | -                 |              |              | -                 |              |              | -            |
| Other:                                                      |              |              | -                 |              |              | -                 |              |              | -            |
| UMB Fee                                                     |              |              | -                 |              |              | -                 |              |              | -            |
| <b>Total Operating Expenses</b>                             | \$ 1,756,824 | \$ 2,537,602 | \$ 4,294,426      | \$ 2,417,730 | \$ 3,264,659 | \$ 5,682,389      | \$ 2,867,670 | \$ 3,484,808 | \$ 6,352,478 |
| <b>Operating Income (loss)</b>                              | \$ 934,147   | \$ 591,535   | \$ 1,525,682      | \$ 546,233   | \$ (174,247) | \$ 371,986        | \$ 257,853   | \$ (319,760) | \$ (61,908)  |
| Net Revenue available for debt<br>service less depreciation | \$ 1,562,185 | \$ 823,854   | \$ 2,386,038      | \$ 1,173,592 | \$ 84,481    | \$ 1,258,073      | \$ 897,845   | \$ (15,659)  | \$ 882,186   |
| <b>Debt (enter data on Debt tab)</b>                        | 341,815      | 587,404      | 929,219           | 341,630      | 586,118      | 927,747           | 341,433      | 586,661      | 928,094      |
| <b>Debt Service Coverage</b>                                | <b>4.57</b>  | <b>1.4</b>   | <b>2.57</b>       | <b>3.44</b>  | <b>0.14</b>  | <b>1.36</b>       | <b>2.63</b>  | <b>-0.03</b> | <b>0.95</b>  |

**Populate Operating Revenues  
& Operating Expenses Sections  
only**

**Operating Revenues**

Charges for Services  
Connection Charges  
Other: Fixed  
Other: Volume  
Other: Replacement

**Total Revenue**

**Operating Expenses**

Depreciation  
Insurance  
Personnel/Salaries/  
Payroll Taxes  
Office Supplies & Postage  
Repairs & Maintenance  
Supplies  
Operation & Maintenance  
Utilities  
Replacement  
Other: Alliance Contract  
Other:  
Other:  
Other:  
UMB Fee

**Total Operating Expenses**

**Operating Income (loss)**

Net Revenue available for debt  
service less depreciation

**Debt** (enter data on Debt tab)

**Debt Service Coverage**

| Projected         |              |              | Projected (please provide 5 |              |              |                   |              |              |
|-------------------|--------------|--------------|-----------------------------|--------------|--------------|-------------------|--------------|--------------|
| Year ending date: |              | 9/30/2024    | Year ending date:           |              | 9/30/2025    | Year ending date: |              | 9/30/2026    |
| Sewer             | Water        | Total        | Sewer                       | Water        | Total        | Sewer             | Water        | Total        |
| 3,574,752         | 4,247,126    | 7,821,877    | 3,574,752                   | 4,247,126    | 7,821,877    | 3,574,752         | 4,247,126    | 7,821,877    |
| 3,000             | 130,000      | 133,000      | 3,000                       | 130,000      | 133,000      | 3,000             | 130,000      | 133,000      |
| 7,500             | 58,280       | 65,780       | 7,500                       | 58,280       | 65,780       | 7,500             | 58,280       | 65,780       |
| 350,430           | 350,430      | 700,860      | 350,430                     | 350,430      | 700,860      | 350,430           | 350,430      | 700,860      |
|                   |              | -            | -                           | -            | -            | -                 | -            | -            |
| \$ 3,935,682      | \$ 4,785,836 | \$ 8,721,517 | \$ 3,935,682                | \$ 4,785,836 | \$ 8,721,517 | \$ 3,935,682      | \$ 4,785,836 | \$ 8,721,517 |
| 600,000           | 220,000      | 820,000      | 630,000                     | 231,000      | 861,000      | 661,500           | 242,550      | 904,050      |
| 51,960            | 98,611       | 150,571      | 54,558                      | 103,542      | 158,100      | 57,286            | 108,719      | 166,005      |
|                   | 1,204,805    | 1,204,805    | -                           | 1,265,045    | 1,265,045    | -                 | 1,328,298    | 1,328,298    |
| 34,487            | 147,455      | 181,942      | 36,211                      | 154,828      | 191,039      | 38,022            | 162,569      | 200,591      |
| 102,500           | 378,786      | 481,286      | 107,625                     | 397,725      | 505,350      | 113,006           | 417,612      | 530,618      |
|                   |              | -            | -                           | -            | -            | -                 | -            | -            |
| 305,968           | 458,623      | 764,591      | 321,266                     | 481,554      | 802,821      | 337,330           | 505,632      | 842,962      |
| 276,224           | 386,192      | 662,416      | 290,035                     | 405,502      | 695,537      | 304,537           | 425,777      | 730,314      |
| 1,424,962         | 1,690,000    | 3,114,962    | 1,424,962                   | 1,690,000    | 3,114,962    | 1,424,962         | 1,690,000    | 3,114,962    |
| 930,768           | 282,852      | 1,213,620    | 977,306                     | 296,995      | 1,274,301    | 1,026,172         | 311,844      | 1,338,016    |
|                   |              | -            | -                           | -            | -            | -                 | -            | -            |
|                   |              | -            | -                           | -            | -            | -                 | -            | -            |
|                   |              | -            | -                           | -            | -            | -                 | -            | -            |
|                   |              | -            | -                           | -            | -            | -                 | -            | -            |
| \$ 3,726,869      | \$ 4,867,324 | \$ 8,594,193 | \$ 3,841,965                | \$ 5,026,190 | \$ 8,868,155 | \$ 3,962,815      | \$ 5,192,999 | \$ 9,155,814 |
| \$ 208,812        | \$ (81,488)  | \$ 127,324   | \$ 93,717                   | \$ (240,354) | \$ (146,637) | \$ (27,133)       | \$ (407,164) | \$ (434,297) |
| \$ 808,812        | \$ 138,512   | \$ 947,324   | \$ 723,717                  | \$ (9,354)   | \$ 714,363   | \$ 634,367        | \$ (164,614) | \$ 469,753   |
| 341,224           | 587,003      | 928,226      | 340,999                     | 586,154      | 927,152      | 340,856           | 585,873      | 926,729      |
| 2.37              | 0.24         | 1.02         | 2.12                        | -0.02        | 0.77         | 1.86              | -0.28        | 0.51         |

**Populate Operating Revenues  
& Operating Expenses Sections  
only**

| years of projected figures)                              |                     |                     |                     |                     |                     |                       |
|----------------------------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------------|
| Year ending date:                                        |                     |                     | 9/30/2027           | Year ending date:   |                     |                       |
|                                                          |                     |                     |                     |                     |                     |                       |
| Sewer                                                    | Water               | Total               |                     | Sewer               | Water               | Total                 |
| Operating Revenues                                       |                     |                     |                     |                     |                     |                       |
| Charges for Services                                     | 3,574,752           | 4,247,126           | 7,821,877           | 3,574,752           | 4,247,126           | 7,821,877             |
| Connection Charges                                       | 3,000               | 130,000             | 133,000             | 3,000               | 130,000             | 133,000               |
| Other: Fixed                                             | 7,500               | 58,280              | 65,780              | 7,500               | 58,280              | 65,780                |
| Other: Volume                                            | 350,430             | 350,430             | 700,860             | 350,430             | 350,430             | 700,860               |
| Other: Replacement                                       | -                   | -                   | -                   | -                   | -                   | -                     |
| <b>Total Revenue</b>                                     | <b>\$ 3,935,682</b> | <b>\$ 4,785,836</b> | <b>\$ 8,721,517</b> | <b>\$ 3,935,682</b> | <b>\$ 4,785,836</b> | <b>\$ 8,721,517</b>   |
| Operating Expenses                                       |                     |                     |                     |                     |                     |                       |
| Depreciation                                             | 694,575             | 254,678             | 949,253             | 729,304             | 267,411             | 996,715               |
| Insurance                                                | 60,150              | 114,155             | 174,305             | 63,158              | 119,862             | 183,020               |
| Personnel/Salaries/                                      |                     |                     |                     |                     |                     |                       |
| Payroll Taxes                                            | -                   | 1,394,712           | 1,394,712           | -                   | 1,464,448           | 1,464,448             |
| Office Supplies & Postage                                | 39,923              | 170,698             | 210,621             | 41,919              | 179,232             | 221,152               |
| Repairs & Maintenance                                    | 118,657             | 438,492             | 557,149             | 124,589             | 460,417             | 585,006               |
| Supplies                                                 | -                   | -                   | -                   | -                   | -                   | -                     |
| Operation & Maintenance                                  | 354,196             | 530,913             | 885,110             | 371,906             | 557,459             | 929,365               |
| Utilities                                                | 319,764             | 447,066             | 766,829             | 335,752             | 469,419             | 805,171               |
| Replacement                                              | 1,424,962           | 1,690,000           | 3,114,962           | 1,424,962           | 1,690,000           | 3,114,962             |
| Other: Alliance Contract                                 | 1,077,480           | 327,437             | 1,404,917           | 1,131,354           | 343,808             | 1,475,163             |
| Other:                                                   | -                   | -                   | -                   | -                   | -                   | -                     |
| Other:                                                   | -                   | -                   | -                   | -                   | -                   | -                     |
| Other:                                                   | -                   | -                   | -                   | -                   | -                   | -                     |
| UMB Fee                                                  |                     |                     | -                   |                     |                     | -                     |
| <b>Total Operating Expenses</b>                          | <b>\$ 4,089,707</b> | <b>\$ 5,368,149</b> | <b>\$ 9,457,857</b> | <b>\$ 4,222,945</b> | <b>\$ 5,552,057</b> | <b>\$ 9,775,002</b>   |
| <b>Operating Income (loss)</b>                           | <b>\$ (154,026)</b> | <b>\$ (582,314)</b> | <b>\$ (736,339)</b> | <b>\$ (287,263)</b> | <b>\$ (766,221)</b> | <b>\$ (1,053,484)</b> |
| Net Revenue available for debt service less depreciation | \$ 540,549          | \$ (327,636)        | \$ 212,913          | \$ 442,041          | \$ (498,810)        | \$ (56,769)           |
| <b>Debt (enter data on Debt tab)</b>                     | <b>340,593</b>      | <b>585,873</b>      | <b>926,466</b>      | <b>340,408</b>      | <b>586,521</b>      | <b>926,929</b>        |
| <b>Debt Service Coverage</b>                             | <b>1.59</b>         | <b>-0.56</b>        | <b>0.23</b>         | <b>1.3</b>          | <b>-0.85</b>        | <b>-0.06</b>          |

| 09/30/2019    |                 |               |               |              |               |              |              |                 |
|---------------|-----------------|---------------|---------------|--------------|---------------|--------------|--------------|-----------------|
| Meter size    | 1" and less     | 1.5"          | 2"            | 3"           | 4"            | 6"           | 8" and 10"   | Total           |
| Base rate     | \$ 9.79         | \$ 19.57      | \$ 31.32      | \$ 62.64     | \$ 97.87      | \$ 195.75    | \$ 313.19    |                 |
| Customer      | 5,663.00        | 42.00         | 150.00        | 9.00         | 23.00         | 13.00        | 8.00         |                 |
| Volume        | 4.16            | 4.16          | 4.16          | 4.16         | 4.16          | 4.16         | 4.16         |                 |
| Gallons usage | 187,968,000     | 4,057,000     | 53,851,000    | 3,968,000    | 52,751,000    | 2,090,000    | 500          |                 |
|               | \$ 1,447,236.12 | \$ 174,724.88 | \$ 280,396.16 | \$ 23,272.00 | \$ 246,456.28 | \$ 39,231.40 | \$ 30,068.32 | \$ 2,241,385.16 |

| 9/30/2020     |                 |               |               |              |               |              |              |                 |
|---------------|-----------------|---------------|---------------|--------------|---------------|--------------|--------------|-----------------|
| Meter size    | 1" and less     | 1.5"          | 2"            | 3"           | 4"            | 6"           | 8" and 10"   | Total           |
| Base rate     | \$ 9.79         | \$ 19.57      | \$ 31.32      | \$ 62.64     | \$ 97.87      | \$ 195.75    | \$ 313.19    |                 |
| Customer      | 5,663.00        | 42.00         | 150.00        | 9.00         | 23.00         | 13.00        | 8.00         |                 |
| Volume        | 4.16            | 4.16          | 4.16          | 4.16         | 4.16          | 4.16         | 4.16         |                 |
| Gallons usage | 233,499,000     | 5,635,000     | 60,646,000    | 3,645,000    | 49,769,000    | 415,000      | 750          |                 |
|               | \$ 1,636,645.08 | \$ 181,289.36 | \$ 308,663.36 | \$ 21,928.32 | \$ 234,051.16 | \$ 32,263.40 | \$ 30,069.36 | \$ 2,444,910.04 |

| 9/30/2021     |                 |               |               |              |               |              |              |                 |
|---------------|-----------------|---------------|---------------|--------------|---------------|--------------|--------------|-----------------|
| Meter size    | 1" and less     | 1.5"          | 2"            | 3"           | 4"            | 6"           | 8" and 10"   | Total           |
| Base rate     | \$ 9.79         | \$ 19.57      | \$ 31.32      | \$ 62.64     | \$ 97.87      | \$ 195.75    | \$ 313.19    |                 |
| Customer      | 5,334.00        | 64.00         | 318.00        | 31.00        | 22.00         | 10.00        | 4.00         |                 |
| Volume        | 4.16            | 4.16          | 4.16          | 4.16         | 4.16          | 4.16         | 4.16         |                 |
| Gallons usage | 264,770,100     | 12,522,000    | 97,296,410    | 12,139,000   | 70,035,000    | 3,434,400    | 1,625,750    |                 |
|               | \$ 1,728,081.94 | \$ 292,621.44 | \$ 524,270.19 | \$ 73,800.32 | \$ 317,183.28 | \$ 37,777.10 | \$ 21,796.24 | \$ 2,995,530.51 |

| 9/30/2022     |                 |               |               |               |               |              |              |                 |
|---------------|-----------------|---------------|---------------|---------------|---------------|--------------|--------------|-----------------|
| Meter size    | 1" and less     | 1.5"          | 2"            | 3"            | 4"            | 6"           | 8" and 10"   | Total           |
| Base rate     | \$ 9.79         | \$ 19.57      | \$ 31.32      | \$ 62.64      | \$ 97.87      | \$ 195.75    | \$ 313.19    |                 |
| Customer      | 5,334.00        | 64.00         | 318.00        | 31.00         | 22.00         | 10.00        | 4.00         |                 |
| Volume        | 4.16            | 4.16          | 4.16          | 4.16          | 4.16          | 4.16         | 4.16         |                 |
| Gallons usage | 264,701,690.00  | 13,589,500.00 | 98,419,190.00 | 10,547,600.00 | 73,426,070.00 | 3,647,400.00 | 58,500.00    |                 |
|               | \$ 1,727,797.35 | \$ 297,062.24 | \$ 528,940.95 | \$ 67,180.10  | \$ 331,290.13 | \$ 38,663.18 | \$ 15,276.48 | \$ 3,006,210.43 |

| 9/30/2023 |  |  |  |  |  |  |  |  |
|-----------|--|--|--|--|--|--|--|--|
|-----------|--|--|--|--|--|--|--|--|

| Meter size    | 1" and less     | 1.5"          | 2"            | 3"            | 4"            | 6"           | 8" and 10"   | Total           |
|---------------|-----------------|---------------|---------------|---------------|---------------|--------------|--------------|-----------------|
| Base rate     | \$ 10.23        | \$ 20.56      | \$ 33.05      | \$ 73.42      | \$ 115.62     | \$ 227.99    | \$ 364.79    |                 |
| Customer      | 5,334.00        | 64.00         | 318.00        | 31.00         | 22.00         | 10.00        | 4.00         |                 |
| Volume        | 5.38            | 5.38          | 5.38          | 5.38          | 5.38          | 5.38         | 5.38         |                 |
| Gallons usage | 264,701,690.00  | 13,589,500.00 | 98,419,190.00 | 10,547,600.00 | 73,426,070.00 | 3,647,400.00 | 58,500.00    |                 |
|               | \$ 2,078,896.93 | \$ 353,270.23 | \$ 655,614.04 | \$ 84,058.33  | \$ 425,555.94 | \$ 46,981.81 | \$ 17,824.65 | \$ 3,662,201.93 |

| 9/30/2024     |                 |               |               |               |               |              |              |                 |
|---------------|-----------------|---------------|---------------|---------------|---------------|--------------|--------------|-----------------|
| Meter size    | 1" and less     | 1.5"          | 2"            | 3"            | 4"            | 6"           | 8" and 10"   | Total           |
| Base rate     | \$ 11.37        | \$ 22.88      | \$ 36.83      | \$ 84.33      | \$ 133.10     | \$ 261.44    | \$ 418.31    |                 |
| Customer      | 5,334.00        | 64.00         | 318.00        | 31.00         | 22.00         | 10.00        | 4.00         |                 |
| Volume        | 6.33            | 6.33          | 6.33          | 6.33          | 6.33          | 6.33         | 6.33         |                 |
| Gallons usage | 264,701,690.00  | 13,589,500.00 | 98,419,190.00 | 10,547,600.00 | 73,426,070.00 | 3,647,400.00 | 58,500.00    |                 |
|               | \$ 2,403,332.66 | \$ 407,283.62 | \$ 763,536.75 | \$ 98,137.07  | \$ 499,925.42 | \$ 54,460.84 | \$ 20,449.19 | \$ 4,247,125.54 |

**COUNCIL BILL NO. 2024-34**

**ORDINANCE NO. 512-2024**

AN ORDINANCE amending Section 710.180 “Water Rates – Generally – Classification of Consumers.”

WHEREAS, the City commissioned Allgeier, Martin and Associates, Inc. to perform Water and Sanitary Sewer Utility Rate Studies on or about November 15, 2022; and

**Commented [FL1]:** Not sure of language for this section

WHEREAS, Allgeier, Martin and Associates, Inc. delivered the results of said studies on or about March 2023, a copy of the same being attached hereto and incorporated by reference as Exhibit A (“the 2023 Rate Study”); and

**Commented [FL2]:** Or this section

WHEREAS, the City held a public hearing regarding the adoption of said recommendations of said studies on May 7, 2024; and

WHEREAS, the City desires to adopt the recommendations of said studies.

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

Section 1. That Section 710.180 “Water Rates – Generally – Classification of Consumers” is amended to read as follows:

“Section 710.180 Water Rates — Generally — Classification of Consumers.

A. Generation Of Revenue.

1. The user charge system shall generate adequate annual revenues to pay the cost of annual operation and maintenance including replacement and cost associated with debt retirement of bonded capital associated with financing the water system which the City may by ordinance designate to be paid by the user charge system. That portion of the total user charge which is designated for operation and maintenance including replacement of the water system shall be established by ordinance.

2. All funds collected from user charges shall be deposited in the water section of the Water Wastewater Enterprise Fund which is a non-lapsing fund. A separate fund will be established specifically for the replacement account.

a. The Replacement Fund shall be designated for the purpose of ensuring replacement needs over the life of the water system. Deposits in the Replacement Fund shall be made annually for the replacement revenue in the amount of [~~\$1,700,370.10~~]**\$1,688,030.73** as set forth in the 2023 Rate Study’s Appendix C – Water Utility Replacement Schedule and Replacement Fund Annual Annuity.

3. Fiscal year-end balances in the Water Wastewater Enterprise Fund and replacement account shall be carried over to the same accounts in each subsequent fiscal year, and shall be used for no other purpose than those designated for these accounts.

## B. User Rate Structure.

1. Each user shall pay for the services provided by the City based on use of the water system as determined by water meter(s) acceptable to the City.

2. All monthly user charges will be based on monthly water usage.

3. All water users shall be charged as of October 1, 20~~23~~24:

a. Base rate per connection.

| Meter size      | Charge per month                     |
|-----------------|--------------------------------------|
| 1 inch and less | \$ <del>[10.23]</del> <u>11.37</u>   |
| 1.5 inch        | \$ <del>[20.56]</del> <u>22.88</u>   |
| 2 inch          | \$ <del>[33.05]</del> <u>36.83</u>   |
| 3 inch          | \$ <del>[73.42]</del> <u>84.33</u>   |
| 4 inch          | \$ <del>[115.62]</del> <u>133.10</u> |
| 6 inch          | \$ <del>[227.99]</del> <u>261.44</u> |
| 8 — 10 inch     | \$ <del>[364.79]</del> <u>418.31</u> |

b. Up to and including 100,000 gallons: \$~~[5.38]~~6.33 per 1,000 gallons.

c. All usage over 100,000 gallons: \$~~[3.97]~~4.68 per 1,000 gallons.

4. The user rate structure is based off of the 2023 Rate Study, including the appendices thereto. The user rate structure shall be reviewed annually to insure that revenues are adequate to meet requirements set forth in this Section.

Note: language which is **bold, underlined** has been added; language which is ~~[bracketed, stricken]~~ has been removed.

Section 2. That this ordinance shall be in full force and effect from and after its passage.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.

\_\_\_\_\_  
Mayor

ATTEST:

\_\_\_\_\_  
Cheyenne Wright, City Clerk

**COUNCIL BILL NO. 2024-34**

**ORDINANCE NO. 512-2024**

APPROVED AS TO FORM:

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Derek Snyder, City Attorney



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**REQUESTED COUNCIL MEETING DATE:** May 7, 2024**ITEM:** Bill No. 2024-35: Article VI Amending Section 705.450 Sewer Service Charges

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**ORIGINATING DEPARTMENT:** Finance Department**ATTACHMENT:**

1. Bill No. 2024-35 amend Sec 705.450 Classification of Users - Monthly Service Charges - 2024 Rate Study
  2. Proposed Sewer Rates FY24
- 

**PURPOSE:**

To request an amendment of Chapter 705: Section 705.450, Paragraphs (D) and (E. Classification of Users- Monthly Service Charges.

**BACKGROUND:**

In July 2023, the City decreased sewer rates to \$5.06 per 1000 gallons and increased the base rate to \$13.52 per month. The City has not increased rates prior to this for sewer service since 2017.

The City has been hit by increases in costs each year, just like everyone else. The city has been actively slip lining older pipes and continuing to maintain the older equipment as it needs replacing. These repairs must be continued on a regular basis to keep our system running. The City also renewed the contract with Alliance Water Resources in October 2020 to take advantage of their knowledge and expertise in our Filtration and Wastewater plants. This agreement was made to ensure the safety of our water systems. The Alliance agreement is another necessity with continued increases in expenses. Until now, we have been absorbing all of these additional costs, but our Fund Balance cannot continue to sustain these added expenses. In addition, the City is working with Allgeier Martin and Associates for a 20-year replacement plan for the wastewater system. The reserve fund is required to support the replacement needs and proposed schedule.

The increase proposed in the annual reserve is supported by the wastewater rate increase proposed in this Ordinance.

**RECOMMENDATION:**

Staff recommends Council approve the amendment to the City Code.

AN ORDINANCE amending Section 705.450 “Classification of Users – Monthly Service Charges.”

WHEREAS, the City commissioned Allgeier, Martin and Associates, Inc. to perform Water and Sanitary Sewer Utility Rate Studies on or about November 15, 2022; and

WHEREAS, Allgeier, Martin and Associates, Inc. delivered the results of said studies on or about March 2023, a copy of the same being attached hereto and incorporated by reference as Exhibit A; and

WHEREAS, the City held a public hearing regarding the adoption of said recommendations of said studies on May 7, 2024; and

WHEREAS, the City desires to adopt the recommendations of said studies.

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

Section 1. That Section 705.450 “Classification of Users – Monthly Service Charges” is amended to read as follows:

“Section 705.450 Classification of Users — Monthly Service Charges.

A. Generation Of Revenue.

1. The user charge system shall generate adequate annual revenues to pay the cost of annual operation and maintenance including replacement and cost associated with debt retirement of bonded capital associated with financing the wastewater system which the City may by ordinance designate to be paid by the user charge system. That portion of the total user charge which is designated for operation and maintenance including replacement of the wastewater system shall be established by ordinance.

2. All funds collected from user charges shall be deposited in the wastewater section of the Water Wastewater Enterprise Fund which is a non-lapsing fund. A separate fund will be established specifically for the replacement account.

- a. The Replacement Fund shall be designated for the purpose of ensuring replacement needs over the life of the wastewater system. Deposits in the Replacement Fund shall be made annually for the replacement revenue in the amount of [~~\$1,385,771.25~~]**\$1,429,197.83** as set forth in the 2023 Rate Study’s Appendix E – Sanitary Sewer Replacement Schedule and Replacement Fund Annual Annuity.

B. User Rate Structure

1. All persons, firms or corporations having a connection directly or indirectly with the sewer system of the City are hereby classified as "residential users" and "other users."

2. "Residential users" are hereby defined as residential dwelling units serving not more than two (2) families on a single sewer connection.

3. "Other users" shall include all persons, firms or corporations having a sewer connection directly or indirectly with the sewerage system of the City.
4. The monthly sewer service charge to residential users shall be the sum of ~~\$13.52~~**16.90** per month, and the sum of ~~\$5.06~~**5.33** per one thousand (1,000) gallons.
5. The monthly service charge to "other users" shall be the sum of ~~\$13.52~~**16.90** per month, and the sum of ~~\$5.06~~**5.33** per one thousand (1,000) gallons thereafter.
6. Hotels, motels, hospitals, schools, rest homes, multi-residential units, apartments, mobile home parks, multi-business units and office buildings having only one (1) water account shall be charged the normal monthly sewer service charge as provided for in Subsection(E) hereof.
7. Hotels, motels, hospitals, schools and rest homes shall not be included in the multi-residential or multi-business provisions but shall be charged the normal sewer service charge.
8. The user rate structure is based off of the 2023 Rate Study with CPI adjustments, including the appendices thereto. The user rate structure shall be reviewed annually to insure that revenues are adequate to meet requirements set forth in this Section."

Note: language which is **bold, underlined** has been added; language which is [~~bracketed, stricken~~] has been removed.

Section 2. That this ordinance shall be in full force and effect from and after its passage.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.

**CITY OF NEOSHO, CITY COUNCIL**

\_\_\_\_\_  
**Richard Davidson, Mayor**

**APPROVED:**

**ATTEST:**

\_\_\_\_\_  
**Derek A. Snyder, City Attorney**

\_\_\_\_\_  
**Cheyenne Wright, City Clerk**

**CITY SEAL**

TABLE 13 – PROJECTED SEWER CASH FLOW WITH INCREASED RATE STRUCTURE

| Number of Customers                                | Base Rate | 2022 Usage<br>(gallons) | Usage Rate (per<br>1,000-gallons) | Yearly Revenue |
|----------------------------------------------------|-----------|-------------------------|-----------------------------------|----------------|
| 5,783                                              | 16.90     | 464,386,950             | 5.33                              | 3,649,217.39   |
| Total Revenue from Projected User Rates            |           |                         |                                   | 3,649,217.39   |
| Remaining Projected Revenue (From Table 11)Table 4 |           |                         |                                   | 465,500.00     |
| Total Projected Expenses (From Table 11)           |           |                         |                                   | -2,510,701.89  |
| 2% of Sewer Revenue Reserve Fund                   |           |                         |                                   | -82,294.35     |
| Sewer Replacement Fund                             |           |                         |                                   | 1,521,721.15   |

TABLE 11 – PROJECTED SEWER UTILITY EXPENSES AND REVENUES

| Description                                       | ectedExpenses/Revenues |
|---------------------------------------------------|------------------------|
| Expenses                                          |                        |
| Admin., Billing, Collection, Record Keeping, etc. | \$ 733,162.76          |
| Debt Service                                      | \$ 79,941.57           |
| Utilities                                         | \$ 343,310.72          |
| Labor                                             | \$ 532,969.35          |
| Replacement Costs                                 | \$ 1,571,253.75        |
| Maintenance                                       | \$ 54,754.50           |
| Alliance Contract                                 | \$ 766,563.00          |
| Total Expenses                                    | \$ 4,081,955.64        |
| Revenues                                          |                        |
| Dedicated Capital Improvement Sales Tax           |                        |
| Revenue                                           | \$ 23,000.00           |
| Other Revenue (Fixed Fee)                         | \$ 370,000.00          |
| Other Revenue (Volume Fee)                        | \$ 72,500.00           |
| Total Revenues                                    | \$ 465,500.00          |
| Total Revenue to be Generated by User Rate        | \$ 4,081,955.64        |

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**REQUESTED COUNCIL MEETING DATE:** May 7, 2024

**ITEM:** Bill No. 2024-37: Contract with CivicPlus Pay for Permit Payment and Intregration

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**ORIGINATING DEPARTMENT:** Finance Department

**ATTACHMENT:**

1. Bill No. 2024-37 Agreement w-CivicPlus CP Pay
  2. Neosho, MO - CP Pay - SOW
  3. CivicPlus Master Services Agreement March 2023
- 

**PURPOSE:**

To request approval to enter into a contract with CivicPlus to provide payment integration with the building permit and inspection software.

**BACKGROUND:**

CivicPlus currently provides the city's website, meeting software and building permit and inspection software. This program would integrate with the website software to allow public and business online access to paying for permits. It would also allow citizens, contractors, developers and staff to see the paid invoice and integrate directly into the permit software. This software will be the gateway for one of our current merchants, [Authorize.net](#).

**RECOMMENDATION:**

Staff recommends approval of the contract CivicPlus Pay feature and authorize the Mayor to execute.

**AN ORDINANCE authorizing the City of Neosho, Missouri, to enter into Agreement with CivicPlus, LLC, for the purpose of software to allow integration for permitting payment processing; and authorizing the Mayor to execute the same by and on behalf of the City of Neosho.**

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

Section 1. That the Agreement by and between the City of Neosho, Missouri, and CivicPlus, LLC, for the purpose of software to allow integration for permitting payment processing, a true and accurate copy of said Agreement being attached hereto and incorporated as Exhibit “A,” be and the same is hereby approved.

Section 2. That the Mayor is hereby authorized and directed to execute said Agreement by and on behalf of the City of Neosho, Missouri.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.

**CITY OF NEOSHO, CITY COUNCIL**

\_\_\_\_\_  
**Richard Davidson, Mayor**

**APPROVED:**

**ATTEST:**

\_\_\_\_\_  
**Derek A. Snyder, City Attorney**

\_\_\_\_\_  
**Cheyenne Wright, City Clerk**

**CITY SEAL**

**CivicPlus**

302 South 4th St. Suite 500  
Manhattan, KS 66502  
US

**Quote #:****Date:****Expires On:**

Statement of Work

Q-72299-1

4/15/2024 4:00 PM

5/31/2024

**Client:**

City of Neosho, MO

**Bill To:**

Neosho MO - CivicGov

| SALESPERSON  | Phone | EMAIL                      | DELIVERY METHOD | PAYMENT METHOD |
|--------------|-------|----------------------------|-----------------|----------------|
| Ryan McNelly |       | ryan.mcnelly@civicplus.com |                 | Net 30         |

## One-time(s)

| QTY  | PRODUCT NAME                                        | DESCRIPTION                                         |
|------|-----------------------------------------------------|-----------------------------------------------------|
| 1.00 | Community Development Pay Setup Fee - Authorize.Net | Community Development Pay Setup Fee - Authorize.Net |

## Recurring Service(s)

| QTY  | PRODUCT NAME                                         | DESCRIPTION                                          |
|------|------------------------------------------------------|------------------------------------------------------|
| 1.00 | Community Development Pay Annual Fee - Authorize.Net | Community Development Pay Annual Fee - Authorize.Net |

|                                               |              |
|-----------------------------------------------|--------------|
| Total Investment - Initial Term               | USD 4,500.00 |
| Annual Recurring Services (Subject to Uplift) | USD 1,500.00 |

|                               |                                   |
|-------------------------------|-----------------------------------|
| Initial Term                  | 12 Months                         |
| Initial Term Invoice Schedule | 100% Invoiced upon Signature Date |

|                   |                                                                                     |
|-------------------|-------------------------------------------------------------------------------------|
| Renewal Procedure | Automatic 1 year renewal term, unless 60 days notice provided prior to renewal date |
| Annual Uplift     | 5% to be applied in year 2                                                          |

This Statement of Work ("SOW") shall be subject to the terms and conditions of the CivicPlus Master Services Agreement and the applicable Solution and Services terms and conditions located at <https://www.civicplus.help/hc/en-us/p/legal-stuff> (collectively, the "Binding Terms"), By signing this SOW, Client expressly agrees to the terms and conditions of the Binding Terms throughout the term of this SOW.



## Acceptance

The undersigned has read and agrees to the following Binding Terms, which are incorporated into this SOW, and have caused this SOW to be executed as of the date signed by the Customer which will be the Effective Date:

For CivicPlus Billing Information, please visit <https://www.civicplus.com/verify/>

Authorized Client Signature

CivicPlus

By (please sign):

By (please sign):

\_\_\_\_\_  
Name:

\_\_\_\_\_  
Name:

\_\_\_\_\_  
Title:

\_\_\_\_\_  
Title:

\_\_\_\_\_  
Date:

\_\_\_\_\_  
Date:

Organization Legal Name:

\_\_\_\_\_  
Billing Contact:

\_\_\_\_\_  
Title:

\_\_\_\_\_  
Billing Phone Number:

\_\_\_\_\_  
Billing Email:

\_\_\_\_\_  
Billing Address:

\_\_\_\_\_  
Mailing Address: (If different from above)

\_\_\_\_\_  
PO Number: (Info needed on Invoice (PO or Job#) if required)

## CivicPlus Master Services Agreement

This Master Services Agreement (this “Agreement”) governs all Statements of Work (“SOW”) entered into by and between CivicPlus, LLC (“CivicPlus”) and the customer entity identified on the SOW (“Customer”). This Agreement governs the use and provision of any Services purchased by Customer, as described in any signed SOW, and the effective date of this Agreement shall commence on the date of signature of the SOW (“Effective Date”). If a SOW has not been executed, then the Effective Date shall be determined as the start date of implementation of any software solution by CivicPlus for Customer. CivicPlus and Customer referred to herein individually as “Party” and jointly as “Parties”.

### Recitals

**I. WHEREAS**, CivicPlus is engaged in the business of developing and providing access to proprietary community engagement and government content, workflow, and general management software solutions, platforms and associated services (the “Services”); and

**II. WHEREAS**, Customer wishes to engage CivicPlus for the procurement of the Services and/or receive a license subscription for the ongoing use of the Services, as set forth in the SOW;

**NOW, THEREFORE**, Customer and CivicPlus agree as follows:

### Agreement

#### Term & Termination

1. This Agreement shall commence on the Effective Date and shall remain in full force and effect for as long as any SOW is in effect between CivicPlus and Customer, or Services are being provided by CivicPlus to Customer, unless terminated in accordance with this §1 or as otherwise provided in this Agreement (the “Term”). Either Party may terminate this Agreement or any SOW as set forth in such SOW, or at its discretion, effective immediately upon written notice to the other Party, if the other Party materially breaches any provision of this Agreement and does not substantially cure the breach within thirty (30) days after receiving notice of such breach. A delinquent Customer account remaining past due for longer than 90 days is a material breach by Customer and is grounds for CivicPlus termination. CivicPlus reserves the right to withhold, remove and/or discard Customer Data without notice for any breach, including, without limitation, Customer’s non-payment. Upon termination for Customer’s breach, Customer’s right to access or use Customer Data immediately ceases, and CivicPlus shall have no obligation to maintain or forward any Customer Data.

2. Upon termination of this Agreement or any SOW for any reason, (a) the licenses granted for such relevant SOW by §11 below will terminate and Customer shall cease all use of the CivicPlus Property and Services associated with the terminated SOW and (b) any amounts owed to CivicPlus for work performed prior to termination shall immediately become due in full and payable. If Customer has paid in advance for the Services, and this Agreement terminates due to material breach of this Agreement by CivicPlus, CivicPlus shall refund Customer a prorated amount of any amount already paid. Upon termination by Customer for convenience or due to material breach by Customer, in addition to any remedy provided in this Agreement or provided in law or equity, CivicPlus shall be entitled to retain any amounts already paid.

Sections 7, 8, 10, 14, 15, 18, 32 -34, 40, and 42 will survive any expiration or termination of this Agreement.

3. At any time during the Term, CivicPlus may, immediately upon notice to Customer, suspend Customer and any of its Users access to any Service due to a threat to the technical security or technical integrity of the Services.

## Invoicing & Payment Terms

4. Customer will pay the amounts owed to CivicPlus for the development and implementation of the Customer's Services, as defined in the SOW ("Project Development"), subscription and licensing, and annual hosting, support and maintenance services ("Annual Recurring Services") in accordance with the payment schedule set forth on the applicable SOW. Invoices shall be sent electronically to the individual/entity designated in the SOW's contact sheet that is required to be filled out and submitted by Customer (the "Contact Sheet"). Customer shall provide accurate, current and complete information of Customer's legal business name, address, email address, and phone number in the Contact Sheet upon submission of a signed SOW. Customer will maintain and promptly update the Contact Sheet information if it should change. Upon Customer's request, CivicPlus will mail hard-copy invoices for a \$5.00 convenience fee to be added to the mailed invoice.

5. Each SOW will state the amount of days from date of invoice payment is due. Unless otherwise limited by law, a finance charge of 1.5 percent (%) per month or the maximum rate permitted by applicable law, whichever is less, will be added to past due accounts from due date until paid. Payments received will be applied first to finance charges, then to the oldest outstanding invoice(s). If the Customer's account exceeds 60 days past due, support will be discontinued until the Customer's account is made current. If the Customer's account exceeds 90 days past due, CivicPlus may suspend in progress Project Development and Annual Recurring Services will be discontinued, and the Customer will no longer have access to the Services until the Customer's account is made current. Customer will be given 15 days' notice prior to discontinuation of Services for non-payment.

6. During the performance of Project Development, if Customer requests a change that requires repeated efforts to previously approved work product and such change causes CivicPlus to incur additional expenses (i.e. airline change fees, resource hours, consultant fees, Customer does not show up for scheduled meetings or trainings), Customer agrees to reimburse CivicPlus for such additional expenses. CivicPlus shall notify Customer prior to incurring such expenses and shall only incur those expenses which are approved by Customer.

## Ownership & Content Responsibility

7. Upon full and complete payment of amounts owed for Project Development under the applicable SOW, Customer will own any website graphic designs, Services content, module content, importable/exportable data, and archived information ("Customer Content") created by CivicPlus on behalf of Customer pursuant to this Agreement. "Customer Content" also includes, without limitation, any elements of text, graphics, images, photos, audio, video, designs, artworks, logos, trademarks, services marks, and other materials or content which Customer provides to CivicPlus for processing, transmission, storage, or inputs into any website, software or module in connection with any Services. Customer Content excludes any content in the public domain and any content owned or licensed by CivicPlus, whether in connection with providing Services or otherwise.

8. Upon completion of the Project Development, Customer will take over the management and control of the Services and Customer will assume full responsibility for Customer Content maintenance and administration. Customer, not CivicPlus, shall have sole responsibility for the accuracy, quality, integrity, legality, reliability, appropriateness, and intellectual property ownership or right to use of all Customer Content. Customer hereby grants CivicPlus a worldwide, non-exclusive right and license to reproduce, distribute and display the Customer Content as necessary to provide the

Services. Customer represents and warrants that Customer owns all Customer Content or that Customer has permission from the rightful owner to use each of the elements of Customer Content and that Customer has all rights necessary for CivicPlus to use the Customer Content in connection with providing the Services. Customer agrees that CivicPlus shall not be responsible or liable for the content of messages created by Customer or by Customer's Users or end-users who access Service. Notwithstanding the foregoing, CivicPlus retains the right, but not the obligation, to remove any Customer Content that is libelous, harassing, abusive, fraudulent, defamatory, excessively profane, obscene, abusive, hate related, violent, harmful to minors, that advocates racial or ethnic intolerance, intended to advocate or advance computer hacking or cracking, or other material, products or services that violate or encourage conduct that would violate any laws or third-party rights.

9. At any time during the term of the applicable SOW, Customer will have the ability to download the Customer Content and export the data that is processed through the Services ("Customer Data"). Customer may request CivicPlus to perform the export of Customer Data and provide the Customer Data to Customer in a commonly used format, at any time, for a fee to be quoted at time of request and approved by Customer. Upon termination of the applicable SOW for any reason, whether or not Customer has retrieved or requested the Customer Data, CivicPlus reserves the right to permanently and definitively delete the Customer Content and Customer Data held in the Services thirty (30) days following termination of the applicable SOW. During the thirty (30) day period following termination of the SOW, regardless of the reason for its termination, Customer will not have access to the Services.

10. Intellectual Property in the software or other original works created by or licensed to CivicPlus, including all software source code, documents, and materials used in performing the Services ("CivicPlus Property") will remain the property of CivicPlus. CivicPlus Property specifically excludes Customer Content. Customer shall not (i) license, sublicense, sell, resell, reproduce, transfer, assign, distribute or otherwise commercially exploit or make available to any third party any CivicPlus Property in any way, except as specifically provided in the applicable SOW; (ii) adapt, alter, modify or make derivative works based upon any CivicPlus Property; (iii) create internet "links" to the CivicPlus Property software or "frame" or "mirror" any CivicPlus Property administrative access on any other server or wireless or internet-based device that may allow third party entities, other than Customer, to use the Services; (iv) reverse engineer, decompile, disassemble or otherwise attempt to obtain the software source code to all or any portion of the Services; (v) make any attempt to gain unauthorized access to the Services and/or any of CivicPlus' systems or networks; or (vi) access any CivicPlus Property in order to: (a) build a competitive product or service, (b) build a product using similar ideas, features, functions or graphics of any CivicPlus Property, or (c) copy any ideas, features, functions or graphics of any CivicPlus Property. The CivicPlus name, the CivicPlus logo, and the product and module names associated with any CivicPlus Property are trademarks of CivicPlus, and no right or license is granted to use them outside of the licenses set forth in this Agreement.

11. Provided Customer complies with the terms and conditions herein, the relevant SOW, and license restrictions set forth in §10, CivicPlus hereby grants Customer a limited, nontransferable, nonexclusive, non-assignable license to access and use the CivicPlus Property associated with any valid and effective SOW, for the term of the respective SOW. The license set forth herein, shall only apply to the extent that Customer is using the Services for legitimate business use as intended by the purpose of the Services and not for the purpose of comparing the Services to a competitor or similar product of CivicPlus. Customer hereby warrants and affirms its purpose in accessing or otherwise using the Services is for their intended purpose only and understands and agrees that any other use shall be considered fraud.

12. All CivicPlus helpful information and user's guides for the Services ("Documentation") are maintained and updated electronically by CivicPlus and can be accessed through the CivicPlus "Help Center". CivicPlus does not provide paper copies of its Documentation. Customer and its Users are granted a limited license to access Documentation as needed. Customer shall not copy, download, distribute, or make derivatives of the Documentation.

13. Customer acknowledges that CivicPlus may continually develop, alter, deliver, and provide to the Customer ongoing innovation to the Services, in the form of new features and functionalities. CivicPlus reserves the right to modify the Services from time to time. Any modifications or improvements to the Services listed on the SOW will be provided to the

Customer at no additional charge. In the event that CivicPlus creates new products or significant enhancements to the Services (“New Services”), and Customer desires these New Services, then Customer will have to pay CivicPlus the appropriate fee for the access to and use of the New Services. CivicPlus shall use its reasonable best efforts to provide workarounds in the event any modification to the Services causes Customer to lose substantial functionality of the Services.

14. CivicPlus in its sole discretion, may utilize all comments and suggestions, whether written or oral, furnished by Customer to CivicPlus in connection with its access to and use of the Services (all reports, comments and suggestions provided by Customer hereunder constitute, collectively, the “Feedback”). Customer hereby grants to CivicPlus a worldwide, non-exclusive, irrevocable, perpetual, royalty-free right and license to incorporate the Feedback in the CivicPlus products and services.

## Indemnification

15. CivicPlus will defend at its expense or settle any third-party claim against Customer alleging that the Services provided under this Agreement infringe intellectual property rights. CivicPlus will pay infringement claim defense costs, CivicPlus–negotiated settlement amounts, and damages finally awarded by a court. CivicPlus has no obligation for any claim of infringement arising from Customer's use of the Services for purposes not contemplated by this Agreement. CivicPlus’s indemnification obligations under this Section 15 are conditioned upon the Customer (i) promptly notifying the CivicPlus of any claim in writing; (ii) cooperating with CivicPlus in the defense of the claim; and (iii) granting CivicPlus sole control of the defense or settlement of the claim. The indemnification obligations of CivicPlus herein shall not apply to any claims of intellectual property infringement related to Client Content.

## Responsibilities of the Parties

16. CivicPlus will not be liable for any act, omission of act, negligence or defect in the quality of service of any underlying carrier, licensor or other third-party service provider whose facilities or services are used in furnishing any portion of the Service received by the Customer.

17. CivicPlus will not be liable for any failure of performance that is caused by or the result of any act or omission by Customer or any entity employed/contracted on the Customer’s behalf. During Project Development, Customer will be responsive and cooperative with CivicPlus to ensure the Project Development is completed in a timely manner.

• 18. Customer agrees that it is solely responsible for the end-user’s personal data that Customer decides to solicit, collect, store, or otherwise use in connection with any Service provided by CivicPlus. Customer understands and agrees that CivicPlus provides certain solutions with increased security measures for the solicitation and storage of any sensitive data, and it is Customer’s responsibility to determine whether the data it solicits and collects should be stored in such solutions. Customer understands and agrees that CivicPlus does not have knowledge or control over what type of data Customer solicits therefore CivicPlus has no responsibility for the use or storage of end-users’ personal data in connection with the Services or the consequences of the solicitation, collection, storage, or other use by Customer or by any third party of any personal data. Customer has the sole control and responsibility over the determination of which data and information shall be included in the content that is to be transmitted and stored by CivicPlus. Customer shall not provide to CivicPlus or allow to be provided to CivicPlus any content that (a) infringes or violates any 3rd party’s intellectual property rights, rights of publicity or rights of privacy, (b) contains any defamatory material, or (c) violates any federal, state, local, or foreign laws, regulations, or statutes.

19. Customer is responsible for all activity that occurs under Customer's accounts by or on behalf of Customer. Customer agrees to (a) be solely responsible for all designated and authorized individuals chosen by Customer (“User”) activity,

which must be in accordance with this Agreement and the CivicPlus Terms of Use; (b) be solely responsible for Customer Data; (c) obtain and maintain during the term all necessary consents, agreements and approvals from end-users, individuals or any other third parties for all actual or intended uses of information, data or other content Customer will use in connection with the Services; (d) use commercially reasonable efforts to prevent unauthorized access to, or use of, any User's log-in information and the Services, and notify CivicPlus promptly of any known unauthorized access or use of the foregoing; (e) use commercially reasonable efforts to prevent unauthorized access to or use of the Services and CivicPlus Property and shall promptly notify CivicPlus of any unauthorized access or use of the Services and/or CivicPlus Property and any loss or theft or unauthorized use of any n User's password or username and/or personal information; and (f) use the Services only in accordance with applicable laws and regulations.

20. The Parties shall comply with all applicable local, state, and federal laws, treaties, regulations, and conventions in connection with its use and provision of any of the Services or CivicPlus Property.

21. CivicPlus shall not be responsible for any act or omission of any third-party vendor or service provider that Customer has selected to integrate any of its Services with.

22. Customer understands that CivicPlus must fastidiously allocate resources across all of its customers and specifically reserves necessary resources for Customer's Project Development. If any professional services, such as consulting or training, purchased by Customer are not used during the Project Development phase solely due to the inaction or unresponsiveness of Customer, then these services shall expire 30 days after completion of Project Development. The Customer may re-schedule any unused professional services during this 30-day period as mutually agreed upon by the Parties. Any professional services that have not been used or rescheduled shall be marked as complete and closed upon the expiration of the 30-day period.

## Data Security

23. CivicPlus shall, at all times, comply with the terms and conditions of its [Privacy Policy](#). CivicPlus will maintain commercially reasonable administrative, physical, and technical safeguards designed to protect the security and confidentiality of Customer Data. CivicPlus will not modify Customer Data or disclose Customer Data, except (a) in order to provide the Services; (b) to prevent or address service or technical problems in connection with support matters; (c) as specifically directed or expressly permitted in writing by Customer, (d) in compliance with our [Privacy Policy](#); or (f) if compelled by law. Notwithstanding the foregoing, CivicPlus reserves the right to delete, suspend, or block known malicious accounts without Customer authorization. Customer understands that CivicPlus has no obligation to provide the Services or maintain the Customer Data, information or other material if Customer's accounts are past due and unpaid as set forth in this Agreement.

24. Customer acknowledges and agrees that CivicPlus utilizes third-party service providers to host and provide the Services and store Customer Data and the protection of such data will be in accordance with such third party's safeguards for the protection and the security and confidentiality of Customer's Data. Notwithstanding anything to the contrary, CivicPlus shall have the right to collect and analyze data and other information relating to the provision, use and performance of various aspects of the Services and related systems and technologies (including, without limitation, information concerning Customer Data and data derived therefrom), and CivicPlus will be free (during and after the term hereof) to use such information and data to improve and enhance the Services and for other development, diagnostic and corrective purposes in connection with the Services and other CivicPlus offerings.

25. CivicPlus may offer Customer the ability to use third-party applications in combination with the Services. Any such third-party application will be subject to acceptance by Customer. In connection with any such third-party application agreed to by Customer, Customer acknowledges and agrees that CivicPlus may allow the third-party providers access to Customer Data as required for the interoperation of such third-party application with the Services. The use of a third-party

application with the Services may also require Customer to agree to a separate agreement or terms and conditions with the provider of the third-party application, which will govern Customer's use of such third-party application.

26. In the event of a security breach due to the sole negligence, malicious actions, omissions, or misconduct of CivicPlus, CivicPlus, as the data custodian, will comply with all remediation efforts as required by applicable federal and state law.

## CivicPlus Support

27. CivicPlus will use commercially reasonable efforts to perform the Services in a manner consistent with applicable industry standards, including maintaining Services availability 24 hours a day, 7 days a week with 99.9% uptime. Customer will have 24/7 access to the online CivicPlus Help Center ([civicplus.help](https://www.civicplus.help/hc/en-us/requests/new)) to review use articles, software best practices, receive maintenance release notes, as well as submit and monitor omni-channel support tickets and access solution specific support contact methods (<https://www.civicplus.help/hc/en-us/requests/new>).

28. CivicPlus provides live support engineers based in the domestic United States to respond to basic questions concerning use and configuration, to diagnose software code-related errors, and proactively identify potential systems issues. CivicPlus support engineers serve a preliminary function in the agile development process and escalate defects to software developers or architects for remediation. For security purposes, CivicPlus support engineers are not permitted to modify user accounts, and permissions nor distribute access outside of accounts established by means of a support interaction for testing. Customer delegated Users may receive tutorials and guidance on account modifications but will perform the action themselves.

29. CivicPlus support hours span between the hours of 7 am to 7 pm CST, but may vary by product. Customer may access the CivicPlus Help Center ([civicplus.help](https://www.civicplus.help)) to obtain each product's support hours. After hours support is available by toll-free phone call only. Non-emergency support requested outside of support hours will be subject to additional fees, such fees will be quoted to Customer at the time of the request and will be subject to Customer acceptance and invoiced the next business day following the non-emergency support. CivicPlus shall have the sole discretion to determine in good faith whether support requests qualify as an emergency, exceed reasonable use or are outside the scope of services outlined in any SOW.

30. If a reported problem cannot be solved during the first support interaction, Customer will be provided a ticket number that will be used as communication method throughout ticket escalation until a solution is provided. Support service does not include support for errors caused by third party products or applications for which CivicPlus is not responsible.

## Marketing

31. Customer hereby authorizes CivicPlus to include CivicPlus's name and logo inconspicuously within the Client's instance of the Services. Customer may publicly refer to itself as a customer of the CivicPlus Services, including on Customer's website and in sales presentations. Notwithstanding the foregoing, each Party hereby grants the other a limited, worldwide, license to use the other's logo in conformance with such Party's trademark usage guidelines and solely for the purposes of providing the Services. In no event will either Party issue a press release publicly announcing this relationship without the approval of the other Party, such approval not to be unreasonably withheld.



## Limitation of Liability

32. CivicPlus' liability arising out of or related to this Agreement, or any associated SOW, will not exceed the amounts paid by Customer for the Annual Recurring Services in the year prior to such claim of liability.
33. In no event will CivicPlus be liable to Customer for any consequential, indirect, special, incidental, or punitive damages arising out of or related to this Agreement.
34. The liabilities limited by Section 32 and 33 apply: (a) to liability for negligence; (b) regardless of the form of action, whether in contract, tort, strict product liability, or otherwise; (c) even if Customer is advised in advance of the possibility of the damages in question and even if such damages were foreseeable; and (d) even if Customer's remedies fail of their essential purposes. If applicable law limits the application of the provisions of this Limitation of Liability section, CivicPlus' liability will be limited to the maximum extent permissible.

## Warranties and Disclaimer

35. Each person signing the SOW, or otherwise agreeing to the terms of this Agreement, represents and warrants that he or she is duly authorized and has legal capacity to execute and bind the respective Party to the terms and conditions of the SOW and this Agreement. Each Party represents and warrants to the other that the execution and delivery of the SOW and the performance of such Party's obligations thereunder have been duly authorized and that this Agreement is a valid and legal agreement binding on such Party and enforceable in accordance with its terms. Customer represents and warrants that Customer has not provided any false information to gain access to the Service and that Customer's billing information provided on the Contact Sheet is correct; and it has all necessary rights in the Customer Content to permit Customer's use of the Service and to grant the licenses contained in this Agreement without infringing the intellectual property or other rights of any third parties, violating any applicable laws, or violating the terms of any license or agreement to which it is bound.
36. CivicPlus warrants that the Services will perform substantially in accordance with documentation and marketing proposals, and free of any material defect. CivicPlus warrants to the Customer that, upon notice given to CivicPlus of any defect in design or fault or improper workmanship, CivicPlus will remedy any such defect. CivicPlus makes no warranty regarding, and will have no responsibility for, any claim arising out of: (i) a modification of the Services made by anyone other than CivicPlus, even in a situation where CivicPlus approves of such modification in writing; or (ii) use of the Services in combination with a third-party service, web hosting service, or server not authorized by CivicPlus.
37. The Services may be temporarily unavailable for scheduled maintenance or for unscheduled emergency maintenance, either by CivicPlus or by third-party providers, or because of other causes beyond CivicPlus's reasonable control, but CivicPlus shall use reasonable efforts to provide advance notice in writing or by e-mail of any scheduled service disruption. HOWEVER, SERVICE PROVIDER DOES NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED OR ERROR FREE; NOR DOES IT MAKE ANY WARRANTY AS TO THE RESULTS THAT MAY BE OBTAINED FROM USE OF THE SERVICES. EXCEPT FOR THE EXPRESS WARRANTIES IN THIS AGREEMENT, THE SERVICES ARE PROVIDED "AS IS" AND CIVICPLUS HEREBY DISCLAIMS ALL WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR ARISING FROM A PRIOR COURSE OF DEALING.
38. EACH PROVISION OF THIS AGREEMENT THAT PROVIDES FOR A LIMITATION OF LIABILITY, DISCLAIMER OF WARRANTIES, OR EXCLUSION OF DAMAGES IS TO ALLOCATE THE RISKS OF THIS AGREEMENT BETWEEN THE PARTIES. THIS ALLOCATION IS REFLECTED IN THE PRICING OFFERED BY CIVICPLUS TO CUSTOMER AND IS AN ESSENTIAL ELEMENT OF THE BASIS OF THE BARGAIN BETWEEN



THE PARTIES. EACH OF THESE PROVISIONS IS SEVERABLE AND INDEPENDENT OF ALL OTHER PROVISIONS OF THIS AGREEMENT.

## **Force Majeure**

39. No party shall have any liability to the other hereunder by reason of any delay or failure to perform any obligation or covenant if the delay or failure to perform is occasioned by force majeure, meaning any act of God, storm, pandemic, fire, casualty, unanticipated work stoppage, strike, lockout, labor dispute, civil disturbance, riot, war, national emergency, act of public enemy, internet service provider failure or delay, third party application failure, denial of service attack, or other cause of similar or dissimilar nature beyond its control.

## **Taxes**

40. The amounts owed for the Services exclude, and Customer will be responsible for, all sales, use, excise, withholding and any other similar taxes, duties and charges of any kind imposed by any federal, state or local governmental entity in connection with the Services (excluding taxes based solely on CivicPlus's income). If the Customer is tax-exempt, the Customer must provide CivicPlus proof of their tax-exempt status, within fifteen (15) days of contract signing, and the fees owed by Customer under this Agreement will not be taxed. If such exemption certificate is challenged or held invalid by a taxing authority then Customer agrees to pay for all resulting fines, penalties and expenses.

## **Other Documents**

41. This Agreement, including all exhibits, amendments, and addenda hereto and all SOWs, constitutes the entire agreement between the Parties and supersedes all prior and contemporaneous agreements, proposals or representations, written or oral, concerning its subject matter. No modification, amendment, or waiver of any provision of this Agreement or any SOW will be effective unless in writing and signed by each Party. However, to the extent of any conflict or inconsistency between the provision in the body of this Agreement and any exhibit, amendment, or addenda hereto or any SOW, the terms of such exhibit, amendment, addenda or SOW will prevail. Notwithstanding any language to the contrary therein, no terms or conditions stated in a Customer purchase order or other order documentation (excluding SOWs) will be incorporated into or form any part of this Agreement, all such terms or conditions will be null and void, unless such term is to refer and agree to this Agreement.

## **Interlocal Purchasing Consent/ Cooperative Purchasing**

42. With the prior approval of CivicPlus, which may be withheld for any or no reason within CivicPlus's sole discretion, this Agreement and any SOW may be extended to any public entity in Customer's home-state to purchase at the SOW prices and specifications in accordance with the terms stated herein.

43. To the extent permitted by law, the terms of this Agreement and set forth in one or more SOW(s) may be extended for use by other local government entities upon execution of a separate agreement, SOW, or other duly signed writing by and between CivicPlus and such entity, setting forth all of the terms and conditions for such use, including applicable fees and billing terms.

## Miscellaneous Provisions

44. The invalidity or unenforceability, in whole or in part, of any provision of this Agreement shall not void, affect the validity or enforceability of any other provision of this Agreement.
45. The Parties negotiated this Agreement with the opportunity to receive the aid of counsel and, accordingly, intend this Agreement to be construed fairly, according to its terms, in plain English, without constructive presumptions against the drafting Party. The headings of Sections of this Agreement are for convenience and are not to be used in interpreting this Agreement. As used in this Agreement, the word “including” means “including but not limited to.”
46. The Parties will use reasonable, good faith efforts to resolve any dispute between them in good faith prior to initiating legal action.
47. This Agreement and any SOW, to the extent signed and delivered by means of a facsimile machine or electronic mail, shall be treated in all manner and respects as an original agreement or instrument and shall be considered to have the same binding legal effect as if it were the original signed version thereof delivered in person. The Parties agree that an electronic signature is the legal equivalent of its manual signature on this Agreement and any SOW. The Parties agree that no certification authority or other third party verification is necessary to validate its electronic signature and that the lack of such certification of third party verification will not in any way affect the enforceability of the Parties’ electronic signature or any resulting agreement between CivicPlus and Customer.
48. Due to the rapidly changing nature of software as a service and digital communications, CivicPlus may unilaterally update this Agreement from time to time. In the event CivicPlus believes such change is a material alteration of the terms herein, CivicPlus will provide Customer with written notice describing such change via email or through its website. Customer’s continued use of the Services following such updates constitutes Customer’s acceptance of the same. In the event Customer rejects the update to the terms herein, Customer must notify CivicPlus of its objection within ten (10) days receipt of notice of such update.

**CivicPlus**

302 South 4th St. Suite 500  
Manhattan, KS 66502  
US

**Quote #:****Date:****Expires On:**

Statement of Work

Q-72299-1

4/15/2024 4:00 PM

5/31/2024

**Client:**

City of Neosho, MO

**Bill To:**

Neosho MO - CivicGov

| SALESPERSON  | Phone | EMAIL                      | DELIVERY METHOD | PAYMENT METHOD |
|--------------|-------|----------------------------|-----------------|----------------|
| Ryan McNelly |       | ryan.mcnelly@civicplus.com |                 | Net 30         |

## One-time(s)

| QTY  | PRODUCT NAME                                        | DESCRIPTION                                         |
|------|-----------------------------------------------------|-----------------------------------------------------|
| 1.00 | Community Development Pay Setup Fee - Authorize.Net | Community Development Pay Setup Fee - Authorize.Net |

## Recurring Service(s)

| QTY  | PRODUCT NAME                                         | DESCRIPTION                                          |
|------|------------------------------------------------------|------------------------------------------------------|
| 1.00 | Community Development Pay Annual Fee - Authorize.Net | Community Development Pay Annual Fee - Authorize.Net |

|                                               |              |
|-----------------------------------------------|--------------|
| List Price - Initial Term Total               | USD 3,928.42 |
| Total Investment - Initial Term               | USD 2,928.42 |
| Annual Recurring Services (Subject to Uplift) | USD 1,500.00 |

|                               |                                                                                  |
|-------------------------------|----------------------------------------------------------------------------------|
| Initial Term                  | Beginning at signing and ending 1/1/2025,<br>Renewal Term 1/2 each calendar year |
| Initial Term Invoice Schedule | 100% invoiced at signing, to be<br>prorated based on signature date.             |

|                   |                                                                                        |
|-------------------|----------------------------------------------------------------------------------------|
| Renewal Procedure | Automatic 1 year renewal term, unless 60<br>days notice provided prior to renewal date |
| Annual Uplift     | 5% to be applied in year 2                                                             |

This Statement of Work ("SOW") shall be subject to the terms and conditions of the CivicPlus Master Services Agreement and the applicable Solution and Services terms and conditions located at <https://www.civicplus.help/hc/en-us/p/legal-stuff> (collectively, the "Binding Terms"), By signing this SOW, Client expressly agrees to the terms and conditions of the Binding Terms throughout the term of this SOW.

## Acceptance

The undersigned has read and agrees to the following Binding Terms, which are incorporated into this SOW, and have caused this SOW to be executed as of the date signed by the Customer which will be the Effective Date:

For CivicPlus Billing Information, please visit <https://www.civicplus.com/verify/>

Authorized Client Signature

CivicPlus

By (please sign):

By (please sign):

\_\_\_\_\_  
Name:

\_\_\_\_\_  
Name:

\_\_\_\_\_  
Title:

\_\_\_\_\_  
Title:

\_\_\_\_\_  
Date:

\_\_\_\_\_  
Date:

Organization Legal Name:

\_\_\_\_\_  
Billing Contact:

\_\_\_\_\_  
Title:

\_\_\_\_\_  
Billing Phone Number:

\_\_\_\_\_  
Billing Email:

\_\_\_\_\_  
Billing Address:

\_\_\_\_\_  
Mailing Address: (If different from above)

\_\_\_\_\_  
PO Number: (Info needed on Invoice (PO or Job#) if required)

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**REQUESTED COUNCIL MEETING DATE:** May 21, 2024

**ITEM:** Summary of Bank Bids

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**ORIGINATING DEPARTMENT:** Finance Department

**ATTACHMENT:**

1. Summary of Banking Bid
  2. First Community
  3. Arvest
  4. Guaranty Bank
- 

**PURPOSE:**

To present bids for the City's Banking Services

**BACKGROUND:**

Packets were sent to nine institutions and notifications were posted in the Neosho Daily News and on the City's website. Three banks submitted bids, four banks declined to bid, and two did not respond. The Bid for Services will a 5 year period. Bids for Banking Services were opened at 2:00 pm on Friday, May 3, 2024.

**RECOMMENDATION:**

Staff recommends the Council approve First Community Bank bid for the City's Banking Services.

City of Neosho  
Summary of Banking Services

|                                        | First Community Bank |            |       | Arvest |            |         | Gauranty Bank |           |            |
|----------------------------------------|----------------------|------------|-------|--------|------------|---------|---------------|-----------|------------|
|                                        | Comply               | Non Comply | Rate  | Comply | Non Comply | Rate    | Comply        | Non Compl | Rate       |
| Account Analysis                       | X                    |            |       | X      |            |         | X             |           |            |
| Pledged Collateral                     | X                    |            |       | X      |            |         |               | x         | ***        |
| Deposit Slips                          | X                    |            |       | X      |            |         | X             |           |            |
| Coin Bags                              | X                    |            |       | X      |            |         | X             |           |            |
| Wire Transfers                         | X                    |            |       | X      |            |         | X             |           |            |
| ACH Transfers                          | X                    |            |       | X      |            |         | X             |           |            |
| Direct Deposits                        | X                    |            |       | X      |            |         | X             |           |            |
| Overdrafts                             | X                    |            |       | X      |            |         | X             |           |            |
| On-line Services                       | X                    |            |       | X      |            |         | X             |           |            |
| Availability of Funds                  | X                    |            |       | X      |            |         | X             |           |            |
| Coin Counting Services                 | X                    |            |       | X      |            |         | X             |           |            |
| Returned checks                        | X                    |            |       | X      |            |         | X             |           |            |
| Account Detail                         | X                    |            |       | X      |            |         | X             |           |            |
| Account Reconciliation                 | X                    |            |       | X      |            |         | X             |           |            |
| Interest Rate Earnings                 | X                    |            | 3.83% | x      |            | 3.00% * | x             |           | 5.03% **** |
| Investments                            | X                    |            |       | X      |            |         | X             |           |            |
| EDI & FEDI                             | X                    |            |       | X      |            |         | X             |           |            |
| Balance Reporting Module               | X                    |            |       | X      |            |         | X             |           |            |
| Blank Checks and Deposit Slips         | X                    |            |       | X      |            |         | X             |           |            |
| Imaging                                | X                    |            |       | X      |            |         | X             |           |            |
| Electronic Federal Tax Payment Systems | X                    |            |       | X      |            |         | X             |           |            |
| Costs of Service Charges               | x                    |            |       | x      |            | **      | x             |           | *****      |

\* Arvest 3.00% APY on funds held in a Public Fund Interest Checking Account, If a Public Fund Money Market is utilized Fixed 3 years, variable years 4-5

\*\* Earnings credit option to offset fees

\*\*\* Intrafi Network Insured Cash Sweep with set target balance 2% additional bank letter of credit

\*\*\*\* 5.03% Earn Federal Funds Target Rate less .47% bps with floor 2.25% first 2 years, year 3-5 negotiated floor. Current Rate 5.03%

\*\*\*\*\*Investment may have fees due to no earnings credit offset



4-15-24

Leslie Forest, Director of Finance  
The City of Neosho  
203 East Main Street  
Neosho, MO 64850

Dear Leslie Forest:

First Community Bank is pleased to submit this proposal for Newton County Commission banking services in response to your letter dated March 29, 2024.

Here at First Community Bank, our mission is to put communities first. Everyone knows that our communities are only as strong as the infrastructure they are built upon. First Community Bank believes in this philosophy and proudly supports local businesses, educational institutions, municipalities, and homes.

Enclosed is the bid for the City of Neosho's Banking Services. Our proposal has been outlined thoroughly and will meet or exceed your expectations and requirements. Thank you for considering our banking services, and please feel free to contact either of us if you have any questions.

Sincerely,

Stuart Puckett  
Senior Vice President  
417-389-4713  
[Stuart.Puckett@firstcommunity.net](mailto:Stuart.Puckett@firstcommunity.net)

Isaac Norman  
AVP | Treasury Management Sales  
918-232-8463  
[Isaac.Norman@firstcommunity.net](mailto:Isaac.Norman@firstcommunity.net)  
[www.firstcommunity.net](http://www.firstcommunity.net)

3005 Gardner Edgewood Dr.  
Neosho, MO 64850  
417.451.2025

127 E. Main Street  
P.O. Box 217  
Goodman, MO 64843  
417.364.7224

111 E. Main Street  
Neosho, MO 64850  
417.451.3222

21196 Hwy 71 South  
Pineville, MO 64856  
417.226.5263

[www.firstcommunity.net](http://www.firstcommunity.net)





#### **MINIMUM QUALIFICATIONS OF PROPOSING FINANCIAL INSTITUTIONS**

This section lists the qualifications and criteria to be considered in evaluating the financial institutions interested in providing the services specified, in order for them to be considered for an award. Specific responses to each must be provided in the accompanying Response Forms. To be considered, an institution must:

1. Be insured by the Federal Deposit Insurance Corporation (FDIC) or by the National Credit Union Administration (NCUA).

First Community Bank is insured by the FDIC

2. Be Federal or State chartered, with a main office in the State of Missouri and have a full-service branch in or near the City of Neosho.

First Community Bank has a full service main office at 111 East Main Street in Neosho. This is the same location that your primary contact Stuart Puckett is housed. First Community Bank is an Arkansas State Chartered Institution

3. Be an on-line cash and securities member of the Federal Reserve.

Affirmative

4. Have an acceptable quality rating by a nationally recognized bank rating organization. Financial Institutions should provide their current rating in response to the RFP.

Bauer Financial 4 Star Rating

5. Be able to provide 102 percent collateralization of all City deposits with collateral permitted by Missouri Statute and be in compliance with the City Investment Policy. The use of surety bonds is an acceptable alternative to using securities for collateral. It is contemplated that the City and the winning financial institution will enter into a security agreement related to the collateral.

Affirmative

6. Have the capacity of providing all "Required Services". No joint ventures, consortiums, or contract service providers are acceptable.

Affirmative

## Our History

First Community Bank is a locally owned and operated bank with a big heart for the communities we serve. We pledged to put the community first in every decision. Our slogan, *"Where Community Comes First,"* reflects our commitment to being good community partners.

The name First Community Bank was born in the fall of 1996 with the vision of creating a bank that would reflect the heart of putting community, people, and service first. On August 4, 1997, the vision of 153 local investors became a reality as First Community Bank opened its doors for business with the first location at 710 Saint Louis Street in Batesville, Arkansas.

With 14 employees and \$3,452,300 million in capital raised, First Community Bank embarked on a journey to provide premier banking services while putting the community first.

Our family of bankers believes in the value of giving their time, talents, and financial support to many worthy causes. Where you find solid and supportive banks, you'll find strong, vibrant communities, and vice versa. First Community Bank's priorities and roots are deep in the communities we serve. Our name constantly reminds us of our commitment to putting the community first. We proudly give back to many groups and organizations and do everything possible to strengthen our local economy. Putting community first is more than a slogan...it's our promise. First Community Bank is committed to reaching our customers right where they are with excellent service, competitive rates, and convenience.

### Missouri Locations:

110 E Main St, Goodman, MO 64843

Lobby: M-F 8:30 am – 5:00 pm

Saturday 8:30 am – 12:00 pm

(417) 364-7224

3005 Gardner Edgewood Dr, Neosho, MO 64850

Lobby: M-F 8:30 am – 5:00 pm

Saturday 8:30 am – 12:00 pm

(417) 451-3222

21196 US 71, Jane, MO 64856

Lobby: M-F 8:30 am – 5 pm/ Sat 8:30 am – 12 pm

Drive-Thru: M-F 8 am – 5 pm/ Sat 8:30 am – 12 pm

(417)-226-6299

1710 E 32<sup>nd</sup> St, Joplin, MO 64804

Lobby: M-F 8:30 am – 5 pm/ Sat 8:30 am – 12 pm

Drive-Thru: M-F 8 am – 5:30 pm/ Sat 8:30 am – 12 pm

(417) 553-2106

111 E. Main St, Neosho, MO 64850

Lobby: M-F 8:30 am – 5:00 pm

Drive-Thru: M-F 8:30 am – 5:00 pm

(417) 451-2025

### Honors

Arkansas Business Best Places to Work 2022 and 2023

Big "I" Best Practices Agency 2022

Payments Innovation Award from EPCOR October 2022

Neosho Area Chamber of Commerce – Large Business of the Year 2023

### References

Newton County Treasurer

Neosho School District

## Products and Services

### Availability of Funds Deposited

First Community Bank will accept all city of Neosho deposits. The city will have access to our Internet Banking service, providing all credit memos to the depository account in real-time. For the city's convenience, an email alert can also be set up to provide instant notification of any credit or debit to the account. Depending on the preference of the city, First Community Bank will be able to provide a notice of correction the following business day for any deposit errors, or the deposit can be manually calculated by the teller taking receipt of the deposit. **The city will be granted same day availability on all deposited items**

### Automatic Sweep

At the city's request an automatic sweep can be set up linking any number of accounts. A zero balance requirement could be put in place at no cost.

### On-Line Treasury Workstation

With First Community Bank's Treasury Management products and services, banking is no longer limited to banking hours or a bank branch. Our goal is to assist you with improving your operational controls, making informed decisions to improve your cash flow, and establishing personalized procedures for your transaction processes.

- ◆ **Connected Financial Office (CFO):** Our online banking solution is designed for the city to gain visibility, control, and access to their accounts. This information reporting allows for more informed decisions about cash flow. You can view up to 18 months of transaction history, including check/deposit images. There is no cost for this service. Our First Community Business App is available for download on Android and iOS.
- ◆ **Internal/External Transfers:** In Connected Financial Office (CFO), the city can create internal transfers from one account to another with First Community Bank. CFO also offers the ability to create external transfers at your convenience to send money to another financial institution. There is no cost for this service.
- ◆ **Automated Clearing House (ACH) Services:** Electronic transactions can be created by transferring funds between banks from one account to another, sending payments, and collecting payments. First Community Bank can offer Direct Deposit, Preauthorized Debits, Cash Concentration, and Vendor Payments. ACH origination file transmissions are accepted until 2:00 pm CST for same-day processing and 4:00 pm CST for next-day processing. There is no cost for this service.
- ◆ **Wire Transfers:** Within the Connected Financial Office (CFO), we ensure that the city internal controls are in place, including dual control and multiple levels of approval for any initiated wire. First Community Bank allows same-day, recurring, token, and call-back wires. First Community Bank's cutoff time for same-day transfers for Fedwire services via Internet banking is 5:00 pm CST.

### Automated Account Reconciliation

The City requires information provided electronically to reconcile its accounts. Information is expected next business day but no later than five (5) business days of month-end. Responding financial institutions should describe their systems and how stale dated checks will be handled. Please see exhibit C detailing account reconciliation options.

### Account Analysis

Given that there are no monthly service charges assessed the account analysis that is performed will be purely informational.

**Designated Account Liaison**

The City will have direct access to Stuart Puckett, Senior Vice President. Stuart is located only ½ block away. Stuart will be able to immediately analyze and trouble shoot certain issues, Isaac Norman, Skylar Sitton and Deneese Lewis will all be accessible to the city as well.

**Record Retention**

First Community Bank retains records well beyond the required seven years.

**Employee Payroll**

Employee payroll can be via ACH. Employee's of the city will be provided a free checking account and we also agree to cash payroll checks drawn on the city at no charge to the employees.

**Banking Supplies**

First Community will offer disposable money bags and locking money bags and printed deposit slips for all accounts at no charge.

**Positive Pay**

First Community Bank offers Positive Pay for checks that are presenting against your account(s). This fraud preventive service allows you to quickly identify unauthorized, counterfeit, or altered checks before they clear your account. If no decision is made, a default action to "return" is initiated to protect your account from loss.

-How it Works:

- Send your Issued Check File to First Community Bank.
- The bank compares presented checks with issued checks.
- Check that do not match are marked as an "exception".
- You will review exceptions and decide to pay or return the item.

**ACH Blocker and Filters**

Identity theft is on the rise everywhere. Just like an individual, a business also needs to protect itself and its accounts against fraudulent activities. Payment fraud continues to be a major challenge for businesses, regardless of size or industry. First Community offers Positive Pay for ACH transactions giving you control over what you allow to post to your account(s)

-How it Works

- Your company provides us with a list of companies you want to authorize to debit your account using ACH. If you wish, to not authorize any ACH debits, that is possible as well. These are known as ACH debit rules
- When an ACH debit attempts to post, the Bank will review your debit rules and create exceptions for any ACH debit that does not meet your parameters.
- You will be notified that you have an ACH exceptions and will have the opportunity to decide whether to pay the items or return them.
- If no decision is made by the daily deadline, the items will be returned to protect your account(s) from loss.

**Cancelled Check Safekeeping**

First Community Bank provides next day access to imaged cancelled checks.

**Utility Billing**

First Community Bank has the ability to provide utility billing using ACH collections.

**Credit Card Processor**

The City receives credit card payments for various services totaling approximately \$200,000 per month. Various departments in the city accept credit cards. Credit card processing charges are detailed in exhibit B.

**Procurement Cards/Credit Cards for City Use**

The City desires information about a procurement card/credit card program to manage employee expenses. Please see exhibit C detailing the utilization of our credit card program.

**Electronic Vendor Payments**

The City would like to pay some of its vendors by other than a check. ACH will be available for this process. ACH permits you to pay your obligations and include additional invoice information about the payment using the Standard Entry Class code of CTX.

**Investment Assistance**

First Community Bank has a full suite of Investment Services available. These include but are not limited to individual investment/retirement planning for city employees, 401K or similar retirement offerings, and investment management.

**EXHIBIT A**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

**A. REQUIRED SERVICES**

**Activity for all Accounts**

|                                                                                     | <b>Estimated<br/>Annual<br/>Units</b> | <b>Unit</b> | <b>Estimated<br/>Annual<br/>Cost</b> |
|-------------------------------------------------------------------------------------|---------------------------------------|-------------|--------------------------------------|
| 1 Account Maintenance - Regular                                                     | 24                                    |             |                                      |
| 2 Deposits                                                                          | 308                                   |             |                                      |
| 3 Deposited Items                                                                   | 6,790                                 |             |                                      |
| 4 Total Checks Paid                                                                 | 3,034                                 |             |                                      |
| 5 Transfers to/from Other Accounts                                                  | 60                                    |             |                                      |
| 6 Returned Items                                                                    | 22                                    |             |                                      |
| 7 Re-deposits                                                                       | 0                                     |             |                                      |
| 8 ACH Debits                                                                        | 167                                   |             |                                      |
| 9 ACH Credits                                                                       | 360                                   |             |                                      |
| 10 Stop Payments                                                                    | 10                                    |             |                                      |
| 11 ACH Items Originated by the City<br>(includes Direct Deposits, utility billings) | 14,836                                |             |                                      |
| 12 Wire Transfers In                                                                | 1                                     |             |                                      |
| 13 Wire Transfers Out                                                               | 68                                    |             |                                      |
| 14 Monthly Statements per Account                                                   | 0                                     |             |                                      |
| 15 Electronic Statements per Account                                                | 12                                    |             |                                      |
| 16 Online Statement Fee                                                             | 108                                   |             |                                      |
| 17 Positive Pay per Check                                                           | 3,322                                 |             |                                      |
| 18 ACH Blockers and Filter                                                          | 25                                    |             |                                      |
| 19 Charge for Overdrafts                                                            | 0                                     |             |                                      |
| 20 Printed Deposit Slips (Duplicates, 3<br>different accounts)                      | 1,000                                 |             |                                      |
| 21 Deposit Bags (disposable)                                                        | 1,000                                 |             |                                      |
| 22 Locking Bags (3 accounts)                                                        | 17                                    |             |                                      |
| 23 Copy of Cleared/Cancelled Checks                                                 | 0                                     |             |                                      |
| <b>Total Annual Required Services</b>                                               |                                       |             |                                      |

**First Community Bank will provide all the above banking services at no cost. In addition First Community Bank will pay interest to the City on all funds on deposit. The rate will be fixed for a five year period at 3.83%.**

**EXHIBIT B**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

**B. Other Required Services**

|                                               | <b>Estimated<br/>Annual</b> | <b>Unit</b> | <b>Estimated<br/>Annual</b> |
|-----------------------------------------------|-----------------------------|-------------|-----------------------------|
| 1 MasterCard/Visa/American Express Processing | 650                         |             |                             |
| 2 Remote Deposit                              | 0                           |             |                             |
| 3 Procurement Cards/Credit Cards for City Use | 0                           |             |                             |
| 4 Paycards for Employees                      | 0                           |             |                             |
| <b>Total Annual Optional Banking Services</b> |                             |             |                             |

**First Community Bank will provide the other required services with the exception of credit card processing, at no additional cost per transaction.**

**Credit card interchange expense is currently at 3.4% and the city will be charged at a discount rate of 0.40%, or 3%. In addition there will be a fixed cost \$0.07 per transaction and \$0.07 per authorization. Any additional Credit Card processing service fees are detailed below:**

- **\$5.00 PCI Compliance**
- **\$6.00 Statement fee**
- **\$1.00 Regulatory fee**
- **\$1.25 Visa/MC home base fee**
- **\$2.00 Visa Fixed Acquirer Network Fee (FANF)**
- **Total monthly fee: \$15.25**

## EXHIBIT C

### **CITY OF NEOSHO, MISSOURI REQUEST FOR PROPOSALS-BANKING SERVICES**

#### **C. OTHER VALUE ADDED SERVICES OR FEES (specify)**

Please attach as additional exhibits any other services offered by your financial institution that may be attractive to the City to enhance its' cash management program. Also, any comments or suggestions regarding bank account structure would be welcomed.

**Business Credit Card:** With First Community Bank's Business Credit Card, you can experience the freedom points that be redeemed for travel on airline with no black-out date. Or, you can choose to trade-in your points for great merchandise. The Pinnacle Cash Back + Rewards MasterCard is accepted wherever you see the MasterCard emblem.

**-Benefits:**

- Receive 1 point or 1% for every dollar spent.
- Redeem points for cash, flights, hotels, iPads, fuel, etc.
- Obtain low rate of [Insert current rate] and no annual fee.

**Account Reconciliation:** First Community Bank's Account reconciliation automated systems are flexible and allow you to reconcile checks issued and deposits made quickly and easily for your high-volume checking accounts. We offer three Account Reconciliation options: Full Reconciliation, Paid Check Listing, and Deposit Listing.

- **Full Account Reconciliation:** provides you with a detailed report of the activity in the account. First Community Bank matches the paid items against the issued check information you provide. Your check issue files much include check serial number, amount and issue date of each check by deposit account number at the Bank. Your daily reports from the Bank include all account activity, paid checks, checks outstanding, stop payments, voids, ACH debits/credits and miscellaneous debits/credits.
- **Paid Check Listing:** provides you with a report of all checks paid during the most recent cycle. The report includes a listing of checks in check number that shows amount paid and date.
- **Deposit Listing:** allows you to concentrate deposits from multiple locations or departments into a single account using location codes, encoded in the MICR line of the deposit slip, to identify activity by location. Reports include location number, deposit amount, deposit rate and summary totals.



EXHIBIT D

CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES

**FINANCIAL INSTITUTION NAME** First Community Bank

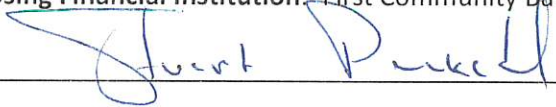
APPLICATION TO ACT AS DEPOSITORY FOR FUNDS ON THE  
CITY OF NEOSHO, MISSOURI.

To: Leslie Forest  
Director of Finance  
City of Neosho, Missouri  
203 E Main St  
Neosho, MO 64850

The undersigned certifies that the financial institution submitting this proposal is an institution eligible to be a depository of public funds pursuant to Missouri Statutes.

The undersigned hereby proposes, if selected by the City of Neosho, to furnish the following services at the prices and terms stated, subject to all instructions, hereto. By submitting this signed proposal, initialed on each page, the financial institution officially agrees to provide the services requested and this agreement covers all the terms, conditions, and specifications of this proposal. The prices shall remain fixed for a period of three years.

**Proposing Financial Institution:** First Community Bank

By:  \_\_\_\_\_

**Title:** Senior Vice President

EXHIBIT E

CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES

NON-COLLUSION AFFIDAVIT

CITY OF NEOSHO

The undersigned bidder or agent, being duly sworn on oath, says that he has not, nor has any other member, representative, or agent of the firm, company, corporation, or partnership represented by him, entered into any combination, collusion, or agreement with any person from bidding nor to induce anyone to refrain from bidding, and that this bid is made without reference to any other bid and without any agreement, understanding or combination with any other person in reference to any other bid and without any agreement, understanding or combination with any other person in reference to such bidding.

He further says that no person or persons, firms or corporation has, have or will receive directly or indirectly, any rebate, fee, gift, commission or thing of value on account of such sale.

Justin Dault for First Community Bank  
Bidder or Agent

For \_\_\_\_\_  
Firm or Corporation

Subscribed and sworn to before me this 2nd day of May, 2024.

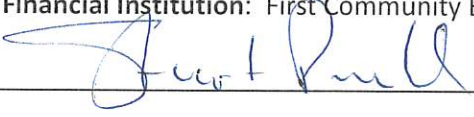
My Commission Expires \_\_\_\_\_

### CERTIFICATION BY FINANCIAL INSTITUTION

Before accepting funds or engaging in transactions for the City, an official of the approved financial institution shall be required to submit a certification that:

1. Financial institution agrees to review the City investment policy and agrees to disclose potential conflicts or risks to the City's funds that might arise out of business transactions between the financial institution and the City.
2. Financial institution agrees to undertake reasonable efforts to preclude imprudent transactions involving City funds.
3. Financial institution agrees to notify the City in advance of a change in senior relationship managers.
4. Financial institution agrees to notify the City of any new or modified services offered by the financial institution that would be beneficial for the City.
5. Financial institution agrees to provide the City with annual financial statements.
6. Financial institution is an institution eligible to be a depository of public funds under Missouri Statutes.

Proposing Financial Institution: First Community Bank

By:  \_\_\_\_\_

Title: Senior Vice President



# RESPONSE TO REQUEST FOR PROPOSAL

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Prepared for the City of Neosho  
Submitted May 3, 2024

Prepared by:  
Darla Marler • Treasury Management Advisor, VP

|                                               |    |
|-----------------------------------------------|----|
| Fees for Value Added Services .....           | 60 |
| EXHIBIT I – SIGNATURE PAGE.....               | 63 |
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| Attachment I – References.....                | 64 |
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| Attachment III – Condensed Call Reports ..... | 67 |



May 3, 2024

Leslie Forest, Director of Finance

**City of Neosho**

203 E Main St

Neosho, MO 64850

To Ms. Forest,

Thank you for allowing Arvest Bank (Arvest) the opportunity to submit a proposal to provide banking services and become the banking partner for City of Neosho (the City). We have written this response in such a way that we hope you will recognize the various areas in which we can add value as your full-service banking provider.

Within the proposal, you will note several qualifications and services we can offer you. Each of these services can add efficiencies, minimize risks, and/or maximize your cash position. Of these services, the most notable are:

- Checking accounts that provide a fixed 3% interest for three years. Please review our special note on Page 12 under Public Funds Interest Checking.
- An earnings credit of .75% to help offset most, in not all, account and Treasury Management fees.
- Treasury Management services to provide close control over your accounts and transactions.
- Merchant services to help simplify card acceptance for the City.
- Purchasing Cards and E-Payables to help streamline financial management for your team.
- Wealth management services to manage the City's investments and trusts.

Arvest is proud of the outstanding service we provide our customers. We are able to quickly respond to your needs and can provide many points of contact trained to serve you. We offer local decision making and sincerely believe you will be pleased with the manner in which Arvest will serve you. We will remain present and available as needed and will constantly strive to be a trusted advisor with regard to the financial operations of the City.

Sincerely,

A handwritten signature in blue ink that reads "Darla Marler". The signature is fluid and cursive, with the first name "Darla" being more prominent than the last name "Marler".

Darla Marler  
Treasury Management Sales Advisor, VP  
Cell | (417) 619-6770  
Email | [DMarler@arvest.com](mailto:DMarler@arvest.com)



# RESPONSE TO REQUEST FOR PROPOSAL

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## ABOUT ARVEST

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### Arvest History

#### More Than 60 Years of Serving Our Communities

The story of Arvest is one of commitment started by our founders, an intense dedication to focusing on the customer. This philosophy has remained the same during our growth from a small bank to a group of community banks able to provide a complete range of financial services.

The Arvest story begins with The Bank of Bentonville, which had \$3.5 million in deposits when purchased in 1961; followed in 1963 with the acquisition of an even smaller bank in the nearby town of Pea Ridge, Arkansas. In 1975, another bank was purchased in the neighboring town of Rogers, and for almost a decade afterwards, these banks, each locally managed, were the entire banking network now known as Arvest.

In 1984, the company entered an expansion phase by purchasing First National Bank of Siloam Springs, Arkansas. In 1986, it purchased McIlroy Bank & Trust in Fayetteville, Arkansas. During the next two decades, the bank expanded its presence within its home state and in neighboring states through acquisitions in Arkansas, Missouri, and Oklahoma. By 2006 the bank was operating more than 200 branches. It had also adopted the name Arvest Bank for all of its community banks and grown assets to more than \$7 billion.

Since that time, the bank has expanded further, including into the Springfield, Missouri, and Greater Kansas City markets. Most recently, Arvest acquired Bear State Bank, which introduced the bank to new communities in northeast and southwest Arkansas, southern Missouri, and southeast Oklahoma.

Today, Arvest has more than 200 locations that are part of 14 locally managed banks in more than 110 communities. Total assets now exceed \$28 billion.

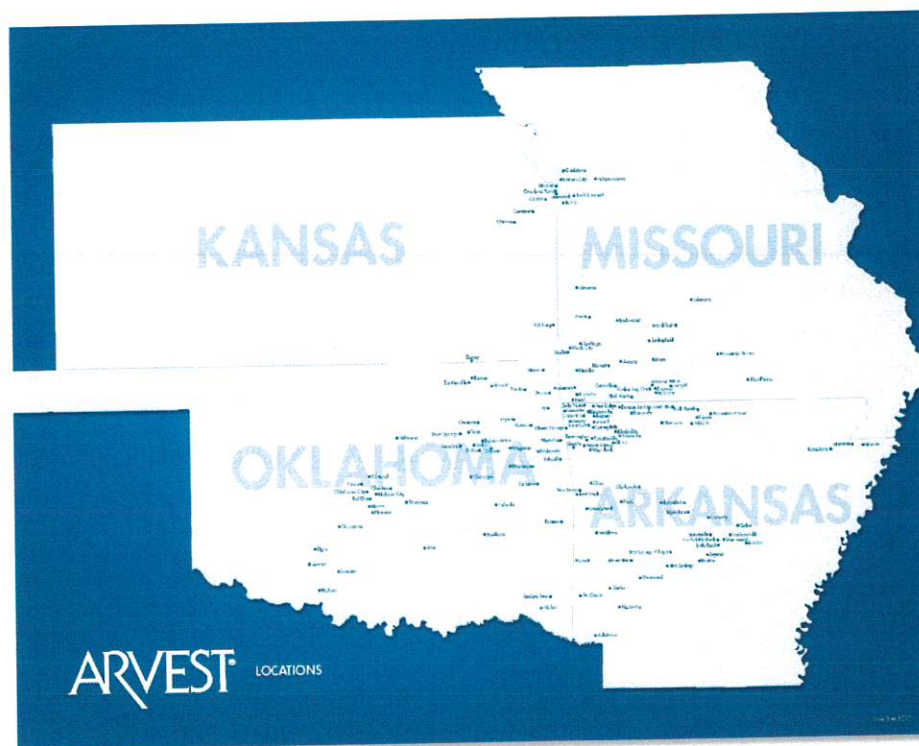
From a small bank in a small town to a regional bank in towns both small and large, Arvest has and will continue to remain true to the principles and practices that have made it successful in order to guide its future. We will always be active and involved members of the communities we serve, and we will always work to put the needs of our customers first as we continue to fulfill our mission - People helping people find financial solutions for life.



## Communities We Serve

### Serving All of Our Communities Large and Small

Arvest operates in the more than 110 communities across Arkansas, Kansas, Missouri and Oklahoma, with 14 community-oriented banks that have their own local president, board of directors and management team. Our commitment to the local level is unusual for a bank our size, but we believe it is one of the values that makes us unique.



At Arvest Bank, we believe in donating our time and resources to help shape, support and strengthen the communities where we live, work and play. We want to provide our customers the products and services that best fit their needs, but at the same time, we desire to make our communities better, whether it's through volunteering, providing sponsorships or making small business and community development loans.

Our associates are deeply involved in our communities, volunteering time and donating resources to make the communities we call home better for us all. Whether they are helping feed the food-insecure in our footprint with initiatives like Million Meals, volunteering in local schools or supporting nonprofit organizations, our involvement makes a difference by delivering a lasting and positive impact in our communities.

## Charitable Giving

### Committed to the Community

One of the ways Arvest serves the communities in which we operate is through the giving of our time and resources. Each year Arvest associates donate countless hours of their time in community service work—from volunteering in local schools to fundraising events; serving on nonprofit boards and committees to disaster relief. We understand that being a community bank means being a part of the community; a responsibility we take seriously.

Arvest also supports many worthy causes through financial contributions to nonprofit community organizations. Wherever someone is working to make a positive difference in our communities, we are honored to support and work alongside them.

### Local Support in Neosho

Arvest Bank in Neosho is deeply committed to the community. We demonstrate this commitment by providing resources to help the City and the surrounding region thrive. We do this in two different ways. The first is through several projects the Arvest Foundation funded. Though not a comprehensive list, the projects include:

- Adding an ADA-accessible swing set in Scenic Park,
- Providing watering stations at the new local dog park in Neosho,
- Supporting the upgrades to Neosho School District's Bob Anderson Stadium,
- Donating to the YMCA for updates to the childcare facilities and meal programs, donations to Bright Futures, Donation of GW Carver School house, donations to Hope Kitchen for upgrades to facilities,
- Soliciting donations to New-Mac Casa to provide an advocate for children in the system, and
- Building a new roof for The Help Center to help them continue to provide meals to individuals in need in Newton County.

The second way Arvest supports the City and the region is through partnering with local groups, serving on local boards, and volunteering our time and talents to build the community. A highlight of Neosho branch volunteer activities include:

- Serving meals to the community through the Hope Kitchen,
- Offering free financial education the students in the Neosho School District,
- Collecting donations of food for Bright Futures, and
- Raising funds to support the Newton County Food Basket Brigade as part of our Million Meals Campaign.

In addition to the opportunities supported directly by the branch, several Arvest associates support the community, volunteering their personal time through civic organizations and serving on multiple boards. Highlights from our associates' volunteer service includes:

- Neosho Rotary Club – President
- Neosho Area Chamber of Commerce – Executive Board Member
- Children's Center of SWMO – Annual Children's Center Gala volunteer
- Christ Community Methodist Church – Finance Committee
- Neosho Band Booster - Board Member and President
- The Exchange Club - Board Member and past President
- Tri-State Area Family YMCA - Chair(President) - Board Member
- Four Corners Realtors - Neosho BOA - Community Outreach Committee member
- Bright Futures - Board Member

### CEO Diversity & Inclusion Commitment Statement

Like the City, Arvest is focused on helping address discrimination, no matter the form. Our mission is to help people find financial solutions for life; that means **all** people. We strive every day to create the best experiences for our associates and customers. This begins with our commitment to diversity and inclusion within our workforce, workplace and communities we serve. Arvest Bank recognizes that diversity and inclusion are essential not only for social responsibility, but also to maintain a competitive advantage. Our intentional efforts mirror, anticipate and adapt to the demographic changes of the new workforce, as well as the communities that we serve and where we live. We view diversity as a collection and variety of perspectives, similarities and differences we carry with us in all areas of our lives. We value the uniqueness of everyone, and recognize that people have unique backgrounds, characteristics, experiences, beliefs, capabilities, cultures, and styles. Our goal is to foster an environment of diverse thoughts and ideas where everyone feels included, respected, and heard.

As CEO, I am committed to:

- Recognizing and embracing the similarities and differences of everyone.
- Respecting individuality, diversity of thought, and the varied backgrounds, characteristics, experiences, ideas, opinions, beliefs, motivations and choices of everyone.
- Attracting, hiring, retaining and offering career opportunities and total rewards to a diverse group of talented people to help us achieve our vision.
- Fostering a culture of inclusion by cultivating an environment where everyone is valued, respected and heard.
- Demonstrating our commitment to diversity and inclusion in everything we do.

Kevin Sabin, Chief Executive Officer  
**Arvest Bank**



## Financial Stability

We understand the desire of the City to verify the financial stability of any business you work with. As a private financial institution, Arvest does not release annual reports or prepare audited financials for proposals. Instead, we provide publicly available accounting details that provide similar information.

Please refer to Exhibit II below for Arvest's capital ratios, and Exhibit III for condensed copies of Arvest's Call Reports dated 12/31/2019, 12/31/2020, 12/31/2021, 12/31/2022, and 12/31/2023. The Call Report is a GAAP-based regulatory financial report that is filed with the Federal Reserve. These reports are also available on the FDIC website, linked below, as public record.

More details are available on the FDIC Reporting site: <https://cdr.ffiec.gov/public/>

## FDIC Membership and Risk Category

Arvest is a member of the Federal Deposit Insurance Corporation (FDIC). FDIC insurance covers all deposit accounts, including checking and savings accounts, money market deposit accounts and certificates of deposit. FDIC insurance does not cover other financial products and services that banks may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities or securities.

The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for more coverage if they have funds in different ownership categories and all FDIC requirements are met.

Arvest is not classified by a risk category as we are considered a larger financial institution with \$10 billion or more in total assets. Please reference Arvest's Call Reports in Exhibit III for additional information.

## Arvest's Quality Rating

As a private financial institution, Arvest is not rated by Fitch Ratings, Inc., Moody's Investor Service, or S&P Global Ratings. Instead, we are providing our Veribanc rating. Veribanc uses information provided to the OCC, FRB, and the FDIC to rank financial institutions. This financial information includes all six factors Federal regulators use to determine an institution's "CAMELS" rating. More details about Veribanc's two-part rating system can be found on their website at: <https://www.veribanc.com/RatingSystem.php>.

Currently, Arvest enjoys a Veribanc rating of Green and Three Stars in their two-part rating system. This Green/Three Star rating combination is the highest rating an institution can receive in each area. The Green color rating indicates Arvest's equity exceeds 5 percent of our assets and that we have a positive net income. The Three Star rating indicates no volatile periods of asset shrinkage or growth, no serious regulatory sanctions and positive net income. Our equity and net income far exceed these minimum requirements set by Veribanc.

## Insurance Requirements

Arvest has reviewed the Professional Liability, Commercial General Liability, and Works Compensation insurance requested by the City. Arvest currently has and will maintain insurance that meets the types and coverage amounts necessary to protect us and the City against hazards and risks of loss. Insurance certificates can be provided to the City if we are awarded the contract.

## Ownership Details

Arvest Bank is a privately owned company. Arvest was founded by Sam Walton and is majority-owned by members of the Walton family.

# SERVICE TEAM

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## Branch Address

Arvest believes that one of our greatest strengths lies in our ability to provide outstanding and personalized customer service to the communities in which we serve. The main branch that will serve the City is our Neosho Branch located at:

739 West Harmony Street  
Neosho, MO 64850  
(417) 455-4425

**Lobby:** Monday through Friday, 9:00 a.m. to 5:00 p.m. (CST) | Saturday, 9:00 a.m. to 12:00 p.m. (CST)

**Drive-Through:** Monday through Friday, 7:30 a.m. to 6:00 p.m. (CST) | Saturday, 8:00 a.m. to 12:00 p.m. (CST)

## Primary Contacts

The following associates will serve as the designated account liaisons for the City:

### **Darla Marler**

TM Senior Commercial Sales Advisor, VP  
Cell | (417) 619-6770  
Email | DMarler@arvest.com

### **Terra Oxendine**

Commercial Banker, VP  
Office | (417) 455-4402  
Cell | (417) 434-1563  
Email | TOxendine@arvest.com

## Leadership Experience

Included below are the details for the key management and senior staff involved in Arvest's services offered to the City.

**Shawn F. Christian, SVP, CTP**, is a thirty plus year banking professional who has worked in Operations, Compliance, Information Systems, Audit, Accounting, Investments, and Treasury Management. He currently manages the Treasury Management Commercial Team made up of Arvest Senior Treasury Management and International Advisors, and is based out of Bentonville, Arkansas. Shawn has led various operations groups, sales, audit, and accounting teams as well as being point for many large conceptual black box customer builds with Fortune 500's domestically and for the Federal Government. Shawn holds his Certified Treasury Professional (CTP) designation and was formerly FINRA Series 7 & 63 licensed. He is the co-founder of the Privileged Status ATM Network, Past President of Missouri Bankers Association Compliance Committee, and co-designer of the US Treasury Credit Gateway that aggregates data and reporting on all US Treasury and US Agency Wire and ACH funds.

**Contact:** (479) 986-3742 | [SChristian1@arvest.com](mailto:SChristian1@arvest.com).

**Darla Marler, VP, TM Senior Commercial Sales Advisor** received her bachelor's degree in communication from Missouri State University and is a graduate of the Richardson's Consultative Sales Training course. She has been with Arvest since 2018 as a Treasury Management Sales Advisor serving the Joplin, Carthage, Monett and Springfield markets. Darla provides customers over 12 years of commercial banking and treasury management experience. This allows her to help business clients to find ways to maximize their payables and receivables processes, along with providing solutions for potential barriers that may be limiting their ability to grow. Born and raised in Republic, Darla has three children and was previously involved with the United Way and served as chair on the advisory board of the Lutheran Family and Children Services, and served on the board for the local chapter of the National Multiple Sclerosis (MS) Society.

**Contact:** (417) 619-6770 | [DMarler@arvest.com](mailto:DMarler@arvest.com).

**Terra Oxendine, VP, Commercial Banker**, is a local Neosho resident and graduate from the Neosho School District. Following her graduation, Terra started working in banking full-time while attending college at Crowder College. She has been in banking since 2006 and has been an associate at Arvest since 2018. Terra is passionate about serving others and her local community and is currently serving on the NACC executive board and as the Neosho Rotary Board President. Terra married her high school sweetheart Grant Oxendine and has two beautiful children.

**Contact:** (417) 455-4402 | [TOxendine@arvest.com](mailto:TOxendine@arvest.com).



## Additional Customer Service Support

**Treasury Management Customer Service** – This support center consists of associates who are specifically trained to answer and resolve anything related to Treasury Management software issues, and can also provide technical support for all products. This would include, but is not limited to, Cash Manager, ACH, Remote Deposit Capture, wires, password resets, and any other technical needs. This division may be contacted Monday through Friday, 7:30 a.m. to 6:00 p.m. (CST) at 877-849-2274, or [TMCustomerService@arvest.com](mailto:TMCustomerService@arvest.com).

- Normal office hours of your Primary Contact Team: Monday through Friday, 8:00 a.m. to 5:00 p.m. (CST), otherwise available by cell phone
- Holidays closed: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, and Christmas Day

# REQUIRED BANKING SERVICES

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Included in this section are a list and descriptions of the services the City has deemed mandatory.

## DEPOSITORY ACCOUNT OPTIONS

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Every city and organization is unique, and Arvest understands the City needs checking accounts and services that meets your specific needs. Arvest has a wide range of accounts that can handle everything from low transaction counts and basic services to higher transaction and balance accounts.

Arvest is pleased to offer the City our Public Funds Checking and Public Funds Interest Checking accounts for your six (6) accounts. Both of these account types will allow you to offset monthly services fees based on the collected balance maintained in the account.

Our Treasury Management team will work with you to identify opportunities to improve the efficiency of your cash management process. If the City develops a need for additional accounts or services during the life of the depository agreement, Arvest will provide the new accounts and services with the same conditions which apply to the existing accounts at that time.

### Public Funds Checking

Organizations and government entities that have a high volume of check activity will benefit from this cost-efficient analyzed account. Maintenance fees may be offset by an earnings credit allowance.

#### **Benefits of the Public Funds Checking Account Include:**

- Unlimited deposits
- Unlimited withdrawals
- Unlimited electronic items (ACH debits and credits)
- Itemized monthly imaged statements
- Earnings credit that can offset some or all depository fees based on the average collected balance\*\*
- Subject to negative collected balance fee when account maintains a negative balance



## Public Funds Interest Checking

This account is limited to organizations and government entities that maintain a moderate to high balance in the account.

### Benefits of the Public Funds Interest Checking Account Include:

- Unlimited deposits
- Unlimited withdrawals
- Unlimited electronic items (ACH debits and credits)
- Itemized monthly imaged statements
- Interest paid on daily collected balance at current checking rate\*
- Earnings credit that can offset some or all depository fees based on the average collected balance\*\*
- Subject to negative collected balance fee when account maintains a negative balance

| Account Type                   | Interest Rate (APY)* |
|--------------------------------|----------------------|
| Public Funds Interest Checking | 3.00%                |

\*This rate is fixed for three years and will become variable at the end of the term.

\*\*Public Funds Checking and Public Funds Interest Checking feature an earnings credit, a rate applied to certain balances kept in these accounts. The resulting amount is applied toward most account maintenance fees that appear on your monthly statement.

†Fees may apply

**Special Note regarding total balances held in the Arvest Public Funds Interest Checking Accounts:** In an effort to better support both the City's and the Bank's best interests, we are requiring a **maximum Average Collected Total Balance** of \$7,000,000. Excess funds will be prudently invested into short term United States treasuries in an effort to fulfil the fiduciary obligation of the client's best interest while staying within the guardrails of the City's investment policies. An example portfolio is included, but your portfolio may be customized to meet liquidity needs. The projected Yield-to-Worst (YTW) ratio at the time of creation of the example portfolio was 5.25%. Arvest acknowledges and accepts there will be days in which the City's balances may far exceed \$7,000,000 due to large deposits or check float. Our intent is for best efforts to be made to maintain the **average** \$7,000,000 balance.

# DEPOSITORY ACCOUNT SERVICES

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## Collateralization

Arvest's policy is to collateralize your accounts at 103%. Account balances in excess of FDIC coverage limits shall be collateralized by either U.S. Government Agency securities or a Federal Home Loan Bank (FHLB) Standby Fluctuating Balance Letter of Credit (LOC). Both Arvest and the City may terminate the depository security agreement at any time.

If U.S. Government Agency securities are used, collateral shall be held in a joint account at the Federal Reserve Bank. Arvest's ABA number is attached to the joint custody account maintained at the Federal Reserve Bank. Arvest will provide quarterly safekeeping statements, in addition to the Federal Reserve providing monthly statements. Collateral substitutions can be made by Arvest without prior notice, and Arvest will notify the City of collateral substitutions in writing. At no time may Arvest release collateral pledged to the City.

If an FHLB Letter of Credit (LOC) is selected, it provides the City with an irrevocable, independent obligation to cover your deposits. The FHLB is a US Government Agency that is AAA/AAA rated by Moody's and Standard & Poor's. The agency is specifically charged with issuing insurance that provides an alternative for collateralizing the City deposits that exceed the amount insured by the FDIC. LOCs are issued to the City on Arvest's behalf, independently supporting the obligation. Unlike securities, LOCs are not subject to market value fluctuations or call provisions; therefore, they can be paid quickly and directly to the City on presentment.

### **Important Deposit Account Disclosure Information:**

1. Fees are subject to change with prior notice, at the bank's discretion.
2. Fees could reduce earnings on interest-bearing accounts.
3. Additional fees may apply.
4. Complete deposit account disclosures containing terms and fee information are available on request.
5. Accounts left unattended for long periods of time may be charged Dormant Account fees. See a financial sales representative for details.

## Deposits

Immediate credit is given for cash deposits, and the first \$200 of any non-cash deposit is made available for immediate withdrawal. Full credits of non-cash deposits are received upon determining when funds are available. The bank will notify the customer if it delays the customer's ability to withdraw funds for any reason at the time of the deposit or within 24 hours of the time the bank determines a hold is warranted. The bank will tell the customer when the funds will be available and the reason for the hold. The funds will generally be available no later than the fifth business day after deposit. Our daily cut-off time is 8:00 p.m. on bank-business days. Deposits and/or transfers submitted after the cut-off time or on a non-bank-business day will be posted on the next bank-business day. Please refer to Arvest's Funds Availability Policy for additional information.

## Funds Availability

### Ability to Withdraw Funds

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except: Saturday, Sunday, and federal holidays.

Our cut-off hours are as follows: 8:00 p.m., CST. If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the 2<sup>nd</sup> business day after the day of your deposit. The first \$225.00 of your deposits, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

### Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe a check you deposit will not be paid.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7<sup>th</sup> business day after the day of your deposit.



### Holds On Other Funds

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

### Special Rules For New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the 9<sup>th</sup> business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the 2<sup>nd</sup> business day after the day of your deposit.

Funds from deposits of checks drawn on this financial institution will be available on the first business day after the day of your deposit.

Funds from all other check deposits will be available not later than the 9<sup>th</sup> business day after the day of your deposit.

# TREASURY MANAGEMENT SERVICES

Improve your City's cash flow and reduce expenses. Arvest offers corporate cash management services to meet your cash flow needs. Our products are backed by local service from Arvest Treasury Management professionals who are close by when you need them.

Our Treasury Management services can help your business:

- Expedite receivables processing
- Manage liquidity
- Improve cash flow
- Facilitate account reconciliation



## Cash Manager

Cash Manager is an online solution designed for businesses, organizations, and municipalities like the City looking to gain visibility, control and access of their accounts. With Cash Manager Information Reporting, more informed decisions can be made to improve cash flow. Businesses can also view 18 months of transaction history including check/deposit images, and will have access to two years' worth of statements. Improve operational control with the ability to have multiple users set up with personalized access and entitlements, as well as establish procedures for internal controls for various transaction processes.

### How Cash Manager Works

With Cash Manager, banking is no longer limited to office hours or a branch. Additional services that may be made available in Cash Manager include, but are not limited to:

#### Manage Payments

- **Transfers**- transfer between accounts.
- **Stop Payments**- create stop payment orders on a single check or range of checks.
- **Wire Transfers**- initiate domestic and international USD wires transfers.
- **ACH**- send and/or receive ACH payments.

#### Fraud Prevention

- **Positive Pay**- review suspicious check images and submit payment decisions.
- **ACH Fraud Blocker**- review unauthorized electronic activity attempting to debit your account and submit payment decisions.

#### Security

- **User Entitlements**- manage roles and authorities of individual users.
- **Approvals**- setup amount thresholds and approval limits based on individual user roles.
- **Alerting**- configure email notifications to alert users of specific account activity. Additional security monitoring occurs in the background, helping to identify potential fraudulent situations.

### Key Benefits

- **Convenience** to bank anytime and anywhere.
- **Control** cash flow through information reporting and payment functionality.
- **Enhanced** transaction search capabilities.
- **Manage** users and grant as much or little control over access to accounts and payment processing.



## Automated Clearing House (ACH)

Speed and efficiency in initiation, collection, and disbursement of funds are an important economic consideration for the City and ACH payments can streamline your money movement needs. An ACH payment is an electronic payment created when a customer transfers money from one account to another electronically and it is facilitated by the ACH network. ACH services from Arvest are a dependable collection and payment system, with the speed and efficiency businesses are looking for.

### How ACH Works

Arvest provides flexible options for originating ACH entries along with expert staff to assist in the implementation and ongoing support of your ACH program. Whether you leverage our business online banking platform, Cash Manager, to create batch files or upload ACH files via our secure funds transfer system, we will assist your organization with both the technical and practical aspects of using the ACH network, allowing you to streamline your processes and leverage electronic payment technology. ACH can assist you in efficiently handling the following different type of business transactions:

**Direct Deposit** allows you to automatically deposit funds into an employee's bank account. Direct deposit can also be used to disburse employee expense reimbursements, pension or annuity payments, and shareholder dividends.

**Preauthorized Debits** allow you to efficiently and electronically collect money from your customers by initiating one time or recurring scheduled payments.

**Cash Concentration** quickly transfers funds to your Arvest bank account from other banks or move money from your Arvest bank account to another bank.

**Vendor Payments** permit you to pay your obligations and include additional invoice information about the payment.

**Tax Payments** enable you to pay federal agencies electronically.

**Same-Day ACH** transactions are processed on the same day they are originated, thereby expediting the time in which payments are received.

### Key Benefits

- **Reduce** paper disbursement costs and enhance payee satisfaction.
- **Pay** suppliers, vendors, government taxes, and employees through ACH services, reduce costs while disbursing funds.
- **Depend** on a more predictable settlement and cash flow.
- **Reduce** lost check and fraud expense.
- **Increase** payee satisfaction through prompt payment.

## Automated Clearing House (ACH) Fraud Blocker

News about identity theft and tips to protect personal identity are everywhere. Just like an individual, the City also needs to protect itself and its accounts against fraudulent activities. Payment fraud continues to be a major challenge for businesses and municipalities, regardless of location, size, or industry. Arvest offers ACH Fraud Blocker to help businesses monitor and control ACH debits. This allows the City to control who may post ACH debits to your accounts.

### How ACH Fraud Blocker Works

- Your company provides Arvest with a list of companies authorized to debit your account; this list is known as your ACH authorized originators list. A maximum dollar amount filter can also be added.
- When an originating company attempts to post an ACH debit to your account, the system compares the company information with your ACH authorized originators list.
- You may review any “suspicious” ACH debits through our online banking solution, Cash Manager, and decide which items should be returned to the ACH originator as “unauthorized” or added to your ACH authorized originators list.
- Each business day, all decisions to pay or return will need to be completed by the daily deadline (3:00 p.m. CST).
- If no decision is made by the deadline, a default action to “return” is initiated to protect your account from loss.

### Key Benefits

- **Monitor** and control all incoming ACH debit transactions, reducing ACH fraud risk.
- **Protection** from the costly reality of paying unauthorized ACH debit transactions.
- **Greater** control over accounts, allowing for the opportunity to pay or return ACH debits.
- **Streamline** operations and improve internal productivity.
- **Reduce** the risk of potential financial losses.



## Positive Pay

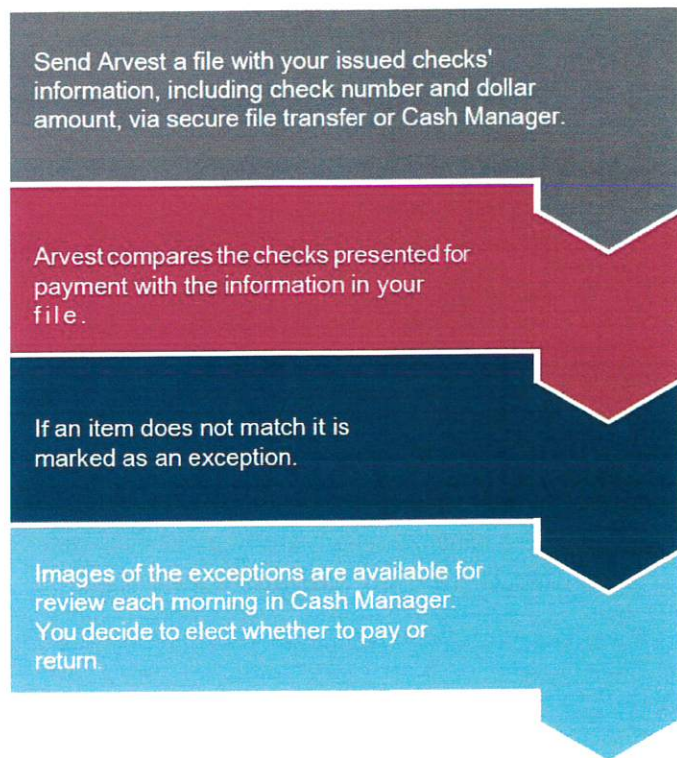
Positive Pay utilizes technology and our banking partnership to help the City stop check fraud in its tracks. Due to advances in technology and the ease of altering checks, checks continue to be the most frequently targeted payment method for fraud. The consequences of one loss can be devastating to you and your reputation.

### How Positive Pay Works

Positive Pay allows you to quickly identify unauthorized, counterfeit, or altered checks before they clear your account – not days or weeks later. If no decision is made, a default action to “return” is initiated to protect your account from loss.

### Key Benefits

- **Save** time, effort, and money while considerably reducing potential check fraud.
- **Identify** unauthorized transactions at the time they are presented.
- **Reduce** the risk of financial loss.
- **Detect** suspicious check activity.
- **Minimize** disruption to company operations.
- **Enhance** visibility of check activity.
- **Stop** fraudulent activity without the need to close the account.



## Stop Payments

Arvest's stop payment tool allow the City to quickly cancel a payment, which gives you close control over your assets. Stop payments give you the option to initiate a stop payment through our online banking solution, Cash Manager, helping you protect your assets from fraud and misuse. An online stop payment request allows you to order stop payments on a single check or a range of checks more conveniently than can be done through direct contact with a local branch.

Arvest provides measures to secure checks and personal finance information to help protect you from error or fraud. There are several reasons you may request a stop payment order. For example, the City may have sent a check for the wrong amount, duplicated a payment, or canceled a purchase after having mailed the check. Stop payments help ensure minor mistakes do not cause major consequences.

### How Stop Payments Work

To initiate a stop payment, the City provides Arvest with specific information related to the transaction. This information generally includes the date of the transaction, the check number, amount of the transaction, and the recipient. Arvest will use this information to flag the transaction and prevent it from processing. Stop payments cannot be placed on debit card transactions, or check or ACH transactions that have already processed.

### Key Benefits

- **Mitigate** check fraud by accelerating requests to stop questionable account activity.
- **Same-day** requests provide better management of your funds.
- **Limit** the potential for overdrawn accounts caused by fraudulent checks.
- **Record retention** of stop payment requests for future use.

## Wires

Arvest offers fast, secure and flexible wire payment solutions that provide an effective and reliable way to send domestic and international payments. Arvest can offer businesses incoming and outgoing options for international and domestic wire transfers.

### How Wires Work

With options to initiate wires electronically through our online banking solution, Cash Manager, or through non-electronic channels, you can quickly process domestic and international wire payments. A wire transfer can be sent the following ways:

**Cash Manager Initiated Wires:** Initiate wire transfers through Arvest's business online banking platform, Cash Manager. Cash Manager will help ensure that the City's internal controls are in place by giving the Administrator the right to grant or limit controls at the user level, including optional dual control which is a fraud prevention and internal control feature that requires an approval for any initiated wires. The system will save your wire instructions for recurring wires or postdated wires, allowing you to leverage reusable templates. You will also have access to 90 days of wire history and can set up notifications for all incoming and outgoing wires. Online Wires allow you to enjoy more flexibility than in-person or Personal Identification Number (PIN) based transactions.

**PIN Based Telephone Wires:** Once a Business Wire Agreement is in place, your authorized representatives will be provided a PIN and will place a call directly to the Arvest Wire Department to request a wire transfer. By providing the pre-established PIN, the appropriate user verifications can be obtained.

**In-Person Wires:** An authorized representative can go to any Arvest branch to initiate a wire transfer.

### Wire Processing Cut-off Times:

- Initiating domestic wire transfers: 4:00 p.m. (CST).
- Initiating international wires: 3:00 p.m. (CST).
- All incoming wire transfers for same day credit: 5:00 p.m. (CST).

### Key Benefits

- **Same-day** money management and availability for domestic wires (in most cases).
- **Wire** detail retention for future use.
- **Ability** to establish approval processes for enhanced internal controls.



# OPTIONAL BANKING SERVICES

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In addition to the list of services requested by the City, Arvest can provide these optional services you discussed in your proposal request.

## Paycard Program

Netspend, a leading provider in prepaid card solutions, offers the Skylight® PayOptions™ Program, which allows the City to pay your employees automatically by loading funds to a payroll card account as opposed to issuing paper checks. Employees receive a Visa® debit card to access their funds and avoid check-cashing fees. For the City, paycards can offer significant cost savings and dramatically increase operational efficiency. Employees get the benefit of a fully featured account that can help them avoid the inconvenience of payment by paper paychecks.

### How the Paycard Program Works

The paycard program is designed to be a scalable program that is flexible and user-friendly. Once your customized program requirements have been defined, and you've entered into a services agreement with Netspend, a seasoned implementation team will walk you through a smooth and successful transition. Training materials and customer service are integrated from the beginning of the process, through launch and beyond. With additional services provided by Netspend, like SkyPosit, you can pay by traditional direct deposit or batch, and paycards can be loaded on-demand in real time for expense commissions, o-cycle payments, payroll errors, or termination pay.\* Your company can set administrative permissions according to who on your staff needs access. Paycard inventory is kept on-site, so adding employees and administering payroll is simplified and convenient.

### Key Benefits

- **Reduce** recurring costs of traditional paper paychecks, including postage, overnight delivery charges and the replacement of lost and stolen checks.
- **Simplify** payroll distribution for all categories of employees, including unbanked, contract, temporary, part-time, and remotely located workers.
- **Integrate** with your current payroll system to manage payroll accounting, processing, tax calculations, and reporting.

You get a convenient and streamlined program that helps reduce the complications of cash, and state-of-the-art client program management to set you up for success. Your employees get the benefit of a payroll card account to which their funds may be electronically transferred. They will receive a Visa® debit card that will allow them to pay retailers, withdraw cash at ATMs, and shop online. Payroll cards can also help your employees avoid lines and check-cashing fees often associated with payment via paper paycheck.

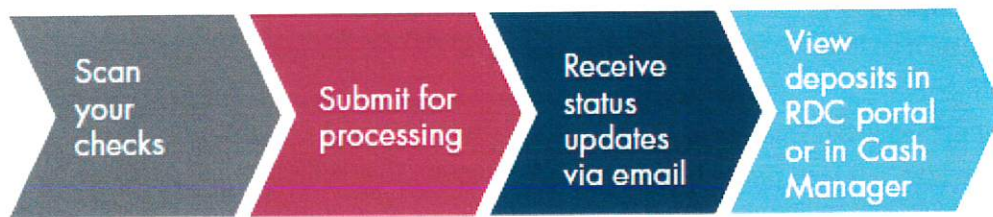
\*Must pass due diligence to qualify for T+2 Processing

## Remote Deposit Capture (RDC)

RDC is designed to minimize the need for daily visits to the bank to make check deposits, allowing for a safe, easy and secure way to deposit checks. Checks can be scanned with a desktop check scanner. RDC is ideal for any business that has daily check deposits. RDC can also be integrated into Arvest's Receivables Capture Hub (ARCH), providing a consolidated view of incoming payments resulting in a cohesive, streamlined experience. RDC helps save valuable time by bringing the bank to the business.

### How RDC Works

Traditional RDC utilizes a convenient check scanner that attaches to your Windows® based PC or Mac® and is used to scan and deposit checks.



RDC automatically performs the courtesy amount recognition (CAR) of each check in lieu of key entry. MICR repairs are presented to the user, when necessary, to allow you control over correcting the items before they are submitted for processing.

### Key Benefits

- **Elect** to integrate into the Arvest Receivables Capture Hub (ARCH) which allows your business to consolidate incoming payments into one, cohesive portal that provides an extract file of incoming payments uploaded.
- **Securely** process deposits, save time and fuel, increase productivity, and improve cash flow.
- **Stay** more organized and reduce the risk of lost or misplaced checks by scanning the check upon receipt.
- **Receive** credit during nightly processing for deposited checks scanned at your office through a desktop scanner.
- **Capture** payment corresponding documents, such as coupons or invoices, to streamline payment reconciliation and retention.
- **Reduce** risks that could be associated with sending employees to the bank (accident, robbery, etc.).
- **Mitigate** check fraud by accelerating return item notifications, with faster deposit times.
- **Improve** efficiencies and lower costs by streamlining operations.

## Website Payment Capture (WPC)

Arvest's Website Payment Capture (WPC) is an advanced solution that streamlines electronic bill payment and presentment for the City and adds convenience and security for you. Arvest's WPC uses the latest technology to help businesses deliver a flexible platform that empowers customers while keeping the business in control. Arvest provides and manages the infrastructure for WPC. WPC payments can be consolidated by loading them into the Arvest Receivables Capture Hub (ARCH) with payments made through Remote Deposit Capture, Mailed or Onsite Payment Capture.

### How Website Payment Capture Works

Arvest uses a robust cloud platform which gets you up and running faster, using your logo and company identity across every aspect of the Website Payment Capture experience. You can configure your site to allow customers to view their bills and make payments at home, in the office, or on the go, using their preferred payment method of card or electronic bank draft. It streamlines different types of billing models, including onetime and recurring payments. With WPC, you have options to download a complete and accurate file with payee names, amounts, and account numbers which simplifies payment posting.

### Key Benefits

- **Speeds up** cash to your balance sheet, eliminating up to 5 days compared to checks.
- **Eliminates** the cost of printing, mailing and postage.
- **Reduces** data entry and payment processing costs.
- **Provides** the latest innovations and the highest standards for data security.
- **Enhances** customer satisfaction by providing secure, convenient payment options including the ability to view their bill online.
- **Improves** branding for your business.

### Website Payment Capture Requirements

Arvest ACH and Merchant Services solutions must be utilized to be eligible for WPC services.



# MERCHANT SERVICES

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Arvest Bank has been an Acquirer since 1987 and has focused on helping our customers like the City with financial solutions. We pride ourselves on managing our own merchant portfolio, which allows for a personal, hands-on approach that sets us apart from the competition.

We have built a partnership with Worldpay, which allows Arvest to support a wide range of processing solutions and integration capabilities to help meet the diversified needs of a technologically changing industry. Through our focus on service, as well as the ability to offer a variety of products and solutions, you will receive a well-rounded experience with Arvest Merchant Services. We can be a trusted partner for all your needs, now and as your business grows.

Our expertise means you can connect with your customers in the ways they increasingly demand with smarter, faster payment solutions from Arvest Merchant Services. Arvest can help you simplify card acceptance, increase your competitive edge, and improve your bottom line all while reducing risk and driving revenue.

## Arvest Merchant Services Provides

- **Credit and debit card acceptance** – through Visa, Mastercard, Discover, and American Express, plus PIN debit, EBT, Fleet, Commercial cards and more.
- **Point-of-sale solutions** – get the latest in secure payment technology to support your payment needs now and into the future.
- **Fraud and data security** – rest easy knowing your business and your customers are gaining the protections offered by EMV solutions, online data security tools, products and resources.
- **Enhanced reporting** – quick, easy and secure online access to detailed transaction data, trends, patterns and key insights.
- **Technology and customer support** – our award-winning customer service team is accessible 24/7/365 for questions and issue resolution.

Arvest Merchant Services benefits include local service, affordable equipment options, and competitive pricing.

## Advanced Reporting Capabilities

iQ is a one-stop portal on which customers can view and act upon all their transactional information so they can make smarter, more informed business decisions. iQ provides our clients with the tools to efficiently attend to their payments processing so that their time can be spent serving their customers. No other tool in the industry can match iQ's customizable features and functionality. iQ offers a unique, secure, experience far beyond what our competitors can provide.

Features include viewing multiple accounts under one log in, flexible user management, processing summary and details, viewing statements, valuable report and search tools, dispute management, alerts for statements, reports, chargebacks, and more.

## Operations

We settle and fund Visa, MasterCard, Discover, American Express and debit in the same batch for all funding schedules. There are factors, such as risk and MCC codes, that we use to determine the funding schedule. Traditionally, funds are deposited the next business day when utilizing Arvest as your deposit account. Funding is accomplished via Automated Clearing House (ACH), which is subject to federal holidays. If depositing to an institution besides Arvest, funding is traditionally completed in two business days.

## Security

Our comprehensive security bundle will allow you to rest easy knowing your business and your customers are gaining the protections offered by EMV solutions, online data security tools, products and resources. Our security bundle includes EMV support, PCI and breach assistance, and encryption. An optional Managed service can provide more hands-on assistance throughout the PCI process. The ability to link merchant accounts under one scope helps save time and headache. Rest assured knowing that Arvest is also PCI compliant.

## Solutions Tailored to Fit Your Specific Needs

One benefit of Arvest Merchant Services is our consultative approach, which includes reviewing your exact processing needs to determine if any efficiencies can be identified. If Arvest is chosen as the City's merchant services provider, the first agenda item would be to assess each facet of your current processing environment by scheduling a meeting to make a detailed and efficient plan for conversion.

Once the accounts are ready for installation, our local team will assist with training and implementation. Ongoing training can be provided as needed.

Arvest Merchant Services offers several solutions to process payments that will fit the City's needs. Multiple options are described here, as each has their own unique features that the City may find valuable.

### WPC

See Website Payment Capture (WPC) section for more info. WPC would consolidate ACH and card payments in one place. This could be used for online payments and by the City's customer service representatives.



### Authorize.Net

Authorize.Net is a payments gateway that enables merchants to accept payments in person, online, or via a mobile device. Authorize.net offers a customer information manager with card on file or recurring payment capabilities, as well as many fraud detection tools.

Authorize.Net offers a USB card reader for in person payments that can be purchased through their authorized reseller. Authorize.net offers online web-based options and a mobile app to process payments. In addition to normal support with Arvest Merchant Services, Authorize.Net offers support for their solutions directly by calling them, as well as self-service options through documentation on their website.

If the City already has Authorize.Net, Arvest may be able to utilize your existing gateway ID, reducing time and effort in learning a new system and maintaining existing records.

### VeriFone T650 Standalone Terminals

This easy-to-use terminal is based on an Android operating system, allowing this device to stay updated with the latest security while providing freedom and flexibility. The T650p or T650c has a large, vibrant color, touch-enabled display. Options for connectivity include Ethernet, Wi-Fi, or 4G cellular which allows for using the devices wherever the City needs them, whether that be in an office or out on the golf course.



### Commerce360

Commerce360 is an all-in-one business solution allowing you to sell in-store, online, and anywhere in between. With a custom curated website designed by GoDaddy and the ability to sell through online marketplaces and social media, you can meet your customers wherever they are.

An easy-to-use website integrates with our smart point-of-sale options and managing all these channels is simple with our merchant portal. Now you have a single solution to help connect, run and grow your business.

The Commerce360 solution could be used for your in-person transactions, as well as online. The use of third-party apps allows this solution to be customized to fit many business types, including your golf course.

### Slim CD

Slim CD's combination of "out-of-the-box" software solutions, web-based payment processing services, and customizable software development tools provide an effective solution for any merchant. Payments can be accepted face-to-face, over the phone, online, recurring billing, and invoicing. Several choices in EMV card readers are available for in person payments; see [www.slimcd.com](http://www.slimcd.com) for all hardware offerings. Slim CD also includes Level 2 and Level 3 interchange optimization which can reduce the City's interchange cost if applicable. (See Interchange Optimization section for more info about Level 2 and Level 3.)

Slim CD offers online web-based options, desktop software options, and a mobile app. In addition to normal support with Arvest Merchant Services, Slim CD offers support for their solutions directly by calling or emailing them, as well as self-service options through videos and documentation on their website.

### Valutec

Increase brand awareness and strengthen customer loyalty with Valutec gift card and reward solutions. Merchants that have gift card solutions see an increase of average ticket size by 45%. 23% of gift cards are never redeemed. 83% of all shoppers say they purchase gift cards during the holiday season. Encourage golfers to come back while driving revenue up and increasing your cashflow.

## Merchant Services Fees

Merchant Services fees are separate from fees associated with your checking account. Merchant rates and fees are based on your specific processing environment, volume, and average ticket.

To keep the City's fees as low as possible, Arvest Merchant Services would encourage a pricing type known as Interchange+. Any fees associated with transactions will be passed directly to you from the card brands with no markup, then Arvest adds our discount rate and transaction fees. This methodology is transparent in nature. As card brands make changes to Interchange, such as lowering fees, or offering specialized rates, you take advantage.

### Interchange Optimization

If the City processes business card payments regularly and is not currently processing payments as Level 2 and Level 3, Arvest would suggest using a solution that offers this functionality. Processing Level 2 and Level 3 enhanced data allows for lower Interchange rates, which could significantly reduce your expenses. Level 2 provides details regarding tax and order number with each transaction. Level 3 data includes line items details about the purchase, such as quantities, unit descriptions, commodity codes, etc. Solutions that offer this may have a simplified way of submitting details, which will be a part of the consultation process with Arvest.

### Specialty Interchange

The card brands offer different Interchange rates based on type of card and industry. Some industries get special interchange rates. If your organization qualifies for a special Interchange qualification, such as Utility interchange, Arvest Merchant Services will ensure you are registered with the appropriate card brand as needed to take advantage of the reduce rates.

### Passing the Cost Along

If the City is looking at ways to reduce their card processing cost, there are several options available such as surcharging, cash discounting, or charging a convenience fee. Each of these options have specific card brand rules and laws around them. Arvest Merchant Services would consult with the City to find the option that fits your needs best to allow for a compliant option of reducing your card processing costs.



## The Merchant Team



The City would have a primary point of contact, Michelle Hubbard, who is backed up by a team to support our Arvest Merchant Services clients.

**Michelle Hubbard** fulfills the role of Arvest Credit Card **Merchant Relationship Advisor** for Arvest Bank in the Greater Kansas City and Joplin markets. She started her banking career in 2016 whereas a Branch Manager for another local bank. Michelle stepped into the Merchant Relationship Advisor role when she came to Arvest in March 2020. Michelle has obtained a Bachelor of Business Management with an emphasis in Marketing from Baker University. She strives to provide her merchants with excellent customer service. Similar accounts she has managed include but are not limited to large corporations, public funds, non-profits, and municipalities.

Contact: (913) 328-2316 | [MHubbard1@arvest.com](mailto:MHubbard1@arvest.com)

**Kevin Wilhelm**, AVP, **Regional Merchant Sales Manager**, ETA CPP, supports our local Merchant Relationship Advisors in Arkansas and Missouri. He started his banking career at Arvest in 2009 as a Branch Manager in Springdale, Arkansas before moving into the role of Merchant Relationship Advisor in 2012. In 2019 Kevin was promoted to Regional Merchant Services Manager which is still his current role. Kevin has a wealth of knowledge in the merchant services industry, and he strives to lead a team that provide excellent customer service to all the customers that they serve.

Contact: (479) 231-8956 | [KWilhelm@arvest.com](mailto:KWilhelm@arvest.com)

Janna Tischler AVP, Merchant Operations Relationship Manager, ETA CPP, is a graduate of the University of Central Arkansas. In 2007, Janna began her banking career at Arvest as a Teller, quickly moving to Financial Services Representative, Teller Supervisor, and Assistant Branch Manager, before transitioning to the Merchant Relationship Advisor role. After fulfilling that role for almost 6 years, Janna stepped into Operations to help support the entire Merchant team. Janna holds a Bachelor's Degree in Mathematics, with an emphasis in Accounting, as well as being a Certified Payments Professional with the ETA. Janna's goal is to ensure success within her team and organization, which starts with superior service to merchant clients.

Contact: (501) 379-7233 | [JTischler@arvest.com](mailto:JTischler@arvest.com)

### Additional Contact Information

Merchant Assist – 24/7 support (844) 458-4701

**Arvest Merchant Services Customer Support** – If additional support is needed after contacting Merchant Assist and/or your local Merchant Relationship Advisor, contact [MerchantSupport@arvest.com](mailto:MerchantSupport@arvest.com).

- Normal office hours of your Primary Contact Team: Monday through Friday, 8:00 a.m. to 5:00 p.m. (CST), otherwise available by cell phone
- Holidays closed: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, and Christmas Day

# ARVEST CREDIT CARD DIVISION

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## Arvest Credit Card

Arvest Credit Card (ACC) is a division of Arvest Bank, and has been operating since 1961. Headquartered in Norman, OK, ACC delivers the convenience and technological advantages of national and super-regional banks, but with the commitment and decision-making of a local community bank. ACC issues Visa Consumer credit cards, Visa Commercial credit cards and offers merchant services to businesses. We also provide credit card services to several non-affiliate banks in the Midwest Region.

We never forget that we serve at the pleasure of our clients as a “relationship-driven” organization. We value the trust that our customers have in our ability to serve them. It is an honor to be their Purchasing Card Provider of choice.

## Solutions Tailored to Fit Your Specific Needs

Arvest Credit Card has offered Commercial Cards since 1987, Purchasing Cards since 2007 and the ePayables Automated Payment Solution since 2012. For more than a decade, our strategic partner, TSYS iSolutions, has been an industry leader first to offer an online reporting system, CentreSuite. This robust online platform includes complimentary, up-to-date functionality enhancements throughout the year.

In addition to our innovative products, ACC’s highly skilled team of experts pledge to provide you with personalized service and support every step of the way. We pride ourselves on our commitment to excellent customer service. We actively strive to maximize your success and profit opportunities, while keeping our philosophy in focus—it must be good for the customer before it is good for the bank.



## Corporate Credit Cards

Corporate Credit Cards are perfect for organizations like the City needing a small number of cards. Track costs and expenses and take advantage of valuable travel benefits.

- **Competitive interest rate**
- **Itemized monthly statement**
- **Online access to view statements and manage expenses**
- **Set spending limits by department and employee**
- **Restrict card use to specific types of purchases**
- **Reduce expenses**
- **Generous credit line available upon approval**
- **Worldwide acceptance** - Corporate Visa Credit Card is welcome at more than 15 million locations around the world.
- **(800) VISA-911**- In case of emergency when traveling on business, just one toll-free phone call will connect you with the Visa Assistance Center, 24 hours a day, 7 days a week.
- **Emergency cash and card replacement**- We'll deliver cash and replace your lost, stolen, or damaged card anywhere in the world, usually within 24 hours in the U.S. and one business day when you are traveling overseas.
- **Guaranteed reservation service**- When you make your hotel reservations with VISA Corporate, they will be held for you even if you arrive later than expected.
- **Auto rental insurance\***- Our auto rental insurance automatically provides coverage against vehicle theft or damage caused by an accident when a car is rented primarily for business purposes and the rental is initiated and paid for with your card. Just decline the rental agency's collision damage insurance and save up to \$13 per day.
- **Medical referral assistance\***- Prompt medical help is available by calling the Visa Assistance Center.
- **Legal referral assistance\***- If you need legal help, the Visa Assistance Center will put you in touch with legal assistance through local attorneys or the U.S. Embassy if you are overseas. Until you have made your legal arrangements, and upon request thereafter, the center will maintain communication with you, your family, and your business associates.
- **\$500,000 automatic travel accident insurance**- You're automatically covered when you charge your plane, train, bus, ship or other common carrier ticket(s) to your card at no additional cost.

\*Certain restrictions, conditions and exclusions apply. Refer to program description for complete details.

## Arvest Flex Rewards™

Arvest Flex Rewards™ is Arvest's credit card rewards program with no membership or annual fees. Open an Arvest business credit card and start earning Arvest Flex Rewards™ points on qualifying purchases. You will enjoy the power to redeem points however you choose – for cash back, statement credits, gift cards, or travel. Choose from a large pool of participating restaurants, retailers and travel merchants, and pump up your account with bonus earning opportunities. Our [user-friendly website](#) lets you manage your rewards account easier than ever.

Arvest Flex Rewards™ gives you the power to use the points you've earned however you choose.

- 1 point per \$1 spent
- Cash-back options
- Redeem points for statement credit

## Purchasing Cards

The Arvest Visa® Purchasing Card is a one-card solution to help streamline the financial management of travel and entertainment costs, avoiding the paperwork and wasted time from processing invoices and requisitioning goods and services. Purchasing Cards align your company's payment program with your business' needs by giving you flexibility, and control over employee spending. Each month, employees receive individual statements to review, and your company pays one consolidated invoice. Ideal for businesses needing 10 or more cards issued to make purchases.

- Cut Costs and Eliminate Paperwork
- Expedite Delivery of Goods
- Improve Cash Flow
- Accelerate the Reconciliation Process
- Manage Travel and Entertainment
- Track Fleet Expenses
- Manage Card Limits and View Transactions in Real Time
- Online Expense Reporting For Each Employee
- Restrict Card Use to Specific Types of Purchases
- Accommodate Specialized Needs, Tracking Employee Relocation Costs, Temporary Services, Project Management and Departmental Expenses
- Online and Mobile Access 24/7

### Advanced Reporting Capabilities

The Visa® Purchasing Card is much more than just a payment card. It can be integrated into existing financial systems, has the ability to populate expense reports, and can provide detailed data on many purchases. This additional data can provide you with invoice specific information about the transaction.

### Available Reporting Modules

#### **Account Management Module**

Administrators can assign card limits, restrict spending on daily, monthly or by merchant category codes, perform card account maintenance, and quickly respond to cardholders needs in real time.

#### **Statement Management Module**

Users know exactly what is being spent to date, as account summaries and activities are displayed in real time.

#### **Expense Management Module**

Managers and Users can view, edit and approve transactions, along with export data and enter out-of-pocket expenses.

#### **Reports Management Module**

Administrators can integrate spending data into a company's Enterprise Resource Planning (ERP), general ledger or other back-office application.



## Key Features

- Accepted Worldwide at Over 30 Million Locations
- Generous Credit Line Available Upon Approval
- Add More Security and Convenience to Your Business Travel
- Emergency Card Replacement
- Emergency Cash Disbursement
- Cardholder Inquiry Service
- Auto Rental Collision Damage Waiver
- Visa Liability Waiver Program
- Visa's Travel and Emergency Assistance Services

| FEATURES                          | ARVEST VISA® PURCHASING CARD                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Type of Card                      | Visa One-Card with no annual fee                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Payment Days from Statement       | Improve cash flow and daily cash position with a 30-day statement cycle. Your due date is at minimum 25 days after the close of each billing cycle.                                                                                                                                                                                                                                                                                                              |
| Cash Rebate                       | Easy to manage, track and measure. No confusion on how much you will receive each month. <b>Cash back rebate of 1% paid on all net transactions (not including cash advances or credits) via ACH each month. This is not a tiered structure but rather a flat 1% back on all net transactions posted to the account each month. Net transactions are determined by taking the transaction total each month, less cash advances and credits multiplied by 1%.</b> |
| Online Access                     | Online access via CentreSuite, with the ability to make real-time changes to accounts, complete expense reports electronically and import spend data directly into the company's AP/ERP system. There is no cost for access to the system. More information is available on the following pages.                                                                                                                                                                 |
| Controlled Empowerment            | Empower your cardholders to purchase what they need, but control spending on the backend. Cards can be restricted based on merchant category codes, single purchase limits or daily number of transactions. For example, purchasing cards could be restricted to purchase only fuel and office supplies, but never purchase anything greater than \$100 per transaction.                                                                                         |
| System Training & Ongoing Support | No cost – ever! In-person training is provided to both Administrators and cardholders. All initial and follow-up training is conducted in-person by a member of our Purchasing Card training team, but can be done via Verizon Net Conferencing.                                                                                                                                                                                                                 |

## FEATURES

## ARVEST VISA® PURCHASING CARD

### Custom Mapper/Reporting Costs

Onsite programmers can build customized reports at no charge. However, if outside programmers are needed for very rare occasions, the outside programming cost could be up to \$150 per hour, with a minimum of 10 hours of programming.

## CentreSuite Reporting System

CentreSuite allows our clients to manage their Card Programs in a convenient and user-friendly web application, increasing efficiencies and assisting with managing and tracking expenses in real time. Cardholders can view their own account(s); Administrators can view and make changes to the accounts that are assigned to them, or the entire purchasing card portfolio. Each Administrator can have different capabilities depending on the client requirements.

## FEATURES

## CENTRESUITE REPORTING SYSTEM

### Time & Money Savings

- Lower check-processing costs across the board. Checks are costly to issue, process and reconcile.
- Reduce multiple "house" and credit card accounts to one account with one monthly payment
- Cash rebate on all net purchases
- 25-day grace period for repayment

### Online, Real-Time Account Management

Administrators can make changes to accounts in real time, including the ability to:

- Close cards
- Order new cards
- Increase credit limits
- Apply temporary credit limits for a certain period of time
- Restrict spending on a daily, monthly or by transaction amount
- View authorizations and declines immediately

### Expense Management & Routing

Cardholders have the ability to generate an online expense report for their purchasing card transactions and if required, out of pocket transactions. Receipts can be scanned and attached to the expense report and then electronically routed to their assigned approver.

| FEATURES                                     | CENTRESUITE REPORTING SYSTEM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Reporting/Analytics for Spending Data</b> | <p>Report and track spending data with ease by utilizing reports, including 10 built-in standard reports, or querying with customized reporting options. By using our Report Builder, custom reports can be built to fit a variety of needs. Reports can be scheduled to run automatically, daily, monthly or annually.</p> <p>Our system can generate end-of-month reports, which will integrate spending data and accounting codes directly into the company's financial system. Utilizing this feature immediately saves time during the monthly reconciliation process. See Page 4 for additional information about our ePayables AP automation product.</p> |
| <b>Online Expense Reports</b>                | <p>Cardholders can generate Online Expense Reports to document purchases throughout the billing cycle. Your unique accounting codes can be incorporated within our system, and codes can be defaulted based on cardholder, type of expense, department, cost center and general ledger. Customized reports can be provided in a flat-file format, which will import into Windows-based systems.</p> <p>Export files can also be uploaded into Access or any other AP/GL System other than QuickBooks/Quicken.</p>                                                                                                                                                |
| <b>Account Hierarchy</b>                     | <p>Accounts can utilize our unique hierarchy system, where spending can be restricted by department, division or employee. Reporting can also use the hierarchy system.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

## ePayables

For years, accounting professionals have longed for an updated and more efficient approach to their processes. Arvest ePayables is an automated virtual payment solution designed to replace costly paper checks with single-use virtual card numbers. This innovative system streamlines supplier payments to save time and add security to your accounts payable process. Arvest Credit Card ePayables reduces paper expenses and processing time. Our ePayables program also provides you with a secure and streamlined method of payment to your suppliers and vendors. In addition to reducing your expenses and improving cash flow, the system benefits your suppliers by providing immediate payments of guaranteed funds.

### Key Features

- Intuitive, user-friendly Accounts Payable interface.
- Batch payment of invoices in one file upload.
- Exact payments for supplier-initiated transactions.



## How it Works

- Suppliers are enrolled for ePayables acceptance.
- Accounts Payable receives and processes invoices.
- A payment file is uploaded to an online portal so suppliers can be paid electronically.
- Remittance information is sent electronically to suppliers detailing payment information.

Arvest Credit Card ePayables provides two electronic methods for making payments tailored to your needs:

### Supplier-Initiated Payments

Supplier receives an email or fax that includes the single-use virtual account number, payment amount and invoice details. The supplier is responsible for processing (or "pulling") the payments. Payments may be set for Exact Pay, in which authorizations are limited to the exact penny of the invoice(s), guaranteeing 100% reconciliation. This is the preferred method of payment and is most common.

### Buyer-Initiated Payments

Your company "pushes" payment directly to the supplier. A distinct merchant depository account is set up in which payments are credited. Supplier receives an email or fax remittance that includes total amount being deposited and invoice details.

| FEATURES                                    | ePAYABLES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Accounts Payable Spend Analysis             | Accounts Payable analysis and subsequent projections of supplier spend to determine the target for enrollment.                                                                                                                                                                                                                                                                                                                                                                                          |
| Supplier Enrollment and Enablement Services | Customized supplier correspondence including mailings and outbound calling efforts. We contact your suppliers to determine which will accept, explain the process and enroll them in the program.                                                                                                                                                                                                                                                                                                       |
| Security                                    | <p>Take control and minimize the risk of fraud by sending a payment directly to your vendor with a one-time use virtual card. Once the payment has been processed, the card is null and void leaving you with peace of mind.</p> <p>With Exact Pay, vendors must take the exact amount in order to receive payment authorization, giving you 100% reconciliation and added security. The online payment site provides dual control settings throughout and the ability to restrict user privileges.</p> |
| Online Access                               | <p>A no cost, intuitive, easy-to-learn Accounts Payable interface. The online payment site accepts any flat text delimited payment file format containing the required fields.</p> <p>Batch payment of invoices can be included in one file upload.</p>                                                                                                                                                                                                                                                 |

| FEATURES                 | ePAYABLES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Reporting                | <p>Library of On Demand Reporting for reconciliation and forecasting.</p> <p>Reports can be created with a click of a button or scheduled to be sent to a recipient's inbox at a desired frequency.</p>                                                                                                                                                                                                                                                                                                               |
| Flexible Payment Methods | <p>Multiple payment options offered to your suppliers, guaranteeing a higher acceptance rate. Virtual credit card payment option include:</p> <p>Supplier Initiated: Vendors are given a one-time use virtual account number, an amount and are responsible for initiating (or "pulling") the payment.</p> <p>Buyer Initiated: Your company "pushes" the payment direct to a vendor's merchant depository accounts.</p> <p>Static Card: A virtual account number that stays static and funded at time of payment.</p> |
| Flexible Billing Cycle   | <p>Improve cash flow and daily cash position with a 30-day statement cycle. Your due date is at minimum 25 days after the close of each billing cycle. Increase rebate earnings by selecting weekly and bi-weekly billing cycles.</p>                                                                                                                                                                                                                                                                                 |
| Cash Rebate              | <p>Monthly Billing Cycle provides a cash back rebate of 1% paid on net volume regardless of the amount of spend. Bi-weekly and weekly cash back rebates are calculated on net monthly spend and range from 1.19% to 1.5%.</p>                                                                                                                                                                                                                                                                                         |

## Interest Rate & Additional Fees

|                                                                                    |                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Card Fee                                                                    | None                                                                                                                                                                                                                                                                                                                                               |
| Rewards Points or Cash Back Fees                                                   | <p>No fee to join Arvest Flex Rewards™ program. Cash back of 1% directly deposited each month based on net monthly spend. Cash advances and credits are excluded from earning cash back.</p>                                                                                                                                                       |
| Annual Percentage Rate (APR) for purchases and balance transfers and cash advances | <p><b>0%</b> Introductory APR for 6 months. After that, your APR will be <b>15.49%</b> variable for Elite* Purchasing VISA Accounts; <b>19.49%</b> variable for Premier* Purchasing VISA Accounts, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.</p>                                                 |
| Annual Percentage Rate (APR) for Cash Advances                                     | <p>Your APR be <b>15.49%</b> variable for Elite* Purchasing VISA Accounts; <b>19.49%</b> variable for Premier* Purchasing VISA Accounts, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.</p>                                                                                                           |
| Variable Rate Information                                                          | <p>Your APR may vary. The non-introductory rate for purchases, cash advances and balance transfers is determined monthly by adding <b>6.99%</b> for Elite Corporate VISA accounts or <b>10.99%</b> for Premier Corporate VISA accounts to the highest U.S. Prime Rate published by the Wall Street Journal on the last day of the prior month.</p> |

|                                                  |                                                                                                                                                                                                                                                                                |
|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Penalty APR</b>                               | None                                                                                                                                                                                                                                                                           |
| <b>Billing Cycle/Grace Period</b>                | 30 days/25 days                                                                                                                                                                                                                                                                |
| <b>Paying Interest</b>                           | Your due date is at minimum 25 days after the close of each billing cycle. We will not charge any interest on purchases if you pay your entire balance by due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| <b>Training &amp; Consulting</b>                 | No cost                                                                                                                                                                                                                                                                        |
| <b>Rush Cards</b>                                | FedEx fee \$25/\$50                                                                                                                                                                                                                                                            |
| <b>Duplicate Statement</b>                       | \$2 per statement                                                                                                                                                                                                                                                              |
| <b>Fees</b>                                      | No annual fee<br>No balance transfer fee<br>Cash Advance fee: either \$4 or 4% of each cash advance amount, whichever is greater.<br>Foreign Transaction: 1% of each transaction in U.S. dollars                                                                               |
| <b>Penalty fees</b>                              | Late Payment: \$29<br>Returned Payment: \$29<br>Fees for Exceeding Credit Limit: \$29                                                                                                                                                                                          |
| <b>ePayables Billing Cycle / Rebate Schedule</b> | Weekly, Bi-Weekly and Monthly (Monthly has a 25-day grace period)<br>Cash back rebate is structured based on billing cycle. Earn a minimum 1% up to a maximum 1.5%.                                                                                                            |
| <b>How We Will Calculate Your Balance</b>        | We use a method called "average daily balance (including new purchases)." See your Cardholder Agreement for more details.                                                                                                                                                      |



## Commercial Payment Solution Partners

**Keith Zollicoffer, Director of Commercial Credit Card Payment Solutions, SVP, CPCP**, is a Navy veteran, a graduate of the Paul W. Barret, Jr. School of Banking at Christian Brothers University, and a graduate of the Commercial Lending School at the University of Oklahoma. He has been in the financial services industry since 1994. Keith has held numerous positions in his career including Credit Analyst, Loan Compliance, Training & Development Trainer, and Regional Manager, as well as Retail Sales Support Manager. He has been with the Arvest Credit Card Division since 2010. Currently, Keith lives in Greenwood, AR with his wife and two children.

**Contact:** (479) 770-9501 | [KZollicoffer@arvest.com](mailto:KZollicoffer@arvest.com).

**Cheri Hansen, Commercial Payments Regional Manager, VP, CPCP**, has over 35 years of banking and credit card experience in the financial industry. Cheri is a Regional Manager for Arvest Credit Card Division for the Commercial Payments West Region team reaching throughout the Oklahoma, Kansas and Missouri Markets. Since joining Arvest in April of 2011, Cheri has dedicated herself to developing, implementing, and expanding Commercial Card programs and relationships with her clients. She completed the purchasing card certification, joining others across the nation as being CPCP certified. She is a 2023 graduate of the Oklahoma Bankers Association Emerging Leaders Academy. Cheri graduated from Southern Nazarene University in Bethany, Oklahoma with a bachelor's degree in Marketing and a minor in Accounting, and currently resides in Oklahoma City, Oklahoma with her husband. Arvest Bank, Arvest Credit Card Division and experts like Cheri, view themselves as Strategic Partners for businesses and their Commercial Card Programs.

**Contact:** (405) 426-5514 | [CHansen@arvest.com](mailto:CHansen@arvest.com)

**Lesley Brown, Commercial Payment Account Manager, AVP, CPCP**, has 17 years of banking experience in retail Banking, Commercial Banking, Treasury Management, and Commercial Credit cards. She graduated from Ozark Technical Community College in Springfield, Missouri with an Associates of Arts Degree. Lesley joined the Arvest Credit Card division in November of 2016 and covers Missouri and Northwest Arkansas. She completed the purchasing card certification, joining others across the nation as being CPCP certified. Lesley strives to build long-term relationships by placing the utmost importance on customer service and positioning herself as a resource and trusted advisor to the customers she serves. Since joining Arvest Credit Card division, Lesley has dedicated herself to developing and implementing Purchasing Card and ePayables programs with Arvest Bank and its customers. Lesley resides in Springfield, Missouri with her husband, and son.

**Contact:** (417) 429-7987 | [LesBrown@arvest.com](mailto:LesBrown@arvest.com).



## Commercial Payments Onboarding Team

**Aaron Abernathy, Commercial Payments Onboarding Specialist, AVP**, has been in the Financial Services Industry since 2007, working in Retail Banking, Branch Management, Commercial Banking, and the Arvest Credit Card Division. Prior to transitioning to the Commercial Payments team, he specialized in helping our customers find commercial lending solutions as a Commercial Banker. In his current role, he works closely with our Missouri, Kansas, and NW Arkansas markets, to deliver Purchasing Card training and implementation to our clients. He resides in Hollister, MO with his wife and little girl.

**Contact:** (417) 598-9320 | [AAbernathy@arvest.com](mailto:AAbernathy@arvest.com)

**Megan Milliser, Commercial Payments Onboarding Specialist**, began her career with Arvest in 2008, and brings nearly 18 years of banking experience to the team. With a strong background in Retail Banking and Commercial Lending, she is passionate about helping customers find financial solutions for their business needs. Megan specializes in automated payments solutions and is responsible for executing and implementing our ePayables program for new and existing clients throughout Oklahoma, Kansas, and Missouri. She earned her bachelor's degree from Oklahoma Wesleyan University in Business Administration and resides in Tulsa, Oklahoma.

**Contact:** (918) 378-8126 | [MMilliser@arvest.com](mailto:MMilliser@arvest.com)

## Additional Contact Information

[AccCompanyCards@arvest.com](mailto:AccCompanyCards@arvest.com)

(855) 250-8508

# ARVEST WEALTH MANAGEMENT

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Arvest Wealth Management (AWM) is a division of Arvest Bank and is comprised of associates representing multiple lines of business, offering trust, investment, insurance, and advisory expertise in the markets where Arvest Bank operates. These business lines currently include the Arvest Trust department (a division of Arvest Bank) and two units that are wholly owned subsidiaries of the bank: Arvest Investments, Inc. /DBA Arvest Wealth Management (a FINRA Registered Broker Dealer and an SEC Registered Investment Advisory firm) and Arvest Insurance, Inc. (a multi-state licensed, insurance general agency).

We have approximately \$15.8 billion in assets under management and over 325 associates working to help customers manage their investments and trusts. This is achieved through various services and products, including: brokerage, trust, investment management, retirement plans, IRAs, custodial accounts, estate settlement and insurance.

- As of 12/31/2023 Arvest Wealth Management had approximately 74,504 accounts with over \$15.8 billion of assets under management
- As of 12/31/2022 Arvest Trust had approximately 3,430 accounts with \$4.1 billion in assets under management

## Portfolio Management – Who We Are

It is an innovative, client-oriented approach that provides focus and continuity to every aspect of a financial plan. We are committed to working in the City's best interests, helping you build, manage, and protect your wealth with sound financial strategies.

We manage over \$15 billion in client assets through various services and products, including, brokerage, trust, investment management, retirement plans, IRAs, custodial accounts, estate settlement, and insurance. In order to provide the superior level of service our customers need and desire, we employ more than 325 professionals, including individuals with advanced degrees, designations, and/or specialized training in areas such as investments, financial planning, accounting, estate planning, and insurance. Our strength results from being a part of one of the premier financial institutions in our region, Arvest Bank.

At Arvest Wealth Management, we have the tools, resources, and experience to manage every facet of your financial situation – from stocks, bonds, and life insurance to retirement planning and estate settlement. Best of all, you'll have one point of contact orchestrating all of the various personnel and resources. You'll have an individual who knows you and your goals and works hard to help you meet them. Some people would call this approach innovative, but at Arvest Wealth Management we simply call it working in your best interest.

## Investment Philosophy

The local investment team, with the assistance of the Arvest Portfolio Management and Research team, provides clients with investment recommendations, on-going investment monitoring, and performance reporting. The team will provide recommendations for an appropriate range of investment options that will adequately span the risk/return spectrum. We deliver flexible planning and investment solutions that are directly tied to our client's financial goals and objectives.

**PHILOSOPHY:** As we work to achieve our objectives, a clear philosophy guides us. Through the combination of these key characteristics, our goal is to construct and manage high-quality portfolios that deliver competitive total returns to meet the objectives of our clients:

Research – We rely on in-house as well as independent quantitative and qualitative research, viewing them as complementary inputs into important decisions.

Discipline – In setting investment strategy, we believe in taking risk only when it is accompanied by attractive reward potential.

Long-Term Approach – We are not short-term market timers. Our goal is to construct fundamental-based long-term portfolios that will perform favorable over time.

Diversification – Portfolios will be well-diversified by issuer, style, and asset class. We believe that this is a crucial element of risk management.

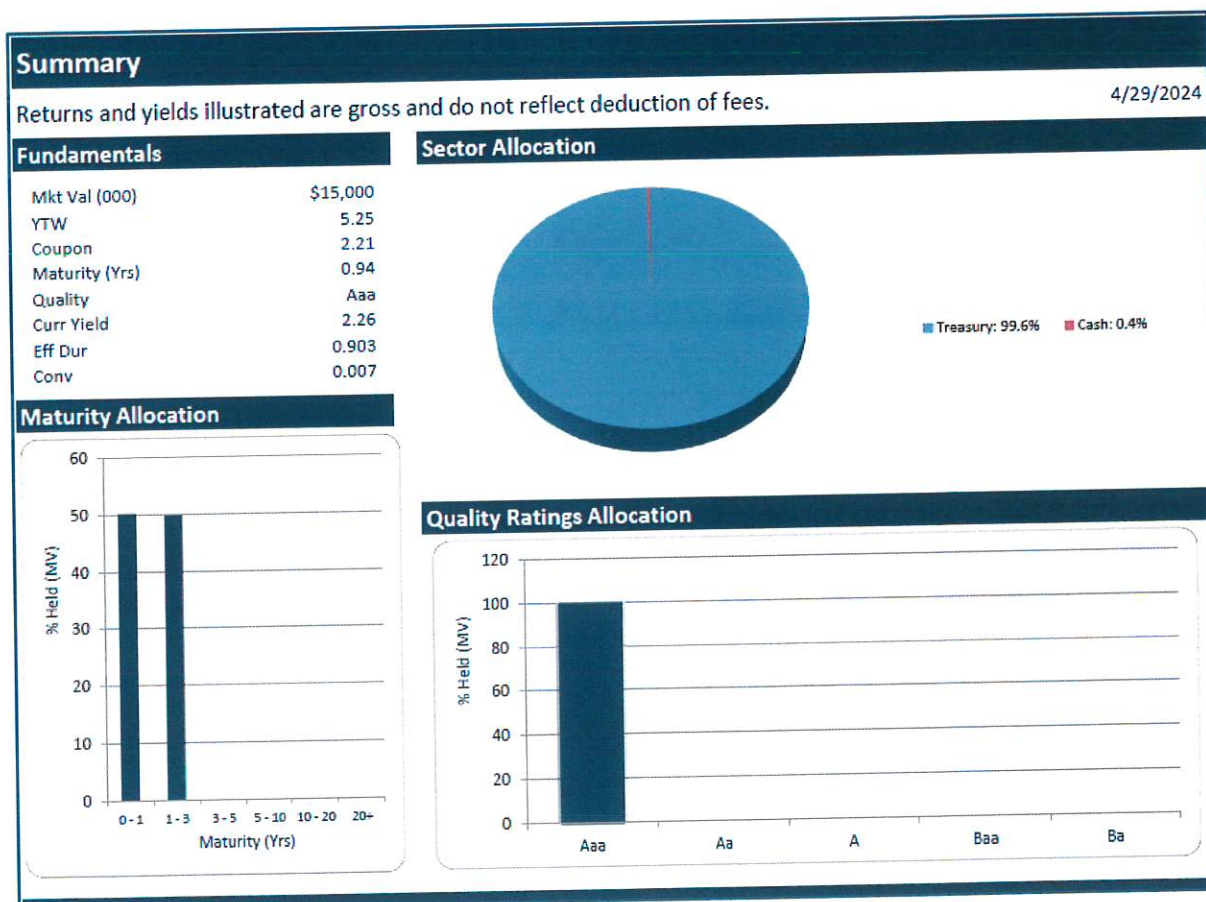
**STRATEGY:** Long-term capital market projections are used in setting the long-term, strategic asset allocation that is the base for every portfolio Arvest manages. Those capital market projections are derived using long-term historical risk and return characteristics for each asset class. Further risk constraints and asset class correlations are used to constrain the optimization process from over-allocating to risk assets. Throughout the year, Arvest also tactically shifts these strategic weights based on the current valuation level of each asset class relative to its history and the other asset classes (i.e., where is the value at in the market currently).

**PROCESS:** Our investment process emphasizes the alignment of interests and full accountability with clients, while utilizing research and prudence in making investment decisions. The client account team, with the assistance of the Arvest Portfolio Management and Research team, provides clients with: investment recommendations, on-going investment monitoring, and performance reporting.



All investment recommendations are driven by the Arvest Portfolio Management and Research team's perspective on economic and market conditions. The Arvest Portfolio Management and Research team provides recommendations for an appropriate range of investment options that span the risk/return spectrum. Any recommendation delivered to the client regarding asset allocation, individual positions, and changes thereto are never the sole recommendations of one individual, but rather the representation of our team's best thinking as related to a client's specific investment objectives; though delivery of such recommendations will typically be handled by the relationship's primary Arvest Bank – Trust contact, the trust officer or trust investment officer. This approach creates an inherent consistency throughout the firm that is representative of our overall investment philosophy and process. Asset allocation at the account level is systematically monitored for deviation from target values in excess of tolerance bands for the asset classes employed, offering opportunities for timely re-balancing to maintain a consistent and appropriate level of managed risk relevant to the mandate of the account. As additional oversight, annual independent internal reviews are required to be performed on all trust platform accounts to ensure compliance with all regulatory requirements, client directives, and firm directives by both the investment officer and the trust officer.

## Fixed Income Portfolio Analysis

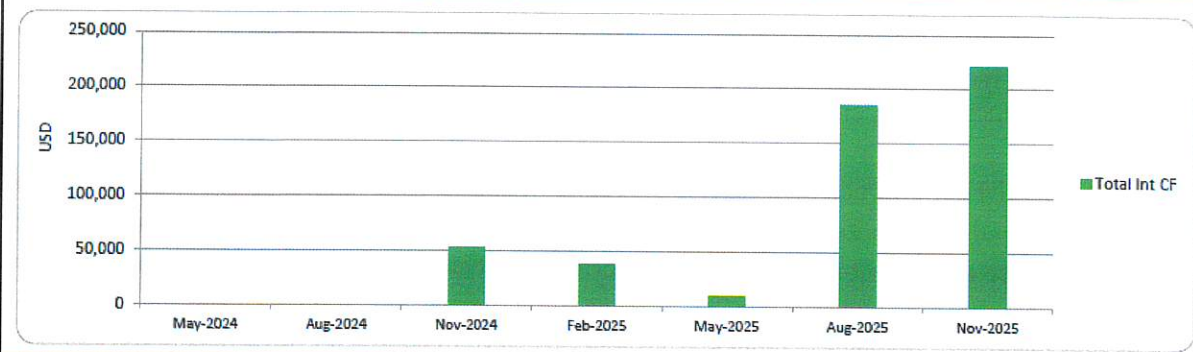


## Cash Flow Summary

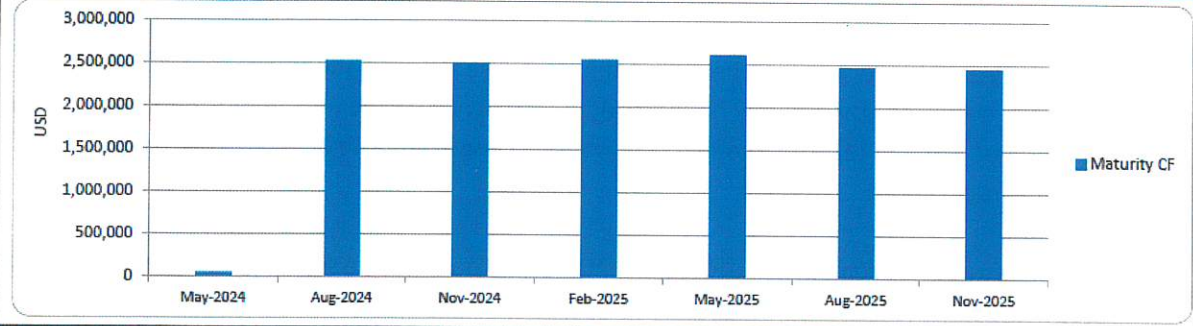
City of Neosho

4/29/2024

### Interest Cash Flow



### Principal Cash Flow



## Standard Holdings

Returns and yields illustrated are gross and do not reflect deduction of fees.

4/29/2024

| Par Value | Identifier | Issuer Name              | Quality | Coupon | Maturity     | Price  | Mkt Val (000) | % Held (MV) | YTW   | Mod Dur | Eff Dur | Conv  |
|-----------|------------|--------------------------|---------|--------|--------------|--------|---------------|-------------|-------|---------|---------|-------|
| 54601     | 000000CM   | CASH & EQUIVALENTS       | Aaa     | 5.31   | 5/29/2024    | 100.00 | 55            | 0.36        | 5.286 | 0.081   | 0.080   | 0     |
| 2535000   | 912797KZ   | UNITED STATES TREAS BILL | Aaa     | 0      | 8/27/2024    | 98.27  | 2,491         | 16.61       | 5.364 | 0.323   | 0.320   | 0.001 |
| 2515000   | 912828J    | UNITED STATES TREAS NTS  | Aaa     | 2.125  | 11/30/2024   | 98.15  | 2,491         | 16.60       | 5.359 | 0.567   | 0.568   | 0.003 |
| 2560000   | 91282CDZ   | UNITED STATES TREAS NTS  | Aaa     | 1.5    | 2/15/2025    | 97.05  | 2,492         | 16.62       | 5.324 | 0.772   | 0.775   | 0.005 |
| 2625000   | 912828ZT   | UNITED STATES TREAS NTS  | Aaa     | 0.25   | 5/31/2025    | 94.84  | 2,492         | 16.62       | 5.191 | 1.058   | 1.058   | 0.008 |
| 2475000   | 91282CHV   | UNITED STATES TREAS NTS  | Aaa     | 5      | 8/31/2025    | 99.81  | 2,490         | 16.60       | 5.144 | 1.268   | 1.270   | 0.011 |
| 2460000   | 91282CFW   | UNITED STATES TREAS NTS  | Aaa     | 4.5    | 11/15/2025   | 99.11  | 2,489         | 16.59       | 5.102 | 1.442   | 1.445   | 0.014 |
| 15224601  |            |                          | Aaa     | 2.205  | Avg Life=0.9 | 97.85  | 15,000        | 100.00      | 5.248 | 0.902   | 0.903   | 0.007 |



#### Arvest Bank (Trust Division) –

#### Current Account(s) Review, Hypothetical Illustrations and Performance Disclosures:

Trust services are provided by Arvest Bank. Arvest Bank offers additional investment services and products through its subsidiary, Arvest Investments, Inc., doing business as Arvest Wealth Management, member FINRA/SIPC, an SEC registered investment adviser. Arvest Bank (Trust) may utilize the services of our Portfolio Management and Research team, the investment advisory division of Arvest Investments, Inc., where appropriate. Insurance products made available and marketed through Arvest Insurance, Inc., a registered insurance agency, are underwritten by unaffiliated insurance companies.

**Current Account(s) Review Document** - This is not your official trust statement or tax reporting document; it should not be relied upon for tax return preparation purposes. Some assets may not be held with our firm and could be held direct with an insurance carrier or other holding source. Security positions and balances are not real time. Balances may be rounded to the nearest .01. Some balances may not appear due to availability of pricing information. Review your official statement(s) for more details and complete information. Information in this report is obtained from sources deemed to be reliable, but Arvest Bank and its subsidiaries do not guarantee the accuracy or completeness of the information or make any warranties with regard to the results to be obtained from its use. Arvest Bank and its subsidiaries shall not be liable for any claims or losses of any nature related to reliance on the information contained herein, including, but not limited to, lost profits, punitive or consequential damages. This material is for informational purposes only.

**Hypothetical Illustration Document** - Portfolio percentages and holdings are shown for illustrative purposes only. Actual investment percentages may vary due to price fluctuation. This and/or the accompanying information was prepared by or obtained from sources that Arvest Bank believes to be reliable. Any market prices are only indications of market values and are subject to change. The material has been prepared or is distributed solely for informational purposes and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. Example interest rate sensitivity simulations are for illustrative purposes only.

**Additional Performance & Risk Related Disclosures** - Past performance is no guarantee of future results. Additional information is available upon request. Asset Allocation/Diversification does not guarantee a profit or protect against losses. Figures are as of the above shown date and are subject to change. Dividends are not guaranteed and are subject to change or elimination. Yields are calculated based on the current share price. Returns and yields illustrated are gross and do not reflect deduction of fees.

Our firm does not provide tax or legal advice. We recommend you consult your tax and legal advisors before taking action that could have tax or legal consequences.

Please contact your Investment Officer or Trust Officer if you have questions about the information contained herein.

## AWM Trust Team

**Michael Gaffigan, Trust Investment Officer, VP**, received his bachelor's degree in business management from John Brown University. He joined Arvest in 2016. Michael helps both personal and institutional clients reach their financial goals. When he isn't meeting with his clients, he is staying up to date on current financial trends and economic outlooks. To better serve his clients, Michael regularly participates in advanced training opportunities. He is passionate about helping clients alleviate financial stress and uses clear language and thorough financial planning to educate them. Michael is a Certified Trust and Fiduciary Advisor (CTFA) and is currently working toward earning additional designations.

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**Chad Brueckner, Trust Officer, VP**, received a bachelor's degree from the University of Missouri-Columbia in 2009, and a Juris Doctor degree from Oklahoma City University School of Law in 2017. Previously, Chad worked in private practice assisting clients in estate planning and administration. His legal background gives him a unique perspective to assist his clients. He primarily focuses on personal trust administration, development, and management of fiduciary client relationships. Chad works with his clients to help them find peace of mind and confidence in their financial future.

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**Eric Secker, Regional Manager, SVP**, leads a team of client advisors and trust officers in Joplin and Greater Kansas City. Under his leadership, his team provides comprehensive financial planning strategies to individuals, families, businesses, and institutions to help them build, manage, and transition wealth. Eric holds his Series 7, 66, 63, and 24 securities licenses as well as Missouri life & health insurance licenses. He began his career in the financial planning and investment management industry in 1995.

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# VALUE ADDED BANKING SERVICES

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In addition to the mandatory services requested by the City and the list optional services you provided, Arvest recommends the following products and services. These services should complement those you requested and provide you with a better banking experience, allowing the City to have greater visibility and control over your financial direction.

## Arvest Receivables Capture Hub (ARCH)

If you utilize Arvest Lockbox or RDC services, then Arvest Receivables Capture Hub (ARCH) will enhance your access to critical data. ARCH provides an integrated receivables solution for your business that will improve your efficiency and insights – regardless of how you receive payments. As the City's transaction volumes increase and new digital payment options become available, posting payments, and calculating your cash position become more complex.

More often now, every payment method has its own process and data stream, which creates extra work and lengthens the Days Sales Outstanding (DSO) for your business. This disjointed approach also restricts decision-making and customer service because a holistic view of the current financial data is lacking.

### How ARCH Works

ARCH has the ability to combine all your electronic and check payment data and images to a single, standardized file. This eliminates the need for every payment method requiring its own process and data stream. Using ARCH payment consolidation reporting, you no longer have to go through multiple systems to search for information, upload multiple files or deal with the hassle of re-keying data. The single file that ARCH delivers is configured to meet the needs of your ERP system. Research capabilities are fast and easy to use, which empowers your staff and improves customer service - allowing them to pull up payment status, images, and customer correspondence through a single platform. With the extensive dashboard and centralized information within ARCH, you can confidently make decisions with almost real-time visibility into your cash flow.

### Key Benefits

- **Eliminate** tedious manual work for staff.
- **Improve** your cash flow.
- **Harness** near real-time insights.
- **Streamline** research and customer service.

## Lockbox

Integrated with Arvest's Receivables Capture Hub (ARCH), our Lockbox (Mailed Payment Capture) service offers the City both mailed and onsite payment capture. Mailed payment capture delivers paper remittance (check) processing designed to help expedite and streamline check payment processing. Payments can be routed to a bank-managed post office (PO) box or by using Onsite Payment Capture they can be scanned at the office to then flow directly into the lockbox workstream for normal processing. ARCH gives you access to intuitive reporting and search capabilities and an archive feature is available with 1-, 3-, 5- & 7-year options. A decisioning queue allows you to review and decision any exception items quickly & efficiently, reducing the number of payments rejected. Lockbox increases funds availability, improves overall cash flow, minimizes transaction risk, and allows the business to continue processing checks in the event of potential disasters. Businesses that receive large quantities of check remittances and/or large dollar check payments, use payment coupons, and/or are looking to reduce touchpoints for check payments processed could benefit from Arvest's Lockbox service.

### How Lockbox Works

You will be assigned a post office box that your customers will use to submit remittance and invoice information.

You will have the ability to establish processing instructions, including guidance on when to accept or reject a payment, specific customer accounts to process, and data file specifications. If you utilize coupons for payment remittance, you may also elect to capture information from an OCR scan line printed on the coupon.



### Key Benefits

- **Reduce** the number of days a check is outstanding by having payments sent to an Arvest operated post office box for standard processing.
- **Lower** administrative costs as bank personnel process all payments, significantly lowering expenses generated by having an associate open mail, process payments, prepare deposits, and take deposits to the bank.
- **Minimize** the risk associated with sending employees to the bank (accident, robbery, etc.).
- **Mitigate** fraudulent activity, deterring the mishandling or misappropriation of check payments by having customers send payments directly to an Arvest post office box for processing.
- **Convenient** online access to deposits and remittance information.
- **Decision** exception payments online to help avoid delaying payment processing.
- **Provides** disaster recovery benefits.



## Sweeps

Sweeps are designed for organizations, businesses, and other entities like the City that are looking to automate account funding, avoid bounced checks and/or earn a return on available cash balances. Sweep services can also serve as a gatekeeper for your operating account by allowing subsidiary accounts to be utilized for disbursements while maintaining minimum balances to limit exposure.

### How Sweeps Work

Sweeps automatically transfer funds between accounts based on set parameters. Linked accounts are reviewed daily and excess funds are automatically swept to cover subsidiary accounts, pay down lines of credit, and/or invest excess balances. Funds will be swept back into your operating account as needed.

Arvest can provide multi-tier sweep structures, with the ability to link up to 99 checking accounts to a master, as well as a final funding account. This provides more flexibility and prioritization of pulling/pushing accounts.

### Options include:

- **Target Balance Account (TBA):** establish a balance threshold for your designated checking account. Target balances may also be set to cover monthly service fees or at zero (also known as a Zero Balance Account). Each TBA typically serves a specific operational purpose, such as payroll, and can also be used to distinguish between departments or locations within a business.
- **Line of Credit Loan Sweep:** link a line of credit to your checking account to help guarantee funds will be available to cover incoming debits, reduce interest expense, and improve your cash flow.
- **Investment Sweep Options:** collected funds in excess of established target balances will be swept to an interest-bearing investment vehicle of choice at nightly processing to earn interest. Available funds will be swept back to your account to cover daily expenditures.
  - **Cash Deposit:** internal, interest-bearing option that keeps your funds invested at Arvest.
  - **Repurchase Agreement\* (Repo):** internal, overnight, collateralized investment option consisting of the sale of marketable securities from Arvest to your business. Differences in sales and repurchase price equates to your return on investment. Repos are collateralized by U.S. Treasury bonds, U.S. Government Agency bonds, mortgage-backed securities or collateralized mortgage obligations.
  - **Federated\*:** external, higher-yield option in which funds are invested in money market mutual funds managed by Federated Investors. Excess cash balances may be invested in the Trust for U.S. Treasury Obligations fund or the Government Obligations fund.
- **Cash Maximizer:** Automated liquidity management solution to help minimize interest expense while offering a range of investment options for excess cash balances. The Cash Maximizer solution combines a two-way Line of Credit Loan Sweep with an available Investment Sweep option.

### Key Benefits

- **Maximize** excess funds potential by receiving benefits of an interest and/or earnings credit bearing account on swept funds.
- **Minimal** intervention as funds are transferred into a yield account at the close of business and are ready for use as needed the following business day.
- **Reduce** time and cost associated with monitoring daily liquidity by making automated daily borrowing/investment decisions after all transactions have been posted to the deposit account.
- **Limit** exposure by removing the operating account number from public eye. Use a subsidiary account for specific transactions, such as payroll or accounts payable.
- **Avoid** rejected payments due to insufficient funds. Funds will be automatically swept at nightly processing to ensure the account maintains its designated target balance with available funds.

\*Federal Deposit Insurance Coverage does not insure investments purchased under the noted sweep agreements, and the investments purchased under the sweep agreement are not deposits or obligations of or guaranteed by Arvest Bank; and the investments purchased under the sweep agreement are subject to investment risks, including possible loss of principal invested.

# PRICING

Included below are the fees for Arvest's proposed and recommended services. The pricing tables are provided to help the City weigh the benefits of banking with Arvest against other financial institutions. **Please note**, Merchant Services fees are based on the City's processing method, volume, and average ticket. To obtain a quote for pricing for Merchant Services, send statements or provide details about their processing volume.

## Earnings Credit Rate

Arvest provides earnings credit for the City based on the average monthly collected balance, less a ten percent reserve requirement, that can offset some or all of your depository fees through account analysis. The rate adjusts intermittently and is applied to the average collected balance for the month. This number is then multiplied by the number of days in the month and divided by 365. Earnings credit is strictly used to offset service charges and is not paid out as interest.

## Fees for Required Services

### **Treasury Management**

| Cash Manager        | Unit Price |
|---------------------|------------|
| One Time Set Up Fee | \$20.00    |
| Monthly Maintenance | \$50.00    |

| Automated Clearing House (ACH)           | Unit Price |
|------------------------------------------|------------|
| One Time Set Up Fee                      | \$50.00    |
| Monthly Maintenance                      | \$20.00    |
| Per ACH Direct Transmission              | \$10.00    |
| ACH Credit – Per Item                    | \$0.15     |
| ACH Debit – Per Item                     | \$0.15     |
| Per same-day ACH originated - Credit     | \$3.00     |
| Per same-day ACH originated - Debit      | \$4.00     |
| Late ACH Files (per file)                | \$25.00    |
| ACH Returns (per item)                   | \$5.00     |
| Notifications of Change (per item)       | \$3.00     |
| ACH File Corrections/Deletion (per file) | \$5.00     |

| Automated Clearing House (ACH) Fraud Blocker | Unit Price |
|----------------------------------------------|------------|
| Monthly Maintenance (per account)            | \$10.00    |

| <b>Positive Pay</b>                                                                    | <b>Unit Price</b> |
|----------------------------------------------------------------------------------------|-------------------|
| Monthly Maintenance                                                                    | \$40.00           |
| Each Additional Account (per acct)                                                     | \$10.00           |
| Per Issued Item                                                                        | \$0.02            |
| <b>Stop Payments</b>                                                                   | <b>Unit Price</b> |
| Monthly Maintenance                                                                    | \$15.00           |
| Stop Payment (per order)                                                               | \$15.00           |
| <b>Wires</b>                                                                           | <b>Unit Price</b> |
| Monthly Maintenance                                                                    | \$15.00           |
| Domestic Wire (per wire)                                                               | \$15.00           |
| International Wire (per wire)                                                          | \$35.00           |
| International wires sent in foreign currency are subject to the current exchange rate. |                   |



## Fees for Optional Services

| <b>RDC (Remote Deposit Capture) - Desktop</b>     | <b>Unit Price</b> |
|---------------------------------------------------|-------------------|
| RDC One Time Setup                                | \$75.00           |
| RDC Monthly Maintenance-Own Your Own Scanner      | \$50.00           |
| RDC Deposits                                      | \$0.25            |
| RDC Scanning Workstation (per additional scanner) | \$30.00           |
| Checks Processed (per check)                      | \$0.08            |
| Remittance Captured (per item)                    | \$0.10            |
| Scanner Repair and Maintenance                    | At Cost to Client |

| <b>RDC (Remote Deposit Capture) – Add-On Services</b> | <b>Unit Price</b> |
|-------------------------------------------------------|-------------------|
| Auto-Generated Report (per report)                    | \$2.00            |
| Archive Research (per request)                        | \$215.00          |
| Data Entry Customization (one time-per hour)          | \$250.00          |
| Customization (one time-per setup)                    | \$1,250.00        |

### **Website Payment Capture (WPC) – Quick Pay**

| <b>WPC Quick Pay – Standard Fees</b>                                  | <b>Unit Price</b> |
|-----------------------------------------------------------------------|-------------------|
| Monthly Maintenance-per site (includes one MID and one DDA)*          | \$75.00           |
| ACH Payment* - per item                                               | \$0.35            |
| Card Payment* - per item                                              | \$0.40            |
| ACH Notice of Change (NOC)* - per item                                | \$0.20            |
| Rejects - per item (Reversals, Cancellations, Returns, and Declines)* | \$0.35            |
| Site Setup* - one-time per site                                       | \$225.00          |

| <b>WPC Quick Pay – Add-On Service Fees</b>                       | <b>Unit Price</b> |
|------------------------------------------------------------------|-------------------|
| IVR Monthly Maintenance - per site                               | \$175.00          |
| IVR Minutes – per minute                                         | \$0.22            |
| IVR Setup - one-time per site                                    | \$720.00          |
| IVR Additional Language Setup - one time per additional language | \$600.00          |

\*Arvest ACH services are required to accept ACH payments through WPC. The ACH Monthly Maintenance (\$20.00), Setup (\$50.00), Per Future-Dated ACH originated (\$0.15), ACH Returns (\$5.00), and Notifications of Change (\$3.00) fees also apply. Arvest Merchant Services are required to accept card payments through WPC. Merchant Services fees also apply.

## Website Payment Capture (WPC)

| WPC – Standard Fees                                            | Number of Payments |              |            |
|----------------------------------------------------------------|--------------------|--------------|------------|
|                                                                | <5,000             | 5,001-25,000 | >25,001    |
| Monthly Maintenance (includes one MID)*                        | \$225.00           | \$375.00     | \$600.00   |
| Additional Merchant ID (MID) Monthly Maintenance (per MID)*    | \$75.00            | \$75.00      | \$75.00    |
| ACH Payment (per item)*                                        | \$0.21             | \$0.19       | \$0.15     |
| Card Payment (per item)*                                       | \$0.28             | \$0.25       | \$0.22     |
| Card Payment – Level II or III (per item)*                     | \$0.16             | \$0.16       | \$0.16     |
| ACH Notice of Change (NOC) (per item)*                         | \$0.13             | \$0.13       | \$0.13     |
| Rejects (per Reversals, Cancellations, Returns, and Declines)* | \$0.20             | \$0.17       | \$0.14     |
| Summary Invoice Load (per item)                                | \$0.06             | \$0.035      | \$0.01     |
| Detail/PDF Invoice Load (per item)                             | \$0.15             | \$0.11       | \$0.075    |
| AR File Transmission Monthly Maintenance***                    | \$130.00           | \$130.00     | \$130.00   |
| Inbound File (per file)                                        | \$13.00            | \$13.00      | \$13.00    |
| Site Setup (includes one MID and one FDI) (one time per site)  | \$875.00           | \$1,500.00   | \$2,750.00 |
| Additional Merchant ID (MID) Setup (one time per MID)          | \$300.00           | \$300.00     | \$300.00   |

| WPC – Add-On Service Fees                                         | Number of Payments |              |            |
|-------------------------------------------------------------------|--------------------|--------------|------------|
|                                                                   | <5,000             | 5,001-25,000 | >25,001    |
| B2B Bundle Monthly Maintenance**                                  | \$200.00           | \$200.00     | \$200.00   |
| IVR Monthly Maintenance                                           | \$325.00           | \$325.00     | \$525.00   |
| IVR Minutes (per minutes)                                         | \$0.20             | \$0.16       | \$0.12     |
| IVR Setup (one time per site)                                     | \$1,300.00         | \$1,300.00   | \$1,750.00 |
| IVR Additional Language Setup (one time per additional language)  | \$650.00           | \$650.00     | \$650.00   |
| External Document Retrieval (PDF) Monthly Maintenance             | \$650.00           | \$650.00     | \$650.00   |
| External Document Retrieved (per PDF item)                        | \$0.008            | \$0.008      | \$0.008    |
| External Document Retrieval (PDF) Setup (one time per site)       | \$2,250.00         | \$2,250.00   | \$2,250.00 |
| Single Sign-On (SSO) Setup (one time per site)                    | \$2,500.00         | \$2,500.00   | \$2,500.00 |
| Application Programming Interface (API) Setup (one time per site) | \$4,000.00         | \$4,000.00   | \$4,000.00 |
| Secure Hand Off (SHO)                                             |                    |              |            |



| WPC – Add-On Service Fees                                     | Number of Payments |              |            |
|---------------------------------------------------------------|--------------------|--------------|------------|
|                                                               | <5,000             | 5,001–25,000 | >25,001    |
| Secure Hand Off (SHO) Payment (per item)                      | \$0.07             | \$0.07       | \$0.07     |
| Secure Hand Off (SHO) Immediate Validation Payment (per item) | \$0.12             | \$0.12       | \$0.12     |
| Text to Pay (TtP) Shared Monthly Maintenance                  | \$500.00           | \$500.00     | \$500.00   |
| Text to Pay (TtP) Shared Payment (per item)                   | \$0.30             | \$0.30       | \$0.30     |
| Text to Pay (TtP) Shared Setup (one time per site)            | \$925.00           | \$925.00     | \$925.00   |
| Text to Pay (TtP) Dedicated Monthly Maintenance               | \$2,750.00         | \$2,750.00   | \$2,750.00 |
| Text to Pay (TtP) Dedicated Payment (per item)                | \$0.30             | \$0.30       | \$0.30     |
| Text to Pay (TtP) Dedicated Setup (one time per site)         | \$4,500.00         | \$4,500.00   | \$4,500.00 |

\*Arvest ACH services are required to accept ACH payments through WPC. The ACH Monthly Maintenance (\$20.00), Setup (\$50.00), Per Future-Dated ACH originated (\$0.15), ACH Returns (\$5.00), and Notifications of Change (\$3.00) fees also apply. Arvest Merchant Services are required to accept card payments through WPC. Merchant Services fees also apply.

\*\*B2B Bundle includes credit memos, dispute resolution, and multi-invoices.

\*\*\*WPC payments may be loaded upon request to ARCH for an integrated receivables view. If this option is selected, the ARCH IR Monthly Maintenance, Import Payment Archive, Setup, Payment Upload File, and Extract File fees also apply.

## Arvest Merchant Services

| Standard Fees (Per Merchant ID)                                                                                                                              | Unit Price         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Interchange, Dues, Assessments, Network Fees - vary depending on card type, processing environment, etc. and are passed through from the applicable network. | Pass-Through       |
| Discount Rate - per transaction                                                                                                                              | 0.25%              |
| Transaction Fee - per authorization                                                                                                                          | \$0.10             |
| SaferPayments - monthly fee for PCI compliance security suite. Basic or Managed                                                                              | \$25.00 or \$50.00 |
| PCI Non-Validation Fee - monthly, if applicable                                                                                                              | \$40.00            |
| Chargeback Assist - includes chargeback monitoring and online access for responding to disputes                                                              | \$7.50             |
| Monthly Location Fee                                                                                                                                         | \$2.50             |
| Network & Processor Access Fee                                                                                                                               | \$0.00             |
| Regulatory and Compliance Fee - annual fee                                                                                                                   | \$75.00            |
| Application Fee - one-time fee                                                                                                                               | \$25.00            |
| Minimum Monthly Bill - Applies when transactional fees are below \$30, will be difference of processing fees and \$30                                        | \$30.00            |
| Equipment                                                                                                                                                    | Varies             |

| <b>Add On Service Fees (Per Merchant ID)</b>                                                    | <b>Unit Price</b>   |
|-------------------------------------------------------------------------------------------------|---------------------|
| <b>Authorize.Net - Add-On Service Fees If Selected</b>                                          |                     |
| If Existing Gateway ID is setup direct with Authorize.Net, no additional fees apply.            | Not Applicable      |
| If Gateway ID is setup under Arvest Merchant Services, the following would apply.               |                     |
| Monthly Authorize.Net Fee                                                                       | \$15.00             |
| Authorize.Net Item/Batch Fee                                                                    | \$0.00              |
| Hardware                                                                                        | Varies              |
| <b>VeriFone T650 standalone terminals - Add-On Service Fees If Selected</b>                     |                     |
| Monthly Terminal Support Fee - per device                                                       | \$2.99              |
| VeriFone T650c countertop terminal - Ethernet or Wi-Fi capable - per unit plus shipping and tax | \$403.00            |
| VeriFone T650p portal terminal - Wi-Fi or 4G cellular capable - per unit plus shipping and tax  | \$331.00            |
| 4G Cellular Service - Activation fee – one-time per unit                                        | \$75.00             |
| 4G Cellular Service - monthly fee - per unit                                                    | \$25.00             |
| 4G Cellular Service -transaction fee - per authorization                                        | \$0.10              |
| <b>Commerce360 - Add-On Service Fees If Selected</b>                                            |                     |
| Commerce360 Setup Fee – one-time                                                                | \$150.00            |
| Commerce360 Monthly Fee - Basic                                                                 | \$29.95             |
| Commerce360 Monthly Fee - Premium - billed by GoDaddy                                           | \$25.00             |
| Commerce360 e-Commerce Site Design & Build Fee - Standard or Premier – one-time optional        | \$1,149 or \$2,949  |
| Commerce360 e-Commerce Site Web Hosting Fee - Essentials or Expand – one-time optional          | \$34.99 or \$149.99 |
| Commerce360 Poynt C terminal - per unit - plus shipping and tax                                 | \$620.00            |
| Commerce360 Newland 950 terminal - per unit - plus shipping and tax                             | \$510.00            |
| Commerce360 Mobile Reader - per unit - plus shipping and tax                                    | \$110.00            |
| <b>Slim CD - Add-On Service Fees If Selected</b>                                                |                     |
| Slim CD Setup Fee – one-time                                                                    | \$ 195.00           |
| Slim CD Monthly Support Fee                                                                     | \$ 29.95            |
| Slim CD Transaction Fee                                                                         | \$ 0.10             |
| Slim CD Hosted Payment Page setup fee - one time                                                | \$ 300.00           |
| Hardware                                                                                        | Varies              |



| <b>Valutec Gift Cards - Add-On Service Fees If Selected</b> | <b>Unit Price</b> |
|-------------------------------------------------------------|-------------------|
| Valutec Setup Fee – one-time                                | \$99.00           |
| Valutec Monthly Fee                                         | \$35.00           |
| Valutec Monthly Fee - Digital Plus                          | \$55.00           |

## **Fees for Value Added Services**

| <b>ARCH (Arvest Receivables Capture Hub)</b>              | <b>Unit Price</b> |
|-----------------------------------------------------------|-------------------|
| Setup - No Extract (per customer setup)                   | \$150.00          |
| Setup - Single Channel (per customer setup)               | \$300.00          |
| Setup - Multi Channel (per customer setup)                | \$450.00          |
| Setup - Custom (per hour)                                 | \$275.00          |
| Maintenance – Payment Archive Only (per month)            | \$60.00           |
| Maintenance – Integrated Receivables (per month)          | \$115.00          |
| Lockbox Archive – 1 Yr (per item)                         | \$0.015           |
| Lockbox Archive – 3 Yrs (per item)                        | \$0.018           |
| Lockbox Archive – 5 Yrs (per item)                        | \$0.021           |
| Lockbox Archive – 7 Yrs (per item)                        | \$0.024           |
| Import Payment Archive - 1 Yr (per payment item)          | \$0.016           |
| Import Payment Archive - 3 Yrs (per payment item)         | \$0.019           |
| Import Payment Archive - 5 Yrs (per payment item)         | \$0.022           |
| Import Payment Archive - 7 Yrs (per payment item)         | \$0.025           |
| Import Remittance Archive - 1 Yr (per remittance item)    | \$0.008           |
| Import Remittance Archive - 3 Yrs (per remittance item)   | \$0.008           |
| Import Remittance Archive - 5 Yrs (per remittance item)   | \$0.008           |
| Import Remittance Archive - 7 Yrs (per remittance item)   | \$0.008           |
| Payment Upload File Optional (each file format per month) | \$150.00          |
| Extract File Optional (per file created)                  | \$7.50            |
| Extract File Images Optional (per image)                  | \$0.015           |

| <b>Lockbox - Mailed Payment Capture</b>                                                                                       |                   |
|-------------------------------------------------------------------------------------------------------------------------------|-------------------|
| <b>(Retail – Standard Fees for Lowell, AR Capture Site)</b>                                                                   | <b>Unit Price</b> |
| Monthly Maintenance - Primary (per initial box per month)                                                                     | \$145.00          |
| Monthly Maintenance - Secondary (per additional box per month)                                                                | \$85.00           |
| Deposit (per deposit)                                                                                                         | \$4.25            |
| Payments Processed* (per payment processed)                                                                                   | \$0.10            |
| Unmatched Payments (per payment)                                                                                              | \$0.015           |
| Multi Payments (per coupon)                                                                                                   | \$0.18            |
| Check Only Payment (per check)                                                                                                | \$0.18            |
| Check & List Payment (per account listed)                                                                                     | \$0.18            |
| Remittance Items* (per remittance document captured)                                                                          | \$0.10            |
| Un-processable Items (per rejected payment)                                                                                   | \$0.15            |
| OCR Coupon Rejects (per reject)                                                                                               | \$0.30            |
| OCR Coupon Without Check Digit (per coupon without check digit)                                                               | \$0.30            |
| Foreign Payments (per reject)                                                                                                 | \$0.15            |
| Research (per inquiry)                                                                                                        | \$10.00           |
| Postage - Variable based on size -                                                                                            |                   |
| Box Rental Fee - Box Size 1 (each box per month)                                                                              | \$15.00           |
| Box Rental Fee - Box Size 2 (each box per month)                                                                              | \$20.00           |
| Box Rental Fee - Box Size 3 \$30.00 (each box per month)                                                                      | \$30.00           |
| Box Rental Fee - Box Size 4 (each box per month)                                                                              | \$35.00           |
| Box Rental Fee - Caller Box (per month per caller service - box fee applies)                                                  | \$130.00          |
| Standard Box Setup – No card payment handling required** (per standard setup)                                                 | \$4,500.00        |
| Standard Box Setup – Card payment handling required** (per standard setup)                                                    | \$4,800.00        |
| Implementation – MPC Add-Ons (per hour)                                                                                       | \$185.00          |
| Data Entry – Numeric Optional (per character keyed)                                                                           | \$0.019           |
| Data Entry - Alphanumeric Optional (per character keyed)                                                                      | \$0.024           |
| MICR Data Capture Optional (per check MICR line captured)                                                                     | \$0.007           |
| File Transmission Optional (per output file transmitted or input file received)                                               | \$6.00            |
| *Archive fees apply based on archive tier elected.                                                                            |                   |
| ** Includes standard check payment processing and simple AR file requirements. No add-on services or customizations included. |                   |



|                                                      |                   |
|------------------------------------------------------|-------------------|
| <b>Sweeps</b>                                        |                   |
| <b>Cash Maximizer</b>                                | <b>Unit Price</b> |
| Cash Maximizer Setup (one time)                      | \$25.00           |
| Monthly Maintenance Fee (per account)                | \$100.00          |
| <b>Deposit/Cash Sweep Service</b>                    |                   |
| Deposit/Cash Sweep Setup (one time)                  | \$25.00           |
| Monthly Maintenance Fee (per account)                | \$100.00          |
| <b>Federated Sweep Service</b>                       |                   |
| Federated Sweep Setup (one time)                     | \$25.00           |
| Monthly Maintenance Fee (per account)                | \$100.00          |
| <b>Loan Sweep Services</b>                           |                   |
| Loan Sweep Setup Fee (one time)                      | \$25.00           |
| Two-Way Sweep (each account per month)               | \$250.00          |
| One-Way Sweep – Loan to DDA (each account per month) | \$35.00           |
| One-Way Sweep – DDA to Loan (each account per month) | \$100.00          |
| <b>Repurchase Sweep Service</b>                      |                   |
| Repurchase Sweep Setup (one time)                    | \$25.00           |
| Monthly Maintenance Fee (per account)                | \$100.00          |
| <b>Zero Balance/Target Balance Account Service</b>   |                   |
| Zero/Target Balance Sweep Setup (one time)           | \$25.00           |
| Monthly Maintenance Fee 1st Account                  | \$25.00           |
| Monthly Maintenance Fee 2nd or More Accounts         | \$15.00           |

# EXHIBIT I – SIGNATURE PAGE

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## CITY OF NEOSHO, MISSOURI REQUEST FOR PROPOSALS-BANKING SERVICES

FINANCIAL INSTITUTION NAME Arvest Bank

APPLICATION TO ACT AS DEPOSITORY FOR FUNDS ON THE

CITY OF NEOSHO, MISSOURI.

To: Leslie Forest  
Director of Finance  
City of Neosho, Missouri  
203 E Main St  
Neosho, MO 64850

The undersigned certifies that the financial institution submitting this proposal is an institution eligible to be a depository of public funds pursuant to Missouri Statutes.

The undersigned hereby proposes, if selected by the City of Neosho, to furnish the following services at the prices and terms stated, subject to all instructions, hereto. By submitting this signed proposal, initialed on each page, the financial institution officially agrees to provide the services requested and this agreement covers all the terms, conditions, and specifications of this proposal. The prices shall remain fixed for a period of three years.

Proposing Financial Institution: Arvest Bank

By: Darla Marler 

Title: TM Senior Commercial Sales Advisor, VP

# ADDITIONAL DOCUMENTATION

Included below are additional documents requested by the City, specifically reports regarding Arvest's financial position.

## Attachment I – References

Included below are details about select Arvest references. Arvest works with a number of municipalities, and non-profit clients across our entire service area, including Arkansas, Kansas, Missouri, and Oklahoma.

|   |                  |                                                                          |
|---|------------------|--------------------------------------------------------------------------|
| 1 | Organization     | City of Republic, Missouri                                               |
|   | Address          | 213 N. Main Ave.<br>Republic, MO 65738                                   |
|   | Telephone #      | (417) 459-9299                                                           |
|   | Point of Contact | Bob Ford, Director of Finance                                            |
|   | Email            | <a href="mailto:BFord@RepublicMO.com">BFord@RepublicMO.com</a>           |
|   | Org. Type/Size   | Est. Population: 19,700                                                  |
|   |                  |                                                                          |
| 2 | Organization     | Crowder College                                                          |
|   | Address          | 601 Laclede Ave, Neosho, MO. 64850                                       |
|   | Telephone #      | (417) 455.5475                                                           |
|   | Point of Contact | Joseph Brenner                                                           |
|   | Email            | <a href="mailto:JosephBrenner@crowder.edu">JosephBrenner@crowder.edu</a> |
|   | Org. Type/Size   | College/Education                                                        |

|   |                  |                                                                              |
|---|------------------|------------------------------------------------------------------------------|
| 3 | Organization     | Cornell Complex                                                              |
|   | Address          | 407 S Pennsylvania Ste 101C, Joplin, MO. 64801                               |
|   | Telephone #      | (417) 439.0385                                                               |
|   | Point of Contact | Clifford Wert                                                                |
|   | Email            | <a href="mailto:Clifford.Wert@sbcglobal.net">Clifford.Wert@sbcglobal.net</a> |
|   | Org. Type/Size   | Non-profit – Performing Arts                                                 |

## Attachment II – Capital Ratios

### ARVEST BANK SELECTED RATIOS <sup>1</sup>

| MEASUREMENT / RATIO DESCRIPTION         | DECEMBER 31, 2021 | DECEMBER 31, 2020 |
|-----------------------------------------|-------------------|-------------------|
| <i>Total Assets (000's)</i>             | \$26,774,219      | \$24,369,609      |
| <i>Total Loans (000's)</i>              | \$13,872,344      | \$14,320,857      |
| <i>Total Loan Loss Reserve (000's)</i>  | \$178,509         | \$250,208         |
| <i>Total Deposits (000's)</i>           | \$23,312,159      | \$20,928,248      |
| <i>Total Capital (000's)</i>            | \$2,610,946       | \$2,430,175       |
| <i>Net Income (000's)</i>               | \$298,341         | \$114,097         |
| <i>Liquidity Ratios:</i>                |                   |                   |
| Loan to deposit ratio                   | 59.51%            | 68.43%            |
| Loan to asset ratio                     | 51.81%            | 58.77%            |
| <i>Asset Ratios:</i>                    |                   |                   |
| Net losses to total loans               | 0.14%             | 0.27%             |
| Reserves as a percentage of total loans | 1.29%             | 1.72%             |
| Non-performing loans to total loans     | 0.62%             | 0.96%             |
| <i>Profitability Ratios:</i>            |                   |                   |
| Return on assets                        | 1.15%             | 0.51%             |
| Return on equity                        | 11.75%            | 4.94%             |
| <i>Financial Strength Ratios:</i>       |                   |                   |
| Capital to deposits                     | 11.20%            | 11.61%            |
| Capital to loans                        | 18.82%            | 16.97%            |
| Capital to assets                       | 9.75%             | 9.97%             |
| Capital plus LLR to assets              | 10.42%            | 11.00%            |
| <i>Regulatory Capital Ratios:</i>       |                   |                   |
| Leverage Ratio                          | 8.44%             | 7.95%             |
| Common Equity Tier 1 Risk-based Ratio   | 13.52%            | 11.77%            |
| Tier 1 Risk-based Ratio                 | 13.52%            | 11.77%            |
| Total Risk-based Ratio                  | 14.70%            | 13.04%            |
| Capital category                        | Well Capitalized  | Well Capitalized  |

<sup>1</sup>Results presented are from the 12/31/2021 and 12/31/2020 Consolidated Reports of Condition and

## Attachment III – Condensed Call Reports

Board of Governors of the Federal Reserve System  
Federal Deposit Insurance Corporation  
Office of the Comptroller of the Currency

### Federal Financial Institutions Examination Council

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### **Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041**

|                         |              |
|-------------------------|--------------|
| Institution Name        | ARVEST BANK  |
| City                    | FAYETTEVILLE |
| State                   | AR           |
| Zip Code                | 72701        |
| Call Report Report Date | 12/31/2019   |
| Report Type             | 041          |
| RSSD-ID                 | 311845       |
| FDIC Certificate Number | 8728         |
| OCC Charter Number      | 0            |
| ABA Routing Number      | 82900872     |
| Last updated on         | 4/14/2020    |



## Schedule RI - Income Statement (Form Type - 041)

Dollar amounts in thousands

|                                                                                                                                                |          |         |          |
|------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|----------|
| 1. Interest income:                                                                                                                            |          |         | 1.       |
| a. Interest and fee income on loans:                                                                                                           |          |         | 1.a.     |
| 1. Loans secured by real estate:                                                                                                               |          |         | 1.a.1.   |
| a. Loans secured by 1-4 family residential properties.....                                                                                     | RIAD4435 | 170,188 | 1.a.1.a. |
| b. All other loans secured by real estate.....                                                                                                 | RIAD4436 | 247,489 | 1.a.1.b. |
| 2. Commercial and industrial loans.....                                                                                                        | RIAD4012 | 108,934 | 1.a.2.   |
| 3. Loans to individuals for household, family, and other personal expenditures:                                                                |          |         | 1.a.3.   |
| a. Credit cards.....                                                                                                                           | RIAD4485 | 17,619  | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....                            | RIAD4486 | 101,778 | 1.a.3.b. |
| 4. Not applicable                                                                                                                              |          |         | 1.a.4.   |
| 5. All other loans <sup>1</sup> .....                                                                                                          | RIAD4068 | 18,832  | 1.a.5.   |
| 6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....                                                       | RIAD4010 | 662,837 | 1.a.6.   |
| b. Income from lease financing receivables.....                                                                                                | RIAD4056 | 2,885   | 1.b.     |
| c. Interest income on balances due from depository institutions <sup>2</sup> .....                                                             | RIAD4115 | 14,799  | 1.c.     |
| d. Interest and dividend income on securities:                                                                                                 |          |         | 1.d.     |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....                                 | RIAD4488 | 29,995  | 1.d.1.   |
| 2. Mortgage-backed securities.....                                                                                                             | RIAD4489 | 22,312  | 1.d.2.   |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....                                     | RIAD4060 | 24,425  | 1.d.3.   |
| e. Not applicable                                                                                                                              |          |         | 1.e.     |
| f. Interest income on federal funds sold and securities purchased under agreements to resell.....                                              | RIAD4020 | 759     | 1.f.     |
| g. Other interest income.....                                                                                                                  | RIAD4518 | 1,148   | 1.g.     |
| h. Total interest income (sum of items 1.a.(6) through 1.g.).....                                                                              | RIAD4107 | 768,958 | 1.h.     |
| 2. Interest expense:                                                                                                                           |          |         | 2.       |
| a. Interest on deposits:                                                                                                                       |          |         | 2.a.     |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RIAD4508 | 2,313   | 2.a.1.   |
| 2. Nontransaction accounts:                                                                                                                    |          |         | 2.a.2.   |
| a. Savings deposits (includes MMDAs).....                                                                                                      | RIAD0083 | 73,153  | 2.a.2.a. |
| b. Time deposits of \$250,000 or less.....                                                                                                     | RIADHK03 | 20,485  | 2.a.2.b. |
| c. Time deposits of more than \$250,000.....                                                                                                   | RIADHK04 | 2,487   | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase.....                                                  | RIAD4180 | 1,699   | 2.b.     |
| c. Interest on trading liabilities and other borrowed money.....                                                                               | RIAD4185 | 11,856  | 2.c.     |
| d. Interest on subordinated notes and debentures.....                                                                                          | RIAD4200 | 0       | 2.d.     |
| e. Total interest expense (sum of items 2.a through 2.d.).....                                                                                 | RIAD4073 | 111,973 | 2.e.     |
| 3. Net interest income (item 1.h minus 2.e.).....                                                                                              | RIAD4074 | 648,985 | 3.       |
| 4. Provision for loan and lease losses <sup>1</sup> .....                                                                                      | RIADJJ33 | 60,388  | 4.       |
| 5. Noninterest income:                                                                                                                         |          |         | 5.       |
| a. Income from fiduciary activities <sup>2</sup> .....                                                                                         | RIAD4070 | 25,898  | 5.a.     |
| b. Service charges on deposit accounts.....                                                                                                    | RIAD4080 | 147,866 | 5.b.     |
| c. Trading revenue <sup>3</sup> .....                                                                                                          | RIADA220 | 6,377   | 5.c.     |
| d. Not available                                                                                                                               |          |         | 5.d.     |
| 1. Fees and commissions from securities brokerage.....                                                                                         | RIADC886 | 38,175  | 5.d.1.   |
| 2. Investment banking, advisory, and underwriting fees and commissions.....                                                                    | RIADC888 | 0       | 5.d.2.   |

- Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."
- Includes interest income on time certificates of deposit not held for trading.
- Institutions that have adopted ASU 2016-13 should report the provisions for credit losses for all financial assets that fall within the scope of the standard in item 4.
- For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

Dollar amounts in thousands

|                                                                                                                                                                                                                       |          |         |        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|--------|
| 3. Fees and commissions from annuity sales.....                                                                                                                                                                       | RIADC887 | 5,459   | 5.d.3. |
| 4. Underwriting income from insurance and reinsurance activities.....                                                                                                                                                 | RIADC386 | 0       | 5.d.4. |
| 5. Income from other insurance activities.....                                                                                                                                                                        | RIADC387 | 14,863  | 5.d.5. |
| a. Venture capital revenue.....                                                                                                                                                                                       | RIADB491 | 0       | 5.e.   |
| f. Net servicing fees.....                                                                                                                                                                                            | RIADB492 | 32,594  | 5.f.   |
| g. Net securitization income.....                                                                                                                                                                                     | RIADB493 | 0       | 5.g.   |
| h. Not applicable                                                                                                                                                                                                     |          |         | 5.h.   |
| i. Net gains (losses) on sales of loans and leases.....                                                                                                                                                               | RIAD6416 | 62,908  | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....                                                                                                                                                        | RIAD5415 | -613    | 5.j.   |
| k. Net gains (losses) on sales of other assets <sup>4</sup> .....                                                                                                                                                     | RIADB486 | -122    | 6.k.   |
| l. Other noninterest income <sup>5</sup> .....                                                                                                                                                                        | RIADB497 | 202,778 | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l).....                                                                                                                                                       | RIAD4079 | 534,071 | 5.m.   |
| 6. Not available                                                                                                                                                                                                      |          |         | 6.     |
| a. Realized gains (losses) on held-to-maturity securities.....                                                                                                                                                        | RIAD3621 | 0       | 6.a.   |
| b. Realized gains (losses) on available-for-sale securities.....                                                                                                                                                      | RIAD3196 | -812    | 6.b.   |
| 7. Noninterest expense:                                                                                                                                                                                               |          |         | 7.     |
| a. Salaries and employee benefits.....                                                                                                                                                                                | RIAD4135 | 481,326 | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....                                                                                 | RIAD4217 | 87,830  | 7.b.   |
| c. Not available                                                                                                                                                                                                      |          |         | 7.c.   |
| 1. Goodwill impairment losses.....                                                                                                                                                                                    | RIADC216 | 0       | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets.....                                                                                                                                        | RIADC232 | 9,760   | 7.c.2. |
| d. Other noninterest expense.....                                                                                                                                                                                     | RIAD4092 | 330,052 | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d).....                                                                                                                                                      | RIAD4093 | 908,968 | 7.e.   |
| 8. Not available                                                                                                                                                                                                      |          |         | 8.     |
| a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | RIADHT69 | 211,090 | 8.a.   |
| b. Unrealized holding gains (losses) on equity securities not held for trading <sup>6</sup> .....                                                                                                                     | RIADHT70 | NR      | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....                                                                                                           | RIAD4301 | 211,090 | 8.c.   |
| 9. Applicable income taxes (on item 8.c).....                                                                                                                                                                         | RIAD4302 | 44,988  | 9.     |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9).....                                                                                                                                         | RIAD4300 | 166,102 | 10.    |
| 11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>7</sup> .....                                                                                             | RIADFT26 | 0       | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....                                                                                                      | RIADG104 | 166,102 | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....                                             | RIADG103 | -24     | 13.    |
| 14. Net income (loss) attributable to bank (item 12 minus item 13).....                                                                                                                                               | RIAD4340 | 166,126 | 14.    |
| f. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....                                             | RIAD4513 | 1,571   | M.1.   |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets                                                                                                                                |          |         |        |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) <sup>1</sup> .....                                                                                              | RIAD8431 | 15,886  | M.2.   |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....                                                                           | RIAD4313 | 7,671   | M.3.   |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....                                                                               | RIAD4507 | 24,425  | M.4.   |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....                                                                                                             | RIAD4150 | 6393    | M.5.   |

4. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.

<sup>5</sup>. Describe on Schedule RI-E - Explanations.

<sup>6</sup>. Describe on Schedule RI-E - Explanations.

5. Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.

## Schedule RI-B Part II - Changes in Allowances for Credit Losses (Form Type - 041)

| Dollar amounts in thousands                                                                                                                                | (Column A) Loans and Leases Held for Investment | (Column B) Held-to-maturity Debt Securities | (Column C) Available-for-sale Debt Securities |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------|-----------------------------------------------|
| 1. Balance most recently reported for the December 31, 2018, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB522 130,879                                | RIADJH88 NR                                 | RIADJH94 NR                                   |
| 2. Recoveries (column A must equal Part I, item 8, column B, above).....                                                                                   | RIAD4605 11,857                                 | RIADJH89 NR                                 | RIADJH95 NR                                   |
| 3. LESS: Charge-offs (column A must equal Part I, item 8, column A, above less Schedule RI-B, Part II, item 4, column A).....                              | RIADC079 51,107                                 | RIADJH92 NR                                 | RIADJH98 NR                                   |
| 4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....                                                                         | RIAD6628 0                                      | RIADJH90 NR                                 | RIADJH91 NR                                   |
| 5. Provisions for credit losses <sup>4</sup> .....                                                                                                         | RIAD4230 60,385                                 | RIADJH90 NR                                 | RIADJH96 NR                                   |
| 6. Adjustments (see instructions for this schedule) <sup>4</sup> .....                                                                                     | RIADC233 0                                      | RIADJH91 NR                                 | RIADJH97 NR                                   |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....                        | RIAD3123 152,015                                | RIADJH88 NR                                 | RIADJH99 NR                                   |

| Dollar amounts in thousands                                                                                                                                                                                                                                                                                                      |          |          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|
| 1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....                                                                                                                                                                                                                              | RIADC435 | NR M.1.  |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$300 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. | RIADC389 | NR M.2.  |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....                                                                                                                                                                                                                               | RIADC380 | NR M.3.  |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....                                                                                                                                                                                                  | RIADC781 | 117 M.4. |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....                                                         | RIADJH02 | NR M.5.  |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> .....                                                                                                                                                                                          | RCONJH03 | NR M.6.  |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> .....                                                                                                                                                                                           |          |          |

- Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
- The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).
- Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- Describe on Schedule RI-E - Explanations.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.

**Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 041)**

*Schedule RI-C is to be completed by Institutions with \$1 billion or more in total assets*

|                                                                    | (Column A)<br>Recorded<br>Investment<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column B)<br>Allowance Balance:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column C)<br>Recorded<br>Investment:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column D)<br>Allowance Balance:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column E)<br>Recorded<br>Investment:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) | (Column F)<br>Allowance Balance:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) |
|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Dollar amounts in thousands                                        |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        |
| 1. Real estate loans:                                              |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        |
| a. Construction loans                                              | RCONM708<br>4,744                                                                                                                          | RCONM709<br>383                                                                                                                        | RCONM710<br>3,555,641                                                                                | RCONM711<br>7,682                                                                               | RCONM712<br>493                                                                             | RCONM713<br>44                                                                         |
| b. Commercial real estate loans                                    | RCONM714<br>97,129                                                                                                                         | RCONM715<br>2,859                                                                                                                      | RCONM716<br>3,886,477                                                                                | RCONM717<br>47,169                                                                              | RCONM718<br>16,938                                                                          | RCONM719<br>0                                                                          |
| c. Residential real estate loans                                   | RCONM721<br>36,013                                                                                                                         | RCONM722<br>2,873                                                                                                                      | RCONM723<br>2,902,044                                                                                | RCONM724<br>29,583                                                                              | RCONM725<br>3,929                                                                           | RCONM726<br>61                                                                         |
| 2. Commercial loans <sup>3</sup>                                   | RCONM727<br>29,147                                                                                                                         | RCONM728<br>3,975                                                                                                                      | RCONM729<br>2,613,753                                                                                | RCONM730<br>23,230                                                                              | RCONM731<br>423                                                                             | RCONM732<br>1                                                                          |
| 3. Credit cards                                                    | RCONM733<br>0                                                                                                                              | RCONM734<br>0                                                                                                                          | RCONM735<br>150,850                                                                                  | RCONM736<br>7,184                                                                               | RCONM737<br>6                                                                               | RCONM738<br>0                                                                          |
| 4. Other consumer loans                                            | RCONM739<br>845                                                                                                                            | RCONM740<br>54                                                                                                                         | RCONM741<br>1,511,893                                                                                | RCONM742<br>25,444                                                                              | RCONM743<br>258                                                                             | RCONM744<br>2                                                                          |
| 5. Unallocated, if any                                             |                                                                                                                                            |                                                                                                                                        | RCONM745<br>0                                                                                        |                                                                                                 |                                                                                             |                                                                                        |
| 6. Total (for each column, sum of items 1a through 5) <sup>4</sup> | RCONM746<br>137,878                                                                                                                        | RCONM747<br>5,741                                                                                                                      | RCONM748<br>12,130,777                                                                               | RCONM749<br>142,157                                                                             | RCONM750<br>10,843                                                                          | RCONM751<br>117                                                                        |

<sup>3</sup> Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in Items 1, 2, or 4 of Schedule RI-C

<sup>4</sup> The sum of Item 6, column B, D, and F, must equal Schedule RI-C, Item 4 c. Item 6, column E, must equal Schedule RI-C, Part I, Memorandum Item 7 to Item 6, column F; must equal Schedule RI-C, Part II, Memorandum Item 4.

Federal Financial Institutions Examination Council

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**Consolidated Reports of Condition and Income for A Bank With  
Domestic Offices Only - FFIEC 041**

|                         |              |
|-------------------------|--------------|
| Institution Name        | ARVEST BANK  |
| City                    | FAYETTEVILLE |
| State                   | AR           |
| Zip Code                | 72701        |
| Call Report Report Date | 12/31/2020   |
| Report Type             | 041          |
| RSSD-ID                 | 311845       |
| FDIC Certificate Number | 8728         |
| OCC Charter Number      | 0            |
| ABA Routing Number      | 82900872     |
| Last updated on         | 3/24/2021    |

## Schedule RI - Income Statement (Form Type - 041)

Dollar amounts in thousands

|                                                                                                                                            |          |         |          |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|----------|
| <b>1. Interest income:</b>                                                                                                                 |          |         | 1.       |
| <b>a. Interest and fee income on loans:</b>                                                                                                |          |         | 1.a.     |
| <b>1. Loans secured by real estate:</b>                                                                                                    |          |         | 1.a.1.   |
| a. Loans secured by 1-4 family residential properties:                                                                                     | RIAD4435 | 152,265 | 1.a.1.a. |
| b. All other loans secured by real estate:                                                                                                 | RIAD4436 | 222,710 | 1.a.1.b. |
| <b>2. Commercial and industrial loans:</b>                                                                                                 | RIAD4012 | 119,750 | 1.a.2.   |
| <b>3. Loans to individuals for household, family, and other personal expenditures:</b>                                                     |          |         | 1.a.3.   |
| a. Credit cards:                                                                                                                           | RIADB485 | 14,497  | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans):                            | RIADB486 | 95,241  | 1.a.3.b. |
| <b>4. Not applicable</b>                                                                                                                   |          |         | 1.a.4.   |
| <b>5. All other loans<sup>1</sup></b>                                                                                                      | RIAD4058 | 14,572  | 1.a.5.   |
| <b>6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)):</b>                                                | RIAD4010 | 619,036 | 1.a.6.   |
| <b>b. Income from lease financing receivables:</b>                                                                                         | RIAD4066 | 2,882   | 1.b.     |
| <b>c. Interest income on balances due from depository institutions<sup>2</sup>:</b>                                                        | RIAD4115 | 3,822   | 1.c.     |
| <b>d. Interest and dividend income on securities:</b>                                                                                      |          |         | 1.d.     |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities):                                 | RIADB488 | 14,382  | 1.d.1.   |
| 2. Mortgage-backed securities:                                                                                                             | RIADB489 | 28,971  | 1.d.2.   |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.):                                     | RIAD4060 | 22,870  | 1.d.3.   |
| <b>e. Not applicable</b>                                                                                                                   |          |         | 1.e.     |
| <b>f. Interest income on federal funds sold and securities purchased under agreements to resell:</b>                                       | RIAD4020 | 12      | 1.f.     |
| <b>g. Other interest income:</b>                                                                                                           | RIAD4518 | 585     | 1.g.     |
| <b>h. Total interest income (sum of items 1.a.(6) through 1.g.):</b>                                                                       | RIAD4107 | 892,159 | 1.h.     |
| <b>2. Interest expense:</b>                                                                                                                |          |         | 2.       |
| <b>a. Interest on deposits:</b>                                                                                                            |          |         | 2.a.     |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts): | RIAD4509 | 494     | 2.a.1.   |
| <b>2. Nontransaction accounts:</b>                                                                                                         |          |         | 2.a.2.   |
| a. Savings deposits (includes MMDAs):                                                                                                      | RIAD0093 | 23,685  | 2.a.2.a. |
| b. Time deposits of \$250,000 or less:                                                                                                     | RIADHK03 | 13,557  | 2.a.2.b. |
| c. Time deposits of more than \$250,000:                                                                                                   | RIADHK04 | 1,846   | 2.a.2.c. |
| <b>b. Expense of federal funds purchased and securities sold under agreements to repurchase:</b>                                           | RIAD4160 | 462     | 2.b.     |
| <b>c. Interest on trading liabilities and other borrowed money:</b>                                                                        | RIAD4185 | 10,658  | 2.c.     |
| <b>d. Interest on subordinated notes and debentures:</b>                                                                                   | RIAD4200 | 0       | 2.d.     |
| <b>e. Total interest expense (sum of items 2.a through 2.d):</b>                                                                           | RIAD4073 | 50,712  | 2.e.     |
| <b>3. Net interest income (item 1.h minus 2.e):</b>                                                                                        | RIAD4074 | 641,447 | 3.       |
| <b>4. Provision for loan and lease losses<sup>1</sup>:</b>                                                                                 | RIADJ33  | 138,941 | 4.       |
| <b>5. Noninterest income:</b>                                                                                                              |          |         | 5.       |
| a. Income from fiduciary activities <sup>2</sup> :                                                                                         | RIAD4070 | 26,007  | 5.a.     |
| b. Service charges on deposit accounts:                                                                                                    | RIAD4080 | 119,378 | 5.b.     |
| c. Trading revenue <sup>3</sup> :                                                                                                          | RIADA220 | 7,348   | 5.c.     |
| <b>d. Not available</b>                                                                                                                    |          |         | 5.d.     |
| 1. Fees and commissions from securities brokerage:                                                                                         | RIADC886 | 38,560  | 5.d.1.   |
| 2. Investment banking, advisory, and underwriting fees and commissions:                                                                    | RIADC888 | 0       | 5.d.2.   |

- Includes interest and fee income on "loans to depository institutions and acceptances of other banks," "loans to finance agricultural production and other loans to farmers," "obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "other loans."
- Includes interest income on time certificates of deposit not held for trading.
- Institutions that have adopted ASU 2016-13 should report the provisions for credit losses for all financial assets that fall within the scope of the standard in item 4.
- Institutions required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a., must equal the amount reported in Schedule RC-T, item 22.
- For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c., must equal the sum of Memorandum items 8.a through 8.e.



Dollar amounts in thousands

|                                                                                                                                                                                                                                                                                                                                 |          |         |        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|--------|
| 3. Fees and commissions from annuity sales.....                                                                                                                                                                                                                                                                                 | RIADC887 | 4,121   | 5.d.3. |
| 4. Underwriting income from insurance and reinsurance activities.....                                                                                                                                                                                                                                                           | RIADC386 | 0       | 5.d.4. |
| 5. Income from other insurance activities.....                                                                                                                                                                                                                                                                                  | RIADG387 | 20,468  | 5.d.5. |
| a. Venture capital revenue.....                                                                                                                                                                                                                                                                                                 | RIADB491 | 0       | 5.e.   |
| f. Net servicing fees.....                                                                                                                                                                                                                                                                                                      | RIADB492 | -35,626 | 5.f.   |
| g. Net securitization income.....                                                                                                                                                                                                                                                                                               | RIADB493 | 0       | 5.g.   |
| h. Not applicable                                                                                                                                                                                                                                                                                                               |          |         | 5.h.   |
| i. Net gains (losses) on sales of loans and leases.....                                                                                                                                                                                                                                                                         | RIAD5416 | 185,258 | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....                                                                                                                                                                                                                                                                  | RIAD5415 | -2,764  | 5.j.   |
| k. Net gains (losses) on sales of other assets <sup>3</sup> .....                                                                                                                                                                                                                                                               | RIADB496 | 148     | 5.k.   |
| l. Other noninterest income <sup>*</sup> .....                                                                                                                                                                                                                                                                                  | RIADB497 | 212,360 | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l).....                                                                                                                                                                                                                                                                 | RIAD1079 | 585,256 | 5.m.   |
| 6. Not available                                                                                                                                                                                                                                                                                                                |          |         | 6.     |
| a. Realized gains (losses) on held-to-maturity securities.....                                                                                                                                                                                                                                                                  | RIAD3521 | 0       | 6.a.   |
| b. Realized gains (losses) on available-for-sale debt securities.....                                                                                                                                                                                                                                                           | RIAD3196 | 411     | 6.b.   |
| 7. Noninterest expense:                                                                                                                                                                                                                                                                                                         |          |         | 7.     |
| a. Salaries and employee benefits.....                                                                                                                                                                                                                                                                                          | RIAD4136 | 526,813 | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....                                                                                                                                                                                           | RIAD4217 | 95,580  | 7.b.   |
| c. Not available                                                                                                                                                                                                                                                                                                                |          |         | 7.c.   |
| 1. Goodwill impairment losses.....                                                                                                                                                                                                                                                                                              | RIADC216 | 0       | 7.d.1. |
| 2. Amortization expense and impairment losses for other intangible assets.....                                                                                                                                                                                                                                                  | RIADC232 | 8,174   | 7.d.2. |
| d. Other noninterest expense <sup>*</sup> .....                                                                                                                                                                                                                                                                                 | RIAD4082 | 344,836 | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d).....                                                                                                                                                                                                                                                                | RIAD4093 | 945,283 | 7.e.   |
| 8. Not available                                                                                                                                                                                                                                                                                                                |          |         | 8.     |
| a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....                                                                                             | RIADH169 | 145,889 | 8.a.   |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....                                                                                                                                                                                                                 | RIADH170 | 37      | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....                                                                                                                                                                                                                     | RIAD4301 | 145,926 | 8.c.   |
| 8. Applicable income taxes (on item 8.c).....                                                                                                                                                                                                                                                                                   | RIAD4302 | 31,853  | 8.     |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9).....                                                                                                                                                                                                                                                   | RIAD4300 | 114,073 | 10.    |
| 11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>*</sup> .....                                                                                                                                                                                                       | RIADH128 | 0       | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....                                                                                                                                                                                                                | RIADG104 | 114,073 | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....                                                                                                                                                       | RIADG103 | -24     | 13.    |
| 14. Net income (loss) attributable to bank (item 12 minus item 13).....                                                                                                                                                                                                                                                         | RIAD4340 | 114,097 | 14.    |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....                                                                                                                                                       | RIAD4613 | 545     | M.1.   |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets                                                                                                                                                                                                                                          |          |         |        |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 9) <sup>1</sup> .....                                                                                                                                                                                                        | RIAD8431 | 16,134  | M.2.   |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....                                                                                                                                                                                     | RIAD4313 | 7,294   | M.3.   |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....                                                                                                                                                                                         | RIAD4607 | 22,303  | M.4.   |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....                                                                                                                                                                                                                       | RIAD4160 | 6330    | M.5.   |
| Memorandum item 6 is to be completed by:<br><sup>*</sup> banks with \$300 million or more in total assets, and<br><sup>*</sup> banks with less than \$300 million in total assets that have loans to finance agricultural product and other loans to farmers (Schedule RO-C, Part I, item 3) exceeding 5 percent of total loans |          |         |        |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....                                                                                                                                                                    | RIAD4024 | 8,593   | M.6.   |

3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.  
<sup>\*</sup> Describe on Schedule RI-E-Explanations.  
<sup>\*</sup> Describe on Schedule RI-E-Explanations.  
4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.  
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.  
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.

## Schedule RI-B Part II - Changes in Allowances for Credit Losses (Form Type - 041)

| Dollar amounts in thousands                                                                                                                                |          | (Column A) Loans and<br>Leases Held for<br>Investment | (Column B)<br>Held-to-maturity Debt<br>Securities | (Column C)<br>Available-for-sale Debt<br>Securities |          |    |    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-------------------------------------------------------|---------------------------------------------------|-----------------------------------------------------|----------|----|----|
| 1. Balance most recently reported for the December 31, 2019, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB622 | 152,016                                               | RIADJH88                                          | NR                                                  | RIADJH84 | NR | 1. |
| 2. Recoveries (column A must equal Part I, item 9, column B, above).....                                                                                   | RIAD4605 | 10,383                                                | RIADJH89                                          | NR                                                  | RIADJH86 | NR | 2. |
| 3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....                              | RIADC079 | 49,131                                                | RIADJH82                                          | NR                                                  | RIADJH98 | NR | 3. |
| 4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....                                                                         | RIAD6623 | 0                                                     | RIADJH00                                          | NR                                                  | RIADJH01 | NR | 4. |
| 5. Provisions for credit losses <sup>4</sup> .....                                                                                                         | RIAD4230 | 136,941                                               | RIADJH90                                          | NR                                                  | RIADJH96 | NR | 5. |
| 6. Adjustments (see instructions for this schedule) <sup>5</sup> .....                                                                                     | RIADC233 | 0                                                     | RIADJH91                                          | NR                                                  | RIADJH97 | NR | 6. |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....                        | RIAD3123 | 250,208                                               | RIADJH93                                          | NR                                                  | RIADJH99 | NR | 7. |

| Dollar amounts in thousands                                                                                                                                                                                                                                                                                                      |          |  |    |      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|--|----|------|
| 1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....                                                                                                                                                                                                                              | RIADC436 |  | NR | M.1. |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. | RIADC389 |  | NR | M.2. |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....                                                                                                                                                                                                                               | RIADC390 |  | NR | M.3. |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....                                                                                                                                                                                                  | RIADC781 |  | 91 | M.4. |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....                                                         | RIADJH02 |  | NR | M.5. |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 6, above) <sup>3</sup> ...                                                                                                                                                                                            | RCONJJ03 |  | NR | M.6. |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> ...                                                                                                                                                                                             |          |  |    |      |

- Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
- The \$500 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2019, Report of Condition.
- The \$500 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2019, Report of Condition.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).
- Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a hold-for-sale account in item 4, column A.
- Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- Describe on Schedule RFE - Explanations.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.

**Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 041)**

*Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets.*

|                                                          | (Column A)<br>Recorded<br>Investment:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column B)<br>Allowance Balance:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column C)<br>Recorded<br>Investment:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column D)<br>Allowance Balance:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column E)<br>Recorded<br>Investment:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) | (Column F)<br>Allowance Balance:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) |      |
|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|------|
| Dollar amounts in thousands                              |                                                                                                                                             |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        |      |
| 1. Real estate loans:                                    |                                                                                                                                             |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        | 7.   |
| a. Construction loans:                                   | RCOIM706                                                                                                                                    | RCOIM709                                                                                                                               | RCOIM710                                                                                             | RCOIM711                                                                                        | RCOIM712                                                                                    | RCOIM712                                                                               | 1.a. |
|                                                          | 5,512                                                                                                                                       | 215                                                                                                                                    | 1,054,934                                                                                            | 20,448                                                                                          | 201                                                                                         |                                                                                        | 15   |
| b. Commercial real estate loans:                         | RCOIM714                                                                                                                                    | RCOIM715                                                                                                                               | RCOIM716                                                                                             | RCOIM717                                                                                        | RCOIM718                                                                                    | RCOIM720                                                                               | 1.b. |
|                                                          | 52,727                                                                                                                                      | 1,860                                                                                                                                  | 4,067,865                                                                                            | 88,284                                                                                          | 6,500                                                                                       |                                                                                        | 0    |
| c. Residential real estate loans:                        | RCOIM721                                                                                                                                    | RCOIM722                                                                                                                               | RCOIM723                                                                                             | RCOIM724                                                                                        | RCOIM725                                                                                    | RCOIM723                                                                               | 1.c. |
|                                                          | 42,197                                                                                                                                      | 4,552                                                                                                                                  | 2,876,477                                                                                            | 57,029                                                                                          | 3,319                                                                                       |                                                                                        | 72   |
| 2. Commercial loans:                                     | RCOIM727                                                                                                                                    | RCOIM728                                                                                                                               | RCOIM729                                                                                             | RCOIM730                                                                                        | RCOIM731                                                                                    | RCOIM732                                                                               | 2.   |
|                                                          | 25,487                                                                                                                                      | 4,053                                                                                                                                  | 2,122,477                                                                                            | 32,759                                                                                          | 764                                                                                         |                                                                                        | 1    |
| 3. Credit cards:                                         | RCOIM733                                                                                                                                    | RCOIM734                                                                                                                               | RCOIM735                                                                                             | RCOIM736                                                                                        | RCOIM737                                                                                    | RCOIM738                                                                               | 3.   |
|                                                          | 0                                                                                                                                           | 0                                                                                                                                      | 154,542                                                                                              | 6,552                                                                                           | 0                                                                                           |                                                                                        | 0    |
| 4. Other consumer loans:                                 | RCOIM739                                                                                                                                    | RCOIM740                                                                                                                               | RCOIM741                                                                                             | RCOIM742                                                                                        | RCOIM743                                                                                    | RCOIM744                                                                               | 4.   |
|                                                          | 2,780                                                                                                                                       | 264                                                                                                                                    | 1,552,220                                                                                            | 33,432                                                                                          | 0                                                                                           |                                                                                        | 0    |
| 5. Unallocated, if any:                                  | RCOIM745                                                                                                                                    | RCOIM746                                                                                                                               | RCOIM747                                                                                             | RCOIM748                                                                                        | RCOIM749                                                                                    | RCOIM751                                                                               | 5.   |
|                                                          |                                                                                                                                             |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        | 91   |
| 6. Total (for each column, sum of items 1.a. through 5): | RCOIM746                                                                                                                                    | RCOIM747                                                                                                                               | RCOIM748                                                                                             | RCOIM749                                                                                        | RCOIM750                                                                                    | RCOIM751                                                                               | 6.   |
|                                                          | 129,053                                                                                                                                     | 10,594                                                                                                                                 | 13,136,999                                                                                           | 239,623                                                                                         | 10,725                                                                                      |                                                                                        | 91   |

3 Includes all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1.a, 1.b, or 1.c of Schedule RI-C.

4 The sum of items 6, columns D, E, and F, must equal Schedule RI-C, Item 4.e, column E; must equal Schedule RI-C, Part I, Memorandum Item 7 b, Item 6, column F; must equal Schedule RI-B, Part II, Memorandum Item 4.

**Federal Financial Institutions Examination Council**

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**Consolidated Reports of Condition and Income for A Bank With  
Domestic Offices Only - FFIEC 041**

|                         |              |
|-------------------------|--------------|
| Institution Name        | ARVEST BANK  |
| City                    | FAYETTEVILLE |
| State                   | AR           |
| Zip Code                | 72701        |
| Call Report Report Date | 12/31/2021   |
| Report Type             | 041          |
| RSSD-ID                 | 311845       |
| FDIC Certificate Number | 8728         |
| OCC Charter Number      | 0            |
| ABA Routing Number      | 82900872     |
| Last updated on         | 2/11/2022    |

## Schedule RI - Income Statement (Form Type - 041)

Dollar amounts in thousands

|                                                                                                                                            |          |         |          |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|----------|
| 1. Interest income:                                                                                                                        |          |         | 1.       |
| a. Interest and fee income on loans:                                                                                                       |          |         | 1.a.     |
| 1. Loans secured by real estate:                                                                                                           |          |         | 1.a.1.   |
| a. Loans secured by 1-4 family residential properties:                                                                                     | RIAD4435 | 147,156 | 1.a.1.a. |
| b. All other loans secured by real estate:                                                                                                 | RIAD4436 | 195,787 | 1.a.1.b. |
| 2. Commercial and industrial loans:                                                                                                        | RIAD4012 | 129,258 | 1.a.2.   |
| 3. Loans to individuals for household, family, and other personal expenditures:                                                            |          |         | 1.a.3.   |
| a. Credit cards:                                                                                                                           | RIADB485 | 14,543  | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans):                            | RIADB486 | 79,265  | 1.a.3.b. |
| 4. Not applicable                                                                                                                          |          |         | 1.a.4.   |
| 5. All other loans <sup>1</sup>                                                                                                            | RIAD4058 | 12,883  | 1.a.5.   |
| 6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)):                                                       | RIAD4010 | 578,872 | 1.a.6.   |
| b. Income from lease financing receivables:                                                                                                | RIAD4065 | 3,000   | 1.b.     |
| c. Interest income on balances due from depository institutions <sup>2</sup>                                                               | RIAD4116 | 3,017   | 1.c.     |
| d. Interest and dividend income on securities:                                                                                             |          |         | 1.d.     |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities):                                 | RIADB488 | 5,788   | 1.d.1.   |
| 2. Mortgage-backed securities:                                                                                                             | RIADB489 | 60,030  | 1.d.2.   |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.):                                     | RIAD4060 | 23,484  | 1.d.3.   |
| e. Not applicable                                                                                                                          |          |         | 1.e.     |
| f. Interest income on federal funds sold and securities purchased under agreements to resell:                                              | RIAD4020 |         | 1.f.     |
| g. Other interest income:                                                                                                                  | RIAD4018 | 643     | 1.g.     |
| h. Total interest income (sum of items 1.a.(6) through 1.g.):                                                                              | RIAD4107 | 674,836 | 1.h.     |
| 2. Interest expense:                                                                                                                       |          |         | 2.       |
| a. Interest on deposits:                                                                                                                   |          |         | 2.a.     |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts): | RIAD4508 | 267     | 2.a.1.   |
| 2. Nontransaction accounts:                                                                                                                |          |         | 2.a.2.   |
| a. Savings deposits (includes MMDAs):                                                                                                      | RIAD0093 | 10,449  | 2.a.2.a. |
| b. Time deposits of \$250,000 or less:                                                                                                     | RIADHK03 | 5,255   | 2.a.2.b. |
| c. Time deposits of more than \$250,000:                                                                                                   | RIADHK04 | 1,003   | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase:                                                  | RIAD4180 | 271     | 2.b.     |
| c. Interest on trading liabilities and other borrowed money:                                                                               | RIAD4186 | 9,718   | 2.c.     |
| d. Interest on subordinated notes and debentures:                                                                                          | RIAD4200 | 0       | 2.d.     |
| e. Total interest expense (sum of items 2.a through 2.d):                                                                                  | RIAD4073 | 28,861  | 2.e.     |
| 3. Net interest income (item 1.h minus 2.e):                                                                                               | RIAD4074 | 647,875 | 3.       |
| 4. Provision for loan and lease losses <sup>3</sup>                                                                                        | RIADJ133 | -51,327 | 4.       |
| 5. Noninterest income:                                                                                                                     |          |         | 5.       |
| a. Income from fiduciary activities <sup>2</sup>                                                                                           | RIAD4070 | 28,197  | 5.a.     |
| b. Service charges on deposit accounts:                                                                                                    | RIAD4080 | 129,837 | 5.b.     |
| c. Trading revenue <sup>3</sup>                                                                                                            | RIADA220 | 1,988   | 5.c.     |
| d. Income from securities-related and insurance activities                                                                                 |          |         | 5.d.     |
| 1. Fees and commissions from securities brokerage:                                                                                         | RIADC886 | 48,278  | 5.d.1.   |
| 2. Investment banking, advisory, and underwriting fees and commissions:                                                                    | RIADC888 | 0       | 5.d.2.   |

- Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."
- Includes interest income on time certificates of deposit not held for trading.
- Institutions that have adopted ASU 2016-13 should report in Item 4 the provisions for credit losses for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.
- For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- For banks required to complete Schedule RI, Memorandum Item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum Items 8.a through 8.e.

Dollar amounts in thousands

|                                                                                                                                                                                                                                      |          |         |        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|--------|
| 3. Fees and commissions from annuity sales.....                                                                                                                                                                                      | RIADC387 | 5,562   | 5.d.3. |
| 4. Underwriting income from insurance and reinsurance activities.....                                                                                                                                                                | RIADC386 | 0       | 5.d.4. |
| 5. Income from other insurance activities.....                                                                                                                                                                                       | RIADC387 | 25,028  | 5.d.5. |
| e. Venture capital revenue.....                                                                                                                                                                                                      | RIADB491 | 0       | 5.e.   |
| f. Net servicing fees.....                                                                                                                                                                                                           | RIADB492 | 92,399  | 5.f.   |
| g. Net securitization income.....                                                                                                                                                                                                    | RIADB493 | 0       | 5.g.   |
| h. Not applicable                                                                                                                                                                                                                    |          |         | 5.h.   |
| i. Net gains (losses) on sales of loans and leases.....                                                                                                                                                                              | RIAD5416 | 131,430 | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....                                                                                                                                                                       | RIAD5416 | 464     | 5.j.   |
| k. Net gains (losses) on sales of other assets <sup>3</sup> .....                                                                                                                                                                    | RIADB496 | -2,988  | 5.k.   |
| l. Other noninterest income <sup>4</sup> .....                                                                                                                                                                                       | RIADB497 | 182,662 | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l.).....                                                                                                                                                                     | RIAD4079 | 843,853 | 5.m.   |
| 6. Not available                                                                                                                                                                                                                     |          |         | 6.     |
| a. Realized gains (losses) on held-to-maturity securities.....                                                                                                                                                                       | RIAD3621 | 0       | 6.a.   |
| b. Realized gains (losses) on available-for-sale debt securities.....                                                                                                                                                                | RIAD3196 | 159     | 6.b.   |
| 7. Noninterest expense:                                                                                                                                                                                                              |          |         | 7.     |
| a. Salaries and employee benefits.....                                                                                                                                                                                               | RIAD4135 | 573,097 | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....                                                                                                | RIAD4217 | 99,195  | 7.b.   |
| c. Not available                                                                                                                                                                                                                     |          |         | 7.c.   |
| 1. Goodwill impairment losses.....                                                                                                                                                                                                   | RIADC216 | 0       | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets.....                                                                                                                                                       | RIADC232 | 6,626   | 7.c.2. |
| d. Other noninterest expense.....                                                                                                                                                                                                    | RIAD4092 | 316,541 | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d.).....                                                                                                                                                                    | RIAD4093 | 995,458 | 7.e.   |
| 8. Not available                                                                                                                                                                                                                     |          |         | 8.     |
| a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.)..... | RIADHT69 | 347,756 | 8.a.   |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....                                                                                                                      | RIADHT70 | 43,629  | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b.).....                                                                                                                         | RIAD4301 | 391,385 | 8.c.   |
| 9. Applicable income taxes (on item 8.c.).....                                                                                                                                                                                       | RIAD4302 | 93,072  | 9.     |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9.).....                                                                                                                                                       | RIAD4300 | 298,313 | 10.    |
| 11. Discontinued operations; net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>5</sup> .....                                                                                                            | RIADFT28 | 0       | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....                                                                                                                     | RIADG104 | 298,313 | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....                                                            | RIADG103 | -28     | 13.    |
| 14. Net income (loss) attributable to bank (item 12 minus item 13).....                                                                                                                                                              | RIAD4340 | 298,341 | 14.    |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1996, that is not deductible for federal income tax purposes.....                                                            | RIAD4613 | 248     | M.1.   |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets                                                                                                                                               |          |         |        |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) <sup>1</sup> .....                                                                                                             | RIAD8431 | 17,877  | M.2.   |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b.).....                                                                                         | RIAD4313 | 6,956   | M.3.   |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....                                                                                              | RIAD4507 | 20,779  | M.4.   |
| 6. Number of full-time equivalent employees at end of current period (round to nearest whole number).....                                                                                                                            | RIAD4150 | 6375    | M.5.   |
| Memorandum item 6 is to be completed by:                                                                                                                                                                                             |          |         |        |
| * banks with \$300 million or more in total assets; and                                                                                                                                                                              |          |         |        |
| * banks with less than \$300 million in total assets that have loans to finance agricultural product and other loans to farmers (Schedule RI-C, Part I, item 3) exceeding 5 percent of total loans                                   |          |         |        |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....                                                                         | RIAD4024 | 8,310   | M.6.   |

3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities

4. Describe on Schedule RI-E-Explanations

5. Describe on Schedule RI-E - Explanations.

6. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

7. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.

8. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2019, Report of Condition.



Dollar amounts in thousands

|                                                                                                                                                                                                                            |          |         |           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|-----------|
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions). <sup>2</sup>                                                      | RIAD9106 | 0       | M 7.      |
| 8. Not applicable                                                                                                                                                                                                          |          |         | M 8.      |
| Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.                                                                                                                       |          |         | M 9.      |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account. <sup>1</sup>                                                                 |          |         |           |
| a. Net gains (losses) on credit derivatives held for trading                                                                                                                                                               | RIADC889 | 0       | M 9.a.    |
| b. Net gains (losses) on credit derivatives held for purposes other than trading                                                                                                                                           | RIADC890 | 0       | M 9.b.    |
| Memorandum item 10 is to be completed by banks with \$200 million or more in total assets.                                                                                                                                 |          |         | M 10.     |
| 10. Credit losses on derivatives (see instructions). <sup>1</sup>                                                                                                                                                          | RIADA251 | 0       | M 10.     |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?                                                                                               | RIADA650 | No      | M 11.     |
| Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c and is to be completed semiannually in the June and December reports only.                |          |         | M 12.     |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).                                                                 | RIADF228 | NR      | M 12.     |
| Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.                                                                                          |          |         | M 13.     |
| 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:                                                                                         |          |         |           |
| a. Net gains (losses) on assets                                                                                                                                                                                            | RIADF561 | -68,535 | M 13.a.   |
| 1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk                                                                                                                        | RIADF562 | 0       | M 13.a.1. |
| b. Net gains (losses) on liabilities                                                                                                                                                                                       | RIADF563 | 0       | M 13.b.   |
| 1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk                                                                                                                  | RIADF564 | 0       | M 13.b.1. |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b). <sup>2</sup>                                    | RIADJ321 | 0       | M 14.     |
| Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Memorandum item 5.                                                                    |          |         | M 15.     |
| 15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b). <sup>1</sup>                                                       |          |         |           |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use            | RIADH032 | 72,678  | M 15.a.   |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use         | RIADH033 | 28,129  | M 15.b.   |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use | RIADH034 | 7,334   | M 15.c.   |
| d. All other service charges on deposit accounts                                                                                                                                                                           | RIADH035 | 23,695  | M 15.d.   |

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2020, would report 20200301.  
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.  
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.  
2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.  
1. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

## Schedule RI-B Part II - Changes in Allowances for Credit Losses (Form Type - 041)

| Dollar amounts in thousands                                                                                                                                | (Column A) Loans and Leases Held for Investment | (Column B) Held-to-maturity Debt Securities | (Column C) Available-for-sale Debt Securities |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------|-----------------------------------------------|
| 1. Balance most recently reported for the December 31, 2020. Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB622 250,208                                | RIADJH68 NR                                 | RIADJH94 NR                                   |
| 2. Recoveries (column A must equal Part I, item 8, column B, above).....                                                                                   | RIAD4605 15,226                                 | RIADJH89 NR                                 | RIADJH95 NR                                   |
| 3. LESS: Charge-offs (column A must equal Part I, item 8, column A, above less Schedule RI-B, Part II, item 4, column A).....                              | RIADC679 35,598                                 | RIADJH92 NR                                 | RIADJH98 NR                                   |
| 4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....                                                                         | RIAD6523 0                                      | RIADJJ00 NR                                 | RIADJJ01 NR                                   |
| 5. Provisions for credit losses <sup>4</sup> .....                                                                                                         | RIAD4230 -51,327                                | RIADJH90 NR                                 | RIADJH96 NR                                   |
| 6. Adjustments (see instructions for this schedule) <sup>5</sup> .....                                                                                     | RIADC233 0                                      | RIADJH91 NR                                 | RIADJH97 NR                                   |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....                        | RIAD3123 178,509                                | RIADJH93 NR                                 | RIADJH99 NR                                   |

| Dollar amounts in thousands                                                                                                                                                                                                                                                                                                      |          |         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|
| 1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....                                                                                                                                                                                                                              | RIADC435 | NR M.1. |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. | RIADC389 | NR M.2. |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....                                                                                                                                                                                                                               | RIADC390 | NR M.3. |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....                                                                                                                                                                                                  | RIADC781 | 5B M.4. |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....                                                         | RIADJJ02 | NR M.5. |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> .....                                                                                                                                                                                          | RCONJJ03 | NR M.6. |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> .....                                                                                                                                                                                           | RIADMG93 | NR M.7. |
| 7. Provisions for credit losses on off-balance-sheet credit exposures <sup>3</sup> .....                                                                                                                                                                                                                                         | RIADMG94 | NR M.8. |
| 8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) <sup>3</sup> .....                                                                   |          |         |

- Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
- The \$900 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- The \$200 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).
- Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- Describe on Schedule RHE - Explanations.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

# **Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 041)**

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets

|                                                                       | (Column A)<br>Recorded<br>Investment:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column B)<br>Allowance Balance:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column C)<br>Recorded<br>Investment:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>310-10-35) | (Column D)<br>Allowance Balance:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>310-10-35) | (Column E)<br>Recorded<br>Investment:<br>Purchased<br>Credit-impaired<br>Loans (ASC 310-30) | (Column F)<br>Allowance Balance:<br>Purchased<br>Credit-impaired<br>Loans (ASC 310-30) |      |
|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|------|
| Dollar amounts in thousands                                           |                                                                                                                                             |                                                                                                                                        |                                                                                                         |                                                                                                    |                                                                                             |                                                                                        |      |
| 1. Real estate loans:                                                 |                                                                                                                                             |                                                                                                                                        |                                                                                                         |                                                                                                    |                                                                                             |                                                                                        | 1.   |
| a. Construction loans:                                                | RCONM709<br>4,350                                                                                                                           | RCONM710<br>225                                                                                                                        | RCONM711<br>1,022,302                                                                                   | RCONM712<br>11,835                                                                                 | RCONM713<br>82                                                                              | RCONM714<br>0                                                                          | 1.a. |
| b. Commercial real estate loans:                                      | RCONM715<br>21,978                                                                                                                          | RCONM716<br>797                                                                                                                        | RCONM717<br>4,057,814                                                                                   | RCONM718<br>67,305                                                                                 | RCONM719<br>3,424                                                                           | RCONM720<br>0                                                                          | 1.b. |
| c. Residential real estate loans:                                     | RCONM721<br>39,095                                                                                                                          | RCONM722<br>2,745                                                                                                                      | RCONM723<br>7,077,344                                                                                   | RCONM724<br>35,596                                                                                 | RCONM725<br>2,399                                                                           | RCONM726<br>58                                                                         | 1.c. |
| 2. Commercial loans <sup>3</sup> :                                    | RCONM727<br>15,856                                                                                                                          | RCONM728<br>1,343                                                                                                                      | RCONM729<br>2,884,310                                                                                   | RCONM730<br>27,618                                                                                 | RCONM731<br>338                                                                             | RCONM732<br>0                                                                          | 2.   |
| 3. Credit cards:                                                      | RCONM733<br>0                                                                                                                               | RCONM734<br>0                                                                                                                          | RCONM735<br>16,439                                                                                      | RCONM736<br>6,322                                                                                  | RCONM737<br>0                                                                               | RCONM738<br>0                                                                          | 3.   |
| 4. Other consumer loans:                                              | RCONM739<br>2,810                                                                                                                           | RCONM740<br>229                                                                                                                        | RCONM741<br>1,592,307                                                                                   | RCONM742<br>21,935                                                                                 | RCONM743<br>0                                                                               | RCONM744<br>0                                                                          | 4.   |
| 5. Unallocated, if any:                                               | RCONM745<br>0                                                                                                                               |                                                                                                                                        |                                                                                                         | RCONM746<br>0                                                                                      |                                                                                             |                                                                                        | 5.   |
| 6. Total (for each column, sum of items 1.a through 5) <sup>4</sup> : | RCONM747<br>83,991                                                                                                                          | RCONM748<br>7,340                                                                                                                      | RCONM749<br>15,747,375                                                                                  | RCONM750<br>171,111                                                                                | RCONM751<br>6,182                                                                           | RCONM752<br>58                                                                         | 6.   |

<sup>3</sup> Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C

<sup>4</sup> The sum of items 6, columns D, E, and F, must equal Schedule RI-C, Item 4.c. Item 6, column E, must equal Schedule RI-C, Part I, Memorandum Item 7.b. Item 6, column F, must equal Schedule RI-C, Part II, Memorandum Item 4.



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## Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041

|                         |              |
|-------------------------|--------------|
| Institution Name        | ARVEST BANK  |
| City                    | FAYETTEVILLE |
| State                   | AR           |
| Zip Code                | 72701        |
| Call Report Report Date | 12/31/2022   |
| Report Type             | 041          |
| RSSD-ID                 | 311845       |
| FDIC Certificate Number | 8728         |
| OCC Charter Number      | 0            |
| ABA Routing Number      | 82900872     |
| Last updated on         | 1/17/2024    |

## Schedule RI - Income Statement(Form Type - 041)

Dollar amounts in thousands

|                                                                                                                                                |          |         |          |
|------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|----------|
| 1. Interest income:                                                                                                                            |          |         | 1.       |
| a. Interest and fee income on loans:                                                                                                           |          |         | 1.a.     |
| 1. Loans secured by real estate:                                                                                                               |          |         | 1.a.1.   |
| a. Loans secured by 1-4 family residential properties.....                                                                                     | RIAD4435 | 171,457 | 1.a.1.a. |
| b. All other loans secured by real estate.....                                                                                                 | RIAD4438 | 225,288 | 1.a.1.b. |
| 2. Commercial and industrial loans.....                                                                                                        | RIAD4012 | 138,885 | 1.a.2.   |
| 3. Loans to individuals for household, family, and other personal expenditures:                                                                |          |         | 1.a.3.   |
| a. Credit cards.....                                                                                                                           | RIADB485 | 18,055  | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....                            | RIADB488 | 79,880  | 1.a.3.b. |
| 4. Not applicable.....                                                                                                                         |          |         | 1.a.4.   |
| 5. All other loans <sup>1</sup> .....                                                                                                          | RIAD4058 | 11,578  | 1.a.5.   |
| 6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....                                                       | RIAD4010 | 845,911 | 1.a.6.   |
| b. Income from lease financing receivables.....                                                                                                | RIAD4065 | 2,730   | 1.b.     |
| c. Interest income on balances due from depository institutions <sup>2</sup> .....                                                             | RIAD4115 | 10,004  | 1.c.     |
| d. Interest and dividend income on securities:                                                                                                 |          |         | 1.d.     |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....                                 | RIADB488 | 18,942  | 1.d.1.   |
| 2. Mortgage-backed securities.....                                                                                                             | RIADB489 | 91,928  | 1.d.2.   |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....                                     | RIAD4060 | 28,828  | 1.d.3.   |
| e. Not applicable.....                                                                                                                         |          |         | 1.e.     |
| f. Interest income on federal funds sold and securities purchased under agreements to resell.....                                              | RIAD4020 | 18      | 1.f.     |
| g. Other interest income.....                                                                                                                  | RIAD4518 | 1,380   | 1.g.     |
| h. Total interest income (sum of items 1.a.(6) through 1.g.).....                                                                              | RIAD4107 | 797,735 | 1.h.     |
| 2. Interest expense:                                                                                                                           |          |         | 2.       |
| a. Interest on deposits:                                                                                                                       |          |         | 2.a.     |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RIAD4508 | 780     | 2.a.1.   |
| 2. Nontransaction accounts:                                                                                                                    |          |         | 2.a.2.   |
| a. Savings deposits (includes MMDAs).....                                                                                                      | RIAD0093 | 28,638  | 2.a.2.a. |
| b. Time deposits of \$250,000 or less.....                                                                                                     | RIADHK03 | 4,918   | 2.a.2.b. |
| c. Time deposits of more than \$250,000.....                                                                                                   | RIADHK04 | 1,158   | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase.....                                                  | RIAD4180 | 683     | 2.b.     |
| c. Interest on trading liabilities and other borrowed money.....                                                                               | RIAD4185 | 20,838  | 2.c.     |
| d. Interest on subordinated notes and debentures.....                                                                                          | RIAD4200 | 0       | 2.d.     |
| e. Total interest expense (sum of items 2.a through 2.d.).....                                                                                 | RIAD4073 | 67,927  | 2.e.     |
| 3. Net interest income (item 1.h minus 2.e.).....                                                                                              | RIAD4074 | 739,808 | 3.       |
| 4. Provision for loan and lease losses <sup>3</sup> .....                                                                                      | RIADJJ93 | 28,224  | 4.       |
| 5. Noninterest income:                                                                                                                         |          |         | 5.       |
| a. Income from fiduciary activities <sup>2</sup> .....                                                                                         | RIAD4070 | 28,098  | 5.a.     |
| b. Service charges on deposit accounts.....                                                                                                    | RIAD4080 | 137,527 | 5.b.     |
| c. Trading revenue.....                                                                                                                        | RIADA220 | 3,417   | 5.c.     |
| d. Income from securities-related and insurance activities:                                                                                    |          |         | 5.d.     |
| 1. Fees and commissions from securities brokerage.....                                                                                         | RIADC888 | 51,455  | 5.d.1.   |
| 2. Investment banking, advisory, and underwriting fees and commissions.....                                                                    | RIADC888 | 0       | 5.d.2.   |

1. Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

2. Includes interest income on time certificates of deposit not held for trading.

3. Institutions that have adopted ASU 2015-13 should report in item 4 the provisions for credit losses for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.

4. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.



Dollar amounts in thousands

|                                                                                                                                                                                                                                     |          |           |        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-----------|--------|
| 3. Fees and commissions from annuity sales.....                                                                                                                                                                                     | RIADC387 | 7,802     | 5.d.3. |
| 4. Underwriting income from insurance and reinsurance activities.....                                                                                                                                                               | RIADC388 | 0         | 5.d.4. |
| 5. Income from other insurance activities.....                                                                                                                                                                                      | RIADC387 | 18,130    | 5.d.5. |
| a. Venture capital revenue.....                                                                                                                                                                                                     | RIADB401 | 0         | 5.e.   |
| f. Net servicing fees.....                                                                                                                                                                                                          | RIADB402 | 184,348   | 5.f.   |
| g. Net securitization income.....                                                                                                                                                                                                   | RIADB403 | 0         | 5.g.   |
| h. Not applicable                                                                                                                                                                                                                   |          |           | 5.h.   |
| i. Net gains (losses) on sales of loans and leases.....                                                                                                                                                                             | RIAD5418 | 31,081    | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....                                                                                                                                                                      | RIAD5415 | 1,218     | 5.j.   |
| k. Net gains (losses) on sales of other assets <sup>3</sup> .....                                                                                                                                                                   | RIADB406 | 10,828    | 5.k.   |
| l. Other noninterest income <sup>*</sup> .....                                                                                                                                                                                      | RIADB407 | 105,585   | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l).....                                                                                                                                                                     | RIAD4079 | 679,287   | 5.m.   |
| 6. Not available                                                                                                                                                                                                                    |          |           | 6.     |
| a. Realized gains (losses) on held-to-maturity securities.....                                                                                                                                                                      | RIAD3521 | 0         | 6.a.   |
| b. Realized gains (losses) on available-for-sale debt securities.....                                                                                                                                                               | RIAD3198 | -23       | 6.b.   |
| 7. Noninterest expense:                                                                                                                                                                                                             |          |           | 7.     |
| a. Salaries and employee benefits.....                                                                                                                                                                                              | RIAD4135 | 808,438   | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....                                                                                               | RIAD4217 | 87,025    | 7.b.   |
| c. Not available                                                                                                                                                                                                                    |          |           | 7.c.   |
| 1. Goodwill impairment losses.....                                                                                                                                                                                                  | RIADC218 | 0         | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets.....                                                                                                                                                      | RIADC232 | 4,133     | 7.c.2. |
| d. Other noninterest expense <sup>*</sup> .....                                                                                                                                                                                     | RIAD4092 | 395,375   | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d).....                                                                                                                                                                    | RIAD4093 | 1,105,872 | 7.e.   |
| 8. Not available                                                                                                                                                                                                                    |          |           | 8.     |
| a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (Item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | RIADHT89 | 184,858   | 8.a.   |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....                                                                                                                     | RIADHT70 | -23       | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....                                                                                                                         | RIAD4301 | 184,833   | 8.c.   |
| 9. Applicable income taxes (on item 8.c).....                                                                                                                                                                                       | RIAD4302 | 41,050    | 9.     |
| 10. Income (loss) before discontinued operations (Item 8.c minus Item 9).....                                                                                                                                                       | RIAD4300 | 143,783   | 10.    |
| 11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>*</sup> .....                                                                                                           | RIADFT28 | 0         | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....                                                                                                                    | RIADG104 | 143,783   | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....                                                           | RIADG103 | -32       | 13.    |
| 14. Net income (loss) attributable to bank (Item 12 minus Item 13).....                                                                                                                                                             | RIAD4340 | 143,815   | 14.    |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....                                                           | RIAD4513 | 425       | M.1.   |
| Memorandum item 2 is to be completed by banks with \$7 billion or more in total assets                                                                                                                                              |          |           |        |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) <sup>1</sup> .....                                                                                                            | RIAD8431 | 18,833    | M.2.   |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....                                                                                         | RIAD4313 | 6,320     | M.3.   |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....                                                                                             | RIAD4507 | 20,784    | M.4.   |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....                                                                                                                           | RIAD4150 | 8507      | M.5.   |
| Memorandum item 6 is to be completed by:                                                                                                                                                                                            |          |           |        |
| * banks with \$300 million or more in total assets, and                                                                                                                                                                             |          |           |        |
| * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans                               |          |           |        |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....                                                                        | RIAD4024 | 7,588     | M.6.   |

3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities

\* Describe on Schedule RI-E - Explanations

\* Describe on Schedule RI-E - Explanations

4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

1. The asset size tests and the 5 percent of total income test are based on the total assets and total income reported in the June 30, 2018, Report of Condition.

1. The asset size tests and the 5 percent of total income test are based on the total assets and total income reported in the June 30, 2018, Report of Condition.



Dollar amounts in thousands

|                                                                                                                                                                                                                                 |          |          |          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see Instructions) <sup>2</sup> .....                                                      | RIAD0108 | 00000000 | M.7.     |
| 8. Not applicable                                                                                                                                                                                                               |          |          | M.8.     |
| Memorandum item 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets                                                                                                                              |          |          | M.9.     |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account <sup>1</sup>                                                                       |          |          |          |
| a. Net gains (losses) on credit derivatives held for trading.....                                                                                                                                                               | RIADC880 | 0        | M.9.a    |
| b. Net gains (losses) on credit derivatives held for purposes other than trading.....                                                                                                                                           | RIADC890 | 0        | M.9.b    |
| Memorandum item 10 is to be completed by banks with \$300 million or more in total assets                                                                                                                                       | RIADA251 | 0        | M.10.    |
| 10. Credit losses on derivatives (see Instructions) <sup>1</sup> .....                                                                                                                                                          |          |          |          |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? <sup>3</sup> .....                                                                                 | RIADA530 | No       | M.11.    |
| Memorandum item 12 is to be completed by banks that are required to complete Schedule HC-C, Part I. Memorandum items 8.b and 8.c and 12 are to be completed semiannually in the June and December reports only                  | RIADF228 | NR       | M.12.    |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (Included in Schedule RI, item 1.a.1.i)(a).....                                                                  |          |          |          |
| Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option                                                                                                |          |          | M.13.    |
| 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:                                                                                              |          |          |          |
| a. Net gains (losses) on assets.....                                                                                                                                                                                            | RIADF551 | -22,884  | M.13.a   |
| 1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....                                                                                                                        | RIADF552 | 0        | M.13.a.1 |
| b. Net gains (losses) on liabilities.....                                                                                                                                                                                       | RIADF553 | 0        | M.13.b   |
| 1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....                                                                                                                  | RIADF554 | 0        | M.13.b.1 |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (Included in Schedule RI, items 5.a and 5.b) <sup>2</sup> .....                                    | RIADJ321 | 0        | M.14.    |
| Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule HC-B; Memorandum item 5                                                                          |          |          | M.15.    |
| 15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b) <sup>1</sup>                                                             |          |          |          |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....            | RIADH032 | 78,350   | M.15.a   |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....         | RIADH033 | 25,873   | M.15.b   |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH034 | 7,721    | M.15.c   |
| d. All other service charges on deposit accounts.....                                                                                                                                                                           | RIADH035 | 25,583   | M.15.d   |

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2022, would report 20220301.  
 1. The asset size tests and the 5 percent of total loans tests are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.  
 1. The asset size tests and the 5 percent of total loans tests are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.  
 2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.  
 1. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

## Schedule RI-B Part II - Changes in Allowances for Credit Losses (Form Type - 041)

| Dollar amounts in thousands                                                                                                                               | (Column A) Loans and Leases Held for Investment | (Column B) Held-to-maturity Debt Securities | (Column C) Available-for-sale Debt Securities |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------|-----------------------------------------------|
| 1. Balance most recently reported for the December 31, 2021, Report of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB522 178,608                                | RIADJH88 NR                                 | RIADJH94 NR                                   |
| 2. Recoveries (column A must equal Part I, item 5, column B, above).....                                                                                  | RIAD4806 13,618                                 | RIADJH89 NR                                 | RIADJH95 NR                                   |
| 3. LESS: Charge-offs (column A must equal Part I, item 3, column A, above less Schedule RI-B, Part II, item 4, column A).....                             | RIADC079 48,861                                 | RIADJH92 NR                                 | RIADJH98 NR                                   |
| 4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....                                                                        | RIAD5525 0                                      | RIADJU09 NR                                 | RIADJU01 NR                                   |
| 5. Provisions for credit losses <sup>4</sup> .....                                                                                                        | RIAD4230 28,224                                 | RIADJH90 NR                                 | RIADJH96 NR                                   |
| 6. Adjustments (see instructions for this schedule) <sup>5</sup> .....                                                                                    | RIADC233 0                                      | RIADJH91 NR                                 | RIADJH97 NR                                   |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....                       | RIAD3123 170,388                                | RIADJH93 NR                                 | RIADJH99 NR                                   |

| Dollar amounts in thousands                                                                                                                                                                                                                                                                                                      |          |        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|--------|
| 1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....                                                                                                                                                                                                                              | RIADC435 | NR M.1 |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. | RIADC386 | NR M.2 |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....                                                                                                                                                                                                                               | RIADC390 | NR M.3 |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....                                                                                                                                                                                                  | RIADC781 | 88 M.4 |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....                                                         | RIADJU02 | NR M.5 |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> .....                                                                                                                                                                                          | RCONJU03 | NR M.6 |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> .....                                                                                                                                                                                           | RIADMQ03 | NR M.7 |
| 7. Provisions for credit losses on off-balance-sheet credit exposures <sup>4</sup> .....                                                                                                                                                                                                                                         | RIADMQ04 | NR M.8 |
| 8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) <sup>5</sup> .....                                                                   |          |        |

- Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
- The \$500 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- The \$500 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).
- Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- Describe on Schedule RI-E - Explanations.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.



**Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 041)**  
Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets

|                                                                       | (Column A)<br>Recorded<br>Investment<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-36) | (Column B)<br>Allowance Balance:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-36) | (Column C)<br>Recorded<br>Investment:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column D)<br>Allowance Balance:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column E)<br>Recorded<br>Investment:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) | (Column F)<br>Allowance Balance:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) |     |
|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----|
| Dollar amounts in thousands                                           |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        | 1   |
| 1. Real estate loans:                                                 |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        |     |
| a. Construction loans:                                                | RCONM708<br>9,038                                                                                                                          | RCONM709<br>16                                                                                                                         | RCONM710<br>1,100,039                                                                                | RCONM711<br>12,079                                                                              | RCONM712<br>50                                                                              | RCONM713                                                                               | 1 a |
| b. Commercial real estate loans:                                      | RCONM714<br>25,007                                                                                                                         | RCONM715<br>490                                                                                                                        | RCONM716<br>4,379,520                                                                                | RCONM717<br>49,213                                                                              | RCONM719<br>2,338                                                                           | RCONM720                                                                               | 1 b |
| c. Residential real estate loans:                                     | RCONM721<br>39,457                                                                                                                         | RCONM722<br>1,340                                                                                                                      | RCONM723<br>4,171,045                                                                                | RCONM724<br>39,854                                                                              | RCONM725<br>1,815                                                                           | RCONM726                                                                               | 1 c |
| 2. Commercial loans <sup>3</sup> :                                    | RCONM727<br>15,372                                                                                                                         | RCONM728<br>670                                                                                                                        | RCONM729<br>3,461,276                                                                                | RCONM730<br>37,868                                                                              | RCONM731<br>212                                                                             | RCONM732                                                                               | 2   |
| 3. Credit cards:                                                      | RCONM733<br>0                                                                                                                              | RCONM734<br>0                                                                                                                          | RCONM735<br>193,085                                                                                  | RCONM736<br>8,953                                                                               | RCONM737<br>0                                                                               | RCONM738                                                                               | 3   |
| 4. Other consumer loans:                                              | RCONM739<br>2,247                                                                                                                          | RCONM740<br>208                                                                                                                        | RCONM741<br>1,533,730                                                                                | RCONM742<br>21,430                                                                              | RCONM743<br>0                                                                               | RCONM744                                                                               | 4   |
| 5. Unallocated, if any:                                               |                                                                                                                                            |                                                                                                                                        |                                                                                                      | RCONM745<br>0                                                                                   |                                                                                             |                                                                                        | 5   |
| 6. Total (for each column, sum of items 1.a through 5) <sup>4</sup> : | RCONM746<br>94,121                                                                                                                         | RCONM747<br>2,924                                                                                                                      | RCONM748<br>14,838,695                                                                               | RCONM749<br>187,395                                                                             | RCONM750<br>4,216                                                                           | RCONM751                                                                               | 6   |

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 2, or 4 of Schedule RI-C.  
4. The sum of item 6, column B, D, and F, must equal Schedule RI-C, item 4 c; item 6, column E, must equal Schedule RI-C, Part I, Memorandum item 4.

**Federal Financial Institutions Examination Council**

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**Consolidated Reports of Condition and Income for A Bank With  
Domestic Offices Only - FFIEC 041**

|                         |              |
|-------------------------|--------------|
| Institution Name        | ARVEST BANK  |
| City                    | FAYETTEVILLE |
| State                   | AR           |
| Zip Code                | 72701        |
| Call Report Report Date | 12/31/2023   |
| Report Type             | 041          |
| RSSD-ID                 | 311845       |
| FDIC Certificate Number | 8728         |
| OCC Charter Number      | 0            |
| ABA Routing Number      | 82900872     |
| Last updated on         | 2/15/2024    |

## Schedule RI - Income Statement (Form Type - 041)

Dollar amounts in thousands

|                                                                                                                                            |          |           |         |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------|-----------|---------|
| 1. Interest income:                                                                                                                        |          |           | 1       |
| a. Interest and fee income on loans:                                                                                                       |          |           | 1.a     |
| 1. Loans secured by real estate:                                                                                                           |          |           | 1.a.1   |
| a. Loans secured by 1-4 family residential properties:                                                                                     | RIAD4435 | 261,017   | 1.a.1.a |
| b. All other loans secured by real estate:                                                                                                 | RIAD4436 | 353,277   | 1.a.1.b |
| 2. Commercial and industrial loans:                                                                                                        | RIAD4012 | 219,829   | 1.a.2   |
| 3. Loans to individuals for household, family, and other personal expenditures:                                                            |          |           | 1.a.3   |
| a. Credit cards:                                                                                                                           | RIADB485 | 26,442    | 1.a.3.a |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans):                            | RIADB486 | 119,688   | 1.a.3.b |
| 4. Not applicable                                                                                                                          |          |           | 1.a.4   |
| 5. All other loans:                                                                                                                        | RIAD4058 | 14,954    | 1.a.5   |
| 6. Total interest and fee income on loans (sum of items 1.a.(1) through 1.a.(5)):                                                          | RIAD4010 | 893,905   | 1.a.6   |
| b. Income from lease financing receivables:                                                                                                | RIAD4065 | 2,707     | 1.b     |
| c. Interest income on balances due from depository institutions:                                                                           | RIAD4115 | 16,458    | 1.c     |
| d. Interest and dividend income on securities:                                                                                             |          |           | 1.d     |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities):                                 | RIADB488 | 26,889    | 1.d.1   |
| 2. Mortgage-backed securities:                                                                                                             | RIADB489 | 81,137    | 1.d.2   |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.):                                     | RIAD4069 | 28,973    | 1.d.3   |
| e. Not applicable                                                                                                                          |          |           | 1.e     |
| f. Interest income on federal funds sold and securities purchased under agreements to resell:                                              | RIAD4020 | 4         | 1.f     |
| g. Other interest income:                                                                                                                  | RIAD4518 | 6,189     | 1.g     |
| h. Total interest income (sum of items 1.a.(6) through 1.g):                                                                               | RIAD4107 | 1,162,042 | 1.h     |
| 2. Interest expense:                                                                                                                       |          |           | 2       |
| a. Interest on deposits:                                                                                                                   |          |           | 2.a     |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts): | RIAD4508 | 3,135     | 2.a.1   |
| 2. Nontransaction accounts:                                                                                                                |          |           | 2.a.2   |
| a. Savings deposits (includes MMDAs):                                                                                                      | RIAD0093 | 143,184   | 2.a.2.a |
| b. Time deposits of \$250,000 or less:                                                                                                     | RIADHK03 | 50,008    | 2.a.2.b |
| c. Time deposits of more than \$250,000:                                                                                                   | RIADHK04 | 11,480    | 2.a.2.c |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase:                                                  | RIAD4180 | 7,534     | 2.b     |
| c. Interest on trading liabilities and other borrowed money:                                                                               | RIAD4185 | 168,218   | 2.c     |
| d. Interest on subordinated notes and debentures:                                                                                          | RIAD4200 | 0         | 2.d     |
| e. Total interest expense (sum of items 2.a through 2.d):                                                                                  | RIAD4073 | 373,655   | 2.e     |
| 3. Net interest income (item 1.h minus 2.e):                                                                                               | RIAD4074 | 788,487   | 3       |
| 4. Provision for loan and lease losses:                                                                                                    | RIADJ33  | 79,893    | 4       |
| 5. Noninterest income:                                                                                                                     |          |           | 5       |
| a. Income from fiduciary activities:                                                                                                       | RIAD4070 | 28,184    | 5.a     |
| b. Service charges on deposit accounts:                                                                                                    | RIAD4080 | 134,152   | 5.b     |
| c. Trading revenue:                                                                                                                        | RIADA220 | 5,371     | 5.c     |
| d. Income from securities-related and insurance activities:                                                                                |          |           | 5.d     |
| 1. Fees and commissions from securities brokerage:                                                                                         | RIADC886 | 47,919    | 5.d.1   |
| 2. Investment banking, advisory, and underwriting fees and commissions:                                                                    | RIADC888 | 0         | 5.d.2   |

- Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."
- Includes interest income on time certificates of deposit held for trading.
- Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.
- For banks required to complete Schedule RI-C, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RI-C, item 22.



Dollar amounts in thousands

|                                                                                                                                                                                                                                     |          |           |        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-----------|--------|
| 3. Fees and commissions from annuity sales.....                                                                                                                                                                                     | RIADC387 | 10,380    | 5.d.3. |
| 4. Underwriting income from insurance and reinsurance activities.....                                                                                                                                                               | RIADC388 | 0         | 5.d.4. |
| 5. Income from other insurance activities.....                                                                                                                                                                                      | RIADC387 | 12,148    | 5.d.5. |
| e. Venture capital revenue.....                                                                                                                                                                                                     | RIADB401 | 0         | 5.e.   |
| f. Net servicing fees.....                                                                                                                                                                                                          | RIADB402 | 48,245    | 5.f.   |
| g. Net securitization income.....                                                                                                                                                                                                   | RIADB403 | 0         | 5.g.   |
| h. Not applicable                                                                                                                                                                                                                   |          |           | 5.h.   |
| i. Net gains (losses) on sales of loans and leases.....                                                                                                                                                                             | RIAD5416 | 28,904    | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....                                                                                                                                                                      | RIAD5415 | 1,411     | 5.j.   |
| k. Net gains (losses) on sales of other assets <sup>3</sup> .....                                                                                                                                                                   | RIADB406 | 15,888    | 5.k.   |
| l. Other noninterest income.....                                                                                                                                                                                                    | RIADB407 | 178,678   | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l).....                                                                                                                                                                     | RIAD4070 | 604,971   | 5.m.   |
| 6. Not available                                                                                                                                                                                                                    |          |           | 6.     |
| a. Realized gains (losses) on held-to-maturity securities.....                                                                                                                                                                      | RIAD3521 | 0         | 6.a.   |
| b. Realized gains (losses) on available-for-sale debt securities.....                                                                                                                                                               | RIAD3196 | 42        | 6.b.   |
| 7. Noninterest expense:                                                                                                                                                                                                             |          |           | 7.     |
| a. Salaries and employee benefits.....                                                                                                                                                                                              | RIAD4135 | 835,038   | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....                                                                                               | RIAD4217 | 102,010   | 7.b.   |
| c. Not available                                                                                                                                                                                                                    |          |           | 7.c.   |
| 1. Goodwill impairment losses.....                                                                                                                                                                                                  | RIADC216 | 0         | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets.....                                                                                                                                                      | RIADC232 | 3,248     | 7.c.2. |
| d. Other noninterest expense.....                                                                                                                                                                                                   | RIAD4092 | 472,382   | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d).....                                                                                                                                                                    | RIAD4093 | 1,212,674 | 7.e.   |
| 8. Not available                                                                                                                                                                                                                    |          |           | 8.     |
| a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (Item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | RIADHT69 | 1,433     | 8.a.   |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....                                                                                                                     | RIADHT70 | 158       | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....                                                                                                                         | RIAD4301 | 1,592     | 8.c.   |
| 9. Applicable income taxes (on item 8.c).....                                                                                                                                                                                       | RIAD4302 | -344      | 9.     |
| 10. Income (loss) before discontinued operations (Item 8.c minus Item 9).....                                                                                                                                                       | RIAD4300 | 1,938     | 10.    |
| 11. Discontinued operations, net of applicable income taxes (Describe on Schedule RHE - Explanations) <sup>5</sup> .....                                                                                                            | RIADFT28 | 0         | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....                                                                                                                    | RIADQ104 | 1,938     | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....                                                           | RIADQ103 | -34       | 13.    |
| 14. Net income (loss) attributable to bank (Item 12 minus Item 13).....                                                                                                                                                             | RIAD4340 | 1,970     | 14.    |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....                                                           | RIAD4513 | 2,358     | M.1.   |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets                                                                                                                                              |          |           |        |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) <sup>1</sup> .....                                                                                                            | RIAD8431 | 22,697    | M.2.   |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....                                                                                         | RIAD4313 | 7,010     | M.3.   |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....                                                                                             | RIAD4507 | 20,212    | M.4.   |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....                                                                                                                           | RIAD4150 | 6348      | M.5.   |
| Memorandum item 6 is to be completed by:                                                                                                                                                                                            |          |           |        |
| * banks with \$300 million or more in total assets, and                                                                                                                                                                             |          |           |        |
| * banks with less than \$300 million in total assets that have loans to finance agricultural product and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans                                  |          |           |        |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....                                                                        | RIAD4024 | 9,565     | M.6.   |

3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities

4. Describe on Schedule RHE-Explanations

5. Describe on Schedule RHE - Explanations

6. Item 6 is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.

1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.



Dollar amounts in thousands

|                                                                                                                                                                                                                                 |          |          |          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see Instructions) <sup>2</sup> .....                                                      | RIAD9108 | 00000000 | M.7      |
| 8. Not applicable                                                                                                                                                                                                               |          |          | M.8      |
| Memorandum item 9 a. and 9 b. are to be completed by banks with \$10 billion or more in total assets                                                                                                                            |          |          | M.9      |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account <sup>1</sup>                                                                       |          |          |          |
| a. Net gains (losses) on credit derivatives held for trading.....                                                                                                                                                               | RIADC889 | 0        | M.9.a    |
| b. Net gains (losses) on credit derivatives held for purposes other than trading.....                                                                                                                                           | RIADC890 | 0        | M.9.b    |
| Memorandum item 10 is to be completed by banks with \$200 million or more in total assets                                                                                                                                       | RIADA251 | 0        | M.10     |
| 10. Credit losses on derivatives (see Instructions) <sup>1</sup> .....                                                                                                                                                          |          |          |          |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....                                                                                               | RIADA530 | No       | M.11     |
| 12. Not applicable                                                                                                                                                                                                              |          |          | M.12     |
| Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option                                                                                                |          |          | M.13     |
| 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:                                                                                              |          |          |          |
| a. Net gains (losses) on assets.....                                                                                                                                                                                            | RIADF551 | -57,880  | M.13.a   |
| 1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....                                                                                                                        | RIADF552 | 0        | M.13.a.1 |
| b. Net gains (losses) on liabilities.....                                                                                                                                                                                       | RIADF553 | 0        | M.13.b   |
| 1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....                                                                                                                  | RIADF554 | 0        | M.13.b.1 |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, Items 6.a and 6.b) <sup>2</sup> .....                                    | RIADJ321 | NR       | M.14     |
| Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Memorandum item 5                                                                          |          |          | M.15     |
| 15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, Item 5.b): <sup>1</sup>                                                            |          |          |          |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....            | RIADH032 | 70,235   | M.15.a   |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....         | RIADH033 | 28,445   | M.15.b   |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH034 | 8,848    | M.15.c   |
| d. All other service charges on deposit accounts.....                                                                                                                                                                           | RIADH035 | 28,824   | M.15.d   |

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2023, would report 20230301.  
1. The asset size tests and the 5 percent of total loans tests are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.  
1. The asset size tests and the 5 percent of total loans tests are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.  
2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.  
1. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

## Schedule RI-B Part II - Changes in Allowances for Credit Losses (Form Type - 041)

| Dollar amounts in thousands                                                                                                                                | (Column A) Loans and Leases Held for Investment | (Column B) Held-to-maturity Debt Securities | (Column C) Available-for-sale Debt Securities |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------|-----------------------------------------------|
| 1. Balance most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIAD6522 170,888                                | RIADJH88 0                                  | RIADJH94 0                                    |
| 2. Recoveries (column A must equal Part I, Item 9, column B, above).....                                                                                   | RIAD4805 14,298                                 | RIADJH89 0                                  | RIADJH95 0                                    |
| 3. LESS: Charge-offs (column A must equal Part I, Item 9, column A, above less Schedule RI-B, Part II, Item 4, column A).....                              | RIADC079 77,059                                 | RIADJH92 0                                  | RIADJH98 0                                    |
| 4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....                                                                         | RIAD5528 0                                      | RIADJH00 0                                  | RIADJH01 0                                    |
| 5. Provisions for credit losses <sup>4</sup> .....                                                                                                         | RIAD4230 78,672                                 | RIADJH03 0                                  | RIADJH08 0                                    |
| 6. Adjustments (see instructions for this schedule) <sup>5</sup> .....                                                                                     | RIADC233 -7,818                                 | RIADJH01 0                                  | RIADJH07 0                                    |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, Item 4.c).....                        | RIAD3123 178,279                                | RIADJH03 0                                  | RIADJH09 0                                    |

| Dollar amounts in thousands                                                                                                                                                                                                                                                                                                      |          |          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|
| 1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....                                                                                                                                                                                                                              | RIADC435 | NR M.1   |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$300 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. | RIADC389 | NR M.2   |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....                                                                                                                                                                                                                               | RIADC390 | NR M.3   |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....                                                                                                                                                                                                  | RIADC781 | NR M.4   |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....                                                         | RIADJH02 | 0 M.5    |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> .....                                                                                                                                                                                          | RCONJH03 | 0 M.6    |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> .....                                                                                                                                                                                           | RIADMC03 | -178 M.7 |
| 7. Provisions for credit losses on off-balance-sheet credit exposures <sup>3</sup> .....                                                                                                                                                                                                                                         | RIADMC04 | 0 M.8    |
| 8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) <sup>3</sup> .....                                                                   |          |          |

- Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
- The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
- The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).
- Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- Describe on Schedule RI-B - Explanations.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

## Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 041)

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets

|                                                                    | (Column A)<br>Recorded<br>Investment<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-36) | (Column B)<br>Allowance Balance:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-36) | (Column C)<br>Recorded<br>Investment:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column D)<br>Allowance Balance:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column E)<br>Recorded<br>Investment:<br>Purchased<br>Credit Impaired<br>Loans (ASC 310-39) | (Column F)<br>Allowance Balance:<br>Purchased<br>Credit Impaired<br>Loans (ASC 310-39) |      |
|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|------|
| Dollar amounts in thousands                                        |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        |      |
| 1. Real estate loans:                                              |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        | 1.   |
| a. Construction loans:                                             | RCOIN708 NR                                                                                                                                | RCOIN709 NR                                                                                                                            | RCOIN710 NR                                                                                          | RCOIN711 NR                                                                                     | RCOIN712 NR                                                                                 | RCOIN713 NR                                                                            | 1.a. |
| b. Commercial real estate loans:                                   | RCOIN714 NR                                                                                                                                | RCOIN715 NR                                                                                                                            | RCOIN716 NR                                                                                          | RCOIN717 NR                                                                                     | RCOIN718 NR                                                                                 | RCOIN719 NR                                                                            | 1.b. |
| c. Residential real estate loans:                                  | RCOIN721 NR                                                                                                                                | RCOIN722 NR                                                                                                                            | RCOIN723 NR                                                                                          | RCOIN724 NR                                                                                     | RCOIN725 NR                                                                                 | RCOIN726 NR                                                                            | 1.c. |
| 2. Commercial loans <sup>3</sup> :                                 | RCOIN727 NR                                                                                                                                | RCOIN728 NR                                                                                                                            | RCOIN729 NR                                                                                          | RCOIN730 NR                                                                                     | RCOIN731 NR                                                                                 | RCOIN732 NR                                                                            | 2.   |
| 3. Credit cards:                                                   | RCOIN733 NR                                                                                                                                | RCOIN734 NR                                                                                                                            | RCOIN735 NR                                                                                          | RCOIN736 NR                                                                                     | RCOIN737 NR                                                                                 | RCOIN738 NR                                                                            | 3.   |
| 4. Other consumer loans:                                           | RCOIN739 NR                                                                                                                                | RCOIN740 NR                                                                                                                            | RCOIN741 NR                                                                                          | RCOIN742 NR                                                                                     | RCOIN743 NR                                                                                 | RCOIN744 NR                                                                            | 4.   |
| 5. Unallocated, if any:                                            |                                                                                                                                            |                                                                                                                                        |                                                                                                      | RCOIN745 NR                                                                                     |                                                                                             |                                                                                        | 5.   |
| 6. Total for each column, sum of items 1.a through 5: <sup>4</sup> | RCOIN746 NR                                                                                                                                | RCOIN747 NR                                                                                                                            | RCOIN748 NR                                                                                          | RCOIN749 NR                                                                                     | RCOIN750 NR                                                                                 | RCOIN751 NR                                                                            | 6.   |

<sup>3</sup> Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

<sup>4</sup> The sum of items 1.a through 5, and 6, must equal Schedule RI-C, line 4; item 6, column C, must equal Schedule RI-C, Part I, Memorandum item 7 to item 6, column F, must equal Schedule RI-C, Part II, Memorandum item 4.



Banking Services

Proposal

Created for:







May 3, 2024

City of Neosho  
Leslie Forest, Director of Finance  
203 E Main Street  
Neosho, MO 64850

Dear Mrs. Forest:

Guaranty Bank is proud to have celebrated over 100 years of service in the Ozarks, and we are committed to continuing our tradition of community support and excellence.

In response to your request for proposal, and based on its specifications, we have developed a banking plan which will provide the City of Neosho with innovative, user-friendly services while earning competitive returns.

You will find all the required documentation provided and in addition we have included information regarding Guaranty Bank's Perks Program which provides the City of Neosho employees with additional banking benefits.

All collected funds will earn interest at a rate equivalent to the Federal Funds target rate minus .47%, currently that is a rate of 5.03%. As of May 3, 2024, the Federal Funds Target Rate was 5.50%.

I hope you find the enclosed information helpful as you evaluate your banking options. Please contact me at 417.885.0590 or [alansford@gbankmo.com](mailto:alansford@gbankmo.com) if you need additional information or have further questions.

Best regards,

Amanda Lansford  
AVP Treasury Management



## **Request for Proposals Banking Services**

City of Neosho  
203 E Main St.  
Neosho, Missouri 64850



The City of Neosho, Missouri is soliciting competitive sealed proposals from full-service financial institutions that are Federal or State of Missouri chartered and have headquarters or a main office in Missouri and a branch in or near Neosho for banking services.

The Request for Proposal (RFP) is intended to cover all City operating accounts and banking services. Investment of longer-term funds will be placed by competitive bids and is separate from this RFP.

Sealed original proposals with two (2) hard copies and one (1) electronic copy via USB or CD (or it can be emailed to Leslie Forest after the bid opening) shall be submitted to City Hall no later than 2:00 p.m. on Friday, May 3, 2024, to the attention of:

Leslie Forest, Director of Finance  
City of Neosho  
203 E Main St.  
Neosho, MO 64850  
[Iforest@neoshomo.gov](mailto:Iforest@neoshomo.gov)  
(417) 451-8050 Ext 103

### **Inquiries and Clarifications**

All requests and questions regarding this proposal should be forwarded in writing no later than 2:00 pm April 19, 2024, to:

### **Schedule of Activities**

- |                                             |                |
|---------------------------------------------|----------------|
| • Distribution of RFP                       | March 29, 2024 |
| • Questions Regarding Proposals Due 2:00 pm | April 19, 2024 |
| • Proposals Due Director of Finance 2:00 pm | May 3, 2024    |
| • Committee Recommendation to Council       | May 21, 2024   |
| • Council Award Contract                    | June 4, 2024   |

### **PROPOSAL SUBMISSION PROCESS AND DEADLINES**

An individual having full authority of the offeror to execute the proposal and to execute any resulting contract must sign each proposal. Exhibit D must be submitted with all proposals.

Proposals and modifications shall be time-stamped upon receipt and held in a secure place until the established due date. Proposals shall not be opened publicly or disclosed to unauthorized persons but shall be opened in the presence of two or more City personnel. A register of proposals shall be established which shall include for all proposals; the name of the proposer, the number of modifications received, if any, and a description sufficient to identify the services offered. The register shall be open to public inspection only after the award of the contract. Proposals of institutions who are not awarded the contract shall not be open to public inspection.

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS FOR BANKING SERVICES**

**GENERAL BACKGROUND**

The City of Neosho intends to place its comprehensive banking services requirements for competitive bid within the City's financial community. It is the intent to award a five-year contract for banking services with the option of the City to extend the contract for two additional years. The City encourages all prospective financial institution representatives to examine this RFP carefully. Qualified financial institutions are requested to submit proposals to provide services as defined in this RFP. The City expects its financial institution to be a leader and an innovator in the development and execution of financial products and services and requires these services to be of the highest quality.

The City currently utilizes six (6) separate bank accounts to process receipts and payments. One of these accounts is a pooled cash account used for many activities including deposits and check writing functions. The following is a brief explanation of each account and their respective volume of activity. Two (2) of the accounts are non-interest bearing, whereas all others are interest bearing. Only three (3) accounts are set up to get an analysis statement. We would like the bidder to recommend any changes that they see appropriate.

**General Fund (Investment Account)**

The City's investment account contains a variety of activities including taxes, utility and recreation receipts. Approximately twenty-five (25) deposits are made. This account is used to transfer money from the General Fund Investment Account to the Master account which is the operating account.

City employees currently prepare daily deposits for each business day the City employees' work. If any deposited check is returned for insufficient funds or any other reason, the financial institution is instructed to redeposit the check. If the check is again rejected, the item is forwarded to the City's Department of Finance for processing.

Other activities in this account includes incoming ACH transfers for sales taxes, gas taxes, motor vehicle taxes, grants, investments, and credit card receipts. The City initiates wires and ACH payments monthly for payroll taxes and other miscellaneous payments. This account is interest bearing.

**Municipal Court Bond Account**

This account is used to accumulate and disburse cash payments of Court Bonds and fines received by the City for violations of municipal and traffic codes. Deposits are made regularly, and checks are disbursed manually for the account. This account will be interest bearing.

### **Master Account (Operating)**

The account is interest bearing. Transfers from the General Fund Investment Account fund this account to cover the checks written for accounts payable and ACH payments for payroll. Approximately one hundred (100) checks are written for accounts payable monthly.

### **CDBG Account**

This account is a separate non-interest bearing account for grant revenue as required by the Community Development Block Grant program.

### **Zero Balance Account**

This is a non-interest bearing account. The account is used for EFT transactions by certain vendors.

### **Neosho Golf Account (Golf Operating)**

The Neosho Golf account contains the revenues and expenses from the Neosho Municipal Golf Course. This is a city account with Maxim Golf Solutions, LLC as an authorized agent on the account. Golf employees currently prepare daily deposits for each business day the Golf course is open. Other activities in this account include credit card receipts, EFT and ACH payments for payroll taxes and other miscellaneous payments. This account is interest bearing.

All accounts are currently reconciled monthly. It is expected that the responding financial institution will evaluate and make recommendations regarding the above-described account structure.

## **MINIMUM QUALIFICATIONS OF PROPOSING FINANCIAL INSTITUTIONS**

This section lists the qualifications and criteria to be considered in evaluating the financial institutions interested in providing the services specified, in order for them to be considered for an award. Specific responses to each must be provided in the accompanying Response Forms. To be considered, an institution must:

1. Be insured by the Federal Deposit Insurance Corporation (FDIC) or by the National Credit Union Administration (NCUA).

*Acknowledged. Guaranty Bank is insured by the Federal Deposit Insurance Corporation.*

2. Be Federal or State of Missouri chartered, with a main office in the State of Missouri and have a full-service branch in or near the City of Neosho.

*Guaranty Bank is a Federal chartered bank with their headquarters located at 2144 E Republic Road, Suite F200, Springfield, MO 65804. Guaranty Bank has a full-service banking center located at 1285 S. Neosho Blvd, Neosho, MO 64850. The banking center's hours of operation are:*

*Lobby: Monday – Friday 9:00 a.m. – 5:00 p.m.*

*Saturday 9:00 a.m. – 12:00 p.m.*

*Drive Thru: Monday – Friday 8:30 a.m. – 5:30 p.m.*

*Saturday 9:00 a.m. – 12:00 p.m.*

*Video Banking: Monday – Friday 7:00 a.m. – 7:00 p.m.*

*Saturday 8:00 a.m. – 2:00 p.m.*

3. Be an on-line cash and securities member of the Federal Reserve.

*The bank utilizes the Federal Reserve web portal. The bank's holding company is Book Entry Securities eligible.*

4. Have an acceptable quality rating by a nationally recognized bank rating organization. Financial Institutions should provide their current rating in response to the RFP.



Acknowledged. Guaranty Bank's parent company, QCR Holding, Inc., is rated by Kroll Bonding Rating Agency (KRBA). The latest published rating is included as Exhibit F. Guaranty Bank's IDC Financial Publishing rating is attached as Exhibit G.

5. Be able to provide 102 percent collateralization of all City deposits with collateral permitted by Missouri Statute and be in compliance with the City Investment Policy. The use of surety bonds is an acceptable alternative to using securities for collateral. It is contemplated that the City and the winning financial institution will enter into a security agreement related to the collateral.

Guaranty Bank offers the City an FDIC insured, IntraFi Network Insured Cash Sweep (ICS) product. This product allows the City to have FDIC coverage above the \$250,000 limit without the need for collateralization. The features of the ICS product are outlined below:

- A zero peg or target balance would be set on each account.
- Collected funds over the peg balance will sweep into the IntraFi Network daily.
- If the account falls under the peg balance, funds will sweep from the IntraFi Network back into the City account(s).
- All funds are liquid and may be accessed at any time.
- The City would have 24/7 access to the Depositor Control Panel to access monthly statements, monitor the ICS balance, and obtain other information.
- All funds held in ICS would earn interest equivalent to Federal Funds Target - Upper Bound Rate minus .47 bps. The current rate would be 5.03%. In addition, we would offer the City a floor of 2.25% for the first two years of the depository contract. At that time would we review the floor and negotiate with the City to update the rate based on the current market conditions.
- Rates in ICS will adjust daily with a two day look back. For example, rates paid on Thursday are from Tuesday.
- Please see attached Exhibit H for more ICS information.

The additional required 2% collateralization of funds would be in the form of a Federal Home Loan Bank Letter of Credit.

6. Have the capacity of providing all "Required Services". No joint ventures, consortiums, or contract service providers are acceptable.

Acknowledged.

### **SCOPE OF SERVICES REQUESTED**

Details of the services to be provided to the City are separated into three categories.

#### **Required Banking Services**

These are services listed in Exhibit A, which must be provided by the selected financial institution. Except for non-essential deviations or acceptable alternatives, all services are mandatory.

Acknowledged.

#### **Optional Banking Services**

These are services, listed in Exhibit B, which the City may desire to use depending on the availability and the price of the service offered. Proposals are not required to address any of these optional services in order to be considered an acceptable proposal. And the City may decide to award a different bidder for any one of these Optional Banking Services (for example, credit card processing or purchasing card).

Acknowledged.

### **Other Value Added Banking Services**

These are services not otherwise identified in this RFP that the proposing financial institution may offer to the City. Please submit your proposal on Exhibit C for any additional services that you wish the City to consider, including any discussion regarding the existing bank account structure.

Acknowledged.

### **Insurance**

The firm or company that is awarded a contract shall maintain during the life of the agreement and furnish to the City the appropriate Professional Liability, Commercial General Liability, and Workers Compensation insurance certificates listing the City of Neosho as an "Additional insured" endorsement must accompany the certificate. Acknowledged. If awarded the City of Neosho contract, Guaranty Bank will provide the requested insurance certificates with the City of Neosho as an "Additional Insured".

### **Discrimination Policy**

The City of Neosho advises the public that it does not discriminate against any person on account of race, color, religion, creed, sex, age, ancestry, or national origin, and that such nondiscrimination is extended to procurement of materials and/or the provision of municipal services.

Guaranty Bank is also committed to fostering and preserving a culture of diversity, equity and inclusion. All employees have a responsibility to always treat others with dignity and respect. Guaranty Bank strictly prohibits all forms of unlawful discrimination and harassment.

## **REQUIRED AND OPTIONAL BANKING SERVICES**

### **Availability of Funds Deposited**

The City desires to know the collected funds availability schedule for its deposits. These deposits include checks, money orders, cash, ACH credits, and wires from local, regional, and out of state banks. The City requires updates as the schedule changes.

The Bank's policy is to make all electronic deposits and cash available as collected funds to the City on the same business day the deposit is received. All other deposits will be available on the next business day unless special circumstances apply, such as an exception hold. For determining the availability of the deposits, each day is a business day, except Saturday, Sunday, and Federal Holidays. Remote Deposits processed by the City should be processed prior to 6:00 pm for same day posting. Deposits are considered same day business until branch closing time. There are no early cut-off times to remember. Guaranty Bank's Funds Availability Policy has been provided as Exhibit I. In accordance with Federal Regulation all Guaranty Bank customers would be given notice of policy changes.

### **Automatic Sweep**

The requirement of this RFP is NOT an automated sweep product for the investment of end of day balances over any target balance level established based on the method of payment for services selected by the City. However, the proposal can include all options available to public entities in Missouri, including your financial institution's twelve-month earnings history and all costs.

The ICS ( Insured Cash Sweep) referenced above in section 5 under the collateralization requirements is an automatic sweep product. ICS is offered at no cost to the City. All funds held in ICS would earn an interest rate equivalent to Federal Funds Target – Upper Bound Rate minus .47 bps.

### **On-Line Treasury Workstation**

Describe in detail your on-line communications capabilities for balance inquiry including immediate and delayed clearing balances, item image retrieval, wire and ACH transfer initiation, positive pay and ACH exception notices, and any other on-line information that is available to the City.

The primary resource for deposit and balance information will be Guaranty Bank's secure online banking portal, which provides balance information at-a-glance from the home screen, with additional detail provided at the individual account level. In addition, authorized personnel will have access to additional reporting within online banking which will provide the City with current day,



previous day, and online activity reports for subjects such as ACH activity, balance, checks paid, wire transfers, ACH online origination, and online wire origination.

Balance and transaction history for all reporting purposes is maintained and will be available to the City for a period of two (2) years.

Guaranty Bank's online banking platform is a very robust and intuitive system that offers the following capabilities:

- ACH Origination
- Business Bill Pay
- Payment Exchange (e-checks and Print + Mail)
- Positive Pay (check and ACH)
- Remote Deposit Capture
- Stop Payments
- Tax Payments
- Wire transfers

Guaranty Bank's online banking features customizable alert options for certain online events. Some examples of available event alerts include, but are not limited to:

- Creating of an outgoing ACH transactions or wire transfer
- Successful registration of a computer/browser
- Change of password
- Login ID change
- Attempt to login with invalid credentials
- Unsuccessful attempt to utilize forgot password process
- Creating a new user

### **Automated Account Reconciliation**

The City requires information provided electronically to reconcile its accounts. Information is expected next business day but no later than five (5) business days of month-end. Responding financial institutions should describe their systems and how stale dated checks will be handled.

Authorized online users will have access to Guaranty Bank's online banking platform referenced above. While certain types of transactions have processing cutoff times, the over all online banking capabilities are fully functional 24/7. Estatements are available the first business day after month end.

Account Reconciliation services are available through Guaranty Bank's Positive Pay platform. Options include Account Reconciliation Summary, Check Reconciliation Summary, and Deposit Reconciliation Summary. Sample reports have been of each have been provided as Exhibits J, K, L, respectively.

Stale dated checks would be presented as an exception in Positive Pay allowing the City to render a payment decision on those items.

### **Account Analysis**

The City requires that a monthly account analysis be presented within 10 days from the cut-off date. The account analysis must show at a minimum the following information:

- Account number
- Period covered
- Average ledger balance
- Average collected balance
- Services rendered to include type of service and quantity
- Per unit charge for each service per the banking agreement
- Extended charges of each type of service provided
- Total monthly charges of all services provided



- Calculation of required compensating balances, or earnings credit provided by the balances and the effective annual rate if the City desires to pay for services by maintaining balances.

A compensating balance formula should be described, and any written instructions should be enclosed. Also describe the earnings allowance computation methodology (if used).

E-statements are available on the first working day of the month. Analysis statements include all the requested information. However, Guaranty Bank is pleased to offer deposit services at no cost to the City of Neosho. Required balances and earnings credits are not applicable due to the fee waivers offered to the City.

### **Designated Account Liaison**

The City will require the selected financial institution to designate a senior officer as a liaison. This officer must be capable of coordination of all City activities with the financial institution and be able to resolve any problems or issues that may arise.

While daily banking activities such as cash deposits and change orders would take place at the Neosho Banking Center, Guaranty Bank's Treasury Management Team would be the primary support for all the City's needs. Amanda Lansford, Assistant Vice President Treasury Management serves the Joplin market and would be the City's direct liaison. The City will have access to the entire Treasury Team and they will assist the City with any banking needs, as well as providing all training, set up, and troubleshooting for the City regarding IT issues related to online banking tasks such as ACH or online wires. The Treasury Team utilizes a group email to minimize response wait times, [treasurymanagement@gbankmo.com](mailto:treasurymanagement@gbankmo.com). A complete list of the Treasury Team with direct contact information has been provided as Exhibit M.

### **Record Retention**

The financial institution should maintain records for the City for the term of seven years after the completion of the contract.

Records are kept for 11 years from date of original transaction.

### **Employee Payroll**

The financial institution must have the ability to provide employee payroll using ACH payments. In addition, free checking must be provided for all employees who utilize the City's direct deposit for their pay. The selected financial institution must also agree to cash, without charge to the City employees, all payroll checks drawn on the selected financial institution after proper identification is presented by the employee, regardless of whether or not the employee maintains an account at the selected financial institution.

Guaranty Bank will provide the City with ACH access for the processing of payroll at no cost to the City. Guaranty Bank agrees to provide no service charge personal checking accounts to City employees who meet the general requirements for opening an account. City employees would be subject to pay for additional charges such items as overdrafts in their account. City employees will be able to cash their City payroll checks at any Guaranty Bank location at no charge whether or not they maintain a personal account at Guaranty Bank.

### **Banking Supplies**

The financial institution will offer disposable money bags and locking money bags and printed deposit slips for all accounts.

Guaranty Bank will provide disposable and locking money bags for depository purposes as well as printed deposit slips for all accounts.

### **Positive Pay**

The city uses positive pay for all accounts (accounts payable and payroll). Please describe in detail how your process works, how notifications occur, and the cost.

Guaranty Bank offers the City the use of Positive Pay including Payee match at no charge on all accounts. Positive Pay is a fraud mitigation tool which verifies the check number and dollar amount of paper items clearing the accounts against information provided by the City. Authorized personnel for the City will access Positive Pay using a Single Sign On process via Guaranty Bank's secure online banking platform. The user would manually enter or upload an issued check file using one of the following formats: Excel, CSV, and fixed length. Guaranty Bank would work with the City to set up mapping based on the City's file format, with the goal to either minimize or possibly eliminate the need to edit



files prior to upload. Issued check files should be entered/uploaded by 10:00 P.M. to be available for exception item creation the next business day. There is no limit to the number of files or frequency of transmission of files.

Authorized personnel for the City will receive email notification of any exception items, which would be received in the early morning hours (typically 3-4 am) on business days. The City has until 2 pm to decision any outstanding exception items. The default decision for items not decisioned by the 2 pm cutoff is "do not pay", however the option to pay is available on request.

### **ACH Blocker and Filters**

Please describe your financial institution's service that would protect the city's bank accounts from unauthorized access through ACH. Please provide how notifications of exceptions occur.

Guaranty Bank is pleased to offer ACH Positive Pay at no cost, which will allow the City to setup filters to allow previously approved ACH transactions to be processed and avoid the exception process. Any ACH debits that have not been previously approved by the City would be presented as exceptions, and the City could choose to pay or return the item at that time.

### **Cancelled Check Safekeeping**

Please describe your cancelled check safekeeping to include image recovery for processed checks. The City would like online access to cancelled checks within 48 hours after clearing the financial institution.

Images (front and back) of cleared checks and deposited items will be available to authorized users of the City for a period of two (2) years in Guaranty Bank's online banking platform. The Treasury Team would be happy to assist in retrieving older images if needed. Images are generally available online on the next business day.

### **Utility Billing**

The financial institution must have the ability to provide utility billing using ACH collections. Please describe in detail how notifications occur for ACH returns.

The City will have access to ACH reporting via Guaranty Bank's secure online banking portal. Reporting will include both return and notification of change (NOC) reports. Additionally, authorized users for the City will receive email notifications at the time the reports are published. The Bank's Treasury Management team is also available to provide clarification and support, as needed.

### **OPTIONAL BANKING SERVICES**

The City requests the proposing financial institutions to offer any optional services or make any recommendations it believes would enhance the cash management capabilities of the City. All proposing financial institutions are encouraged to make suggestions or add additional information not requested in this proposal. Financial Institutions are encouraged to describe factors that distinguish their institutions from potential competitors. However, all respondents must submit a proposal on all required services in the proposal format provided.

Optional services should be summarized on an attached Exhibit B but can be accompanied and supported by other material.

### **Credit Card Processor**

The City receives credit card payments for various services totaling approximately \$200,000 per month. Various departments in the city accept credit cards. Please detail your credit card processing including charges.

Guaranty Bank partners with Deluxe for merchant services processing. Deluxe's credit and debit card processing capabilities extend to all card brands and card types through Visa, MC, Amex and Discover. Upon review of the City's current card processing statements we could provide a detailed pricing quote.

### **Procurement Cards/Credit Cards for City Use**

The City desires information about a procurement card/credit card program to manage employee expenses. Please describe your program to include costs. Having a system compatible with the City's existing financial software (Springbrook) would be a plus.

Guaranty Bank offers a robust Visa Business Credit Card program that is fully underwritten and serviced in house. This product can be used for procurement needs and traditional travel & expense management. The bank presently does not offer a procurement card only product.

- No annual fee
- Low rate (Prime + 4.95%)
- Centralized or individual billing
- Online administrator portal – EZ Business would allow the City to:
  - Review detailed transaction information for all cardholders
  - Access all cardholder statements for the past 12 months
  - Request new cards
  - Close a cardholder account
  - Update cardholder information
  - Monitor and maintain credit limits
  - Download transaction information into financial software
- Cardholder online access – the City would have the option through MyCard Statement to provide your cardholders access to view their account activity and pull their own statements.
- Rewards – online reward redemption via Scorecard Rewards offering cash back, travel, merchandise, and gift card options.

### **Electronic Vendor Payments**

The City would like to pay some of its vendors by other than a check. Please describe any electronic payment system your financial institution provides.

Guaranty Bank offers ACH commercial credit services at no cost to the city.

Guaranty Bank also offers the City Payment Exchange services. Payment Exchange offers all the benefits of a paper check, in a fast, easy, low-cost digital solution. It would allow the City to upload payment files directly from its accounting software to generate payments. Options include eChecks – which delivers check payments to your recipients via email; and Print + Mail – which would allow OTC to outsource the check printing process and have checks generated and mailed same day, provided the file is received by 2:00 p.m. CST. An informational sheet has been provided (Exhibit N) which provides additional details and pricing, and the City may also choose to view informative videos about Payment Exchange on our website at <https://www.qbankmo.com/business/echeck>.

### **E-Commerce on the Web Site**

The city is using a third-party software to collect fees online for business license fees and utility billing but would like to consider collecting for permit fees and other fees. Please describe how you could assist the city in setting up this service and give an estimate of the annual cost.

Our partners at Deluxe can assist the Treasury Team and the City with the implementation of a virtual terminal payment system to meet the many needs of the City. Upon reviewing the City's current E-Commerce volume and addressing any additional needs, Deluxe would provide a price quote to the City.

### **Investment Assistance**

Please provide a description of any investment assistance services that the financial institution can provide.

Guaranty Bank's in bank Wealth Management team can assist the City with thorough careful planning and research, and give expert guidance to help grow the City's assets. Our team offers a strong combination of local market knowledge and access to extensive research and analysis from top national financial intuitions and experts. This is an ancillary service and could have a fee.

### **OTHER VALUE ADDED BANKING SERVICES**

Please feel free to describe any other added banking or related services that your financial institution would be willing to offer by summarizing on Exhibit C. These should include services not currently utilized by the city which would improve the efficiency of the city's financial operation.



**PROPOSAL STIPULATION REQUIREMENTS**

The following stipulation requirements are being requested in this Banking Services RFP:

1. A financial institution must bid on all Required Services (Exhibit A), but any financial institution can bid on any one or all of the Optional Banking Services (Exhibit B).  
[Acknowledged.](#)
2. The proposal should not be expensive or extravagant. It should be simple and easily understood. Proposals must be submitted in the format provided in this RFP. Supporting material must be provided.  
[Acknowledged.](#)
3. A duly authorized official of the financial institution must sign the proposal, including Exhibit D.  
[Acknowledged.](#)
4. The following financial institution profile data is required:
  - The 2023 year-end financial statements or most recent 12-month ending period. If a holding company owns the financial institution, submit financial statements for both the financial institution and the holding company.  
[Please find attached Exhibit O for our holding company annual report. We have also included, Exhibit P, Report of Condition for Guaranty Bank.](#)
  - Identify the three largest owners of your financial institution.  
[Guaranty Bank is own by QCR Holdings, Inc., a publicly traded company. Our NASDAQ symbol is QCRH.](#)
  - Describe how the City would rank relative to other customers of the financial institution in relationship to size, complexity of service, availability and expertise of financial institution personnel, etc.  
[Guaranty Bank is privileged to work with a number of public entities that utilize the services required by City of Neosho. You will find in our reference section a number of Cities and School Districts that we currently serve. We provide a combination of Remote Deposit Capture, ACH, Online Banking, Positive Pay, Cash Sweep, Wire Transfers, and much more to these and numerous other organizations.](#)
5. Each response should include resumes of key management and staff members to be assigned to the account. [The City's accounts will be handled by Guaranty Bank's Treasury Management team. In addition, the Neosho branch manager and staff will assist the City when making deposits, obtaining change orders, etc.](#)

[Your primary account contact will be Amanda Lansford, AVP Treasury Management. Amanda has 25 years banking experience and has been with Guaranty for six and a half years. Amanda handles all treasury needs in the Neosho, Carthage, and Joplin area. She is a strong community supporter thru the Carthage R9 Foundation, Chair of the Joplin Chamber Expo Committee and the BCFO Pink Ribbon Gala committee.](#)

[Whitney Morrow, CTP, Executive Vice President of Treasury Management. Whitney serves on the Senior Management Team for Guaranty Bank and has managed many account relationships for colleges and universities, municipalities, and large corporations. She has over 35 years banking experience and has been with Guaranty Bank for 7 years. As a member of the Senior Management Team, Whitney possesses the authority necessary to effectively manage the City's relationship and also navigate emergency needs that may arise.](#)

6. An organization chart depicting the various departments, including contacts that would be involved in the City relationship is requested.  
[As previously mentioned, the City's main point of contact for all of its needs will be the Treasury Team. The City will have direct contact numbers and emails for all Treasury team members. Other contacts that might be helpful for the City in daily banking needs are:](#)

Cynthia Olmstead, VP Branch Banking Group Manager  
[colmstead@gbankmo.com](mailto:colmstead@gbankmo.com)  
417.659.2219

Tina Fleder  
Branch Banking Officer  
[tfelder@gbankmo.com](mailto:tfelder@gbankmo.com)  
417.455.8301

Tim Seams  
SVP, Commercial Banking Officer  
[tseams@gbankmo.com](mailto:tseams@gbankmo.com)  
417455.8520

7. Provide information regarding your community reinvestment and community involvement within Neosho.

Guaranty Bank has a long history of supporting the communities we serve with both financial support and employee volunteerism. Some examples are:

Neosho Chamber of Commerce  
Neosho Rotary  
Newton County Food Basket Brigade  
Crowder College  
EPIC  
Tax Fund Levy Board  
City of Neosho  
Habitat for Humanity

8. Provide a list of three names and addresses, phone numbers, fax numbers, and e-mail addresses of customers of equivalent size and complexity to the City's requirements (especially other municipalities), together with the name of the contact person.

City of Carthage  
Traci Cox, Assistant City Administrator  
417-237-7003  
[t.cox@carthagemo.gov](mailto:t.cox@carthagemo.gov)

City of Oronogo  
Cyndi Jennings, City Clerk  
417-673-4541  
[cityclerk@oronogomo.gov](mailto:cityclerk@oronogomo.gov)

City of Ozark  
Mary Edna Wilson  
417-581.2407  
[mwilson@ozarkmissouri.org](mailto:mwilson@ozarkmissouri.org)



Attach a copy of your financial institution's statement of equal opportunity employment practices.

### **EQUAL EMPLOYMENT OPPORTUNITY**

Equal Employment Opportunity has been and continues to be both policy and practice at QCRH. It is in QCRH's best interests to utilize the skills and abilities of our personnel to the fullest extent without regard to factors unrelated to job performance.

Specific objectives of our policy are to:

- Ensure that the concepts of Equal Employment Opportunity are understood by all employees;
- Ensure that non-harassment concepts are understood by all employees; and
- Assign responsibility for providing employees with pertinent information relating to Equal Employment Opportunity and monitoring employment decisions to ensure that QCRH management personnel comply with this policy.

As stated at the outset, Equal Employment Opportunity has been and continues to be both policy and practice at QCRH. Our policy of Equal Employment Opportunity is to:

- Recruit, hire, train and promote persons in all job classifications without regard to all protected classes as defined by state or federal law.
- Base decisions on employment so as to further the principles of Equal Employment Opportunity.
- Ensure that promotion decisions are in accordance with principles of Equal Employment Opportunity.
- Ensure that all personnel actions such as compensation, benefits, transfers, terminations, layoffs, returns from layoff, and any social or recreational programs, will be administered in accordance with the principles of Equal Employment Opportunity.

QCRH strictly prohibits and does not tolerate unlawful discrimination or harassment against employees or any other covered persons because of race, religion, creed, national origin, ancestry, sex (including pregnancy), gender (including sexual orientation, gender identity and status as a transgender or transsexual individual), age, physical or mental disability, citizenship, genetic information, past, current or prospective service in the uniformed services, or any other characteristic protected under applicable federal, state, or local law.

Any employee found to have exhibited any behavior contrary to these principles and practices will be subject to disciplinary action up to and including termination of employment. Employees who believe they have been subjected to any kind of discrimination or harassment that conflicts with the company's diversity policy and initiatives should promptly report the issue to any manager or a member of the HR team. Reports will be investigated in a confidential manner. QCRH strictly prohibits retaliation against any person who makes a good faith complaint of discrimination or harassment or who provides truthful information as part of a complaint investigation.

### **METHOD OF COMPENSATION**

Each month the financial institution shall prepare an account analysis and/or billing statement defining the ledger and collected balances, services performed, and other costs incurred by the City. The City requests flexibility in the payment for bank services as follows:

**By Fees:** Compensation to the financial institution may be in direct fees paid to the financial institution.

***Or***

**By Compensating Balances:** The City would maintain balances sufficient to pay for services averaged over a negotiated period of time, from all accounts, to pay for services.

The financial institutions making proposals should address the payment for services in their response describing costs associated with the alternative payment methods. It is important to describe the earnings allowance on compensating balances, and the earnings credit computation methodology.

All charges shall be in conformity with those specified in the Banking Services Quotation Form Exhibit A.

Guaranty Bank is pleased to offer deposit services at no cost to the City of Neosho. Required balances and earnings credits are not applicable due to the fee waivers offered to the City.

All accounts that are interest bearing will be compounded daily and paid monthly.

Acknowledged.

### **EVALUATION OF PROPOSALS**

Proposals will be evaluated by city staff on the criteria of least total cost and maximum desired services made available to the City. The City will be looking for a proposal that not only reduces city fees, but also provides higher technological services to increase staff efficiency. The city is looking for a relationship with an institution that will continuously evaluate

benefits and costs throughout the life of the agreement. Please provide any suggestions or services that might be helpful in achieving this goal. The staff evaluation will then be presented to the Finance Committee for their recommendation.

The selected financial institution must agree to negotiate in good faith and make its best efforts to execute the resulting agreement as soon as possible following receipt by the financial institution of written notification of selection. In the event the selected financial institution cannot or will not execute

such an agreement, the City may award its banking services to the next most qualified financial institution, or the City may call for new proposals, at its option.

Proposals submitted will be evaluated on the following criteria:

- Qualified depository for public funds in accordance with Missouri Statutes.
- Scope of proposed services.
- Costs of service charges and effectiveness of total services performed.
- Annual percentage yield
- Experience, expertise, and qualifications of key financial institution personnel assigned to the City.
- Financial strength and stability of the financial institution.
- Value of any new products or services suggested.
- Breadth of services.
- Quality level of services to be performed and proposed approach to cost control, service level monitoring and administration.
- Clarity, completeness, and timeliness of information provided for evaluation by the City.
- Location within the City.

The proposal submitted would be the primary document upon which each bidder will be evaluated. All proposals will first be screened to determine minimum institution qualifications as outlined in the beginning of this RFP. Proposals that do not meet this requirement will automatically be rejected and therefore may not undergo further evaluation.

All proposals and related reference information submitted in response to the RFP will become the property of the City and will not be returned. The City will use discretion regarding disclosure of proprietary information contained in any response but cannot guarantee that information will not be made public. As a public entity, the City is subject to making records available for disclosure after approval of the contract.

Each offeror, by submitting a proposal, waives any right of confidentiality as to the proposal. If an offeror considers certain material in the proposal proprietary information, the offeror shall clearly designate those portions of the proposal it wishes to remain confidential.

Those vendors whose proposals are ranked acceptable or potentially acceptable may be interviewed.

[Acknowledged.](#)

#### **CERTIFICATION BY FINANCIAL INSTITUTION**

Before accepting funds or engaging in transactions for the City, an official of the approved financial institution shall be required to submit a certification that:

1. Financial institution agrees to review the City investment policy and agrees to disclose potential conflicts or risks to the City's funds that might arise out of business transactions between the financial institution and the City.

[Acknowledged.](#)



2. Financial institution agrees to undertake reasonable efforts to preclude imprudent transactions involving City funds.  
[Acknowledged.](#)
3. Financial institution agrees to notify the City in advance of a change in senior relationship managers.  
[Acknowledged.](#)
4. Financial institution agrees to notify the City of any new or modified services offered by the financial institution that would be beneficial for the City.  
[Acknowledged.](#)
5. Financial institution agrees to provide the City with annual financial statements.  
[Acknowledged.](#)
6. Financial institution is an institution eligible to be a depository of public funds under Missouri Statutes.  
[Acknowledged.](#)

**WAIVER**

The City of Neosho reserves the right to reject any or all bids. In addition, the City of Neosho reserves the right to waive any irregularities that it considers minor in nature to the overall bidding process.

[Acknowledged.](#)

**EXHIBIT A**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

**A. REQUIRED SERVICES**

**Activity for all Accounts**

|                                                                                     | <b>Estimated<br/>Annual</b> | <b>Units</b> | <b>Estimated<br/>Cost</b> |
|-------------------------------------------------------------------------------------|-----------------------------|--------------|---------------------------|
| 1 Account Maintenance - Regular                                                     | 24                          |              | 0                         |
| 2 Deposits                                                                          | 308                         |              | 0                         |
| 3 Deposited Items                                                                   | 6,790                       |              | 0                         |
| 4 Total Checks Paid                                                                 | 3,034                       |              | 0                         |
| 5 Transfers to/from Other Accounts                                                  | 60                          |              | 0                         |
| 6 Returned Items                                                                    | 22                          |              | 0                         |
| 7 Re-deposits                                                                       | 0                           |              | 0                         |
| 8 ACH Debits                                                                        | 167                         |              | 0                         |
| 9 ACH Credits                                                                       | 360                         |              | 0                         |
| 10 Stop Payments                                                                    | 10                          |              | 0                         |
| 11 ACH Items Originated by the City<br>(includes Direct Deposits, utility billings) | 14,836                      |              | 0                         |
| 12 Wire Transfers In                                                                | 1                           |              | 0                         |
| 13 Wire Transfers Out                                                               | 68                          |              | 0                         |
| 14 Monthly Statements per Account                                                   | 0                           |              | 0                         |
| 15 Electronic Statements per Account                                                | 12                          |              | 0                         |
| 16 Online Statement Fee                                                             | 108                         |              | 0                         |
| 17 Positive Pay per Check                                                           | 3,322                       |              | 0                         |
| 18 ACH Blockers and Filter                                                          | 25                          |              | 0                         |
| 19 Charge for Overdrafts                                                            | 0                           |              | 0                         |
| 20 Printed Deposit Slips (Duplicates, 3 different<br>accounts)                      | 1,000                       |              | 0                         |
| 21 Deposit Bags (disposable)                                                        | 1,000                       |              | 0                         |
| 22 Locking Bags (3 accounts)                                                        | 17                          |              | 0                         |
| 23 Copy of Cleared/Cancelled Checks                                                 | 0                           |              | 0                         |
| <b>Total Annual Required Services</b>                                               |                             |              | <b>0</b>                  |

## Reloadable Prepaid Debit Card

### EXHIBIT B

#### CITY OF NEOSHO, MISSOURI REQUEST FOR PROPOSALS-BANKING SERVICES

#### B. Other Required Services

|                                               | Estimated<br>Annual | Unit | Estimated<br>Annual |
|-----------------------------------------------|---------------------|------|---------------------|
| 1 MasterCard/Visa/American Express Processing | 650                 |      |                     |
| 2 Remote Deposit                              | 0                   |      |                     |
| 3 Procurement Cards/Credit Cards for City Use | 0                   |      |                     |
| 4 Paycards for Employees                      | 0                   |      |                     |
| <b>Total Annual Optional Banking Services</b> |                     |      |                     |

1. MasterCard/Visa/American Express processing – Addressed in Credit Card Processor section

2. Remote Deposit – Guaranty Bank would provide at no cost Remote Deposit services. This would allow the City to deposit checks via a desktop scanner and internet connection. The bank provides a Single Sign On (SSO) process for accessing its' remote deposit platform via the online banking system. The remote deposit system will allow users to better manage the check imaging process by providing the ability to review and approve check image quality, avoid duplicate deposits, and correct MICR check information and optical character recognition error, such as the check amount. Mobile deposit is also available if needed.

3. Procurement Cards/Credit Cards for City Use – this is addressed in the Procurement card section

4. Paycards for Employees -

Guaranty Bank offers reloadable cards as described below and would be happy to work with the City on ordering and initial funding of card for the City's employees. An outline of the product features are below. Additional information can be provided.

- New Card Fee - \$5 for Primary and \$2.50 for each secondary card.
- Secondary Cards – up to two can be issued
- Load Fees
- In bank reloads is \$3. The \$4.95 monthly charge is waived in any month in which you load your card
- Direct deposit loads are free and waives the \$4.95 monthly charge
- Reloads can be done at any of the 44,000 Western Union locations in the U.S. for a \$4.95 fee.
- Funding sources accepted cash, checks drawn on Guaranty Bank or withdrawals from a Guaranty Bank account
- An initial deposit load is required when issuing the card with a minimum of \$10



**EXHIBIT C**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

**C. OTHER VALUE ADDED SERVICES OR FEES (specify)**

Please attach as additional exhibits any other services offered by your financial institution that may be attractive to the City to enhance its' cash management program. Also, any comments or suggestions regarding bank account structure would be welcomed.

Perks Banking - Guaranty Bank is pleased to provide special banking benefits to employees of the Martin Family who choose to bank with Guaranty, through our Perks program. Details on this program are enclosed as Exhibit Q.

**EXHIBIT D**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

**FINANCIAL INSTITUTION NAME**      Guaranty Bank

APPLICATION TO ACT AS DEPOSITORY FOR FUNDS ON THE

CITY OF NEOSHO, MISSOURI. \_\_\_\_\_

To:     Leslie Forest  
         Director of Finance  
         City of Neosho, Missouri  
         203 E Main St  
         Neosho, MO 64850

The undersigned certifies that the financial institution submitting this proposal is an institution eligible to be a depository of public funds pursuant to Missouri Statutes.

The undersigned hereby proposes, if selected by the City of Neosho, to furnish the following services at the prices and terms stated, subject to all instructions, hereto. By submitting this signed proposal, initialed on each page, the financial institution officially agrees to provide the services requested and this agreement covers all the terms, conditions, and specifications of this proposal. The prices shall remain fixed for a period of three years.

**Proposing Financial Institution:**      Guaranty Bank \_\_\_\_\_

**By:**      Whitney Morrow \_\_\_\_\_

**Title:**      Executive Vice President, Treasury Management \_\_\_\_\_

**EXHIBIT E**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

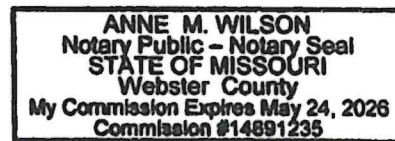
**NON-COLLUSION AFFIDAVIT**

**CITY OF NEOSHO**

The undersigned bidder or agent, being duly sworn on oath, says that he has not, nor has any other member, representative, or agent of the firm, company, corporation, or partnership represented by him, entered into any combination, collusion, or agreement with any person from bidding nor to induce anyone to refrain from bidding, and that this bid is made without reference to any other bid and without any agreement, understanding or combination with any other person in reference to any other bid and without any agreement, understanding or combination with any other person in reference to such bidding.

He further says that no person or persons, firms or corporation has, have or will receive directly or indirectly, any rebate, fee, gift, commission or thing of value on account of such sale.

Whitney Morrow  
Whitney Morrow  
Bidder or Agent  
For Guaranty Bank  
Firm or Corporation



Anne M. Wilson

Subscribed and sworn to before me this 2<sup>nd</sup> day of May, 2024.

My Commission Expires May 24, 2026

## KBRA Affirms Ratings for QCR Holdings, Inc.

New York (January 26, 2024)

KBRA affirms the senior unsecured debt rating of BBB, the subordinated debt rating of BBB-, and the short-term debt rating of K3 for Moline, Illinois based QCR Holdings, Inc. (NASDAQ: QCRH) ("the company"). In addition, KBRA affirms the deposit and senior unsecured debt ratings of BBB+ and the short-term deposit and debt ratings of K2 for its subsidiary banks: Quad City Bank and Trust Company, Cedar Rapids Bank and Trust Company, Community State Bank, and Guaranty Bank. The Outlook for all long-term ratings is Stable.

### Key Credit Considerations

The ratings reflect solid long-term credit performance, underpinned by a long-tenured management team, disciplined underwriting standards, well-defined policy limits, and a benign credit environment, resulting in a history of minimal losses. Limited exposures to office (<3% of loans) or to large urban centers, and stable and relatively diverse economies within its core markets, further support a stable credit profile. Earnings performance continues to outperform the rated peer average (core ROA of ~1.55% in 4Q23 and ~1.40% in YE23), driven by an above average NIM, robust interest rate swap transaction fees, and lower tax expenses. Positive trending and meaningful contributions from wealth management fees as well as durable card fees also reinforce the company's solid revenue diversity. NIM in recent years has been partly buoyed by a more highly leveraged balance sheet, with a loan-to-deposit ratio tracking above both the rated peer average as well as pre-COVID levels, and comparatively elevated CRE growth, notably multifamily C&D. While earning asset yield expansion has served to partly counterbalance a surge in deposit costs, which have exhibited moderately greater price sensitivities relative to many peers, a higher for longer rate environment and late credit cycle uncertainties remain headwinds to earnings. Capital protection as measured by the CET1 ratio (9.6% at 4Q23), while 30 bps higher than the year ago period, remains well below the average of similarly rated peers. KBRA views it necessary for the CET1 ratio to align reasonably closer to the peer average in consideration of the higher investor CRE loan mix with moderate C&D exposures and RWA density, and comparatively elevated double leverage. Therefore, the ratings consider expectations that the CET1 ratio will continue to trend higher in the foreseeable future. With that said, appetite for near-term share buybacks appear modest, and management expects future securitizations of multifamily loans, with the company completing its first securitizations in 4Q23, to provide incremental capital relief.

### Rating Sensitivities

A rating upgrade is not expected over the medium term. However, managing the CET1 ratio and funding measures at levels more commensurate with higher rated peers while generating above peer earnings could facilitate positive rating momentum over time. Conversely, material deterioration in credit and funding metrics, significant contraction in earnings, or aggressive capital management resulting in the CET1 ratio falling short of KBRA's expectations while sustaining comparatively higher double leverage could result in rating pressure.

To access rating and relevant documents, click [here](#).

### Methodologies

- [Financial Institutions: Bank & Bank Holding Company Global Rating Methodology](#)
- [ESG Global Rating Methodology](#)





## Analytical Contacts

**Bryan So, Director (Lead Analyst)**  
+1 301-969-3246  
[bryan.so@kbra.com](mailto:bryan.so@kbra.com)

**Shannon Servaes, CFA, CPA, Managing Director**  
+1 301-969-3247  
[shannon.servaes@kbra.com](mailto:shannon.servaes@kbra.com)

**Ashley Phillips, Managing Director  
(Rating Committee Chair)**  
+1 301-969-3185  
[ashley.phillips@kbra.com](mailto:ashley.phillips@kbra.com)

## Business Development Contact

**Justin Fuller, Senior Director**  
+1 312-680-4163  
[justin.fuller@kbra.com](mailto:justin.fuller@kbra.com)

## Disclosures

A description of all substantially material sources that were used to prepare the credit rating and information on the methodology(ies) (inclusive of any material models and sensitivity analyses of the relevant key rating assumptions, as applicable) used in determining the credit rating is available in the Information Disclosure Form(s) located [here](#).

Information on the meaning of each rating category can be located [here](#).

Further disclosures relating to this rating action are available in the Information Disclosure Form(s) referenced above. Additional information regarding KBRA policies, methodologies, rating scales and disclosures are available at [www.kbra.com](http://www.kbra.com).

## About KBRA

Kroll Bond Rating Agency, LLC (KBRA) is a full-service credit rating agency registered with the U.S. Securities and Exchange Commission as an NRSRO. Kroll Bond Rating Agency Europe Limited is registered as a CRA with the European Securities and Markets Authority. Kroll Bond Rating Agency UK Limited is registered as a CRA with the UK Financial Conduct Authority. In addition, KBRA is designated as a designated rating organization by the Ontario Securities Commission for issuers of asset-backed securities to file a short form prospectus or shelf prospectus. KBRA is also recognized by the National Association of Insurance Commissioners as a Credit Rating Provider.





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 Whitney Morrow  
 treasurymanagement@gbankmo.com

## GUARANTY BANK

(SPRINGFIELD FIRST COMMUNITY BANK)

LOCATION: SPRINGFIELD, MO

TYPE: BANK

TOTAL ASSETS: \$2,244MM

IDC Rank of Financial Ratios 2023-Q3:

**257**

Superior (200 - 300)

## CAMEL Analysis

### Capital Ratios - A Foundation for Safety and Soundness

|                                        |       |
|----------------------------------------|-------|
| Tier 1 Capital % Tier 1 Assets         | 11.2% |
| Risk Based Capital % Risk Based Assets | 12.5% |
| Tier I Capital % Risk Based Assets     | 11.4% |

***Well Capitalized***

### Adequacy of Capital and Loan Loss Reserve to Cover Loan Delinquency

|                                           |      |
|-------------------------------------------|------|
| Loan Loss Reserve % Tier I Capital        | 8.9% |
| Loans 90 Days Delinquent % Tier I Capital | 0.0% |
| Loans Nonaccrual + REO % Tier I Capital   | 3.8% |

***More than Adequate Capital and Loan Loss Reserve to Cover Loan Delinquency***

### Margins Measure Management

|                                                                                                |       |
|------------------------------------------------------------------------------------------------|-------|
| Common Shareholder's Net Operating Profit After Tax % Tangible Equity Capital, NOPAT ROE (1yr) | 11.7% |
| Cost of Equity COE (1yr)                                                                       | 8.1%  |

***ROE Adds Sizable Value***

|                                            |       |
|--------------------------------------------|-------|
| Net Interest % Earning Assets (1yr)        | 3.34% |
| Noninterest Income % Earning Assets (1yr)  | 0.67% |
| Noninterest Expense % Earning Assets (1yr) | 2.37% |
| Operating Profit Margin OPM (1yr)          | 41.0% |

### **Average OPM**

OPM Risk Standard Deviation 5.4%

### **Average OPM Risk**

## **Earnings Return on Equity Equals the Operating Return Plus the Financial Return**

Return of Net Operating Profit From Operations After Tax % Earning Assets (ROEA) 3.33%

### **High Operating Return**

Return on Financial Leverage (ROFL) = Spread X Leverage 8.40%

### **High Financial Return**

ROEA less COF AT = Leverage Spread 1.22%

### **Wide Spread**

Leverage Multiplier 6.86

### **Average Multiplier**

## **Liquidity Determines the Ability to Grow**

Balance Sheet Cash Flow % Tier I Equity 13.4%

Percent Annual Growth in Equity Capital 12.7%

Nonperforming Assets % Total Loans 0.5%

Illiquid Loans % Stable Deposits and Borrowings Plus Excess Liquidity 88.1%

Interest-Bearing Liabilities % Earning Assets 57.7%

### **Liquidity Ample to Support Growth**

## **Supplemental Ratios**

Investment Yield 4.3%

Loan Yield 5.9%

Cost of Adjusted Debt - After Tax 2.1%

Net Income % Avg Assets 1.3%

## **Reports**

## **Resources**

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#### Limitations to Use of Financial Ratios and Ranks

Ranks are designed to provide IDC Financial Publishing, Inc.'s opinion as to the relative value of financial ratios, and are subject to limitations in their use. The ranks have no value in forecasting the direction of future trends of financial ratios. While in our opinion the selected ratios provide an ample financial picture for evaluating a financial institution, the quality of individual financial institutions can also be influenced by factors not taken into account in this analysis.

The quality of a financial institution is not fixed over time, but tends to undergo change. For this reason, changes in ranks occur, reflecting changes in the individual financial ratios. The data utilized for calculations, ranks, and other information was obtained from sources believed to be reliable and accurate; however, neither the publisher nor its employees assume responsibility for the correctness or accuracy of data, calculations, or liability for their use.



## Safety. Return. Freedom.

Through ICS®, the Insured Cash Sweep® service, many public depositors can access multi-million-dollar FDIC insurance on funds placed into money market deposit accounts.

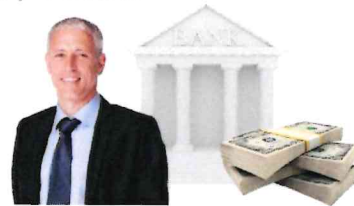
### Through ICS, you can:

- **Enjoy peace of mind**  
ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the United States government.
- **Earn interest**  
Put excess cash balances to work in savings accounts (money market deposit accounts).
- **Save time**  
By providing access to FDIC insurance through a single bank relationship, ICS can help your public unit comply with investment policy mandates.
- **Access funds**  
Enjoy daily liquidity in your transaction account at our bank; replenish the transaction account by withdrawing ICS funds up to six times per month.
- **Support your community**  
Feel good knowing that the full amount of your funds placed through ICS can stay local to support lending opportunities that build a stronger community.\*

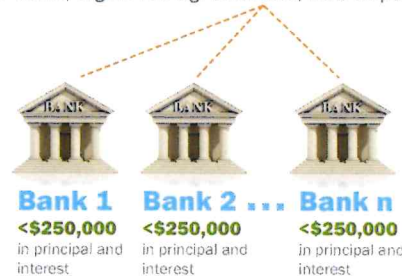
Simply put, with ICS, you can have it all.

### How does ICS work?

Work directly with just us—an institution you already know and trust—to access coverage from many, receive just one regular statement, and know that your confidential information remains protected.



Your public unit has or sets up a transaction account with our bank, signs the agreements, and deposits funds.



Deposits are sent to money market deposit accounts at other member institutions in amounts under the standard FDIC insurance maximum of \$250,000.\*

### Contact us today!

\* When deposited funds are exchanged on a dollar-for-dollar basis with other banks in the ICS Network, we can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. In certain states, and with a depositor's consent, we may choose to receive fee income instead of deposits from other Network members. Under these circumstances, deposited funds would not be available for local lending.

[Name of Bank], Member FDIC. Placement of your funds through the ICS service is subject to terms, conditions, and disclosures set forth in the agreements, including the ICS Deposit Placement Agreement, that you enter into with us. Limits and customer eligibility criteria apply. Program withdrawals are limited to six per month when using the ICS savings option. If you are subject to restrictions with respect to the placement of funds in depository institutions, it is your responsibility to determine whether the placement of your funds through ICS, or a particular ICS transaction, satisfies those restrictions. ICS and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC.



# Using ICS® for Public Funds

## In the State of Missouri



Title 6. County, Township and Political Subdivision Government  
Chapter 67. Political Subdivisions, Miscellaneous Powers

### **67.85 Investment of certain public funds, conditions.**

Notwithstanding any law to the contrary, any political subdivision of the state and any other public entity in Missouri may invest funds of the public entity not immediately needed for the purpose to which such funds or any of them may be applicable provided each public entity meets the requirements for separate deposit insurance of public funds permitted by federal deposit insurance and in accordance with the following conditions:

- 1) The public funds are invested through a financial institution which has been selected as a depository of the funds in accordance with the applicable provisions of the statutes of Missouri relating to the selection of depositories and such financial institution enters into a written agreement with the public entity;
- 2) The selected financial institution arranges for the deposit of the public funds in deposit accounts in one or more financial institutions wherever located in the United States, for the account of the public entity;
- 3) Each such deposit account is insured by federal deposit insurance for one hundred percent of the principal and accrued interest of the deposit;
- 4) The selected financial institution acts as custodian for the public entity with respect to such deposit accounts; and
- 5) On the same date that the public funds are deposited under subdivision (2) of this section, the selected financial institution receives an amount of deposits from customers of other financial institutions equal to the amount of the public funds initially invested by the public entity through the selected financial institution.





# FUNDS AVAILABILITY POLICY

## Funds Availability (Regulation CC) Policy

### INTRODUCTION

The purpose of this Policy is to describe Guaranty Bank's (Bank's) check hold policy for transaction accounts. The Bank's objective is to make funds available as expeditiously as good business practices mandate.

The length of delay is counted in business days from the business day of deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If a deposit is made at a staffed teller station during any business day before 6:00 p.m. on a day the Bank is open, the Bank will consider that day to be the day of deposit. If a deposit is made after the 6:00 p.m. closing or on a day the Bank is closed, the Bank will consider that the deposit was made on the next business day the Bank is open.

### Same-Day Availability

Funds from the following deposits are available on the business day of deposit:

- All electronic payments, such as direct deposits and wire transfers
- Cash

### Next-Day Availability

The Bank's policy is to make funds available on all other deposits on the next business day after the banking day the Bank receives the deposit unless special circumstances apply such as an exception hold.

### Longer Delays

Availability of some deposits may be delayed for longer periods; however, the first \$200 of the deposit may be available on the first business day after the day of the deposit. Delayed availability may be used under the following circumstances:

- The Bank believes a check will not be paid.
- Deposited checks total more than \$5,000 on one day.
- Returned unpaid checks are redeposited.
- An account has been overdrawn six times or more in the last six months.
- Emergencies, such as failure of communications or computer equipment.

The Bank will notify affected customers if the Bank delays their ability to withdraw funds for any of these reasons. The Bank will advise affected customers when the funds will be available, which will be no later than the eleventh business day after the day of deposit. The Bank's funds availability schedule can be found in the Funds Availability Quick Reference Guide. Affected customers will be required to sign the notice of hold form if the form is provided at the time of the deposit.

### New Account Rules

Special rules apply during the first 30 days after an account is opened.

Funds from cash or electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and

federal, state and local government checks will be available on the first business day after the day of the deposit. The first \$200 may be available immediately. If the deposit is not made in person, the first \$5,000 will not be available until the second business day after the day of the deposit. The remaining funds will be made available in accordance with the Funds Availability Quick Reference Guide.

**Holds on Other Funds**

If the Bank cashes a check or accepts for deposit a check drawn on another depository institution, the Bank may make funds immediately available but delay the availability to withdraw a corresponding amount of funds on deposit in any account the depositor has with the Bank. Held funds will be available according to the Bank's hold policy stated elsewhere in the Funds Availability (Regulation CC) Policy or found in the Funds Availability Quick Reference Guide.

**When the Bank Will Pay Interest on Deposits**

The Bank will begin to accrue interest on deposits to interest-bearing accounts not later than the business day on which the depository bank receives credit for the funds. Deposits are considered deposited on the same day when received at a teller station or proprietary ATM. They are considered deposited when they are removed from night depositories, lock boxes, and nonproprietary ATMs. When deposits are sent through the mail, they are considered deposited when received by the Bank.

All Bank employees with duties that involve the requirements of Regulation CC will receive training annually and will have written procedures in their department regarding the provisions that relate to their job duties.

## Account Reconciliation Summary

|    | Transaction Type            | Count | Total Amount    |
|----|-----------------------------|-------|-----------------|
| 1  | Previous Outstanding Checks | 0     | \$0.00          |
| 2  | Issued Checks               | 6,351 | \$51,165,171.56 |
| 3  | Paid Checks                 | 2,130 | \$17,369,101.98 |
| 4  | Stop Payments               | 42    | \$2,513,708.50  |
| 5  | Voids                       | 1     | \$2,140.00      |
| 6  | ACH Debits                  | 90    | \$5,135,889.32  |
| 7  | ACH Credits                 | 545   | \$28,558,642.95 |
| 8  | Miscellaneous Debits        | 263   | \$27,336,811.82 |
| 9  | Miscellaneous Credits       | 135   | \$8,414,260.43  |
| 10 | Deposits                    | 423   | \$12,133,003.15 |
| 11 | Service Charges Paid        | 11    | \$1,935.30      |
| 12 | Interest Paid               | 4     | \$225,793.64    |
| 13 | Taxes/Withholding           | 0     | \$0.00          |
| 14 | Current Outstanding Checks  | 4,179 | \$33,769,003.21 |

## Balance Summary

|                             |                  |
|-----------------------------|------------------|
| Account Balance:            | \$18,113,524.56  |
| Current Outstanding Checks: | \$33,769,003.21  |
| Current Register Balance:   | -\$15,655,478.65 |

## Issued Checks (6,351)

| Issued Checks |             |           |              |              |              |
|---------------|-------------|-----------|--------------|--------------|--------------|
|               | Issued Date | Paid Date | Check Number | Issued Payee | Amount       |
| 1             | 11/24/2020  |           | 1            |              | \$402,554.80 |
| 2             | 04/20/2021  |           | 3            |              | \$465.00     |
| 3             | 04/19/2021  |           | 38           |              | \$400.00     |
| 4             | 12/19/2021  |           | 94           |              | \$824.38     |
| 5             | 10/18/2021  |           | 100          |              | \$640.26     |
| 6             | 04/09/2019  |           | 271          |              | \$342.72     |
| 7             | 09/17/2020  |           | 320          |              | \$1,551.23   |
| 8             | 09/15/2020  |           | 325          |              | \$1,517.40   |
| 9             | 09/16/2020  |           | 327          |              | \$745.60     |
| 10            | 09/16/2020  |           | 335          |              | \$58.00      |
| 11            | 07/26/2021  |           | 381          |              | \$136.83     |
| 12            | 08/01/2021  |           | 382          |              | \$65.00      |
| 13            | 01/30/2018  |           | 455          |              | \$81.00      |
| 14            | 10/27/2020  |           | 638          |              | \$285.35     |
| 15            | 11/12/2019  |           | 711          |              | \$555.00     |
| 16            | 09/16/2020  |           | 730          |              | \$65.00      |
| 17            | 11/30/2021  |           | 766          |              | \$1,040.00   |
| 18            | 11/30/2021  |           | 771          |              | \$820.00     |
| 19            | 11/25/2021  |           | 916          |              | \$1,040.00   |
| 20            | 12/08/2021  |           | 2368         |              | \$538.92     |
| 21            | 12/19/2021  |           | 2375         |              | \$1,040.00   |
| 22            | 04/19/2021  |           | 2865         |              | \$400.00     |
| 23            | 08/08/2018  |           | 3550         |              | \$125.00     |
| 24            | 11/28/2021  |           | 3769         |              | \$1,040.00   |
| 25            | 09/23/2020  |           | 3800         |              | \$10,828.00  |
| 26            | 09/17/2020  |           | 3803         |              | \$46.52      |
| 27            | 07/26/2021  |           | 3808         |              | \$5,000.00   |
| 28            | 12/06/2020  |           | 3821         |              | \$223.88     |
| 29            | 11/24/2020  |           | 3827         |              | \$14,042.09  |
| 30            | 04/06/2022  |           | 4549         |              | \$300.00     |
| 31            | 03/16/2020  |           | 6870         |              | \$48.41      |
| 32            | 08/08/2022  |           | 7192         |              | \$1,000.00   |
| 33            | 04/20/2020  |           | 7244         |              | \$573.85     |
| 34            | 04/30/2020  |           | 7456         |              | \$280.00     |
| 35            | 07/20/2021  |           | 7690         |              | \$235.51     |
| 36            | 04/25/2021  |           | 14747        |              | \$465.00     |



## Paid Checks (2,130)

| Paid Checks |             |            |              |              |            |
|-------------|-------------|------------|--------------|--------------|------------|
|             | Issued Date | Paid Date  | Check Number | Issued Payee | Amount     |
| 1           | 03/07/2023  | 03/07/2023 | 40921        |              | \$1,954.75 |
| 2           | 07/08/2022  | 03/22/2023 | 397333       |              | \$123.61   |
| 3           | 08/05/2022  | 12/19/2022 | 397872       |              | \$25.00    |
| 4           | 08/26/2022  | 02/09/2023 | 398218       |              | \$500.00   |
| 5           | 08/26/2022  | 12/06/2022 | 398262       |              | \$653.00   |
| 6           | 09/02/2022  | 01/05/2023 | 398360       |              | \$170.00   |
| 7           | 09/16/2022  | 03/16/2023 | 398526       |              | \$336.00   |
| 8           | 09/16/2022  | 12/30/2022 | 398531       |              | \$336.00   |
| 9           | 09/23/2022  | 12/06/2022 | 398641       |              | \$167.00   |
| 10          | 09/30/2022  | 03/01/2023 | 398748       |              | \$1,882.78 |
| 11          | 10/07/2022  | 12/01/2022 | 398880       |              | \$512.89   |
| 12          | 10/07/2022  | 02/16/2023 | 398902       |              | \$876.36   |
| 13          | 10/07/2022  | 12/01/2022 | 398913       |              | \$1,185.65 |
| 14          | 10/07/2022  | 02/15/2023 | 398915       |              | \$60.77    |
| 15          | 10/07/2022  | 12/20/2022 | 398928       |              | \$73.26    |
| 16          | 10/07/2022  | 02/06/2023 | 398980       |              | \$462.00   |
| 17          | 10/07/2022  | 11/29/2022 | 398997       |              | \$922.49   |
| 18          | 10/07/2022  | 12/29/2022 | 399013       |              | \$1,002.85 |
| 19          | 10/07/2022  | 12/09/2022 | 399029       |              | \$574.89   |
| 20          | 10/07/2022  | 12/09/2022 | 399042       |              | \$1,196.68 |
| 21          | 10/07/2022  | 12/21/2022 | 399060       |              | \$1,030.15 |
| 22          | 10/07/2022  | 01/26/2023 | 399088       |              | \$200.00   |
| 23          | 10/14/2022  | 12/02/2022 | 399187       |              | \$1,153.01 |
| 24          | 10/14/2022  | 11/28/2022 | 399197       |              | \$1,732.00 |
| 25          | 10/14/2022  | 12/20/2022 | 399200       |              | \$88.70    |
| 26          | 10/14/2022  | 01/04/2023 | 399229       |              | \$643.01   |
| 27          | 10/21/2022  | 12/06/2022 | 399366       |              | \$102.00   |
| 28          | 10/21/2022  | 11/30/2022 | 399386       |              | \$102.00   |
| 29          | 10/21/2022  | 12/01/2022 | 399403       |              | \$135.26   |
| 30          | 10/21/2022  | 12/16/2022 | 399405       |              | \$28.35    |
| 31          | 10/21/2022  | 12/20/2022 | 399407       |              | \$102.00   |
| 32          | 10/21/2022  | 02/28/2023 | 399417       |              | \$102.00   |
| 33          | 10/21/2022  | 03/28/2023 | 399427       |              | \$874.18   |
| 34          | 10/21/2022  | 01/06/2023 | 399445       |              | \$102.00   |
| 35          | 10/21/2022  | 12/12/2022 | 399456       |              | \$752.00   |
| 36          | 10/21/2022  | 12/02/2022 | 399457       |              | \$102.00   |



## Stop Payments (42)

| Stop Payments |             |            |              |              |            |
|---------------|-------------|------------|--------------|--------------|------------|
|               | Issued Date | Stop Date  | Check Number | Issued Payee | Amount     |
| 1             | 03/14/2022  | 03/24/2023 | 394005       |              | \$513.34   |
| 2             | 03/14/2022  | 03/24/2023 | 394006       |              | \$194.39   |
| 3             | 03/25/2022  | 01/26/2023 | 394229       |              | \$75.43    |
| 4             | 03/25/2022  | 03/24/2023 | 394246       |              | \$147.01   |
| 5             | 03/25/2022  | 03/24/2023 | 394253       |              | \$580.00   |
| 6             | 03/25/2022  | 03/24/2023 | 394286       |              | \$580.00   |
| 7             | 03/25/2022  | 03/24/2023 | 394309       |              | \$78.16    |
| 8             | 03/25/2022  | 03/24/2023 | 394319       |              | \$1.64     |
| 9             | 04/01/2022  | 03/24/2023 | 394430       |              | \$50.00    |
| 10            | 04/01/2022  | 03/24/2023 | 394435       |              | \$277.40   |
| 11            | 04/01/2022  | 03/24/2023 | 394449       |              | \$131.23   |
| 12            | 04/01/2022  | 03/24/2023 | 394458       |              | \$184.34   |
| 13            | 04/15/2022  | 03/24/2023 | 394754       |              | \$6.67     |
| 14            | 05/06/2022  | 03/24/2023 | 396151       |              | \$26.89    |
| 15            | 05/06/2022  | 03/24/2023 | 396175       |              | \$180.22   |
| 16            | 05/13/2022  | 03/24/2023 | 396325       |              | \$510.00   |
| 17            | 05/20/2022  | 03/24/2023 | 396507       |              | \$123.30   |
| 18            | 05/27/2022  | 03/24/2023 | 396601       |              | \$580.73   |
| 19            | 06/03/2022  | 03/24/2023 | 396805       |              | \$1,452.00 |
| 20            | 06/10/2022  | 03/24/2023 | 396883       |              | \$41.60    |
| 21            | 06/10/2022  | 01/05/2023 | 396887       |              | \$817.00   |
| 22            | 06/17/2022  | 03/24/2023 | 397002       |              | \$19.00    |
| 23            | 06/24/2022  | 03/24/2023 | 397159       |              | \$75.16    |
| 24            | 06/30/2022  | 03/24/2023 | 397229       |              | \$1,078.00 |
| 25            | 06/30/2022  | 03/24/2023 | 397237       |              | \$886.00   |
| 26            | 06/30/2022  | 03/24/2023 | 397240       |              | \$580.00   |
| 27            | 07/08/2022  | 03/24/2023 | 397336       |              | \$89.36    |
| 28            | 07/08/2022  | 03/24/2023 | 397353       |              | \$701.75   |
| 29            | 07/08/2022  | 03/24/2023 | 397366       |              | \$3,008.85 |
| 30            | 07/08/2022  | 03/24/2023 | 397399       |              | \$122.10   |
| 31            | 08/12/2022  | 03/24/2023 | 397964       |              | \$281.83   |
| 32            | 08/26/2022  | 11/28/2022 | 398196       |              | \$200.00   |
| 33            | 09/16/2022  | 02/01/2023 | 398511       |              | \$336.00   |
| 34            | 09/16/2022  | 02/09/2023 | 398522       |              | \$336.00   |
| 35            | 10/07/2022  | 02/22/2023 | 398907       |              | \$512.63   |
| 36            | 10/07/2022  | 02/09/2023 | 398992       |              | \$142.50   |

## Voids (1)

| Voids |             |            |              |              |            |
|-------|-------------|------------|--------------|--------------|------------|
|       | Issued Date | Void Date  | Check Number | Issued Payee | Amount     |
| 1     | 01/13/2023  | 03/10/2023 | 401001       |              | \$2,140.00 |
|       |             |            |              |              | \$2,140.00 |

## ACH Debits (90)

| ACH Debits |            |              |                         |
|------------|------------|--------------|-------------------------|
|            | Paid Date  | Amount       | Transaction Description |
| 1          | 11/29/2022 | \$400.00     |                         |
| 2          | 11/29/2022 | \$47,697.57  |                         |
| 3          | 11/29/2022 | \$266,665.45 |                         |
| 4          | 12/01/2022 | \$82.92      |                         |
| 5          | 12/01/2022 | \$1,688.24   |                         |
| 6          | 12/01/2022 | \$6,112.44   |                         |
| 7          | 12/05/2022 | \$6,965.02   |                         |
| 8          | 12/05/2022 | \$13,218.03  |                         |
| 9          | 12/05/2022 | \$19,700.00  |                         |
| 10         | 12/06/2022 | \$106.90     |                         |
| 11         | 12/06/2022 | \$109.15     |                         |
| 12         | 12/06/2022 | \$418.62     |                         |
| 13         | 12/07/2022 | \$24,393.16  |                         |
| 14         | 12/09/2022 | \$321.74     |                         |
| 15         | 12/12/2022 | \$12,110.08  |                         |
| 16         | 12/12/2022 | \$34,188.00  |                         |
| 17         | 12/13/2022 | \$9,128.35   |                         |
| 18         | 12/13/2022 | \$90,107.42  |                         |
| 19         | 12/19/2022 | \$8,937.74   |                         |
| 20         | 12/19/2022 | \$19,806.72  |                         |
| 21         | 12/20/2022 | \$24,393.16  |                         |
| 22         | 12/21/2022 | \$1,049.54   |                         |
| 23         | 12/21/2022 | \$5,141.79   |                         |
| 24         | 12/21/2022 | \$34,136.00  |                         |
| 25         | 12/27/2022 | \$255,345.47 |                         |
|            | 12/27/2022 | \$467,898.32 |                         |
| 27         | 12/30/2022 | \$7,155.02   |                         |
| 28         | 12/30/2022 | \$19,800.00  |                         |
| 29         | 01/04/2023 | \$376.92     |                         |
| 30         | 01/04/2023 | \$1,369.19   |                         |
| 31         | 01/05/2023 | \$106.90     |                         |
| 32         | 01/05/2023 | \$134.63     |                         |
| 33         | 01/05/2023 | \$635.69     |                         |
| 34         | 01/09/2023 | \$7,507.46   |                         |

## ACH Credits (545)

| ACH Credits |            |                |                         |
|-------------|------------|----------------|-------------------------|
|             | Paid Date  | Amount         | Transaction Description |
| 1           | 11/25/2022 | \$317.37       |                         |
| 2           | 11/25/2022 | \$1,053.82     |                         |
| 3           | 11/25/2022 | \$1,811.29     |                         |
| 4           | 11/28/2022 | \$2,046.00     |                         |
| 5           | 11/29/2022 | \$1,000.00     |                         |
| 6           | 11/29/2022 | \$4,225.43     |                         |
| 7           | 11/29/2022 | \$9,824.16     |                         |
| 8           | 11/30/2022 | \$11.21        |                         |
| 9           | 11/30/2022 | \$2,140.63     |                         |
| 10          | 11/30/2022 | \$15,900.69    |                         |
| 11          | 11/30/2022 | \$135,571.11   |                         |
| 12          | 12/01/2022 | \$8.66         |                         |
| 13          | 12/01/2022 | \$2,106.27     |                         |
| 14          | 12/01/2022 | \$15,600.00    |                         |
| 15          | 12/02/2022 | \$11.81        |                         |
| 16          | 12/02/2022 | \$896.00       |                         |
| 17          | 12/02/2022 | \$1,928.90     |                         |
| 18          | 12/05/2022 | \$327.95       |                         |
| 19          | 12/05/2022 | \$623.42       |                         |
| 20          | 12/05/2022 | \$1,768.30     |                         |
| 21          | 12/05/2022 | \$1,866.10     |                         |
| 22          | 12/05/2022 | \$2,895.07     |                         |
| 23          | 12/06/2022 | \$418,410.33   |                         |
| 24          | 12/06/2022 | \$1,645,472.00 |                         |
| 25          | 12/07/2022 | \$11.81        |                         |
| 26          | 12/07/2022 | \$640.00       |                         |
| 27          | 12/07/2022 | \$970.73       |                         |
| 28          | 12/07/2022 | \$1,185.06     |                         |
| 29          | 12/07/2022 | \$1,869.54     |                         |
| 30          | 12/07/2022 | \$2,915.92     |                         |
| 31          | 12/07/2022 | \$4,553.00     |                         |



## Miscellaneous Debits (263)

| Miscellaneous Debits |            |                |                         |
|----------------------|------------|----------------|-------------------------|
|                      | Paid Date  | Amount         | Transaction Description |
| 1                    | 11/25/2022 | \$705.39       |                         |
| 2                    | 11/25/2022 | \$1,662.97     |                         |
| 3                    | 11/28/2022 | \$50.00        |                         |
| 4                    | 11/28/2022 | \$66.81        |                         |
| 5                    | 11/28/2022 | \$250.00       |                         |
| 6                    | 11/28/2022 | \$294.00       |                         |
| 7                    | 11/28/2022 | \$1,724.00     |                         |
| 8                    | 11/28/2022 | \$2,523.34     |                         |
| 9                    | 11/29/2022 | \$512.00       |                         |
| 10                   | 11/29/2022 | \$1,732.00     |                         |
| 11                   | 11/29/2022 | \$2,685.00     |                         |
| 12                   | 11/29/2022 | \$589,090.57   |                         |
| 13                   | 11/30/2022 | \$50.00        |                         |
| 14                   | 11/30/2022 | \$108.00       |                         |
| 15                   | 11/30/2022 | \$1,000.00     |                         |
| 16                   | 11/30/2022 | \$3,983.84     |                         |
| 17                   | 11/30/2022 | \$21,523.00    |                         |
| 18                   | 11/30/2022 | \$2,141,813.63 |                         |
| 19                   | 12/01/2022 | \$33.13        |                         |
| 20                   | 12/01/2022 | \$500.00       |                         |
| 21                   | 12/01/2022 | \$16,163.00    |                         |
| 22                   | 12/02/2022 | \$425.00       |                         |
| 23                   | 12/05/2022 | \$1.00         |                         |
| 24                   | 12/05/2022 | \$1,177.71     |                         |
| 25                   | 12/05/2022 | \$1,494.32     |                         |
| 26                   | 12/06/2022 | \$55.06        |                         |
| 27                   | 12/06/2022 | \$500.00       |                         |
| 28                   | 12/06/2022 | \$1,000.00     |                         |
| 29                   | 12/06/2022 | \$8,451.86     |                         |
| 30                   | 12/06/2022 | \$106,847.85   |                         |
| 31                   | 12/07/2022 | \$200.00       |                         |
| 32                   | 12/07/2022 | \$530.00       |                         |
| 33                   | 12/07/2022 | \$4,359.39     |                         |
| 34                   | 12/08/2022 | \$78.45        |                         |
| 35                   | 12/08/2022 | \$165.00       |                         |
| 36                   | 12/08/2022 | \$530.00       |                         |



## Miscellaneous Credits (135)

| Miscellaneous Credits |            |              |                         |
|-----------------------|------------|--------------|-------------------------|
|                       | Date       | Amount       | Transaction Description |
| 1                     | 11/25/2022 | \$24,979.11  |                         |
| 2                     | 11/28/2022 | \$74.02      |                         |
| 3                     | 11/28/2022 | \$708.46     |                         |
| 4                     | 11/28/2022 | \$6,693.82   |                         |
| 5                     | 11/29/2022 | \$771.90     |                         |
| 6                     | 11/29/2022 | \$18,603.70  |                         |
| 7                     | 11/30/2022 | \$782.47     |                         |
| 8                     | 11/30/2022 | \$5,031.18   |                         |
| 9                     | 12/01/2022 | \$1,524.70   |                         |
| 10                    | 12/01/2022 | \$5,448.55   |                         |
| 11                    | 12/02/2022 | \$19,445.79  |                         |
| 12                    | 12/05/2022 | \$352.40     |                         |
| 13                    | 12/05/2022 | \$24,101.01  |                         |
| 14                    | 12/06/2022 | \$10,551.92  |                         |
| 15                    | 12/07/2022 | \$14,459.44  |                         |
| 16                    | 12/08/2022 | \$8,882.55   |                         |
| 17                    | 12/09/2022 | \$695.31     |                         |
| 18                    | 12/09/2022 | \$22,955.39  |                         |
| 19                    | 12/12/2022 | \$13,660.45  |                         |
| 20                    | 12/13/2022 | \$10,457.85  |                         |
| 21                    | 12/13/2022 | \$481,340.09 |                         |
| 22                    | 12/14/2022 | \$12,940.95  |                         |
| 23                    | 12/15/2022 | \$8,547.60   |                         |
| 24                    | 12/16/2022 | \$15,521.81  |                         |
| 25                    | 12/19/2022 | \$19,296.76  |                         |
| 26                    | 12/19/2022 | \$573,416.00 |                         |
| 27                    | 12/20/2022 | \$13,686.53  |                         |
| 28                    | 12/21/2022 | \$105.00     |                         |
| 29                    | 12/21/2022 | \$9,148.15   |                         |
| 30                    | 12/22/2022 | \$15,210.78  |                         |
| 31                    | 12/23/2022 | \$18,829.50  |                         |
| 32                    | 12/27/2022 | \$27,001.11  |                         |
| 33                    | 12/28/2022 | \$71.63      |                         |
| 34                    | 12/28/2022 | \$8,562.22   |                         |
| 35                    | 12/29/2022 | \$685.60     |                         |
| 36                    | 12/29/2022 | \$747.00     |                         |

## Deposits (423)

| Deposits |              |                     |                |                         |
|----------|--------------|---------------------|----------------|-------------------------|
|          | Deposit Date | Location            | Amount         | Transaction Description |
| 1        | 11/28/2022   | No Location Defined | \$22.57        |                         |
| 2        | 11/28/2022   | No Location Defined | \$37.87        |                         |
| 3        | 11/28/2022   | No Location Defined | \$48.42        |                         |
| 4        | 11/28/2022   | No Location Defined | \$48.92        |                         |
| 5        | 11/28/2022   | No Location Defined | \$57.57        |                         |
| 6        | 11/28/2022   | No Location Defined | \$61.19        |                         |
| 7        | 11/28/2022   | No Location Defined | \$84.60        |                         |
| 8        | 11/28/2022   | No Location Defined | \$428.54       |                         |
| 9        | 11/28/2022   | No Location Defined | \$700.00       |                         |
| 10       | 11/28/2022   | No Location Defined | \$2,500.00     |                         |
| 11       | 11/28/2022   | No Location Defined | \$3,017.30     |                         |
| 12       | 11/28/2022   | No Location Defined | \$3,274.37     |                         |
| 13       | 11/28/2022   | No Location Defined | \$87,010.00    |                         |
| 14       | 11/28/2022   | No Location Defined | \$2,322,083.09 | 60: Conf #:45942        |
| 15       | 11/29/2022   | No Location Defined | \$140.00       |                         |
| 16       | 11/29/2022   | No Location Defined | \$410.94       |                         |
| 17       | 11/29/2022   | No Location Defined | \$581.25       |                         |
| 18       | 11/29/2022   | No Location Defined | \$781.00       |                         |
| 19       | 11/29/2022   | No Location Defined | \$806.55       |                         |
| 20       | 11/29/2022   | No Location Defined | \$2,953.01     |                         |
| 21       | 11/29/2022   | No Location Defined | \$2,992.06     |                         |
| 22       | 11/29/2022   | No Location Defined | \$65,596.87    |                         |
| 23       | 11/30/2022   | No Location Defined | \$20.00        |                         |
| 24       | 11/30/2022   | No Location Defined | \$382.31       |                         |
| 25       | 11/30/2022   | No Location Defined | \$439.97       |                         |
| 26       | 11/30/2022   | No Location Defined | \$496.80       | 60: Conf #:46391        |
| 27       | 11/30/2022   | No Location Defined | \$1,251.28     |                         |
| 28       | 11/30/2022   | No Location Defined | \$3,312.00     | 60: Conf #:46389        |
| 29       | 11/30/2022   | No Location Defined | \$84,204.80    | 60: Conf #:46410        |
| 30       | 12/01/2022   | No Location Defined | \$35.00        |                         |
| 31       | 12/01/2022   | No Location Defined | \$220.00       |                         |
| 32       | 12/01/2022   | No Location Defined | \$441.76       |                         |
| 33       | 12/01/2022   | No Location Defined | \$1,080.00     |                         |
| 34       | 12/01/2022   | No Location Defined | \$2,042.00     |                         |
| 35       | 12/01/2022   | No Location Defined | \$45,032.19    |                         |
| 36       | 12/02/2022   | No Location Defined | \$212.50       |                         |

## Interest Paid (4)

| Interest Paid |            |              |
|---------------|------------|--------------|
|               | Paid Date  | Amount       |
| 1             | 11/30/2022 | \$40,202.80  |
| 2             | 12/30/2022 | \$50,778.15  |
| 3             | 01/31/2023 | \$60,315.92  |
| 4             | 02/28/2023 | \$74,496.77  |
|               |            | \$225,793.64 |

## Taxes/Withholding (0)

| Taxes/Withholding |        |                         |
|-------------------|--------|-------------------------|
| Paid Date         | Amount | Transaction Description |

No records for the selected period.



## Current Outstanding Checks (4,179)

| Current Outstanding Checks |             |           |              |              |              |
|----------------------------|-------------|-----------|--------------|--------------|--------------|
|                            | Issued Date | Paid Date | Check Number | Issued Payee | Amount       |
| 1                          | 11/24/2020  |           | 1            |              | \$402,554.80 |
| 2                          | 04/20/2021  |           | 3            |              | \$465.00     |
| 3                          | 04/19/2021  |           | 38           |              | \$400.00     |
| 4                          | 12/19/2021  |           | 94           |              | \$824.38     |
| 5                          | 10/18/2021  |           | 100          |              | \$640.26     |
| 6                          | 04/09/2019  |           | 271          |              | \$342.72     |
| 7                          | 09/17/2020  |           | 320          |              | \$1,551.23   |
| 8                          | 09/15/2020  |           | 325          |              | \$1,517.40   |
| 9                          | 09/16/2020  |           | 327          |              | \$745.60     |
| 10                         | 09/16/2020  |           | 335          |              | \$58.00      |
| 11                         | 07/26/2021  |           | 381          |              | \$136.83     |
| 12                         | 08/01/2021  |           | 382          |              | \$65.00      |
| 13                         | 01/30/2018  |           | 455          |              | \$81.00      |
| 14                         | 10/27/2020  |           | 638          |              | \$285.35     |
| 15                         | 11/12/2019  |           | 711          |              | \$555.00     |
| 16                         | 09/16/2020  |           | 730          |              | \$65.00      |
| 17                         | 11/30/2021  |           | 766          |              | \$1,040.00   |
| 18                         | 11/30/2021  |           | 771          |              | \$820.00     |
| 19                         | 11/25/2021  |           | 916          |              | \$1,040.00   |
| 20                         | 12/08/2021  |           | 2368         |              | \$538.92     |
| 21                         | 12/19/2021  |           | 2375         |              | \$1,040.00   |
| 22                         | 04/19/2021  |           | 2865         |              | \$400.00     |
| 23                         | 08/08/2018  |           | 3550         |              | \$125.00     |
| 24                         | 11/28/2021  |           | 3769         |              | \$1,040.00   |
| 25                         | 09/23/2020  |           | 3800         |              | \$10,828.00  |
| 26                         | 09/17/2020  |           | 3803         |              | \$46.52      |
| 27                         | 07/26/2021  |           | 3808         |              | \$5,000.00   |
| 28                         | 12/06/2020  |           | 3821         |              | \$223.88     |
| 29                         | 11/24/2020  |           | 3827         |              | \$14,042.09  |
| 30                         | 04/06/2022  |           | 4549         |              | \$300.00     |
| 31                         | 03/16/2020  |           | 6870         |              | \$48.41      |
| 32                         | 08/08/2022  |           | 7192         |              | \$1,000.00   |
| 33                         | 04/20/2020  |           | 7244         |              | \$573.85     |
| 34                         | 04/30/2020  |           | 7456         |              | \$280.00     |
| 35                         | 07/20/2021  |           | 7690         |              | \$235.51     |
| 36                         | 04/25/2021  |           | 14747        |              | \$465.00     |



## Check Reconciliation Summary

|   | Transaction Type            | Count | Total Amount    |
|---|-----------------------------|-------|-----------------|
| 1 | Previous Outstanding Checks | 0     | \$0.00          |
| 2 | Issued Checks               | 6,351 | \$51,165,171.56 |
| 3 | Paid Checks                 | 2,130 | \$17,369,101.98 |
| 4 | Stop Payments               | 42    | \$2,513,708.50  |
| 5 | Voids                       | 1     | \$2,140.00      |
| 6 | Current Outstanding Checks  | 4,179 | \$33,769,003.21 |

## Balance Summary

|                             |                  |
|-----------------------------|------------------|
| Account Balance:            | \$18,113,524.56  |
| Current Outstanding Checks: | \$33,769,003.21  |
| Current Register Balance:   | -\$15,655,478.65 |

## Issued Checks (6,351)

| Issued Checks |             |           |              |              |              |
|---------------|-------------|-----------|--------------|--------------|--------------|
|               | Issued Date | Paid Date | Check Number | Issued Payee | Amount       |
| 1             | 11/24/2020  |           | 1            |              | \$402,554.80 |
| 2             | 04/20/2021  |           | 3            |              | \$465.00     |
| 3             | 04/19/2021  |           | 38           |              | \$400.00     |
| 4             | 12/19/2021  |           | 94           |              | \$824.38     |
| 5             | 10/18/2021  |           | 100          |              | \$640.26     |
| 6             | 04/09/2019  |           | 271          |              | \$342.72     |
| 7             | 09/17/2020  |           | 320          |              | \$1,551.23   |
| 8             | 09/15/2020  |           | 325          |              | \$1,517.40   |
| 9             | 09/16/2020  |           | 327          |              | \$745.60     |
| 10            | 09/16/2020  |           | 335          |              | \$58.00      |
| 11            | 07/26/2021  |           | 381          |              | \$136.83     |
| 12            | 08/01/2021  |           | 382          |              | \$65.00      |
| 13            | 01/30/2018  |           | 455          |              | \$81.00      |
| 14            | 10/27/2020  |           | 638          |              | \$285.35     |
| 15            | 11/12/2019  |           | 711          |              | \$555.00     |
| 16            | 09/16/2020  |           | 730          |              | \$65.00      |
| 17            | 11/30/2021  |           | 766          |              | \$1,040.00   |
| 18            | 11/30/2021  |           | 771          |              | \$820.00     |
| 19            | 11/25/2021  |           | 916          |              | \$1,040.00   |
| 20            | 12/08/2021  |           | 2368         |              | \$538.92     |
| 21            | 12/19/2021  |           | 2375         |              | \$1,040.00   |
| 22            | 04/19/2021  |           | 2865         |              | \$400.00     |
| 23            | 08/08/2018  |           | 3550         |              | \$125.00     |
| 24            | 11/28/2021  |           | 3769         |              | \$1,040.00   |
| 25            | 09/23/2020  |           | 3800         |              | \$10,828.00  |
| 26            | 09/17/2020  |           | 3803         |              | \$46.52      |
| 27            | 07/26/2021  |           | 3808         |              | \$5,000.00   |
| 28            | 12/06/2020  |           | 3821         |              | \$223.88     |
| 29            | 11/24/2020  |           | 3827         |              | \$14,042.09  |
| 30            | 04/06/2022  |           | 4549         |              | \$300.00     |
| 31            | 03/16/2020  |           | 6870         |              | \$48.41      |
| 32            | 08/08/2022  |           | 7192         |              | \$1,000.00   |
| 33            | 04/20/2020  |           | 7244         |              | \$573.85     |
| 34            | 04/30/2020  |           | 7456         |              | \$280.00     |
| 35            | 07/20/2021  |           | 7690         |              | \$235.51     |
| 36            | 04/25/2021  |           | 14747        |              | \$465.00     |

## Paid Checks (2,130)

| Paid Checks |             |            |              |              |            |
|-------------|-------------|------------|--------------|--------------|------------|
|             | Issued Date | Paid Date  | Check Number | Issued Payee | Amount     |
| 1           | 03/07/2023  | 03/07/2023 | 40921        |              | \$1,954.75 |
| 2           | 07/08/2022  | 03/22/2023 | 397333       |              | \$123.61   |
| 3           | 08/05/2022  | 12/19/2022 | 397872       |              | \$25.00    |
| 4           | 08/26/2022  | 02/09/2023 | 398218       |              | \$500.00   |
| 5           | 08/26/2022  | 12/06/2022 | 398262       |              | \$653.00   |
| 6           | 09/02/2022  | 01/05/2023 | 398360       |              | \$170.00   |
| 7           | 09/16/2022  | 03/16/2023 | 398526       |              | \$336.00   |
| 8           | 09/16/2022  | 12/30/2022 | 398531       |              | \$336.00   |
| 9           | 09/23/2022  | 12/06/2022 | 398641       |              | \$167.00   |
| 10          | 09/30/2022  | 03/01/2023 | 398748       |              | \$1,882.78 |
| 11          | 10/07/2022  | 12/01/2022 | 398880       |              | \$512.89   |
| 12          | 10/07/2022  | 02/16/2023 | 398902       |              | \$876.36   |
| 13          | 10/07/2022  | 12/01/2022 | 398913       |              | \$1,185.65 |
| 14          | 10/07/2022  | 02/15/2023 | 398915       |              | \$60.77    |
| 15          | 10/07/2022  | 12/20/2022 | 398928       |              | \$73.26    |
| 16          | 10/07/2022  | 02/06/2023 | 398980       |              | \$462.00   |
| 17          | 10/07/2022  | 11/29/2022 | 398997       |              | \$922.49   |
| 18          | 10/07/2022  | 12/29/2022 | 399013       |              | \$1,002.85 |
| 19          | 10/07/2022  | 12/09/2022 | 399029       |              | \$574.89   |
| 20          | 10/07/2022  | 12/09/2022 | 399042       |              | \$1,196.68 |
| 21          | 10/07/2022  | 12/21/2022 | 399060       |              | \$1,030.15 |
| 22          | 10/07/2022  | 01/26/2023 | 399088       |              | \$200.00   |
| 23          | 10/14/2022  | 12/02/2022 | 399187       |              | \$1,153.01 |
| 24          | 10/14/2022  | 11/28/2022 | 399197       |              | \$1,732.00 |
| 25          | 10/14/2022  | 12/20/2022 | 399200       |              | \$88.70    |
| 26          | 10/14/2022  | 01/04/2023 | 399229       |              | \$643.01   |
| 27          | 10/21/2022  | 12/06/2022 | 399366       |              | \$102.00   |
| 28          | 10/21/2022  | 11/30/2022 | 399386       |              | \$102.00   |
| 29          | 10/21/2022  | 12/01/2022 | 399403       |              | \$135.26   |
| 30          | 10/21/2022  | 12/16/2022 | 399405       |              | \$28.35    |
| 31          | 10/21/2022  | 12/20/2022 | 399407       |              | \$102.00   |
| 32          | 10/21/2022  | 02/28/2023 | 399417       |              | \$102.00   |
| 33          | 10/21/2022  | 03/28/2023 | 399427       |              | \$874.18   |
| 34          | 10/21/2022  | 01/06/2023 | 399445       |              | \$102.00   |
| 35          | 10/21/2022  | 12/12/2022 | 399456       |              | \$752.00   |
| 36          | 10/21/2022  | 12/02/2022 | 399457       |              | \$102.00   |



## Stop Payments (42)

| Stop Payments |             |            |              |              |            |
|---------------|-------------|------------|--------------|--------------|------------|
|               | Issued Date | Stop Date  | Check Number | Issued Payee | Amount     |
| 1             | 03/14/2022  | 03/24/2023 | 394005       |              | \$513.34   |
| 2             | 03/14/2022  | 03/24/2023 | 394006       |              | \$194.39   |
| 3             | 03/25/2022  | 01/26/2023 | 394229       |              | \$75.43    |
| 4             | 03/25/2022  | 03/24/2023 | 394246       |              | \$147.01   |
| 5             | 03/25/2022  | 03/24/2023 | 394253       |              | \$580.00   |
| 6             | 03/25/2022  | 03/24/2023 | 394286       |              | \$580.00   |
| 7             | 03/25/2022  | 03/24/2023 | 394309       |              | \$78.16    |
| 8             | 03/25/2022  | 03/24/2023 | 394319       |              | \$1.64     |
| 9             | 04/01/2022  | 03/24/2023 | 394430       |              | \$50.00    |
| 10            | 04/01/2022  | 03/24/2023 | 394435       |              | \$277.40   |
| 11            | 04/01/2022  | 03/24/2023 | 394449       |              | \$131.23   |
| 12            | 04/01/2022  | 03/24/2023 | 394458       |              | \$184.34   |
| 13            | 04/15/2022  | 03/24/2023 | 394754       |              | \$6.67     |
| 14            | 05/06/2022  | 03/24/2023 | 396151       |              | \$26.89    |
| 15            | 05/06/2022  | 03/24/2023 | 396175       |              | \$180.22   |
| 16            | 05/13/2022  | 03/24/2023 | 396325       |              | \$510.00   |
| 17            | 05/20/2022  | 03/24/2023 | 396507       |              | \$123.30   |
| 18            | 05/27/2022  | 03/24/2023 | 396601       |              | \$580.73   |
| 19            | 06/03/2022  | 03/24/2023 | 396805       |              | \$1,452.00 |
| 20            | 06/10/2022  | 03/24/2023 | 396883       |              | \$41.60    |
| 21            | 06/10/2022  | 01/05/2023 | 396887       |              | \$817.00   |
| 22            | 06/17/2022  | 03/24/2023 | 397002       |              | \$19.00    |
| 23            | 06/24/2022  | 03/24/2023 | 397159       |              | \$75.16    |
| 24            | 06/30/2022  | 03/24/2023 | 397229       |              | \$1,078.00 |
| 25            | 06/30/2022  | 03/24/2023 | 397237       |              | \$886.00   |
| 26            | 06/30/2022  | 03/24/2023 | 397240       |              | \$580.00   |
| 27            | 07/08/2022  | 03/24/2023 | 397336       |              | \$89.36    |
| 28            | 07/08/2022  | 03/24/2023 | 397353       |              | \$701.75   |
| 29            | 07/08/2022  | 03/24/2023 | 397366       |              | \$3,008.85 |
| 30            | 07/08/2022  | 03/24/2023 | 397399       |              | \$122.10   |
| 31            | 08/12/2022  | 03/24/2023 | 397964       |              | \$281.83   |
| 32            | 08/26/2022  | 11/28/2022 | 398196       |              | \$200.00   |
| 33            | 09/16/2022  | 02/01/2023 | 398511       |              | \$336.00   |
| 34            | 09/16/2022  | 02/09/2023 | 398522       |              | \$336.00   |
| 35            | 10/07/2022  | 02/22/2023 | 398907       |              | \$512.63   |
| 36            | 10/07/2022  | 02/09/2023 | 398992       |              | \$142.50   |

## Voids (1)

| Voids |             |            |              |              |            |
|-------|-------------|------------|--------------|--------------|------------|
|       | Issued Date | Void Date  | Check Number | Issued Payee | Amount     |
| 1     | 01/13/2023  | 03/10/2023 | 401001       |              | \$2,140.00 |
|       |             |            |              |              | \$2,140.00 |



## Current Outstanding Checks (4,179)

| Current Outstanding Checks |             |           |              |              |              |
|----------------------------|-------------|-----------|--------------|--------------|--------------|
|                            | Issued Date | Paid Date | Check Number | Issued Payee | Amount       |
| 1                          | 11/24/2020  |           | 1            |              | \$402,554.80 |
| 2                          | 04/20/2021  |           | 3            |              | \$465.00     |
| 3                          | 04/19/2021  |           | 38           |              | \$400.00     |
| 4                          | 12/19/2021  |           | 94           |              | \$824.38     |
| 5                          | 10/18/2021  |           | 100          |              | \$640.26     |
| 6                          | 04/09/2019  |           | 271          |              | \$342.72     |
| 7                          | 09/17/2020  |           | 320          |              | \$1,551.23   |
| 8                          | 09/15/2020  |           | 325          |              | \$1,517.40   |
| 9                          | 09/16/2020  |           | 327          |              | \$745.60     |
| 10                         | 09/16/2020  |           | 335          |              | \$58.00      |
| 11                         | 07/26/2021  |           | 381          |              | \$136.83     |
| 12                         | 08/01/2021  |           | 382          |              | \$65.00      |
| 13                         | 01/30/2018  |           | 455          |              | \$81.00      |
| 14                         | 10/27/2020  |           | 638          |              | \$285.35     |
| 15                         | 11/12/2019  |           | 711          |              | \$555.00     |
| 16                         | 09/16/2020  |           | 730          |              | \$65.00      |
| 17                         | 11/30/2021  |           | 766          |              | \$1,040.00   |
| 18                         | 11/30/2021  |           | 771          |              | \$820.00     |
| 19                         | 11/25/2021  |           | 916          |              | \$1,040.00   |
| 20                         | 12/08/2021  |           | 2368         |              | \$538.92     |
| 21                         | 12/19/2021  |           | 2375         |              | \$1,040.00   |
| 22                         | 04/19/2021  |           | 2865         |              | \$400.00     |
| 23                         | 08/08/2018  |           | 3550         |              | \$125.00     |
| 24                         | 11/28/2021  |           | 3769         |              | \$1,040.00   |
| 25                         | 09/23/2020  |           | 3800         |              | \$10,828.00  |
| 26                         | 09/17/2020  |           | 3803         |              | \$46.52      |
| 27                         | 07/26/2021  |           | 3808         |              | \$5,000.00   |
| 28                         | 12/06/2020  |           | 3821         |              | \$223.88     |
| 29                         | 11/24/2020  |           | 3827         |              | \$14,042.09  |
| 30                         | 04/06/2022  |           | 4549         |              | \$300.00     |
| 31                         | 03/16/2020  |           | 6870         |              | \$48.41      |
| 32                         | 08/08/2022  |           | 7192         |              | \$1,000.00   |
| 33                         | 04/20/2020  |           | 7244         |              | \$573.85     |
| 34                         | 04/30/2020  |           | 7456         |              | \$280.00     |
| 35                         | 07/20/2021  |           | 7690         |              | \$235.51     |
| 36                         | 04/25/2021  |           | 14747        |              | \$465.00     |

## Deposit Reconciliation Summary

|   | Location            | Count | Total Amount    |
|---|---------------------|-------|-----------------|
| 1 | No Location Defined | 423   | \$12,133,003.15 |
|   |                     | 423   | \$12,133,003.15 |

## Deposits (423)

| Deposits |              |                     |                |                         |
|----------|--------------|---------------------|----------------|-------------------------|
|          | Deposit Date | Location            | Amount         | Transaction Description |
| 1        | 11/28/2022   | No Location Defined | \$22.57        |                         |
| 2        | 11/28/2022   | No Location Defined | \$37.87        |                         |
| 3        | 11/28/2022   | No Location Defined | \$48.42        |                         |
| 4        | 11/28/2022   | No Location Defined | \$48.92        |                         |
| 5        | 11/28/2022   | No Location Defined | \$57.57        |                         |
| 6        | 11/28/2022   | No Location Defined | \$61.19        |                         |
| 7        | 11/28/2022   | No Location Defined | \$84.60        |                         |
| 8        | 11/28/2022   | No Location Defined | \$428.54       |                         |
| 9        | 11/28/2022   | No Location Defined | \$700.00       |                         |
| 10       | 11/28/2022   | No Location Defined | \$2,500.00     |                         |
| 11       | 11/28/2022   | No Location Defined | \$3,017.30     |                         |
| 12       | 11/28/2022   | No Location Defined | \$3,274.37     |                         |
| 13       | 11/28/2022   | No Location Defined | \$87,010.00    |                         |
| 14       | 11/28/2022   | No Location Defined | \$2,322,083.09 | 60: Conf #:45942        |
| 15       | 11/29/2022   | No Location Defined | \$140.00       |                         |
| 16       | 11/29/2022   | No Location Defined | \$410.94       |                         |
| 17       | 11/29/2022   | No Location Defined | \$581.25       |                         |
| 18       | 11/29/2022   | No Location Defined | \$781.00       |                         |
| 19       | 11/29/2022   | No Location Defined | \$806.55       |                         |
| 20       | 11/29/2022   | No Location Defined | \$2,953.01     |                         |
| 21       | 11/29/2022   | No Location Defined | \$2,992.06     |                         |
| 22       | 11/29/2022   | No Location Defined | \$65,596.87    |                         |
| 23       | 11/30/2022   | No Location Defined | \$20.00        |                         |
| 24       | 11/30/2022   | No Location Defined | \$382.31       |                         |
| 25       | 11/30/2022   | No Location Defined | \$439.97       |                         |
| 26       | 11/30/2022   | No Location Defined | \$496.80       | 60: Conf #:46391        |
| 27       | 11/30/2022   | No Location Defined | \$1,251.28     |                         |
| 28       | 11/30/2022   | No Location Defined | \$3,312.00     | 60: Conf #:46389        |
| 29       | 11/30/2022   | No Location Defined | \$84,204.80    | 60: Conf #:46410        |
| 30       | 12/01/2022   | No Location Defined | \$35.00        |                         |
| 31       | 12/01/2022   | No Location Defined | \$220.00       |                         |
| 32       | 12/01/2022   | No Location Defined | \$441.76       |                         |
| 33       | 12/01/2022   | No Location Defined | \$1,080.00     |                         |
| 34       | 12/01/2022   | No Location Defined | \$2,042.00     |                         |
| 35       | 12/01/2022   | No Location Defined | \$45,032.19    |                         |
| 36       | 12/02/2022   | No Location Defined | \$212.50       |                         |



TREASURY

*Management*

 **Guaranty Bank**  
Your Business. Your Money. Your Bank.



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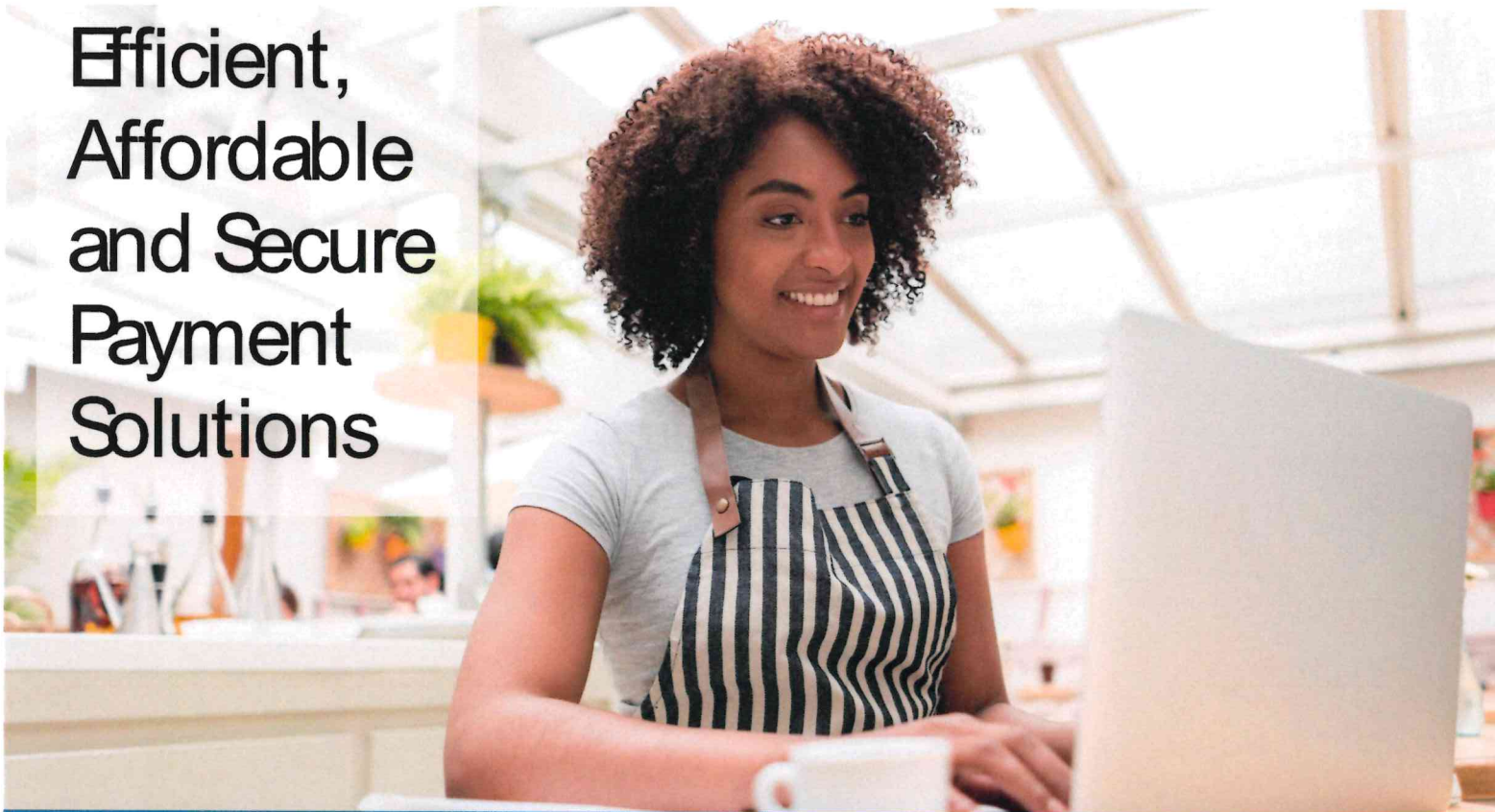
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## Efficient, Affordable and Secure Payment Solutions



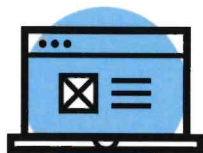
Whether you're a large corporation, small business, or non-profit organization, Payment Exchange has the versatility to benefit businesses of any size.

### Payment Options Available

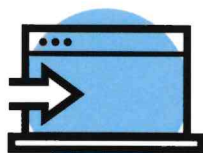
- **eChecks** - regular checks that are sent and received via email to expedite delivery and eliminate postage costs.
- **Print+Mail** - eliminates the manual task of printing, stuffing and mailing paper checks.

## How does Payment Exchange work?

Compatible with the way you operate today whether you're sending a few checks or importing a check run from your accounting software. Payment Exchange provides a fast, easy and safe method for handling all your account payables, while reducing your cost of check stock supplies and employee's time allotted to check runs.



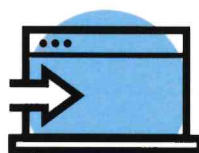
Log in to send a single check, multiple batch, or upload a check run from your accounting software. Then choose your delivery method.



eChecks - Enter an email address and hit "Send". The check will be received within the hour.

or

Print+Mail - Check is printed and mailed for you! (2 p.m. CT cut-off for same day mailing.)



After receiving a secure link in their email, recipients retrieve their checks from a secure online portal.



Using a standard printer, the recipient prints the check for deposit.

eChecks: \$0.58 per check  
 Print + Mail: \$0.78 per Check  
 Postage: \$0.57 per Check Mailed



# 2023 Annual Report



**QCR**  
HOLDINGS, INC.

relationship driven.

# A MESSAGE FROM THE CHAIR OF THE BOARD

*On behalf of the entire Board of Directors, I am proud to bring you this year's Annual Report.*

2023 was the year of the unexpected. Unexpected increasing rate hikes. Unexpected bank closures. Even unexpected rides from driverless taxis.

But what was not unexpected was the strong performance of QCR Holdings Inc.

As always, the dedication and hard work of our leaders and employees ensured financial success even during a turbulent year. We achieved record net income, which is impressive, to say the least. With non-interest income growth and strategic loan initiatives for affordable housing, we retained our rank as a top-tier performer in the industry.

Our continued commitment to our communities and CRA investments was also not surprising. With over three-quarters of our employees volunteering for 22,971 hours, QCR Holdings, Inc. was actively supporting people and organizations right in our own backyards. Add to that the \$580 million in CRA eligible loans and over \$2 million in sponsorships and donations, there is no doubt that our employees and management understood the need to balance financial success with social responsibility.

As Larry, Todd, and I rang the closing bell at Nasdaq in August, we were reminded that success is created together and should be celebrated together. Each of our employees and management team members plays an important part in making QCR Holdings Inc. the strong performer it is today. We appreciate the support our shareholders have given and look forward to another rewarding year in 2024.

*Thank you for being a shareholder.*



**MARIE Z. ZIEGLER**

Chair of the Board, QCR Holdings, Inc.



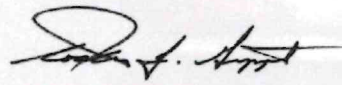
# SUCCESS IN A CHALLENGING 2023

A Message from our CEO and President



**LARRY J. HELLING**

Chief Executive Officer, QCR Holdings, Inc.



**TODD A. GIPPLE**

President and Chief Financial Officer, QCR Holdings, Inc.

In spite of a challenging environment for banks in 2023, QCR Holdings, Inc. reported record net income of \$113.6 million, marking a significant milestone in our financial performance.

This accomplishment was made possible by carefully navigating the industry challenges throughout the year. It is also a testament to the tremendous efforts of our employees and the ongoing support of our clients and stakeholders.

Our strong performance created a substantial increase in tangible book value per share (non-GAAP), which grew by \$6.99, or 19%, in 2023. This increase demonstrates our commitment to creating long-term shareholder value and maintaining a solid financial foundation.

Client relationships are critical to our future success. The reputation that we have earned in our communities is another demonstration of our employees' efforts. We value our current client relationships and the new ones that we build daily.

As we look forward to 2024, our commitment to our communities remains unwavering. Our initiatives to give back and foster community well-being are a source of pride. In addition to living our core values of passion, achievement, accountability, collaboration, innovation, and inclusion, our employees put these words into action through thousands of volunteer hours each year.

Thank you for the confidence that you've placed in us. With the success we've attained through our 9-6-5 strategic focus, we remain dedicated to delivering sustained proxy-peer top-quartile financial performance, ensuring that your investment in our institution is rewarded.



# 2023 FINANCIAL HIGHLIGHTS

## Strong Loan and Lease Growth

For 2023, total loans and leases grew \$670 million, or 11%, prior to the \$265 million in loan securitizations in the fourth quarter.

## Excellent Asset Quality

The ratio of NPAs to total assets remains low at 0.40% on December 31, 2023. In addition, our criticized loans and classified loans to total loans and leases improved to 2.93% and 1.03% in Q4 2023, respectively. The allowance for credit losses to total loans/leases held for investment was 1.33%.

## Record Capital Markets Revenue

With a 123% increase from 2022, QCRH achieved a total of \$92 million in capital markets revenue for the year. With a strong demand for affordable housing, our LIHTC lending continues to remain a healthy revenue pipeline.

Adjusted  
Net Income

\$115 m

Capital Markets  
Revenue Increase

+123%

Loan and Lease Growth  
Prior to Securitizations

11%

Deposit Growth

9%

Adjusted Diluted  
Earnings Per Share

\$6.82

Adjusted Return on  
Average Assets

1.41%

Adjusted Return  
on Average Equity

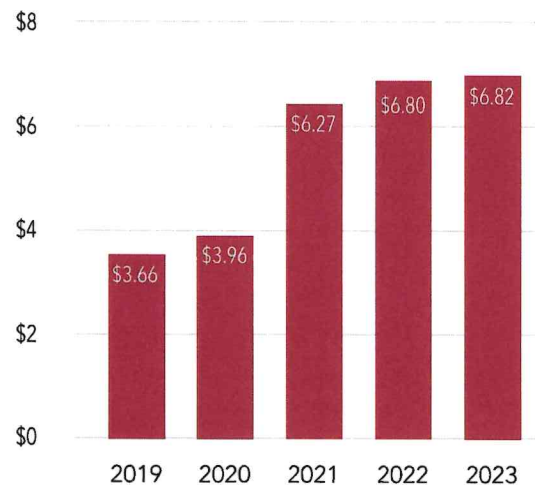
13.94%

# FINANCIAL HIGHLIGHTS

2019-2023  
Compound  
Annual  
Growth Rate  
in EPS of

**16.8%**

## Adjusted Earnings Per Share



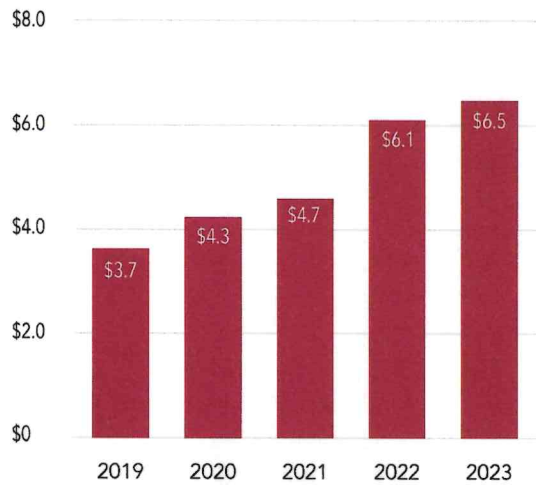
## Summary of Financial Results (thousands)

| Adjusted Non-GAAP                | 2019        | 2020        | 2021        | 2022        | 2023        |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|
| Net interest income              | \$155,559   | \$166,950   | \$178,233   | \$231,120   | \$221,006   |
| Provision for credit losses      | (\$7,066)   | (\$55,704)  | (\$3,486)   | \$4,110     | (\$16,539)  |
| Non-interest income              | \$66,510    | \$111,580   | \$100,303   | \$78,754    | \$134,397   |
| Non-interest expense             | (\$143,892) | (\$146,304) | (\$152,136) | (\$180,775) | (\$210,324) |
| Net income before taxes          | \$71,111    | \$76,522    | \$122,914   | \$133,209   | \$128,540   |
| Income taxes                     | (\$12,630)  | (\$13,281)  | (\$22,866)  | (\$18,348)  | (\$13,465)  |
| Net income                       | \$58,481    | \$63,241    | \$100,048   | \$114,861   | \$115,075   |
| Pre-tax pre-provision net income | \$78,177    | \$132,226   | \$126,400   | \$129,099   | \$145,079   |



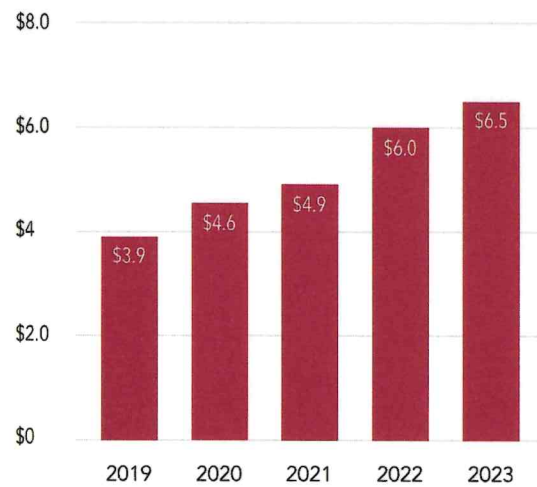
## Gross Loans/Leases

(billions)



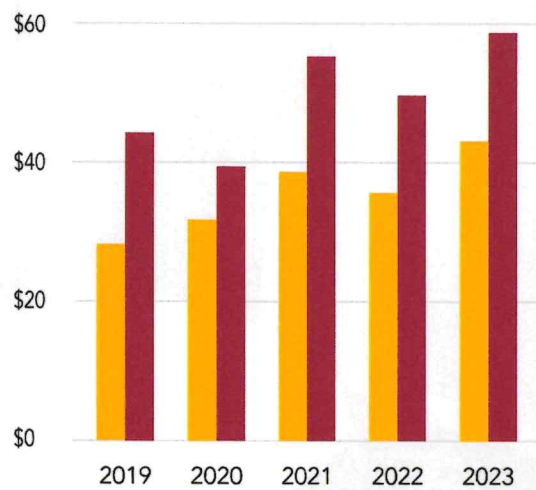
## Total Deposits

(billions)

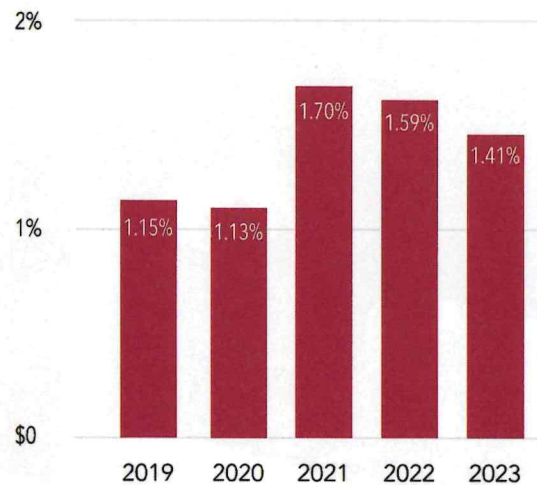


## Tangible Book Value/ Fair Market Value

■ TANGIBLE BOOK VALUE PER COMMON SHARE  
■ FAIR MARKET VALUE



## Adjusted ROAA







## OUR VALUES DRIVE US

### **Passion**

We care.

### **Achievement**

We expect to win.

### **Accountability**

We drive it.

### **Collaboration**

We work together.

### **Innovation**

We embrace change.

### **Inclusion**

We respect all.

## OUR MISSION MAKES US

We make financial dreams a reality.

## OUR VISION GUIDES US

Exceptional people providing extraordinary performance for our clients, shareholders, and communities.



## OUR RELATIONSHIPS MATTER TO US

QCR Holdings is built on relationships and integrity. We adhere to those principles in all areas of our business and believe that our environmental, social, and governance (ESG) initiatives will drive shareholder value and make us a better company. Some of our 2023 efforts included:

**Environmental: We believe in responsible use of resources with a focus on sustainability.**

Facility enhancements to reduce energy consumption, including incorporating rooftop solar and other energy-efficient features in our new Cedar Rapids, IA, facility, replacing the HVAC system at our Brady Street, Davenport, IA, location with energy-efficient units, and ongoing LED conversions across the company.

Reduction of waste through recycling programs, donating old office furniture, eliminating single-use plastic products, and promoting the use of e-statements by customers.

\$98 million in financing for solar projects and \$9 million in Property Assessed Clean Energy (PACE) financing outstanding as of year-end 2023.

**Social: We are committed to fostering a culture of diversity, equity, and inclusion, promoting an engaged workforce, and supporting our communities.**

We hired a Chief Human Resources Officer to focus on attracting, retaining, and developing top talent, educating employees on compensation and benefits components, and maximizing benefits usage.

We expanded employee development with a new manager development series.

We added a "Volunteer Time Off" benefit to provide eight hours of paid leave to volunteer.

Our annual employee engagement survey score rated above the financial services national benchmark of 75%, with 92% of employees participating.

Our annual DEI Survey saw participation increase by 4.9% over the prior year, with an overall score of 4.0 on a 1-5 scale, up from 3.9 in 2022.

Since 2018, we have supported affordable housing with \$1.78 billion in loans and \$112.8 million in investments through 422 multifamily projects.

**Governance: We are committed to integrity in our business practices and strong corporate governance principles.**

Our board of directors includes 45% women and minorities, with women in several board leadership roles, including board chair and three committee chair positions.

Our Code of Business Conduct and Ethics Policy reinforces the company's commitment to ethical business practices, details the fundamental principles of ethical business behavior, and defines the responsibilities of all employees, officers, and directors.

We maintain a comprehensive cyber and information security program to ensure the protection and proper disposal of company information and customers' non-public personal information. All employees receive annual training on information security.

Employee  
Volunteer Hours

22,971

Total Individual  
Volunteers

625

Financial Literacy  
Volunteer Hours

4,335

Non-Profits  
Volunteered at

773

Employee Engagement  
Survey Score

78%

Donations and  
Sponsorships

\$2 million

CRA Eligible Loans  
and Investments

\$648 million





A NEW FOCUS

# STRATEGIC PLAN

## 2024-2026



### First Priority = Employees

Employee Engagement Score  
Unplanned Turnover Rates  
Internal Promotion Rates



### Optimized Experiences

Employee Engagement Score  
Net Promoter Scores



### Client Expectations

Net Promoter Scores  
Net New Account Rates  
Loan Growth Rates  
Deposit Market Share Growth



### Uplifting the Community

Dollars Invested  
Employee Hours Invested



### Sustainable Performance

9-6-5  
TBV Per Share Growth  
EPS Growth Rate  
Consolidated ROAA

**F.** We will attract, retain, and develop top talent.

**O.** We will invest in employee and client-facing technology and operations.

**C.** We will exceed the expectations of our clients.

**U.** We will invest in our communities.

**S.** We will deliver sustainable top-tier financial performance.

**We enter 2024 with a new strategic plan called FOCUS.** Our new plan still incorporates the successful initiative of 9-6-5, which centered on growing loans, fee income, and core deposits while being prudent with expenses. This initiative, along with our Best-In-Class Standard Operating Procedures, brought us solid EPS results, growing market share, an inclusive employee culture, and solid financial performance.

With FOCUS, we plan on sustaining this elevated performance level by further enhancing our employee and client experiences, investing in technology, supporting our communities, and continuing to deliver top-tier financial performance. We will hold ourselves accountable through various measurements such as EPS Growth Rate, Net Promoter Score, Net New Account Rates, and much more.





# INCLUSION MAKES US BETTER

At QCR Holdings, we are committed to fostering and preserving a culture of diversity, equity, and inclusion (DEI) and strongly believe that it is our differences - of all kinds - that make our company and our communities better and stronger.

This sentiment is reflected in our DEI Survey results, which have shown an improvement from an original score of 3 (out of 5) in 2020 to the most recent score of 4 (out of 5) in response to the statement, "I believe a more inclusive work environment will increase employee engagement."

With the work of our six inclusion committees, various public speaking engagements, and education through our internal DEI Docuseries videos, we demonstrate our DEI leadership within the industry.

Minutes of Translation  
Services Used

1,491

Number of Languages  
Translated

11

Employee DEI  
Workshops

120

Employee DEI  
Survey Score

4 (out of 5)

DEI Docuseries  
Video Viewed

2,200x

Inclusion Committee  
Members

50

Public DEI  
Speaking Events

20



# OUR ENTITIES



**JOHN H. ANDERSON**

Chief Executive Officer,  
Quad City Bank & Trust and  
Chief Deposit Officer,  
QCR Holdings, Inc.

During 2023 at Quad City Bank & Trust, we continued to emphasize our mission of being the premier relationship-driven community bank. Our commitment to the community was shown through our employees' volunteer efforts, including at our very own Quad City Bank & Trust Riverfront Pops Concert in August. We offered community support through many donations and sponsorships. Our Wisconsin-based subsidiary, m2 Equipment Finance, even developed intern opportunities for local high school students. We were also honored to be recognized with numerous local awards, including receiving the inaugural Corporate Citizen of the Year award.

2023 was also marked by a complete renovation of the Brady Street branch, crowned by the completion of the customer-facing areas of the main lobby, creating an inviting, state-of-the-art space for both our customers and employees to feel proud to come to. This continual look to the future has been shown in Quad City Bank & Trust's consistent growth year over year as it continues to maintain the largest segment of market share in the Quad Cities at nearly 22%.



## COMMUNITY SUPPORT:

176 employees volunteered a total of 7,621 hours  
253 organizations were supported through volunteer efforts  
\$594,640 was provided through donations/sponsorships

## ACCOMPLISHMENTS:

Named *Quad Cities Regional Business Journal*: Corporate Citizen of the Year - 2023  
Named *Quad City Times* Best of the Region Awards for Best Bank (2 years in a row) and Best Home Mortgages  
Quad City Bank & Trust Riverfront Pops Concert named top 5 Quad Cities events  
Named *Quad Cities Regional Business Journal* Best Bank & Best Wealth Management  
Won Locals Love Us Award

## INCLUSION INITIATIVES:

Quad City Bank & Trust's Inclusion Committee created a full video highlighting the team's diversity, equity and inclusion efforts incorporating thoughts from leadership as well as Inclusion Committee members. Additionally, numerous organizations supporting community members of diverse backgrounds were supported monetarily and through volunteer efforts such as The Project of the Quad Cities, Clock, Inc., Center for Active Seniors, Inc., Empowering Abilities and The Arc Quad Cities Area.





**JAMES D. KLEIN**  
President, Cedar Rapids  
Bank & Trust



Our internal rally cry for 2023 was “Embrace!” And that we did. We embraced the challenge to grow deposits and experienced significant core client growth in 2023 with over 1,000 retail checking accounts, as well as the addition of core commercial relationships that will serve us well into the future. Both our Wealth Management and Specialty Finance Group had a record setting year of fee income. These accomplishments are a testament to our employees’ collective hard work and commitment.

Our continued focus on diversity, equity, inclusion, and mental well-being made us more united, ensuring that every member of our team felt supported. I’m proud of what our employees do to embrace our core beliefs and foster our culture. Cedar Rapids Bank & Trust was recognized with numerous accolades, including a 2023 Top Workplace in Iowa and the USA.

We also embraced our community by volunteering at over 164 nonprofit organizations. In addition, we proudly hosted our 18th annual CRBT Movies on the Riverbank summer movie series. These are just a few of the many efforts that strengthened our ties to the community.

Finally, we are excited for our campus expansion. The new downtown building is a physical manifestation of our growth and readiness to embrace a future filled with possibilities.

## COMMUNITY SUPPORT:

169 employees volunteered a total of 6,486 hours

164 organizations were supported through volunteer efforts

\$843,376 was provided through donations and sponsorships (combined with Community Bank & Trust)

## ACCOMPLISHMENTS:

Named A Top Workplace USA

Named A Top Workplace in Iowa by *The Des Moines Register*

Named *Corridor Business Journal* Best Bank, Best Commercial Real Estate, 2nd Runner Up Best Residential Real Estate, and 2nd Runner Up Best Business Leader-James Klein

James Klein named *Corridor Business Journal's* Most Influential Person in Corridor

CRBT Marion branch recognized at the Commercial Real Estate Design Awards Luncheon

Received Iowa Top Workplaces Leaders & Managers Communication Award

## INCLUSION INITIATIVES:

Held first annual all-employee DEI event, “A Seat at the Table: A DEI Panel Conversation”

Used 10 different languages via United Language Group Interpretation Service

Sponsored 11 Cultural events

Co-sponsored “Free Summers at the Cedar Rapids Museum of Art”







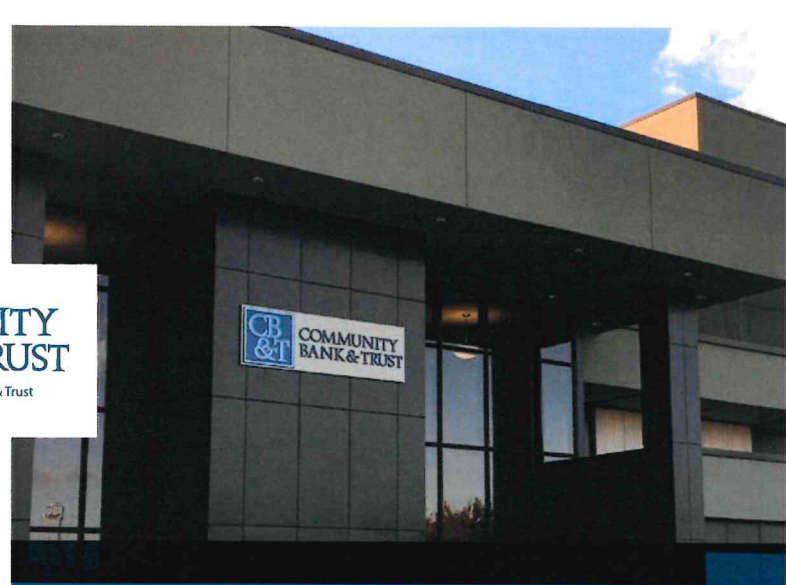
**STACEY J. BENTLEY**  
President and Chief Executive Officer,  
Community Bank & Trust



2023 was a year of celebration for Community Bank & Trust. We marked our 10-year anniversary of being acquired by Cedar Rapids Bank & Trust. What a great journey it has been. Over the past decade, our partnership with the company has been amazing. Community Bank & Trust has continued to grow loans and deposits in our local market. Our clients are appreciative of the partnership with Cedar Rapids Bank & Trust. We have experts to assist and help our local businesses and clients prosper and grow. In addition, our Wealth Management Department continues to grow as they assist many clients to prepare for financial success today and succession of assets for the future.

Our focus has been to invest and provide opportunities for professional development. This will help individual members of our team as they continue to grow in their careers.

Community Bank & Trust continues to be a leader in our community. We exhibit this commitment in a variety of ways, including our premier sponsorship for Grow Cedar Valley's annual event and our sponsorship/committee engagement for the Annual Mental Health breakfast. These are two of the largest events in our communities and we are proud to have a seat at the table for these, and dozens of other events across the Cedar Valley.



## COMMUNITY SUPPORT:

28 employees volunteered a total of 1,387 hours  
69 organizations were supported through volunteer efforts  
\$843,376 was provided through donations and sponsorships  
(combined with Cedar Rapids Bank & Trust)

## ACCOMPLISHMENTS:

Named *The Courier* Best Bank Honorable Mention  
25 Years of 100% Giving to Cedar Valley United Way  
Stacey Bentley named 2023 Business & Professional Woman of the Year  
Stacey Bentley named Human Rights Commission Honoree  
Stacey Bentley inducted into the Junior Achievement of Eastern Iowa  
Cedar Valley Business Hall of Fame

## INCLUSION INITIATIVES:

Partnered with Four Corners Coalition LLC, an organization bringing individuals from all over the world to meet the staffing needs of the Cedar Valley  
Implemented a language translating service via United Language Group Interpretation Service  
Featured a diverse group of businesses representing business owners from all areas of our community during Business Spotlights  
Sponsored Financial Education and Cultural events, including World Grace Project financial education sessions and a sponsored meal for Haitian immigrants, Neighborhood Resource Fair, Iowa State Extension (Hispanic Group), House of Hope Boost Programs, SHPHT Youth financial education, and Excellence Expo financial education sessions.  
Community Cares Events with financial education included One City United, Impact Church, Road Home, Friends of the Family, Boys & Girls Club of Cedar Valley, and Payne Memorial AME Church





**KURT A. GIBSON**  
President and Chief Executive Officer,  
Community State Bank

During 2023 at Community State Bank, we continued to make significant strides to drive our mission of employees, clients, and communities first – in everything we do. Leadership development programs supporting our employees, proactive client strategies, and robust community initiatives and involvement led to achieving sustainable 14% compounded annual growth rate and record earnings.

Our goal to create welcoming and inclusive environments in our branches made great progress through our multi-year facility refresh project, which features a variety of wall art pieces from diverse local artists. We continued to achieve smooth leadership succession transitions and capture market share in an extremely competitive and vibrant Central Iowa market.



#### COMMUNITY SUPPORT:

165 employees volunteered a total of 4,187 hours

78 organizations were supported through volunteer efforts

\$376,186 was provided for donations/sponsorships

#### ACCOMPLISHMENTS:

Named *Des Moines Register* Ankeny's Best Bank, Ankeny's Best Mortgage Lending Company, and Ankeny's Best Financial Planning Services

Named *Des Moines Register* Metro's Best Bank top 3 finalist

Received Iowa Homeless Youth Centers Outstanding Service Award

#### INCLUSION INITIATIVES:

Sponsored various events, including Iowa Juneteenth, Discover Diverse Des Moines event, Capital City Pride, and Habitat for Humanity Panel Build

Donated to a variety of non-profits focused on individuals in need, including the National Alliance on Mental Illness, Hope Ministries, the Iowa Homeless Youth Center, Children & Families Urban Movement, and many more

**MONTE C. MCNEW**

Chief Executive Officer, Guaranty Bank and  
Chief Lending Officer, QCR Holdings, Inc.



During 2023 at Guaranty Bank, the organic culture of the organization grew after the merger of two outstanding banks.

We continued to see results of cultural growth throughout the year as the teams melded together. Significant strides were made towards the "One Bank. One Team. One Goal." initiative. The buildout of our Farmers Park location continued to provide a pathway forward for a collaborative work environment for cross-department knowledge-sharing and offer space for our newly added wealth management team.

Our team's efforts resulted in Guaranty Bank moving up to #3 in market share in the Springfield MSA. Furthermore, Guaranty Bank developed a strategic plan that has provided direction for the years ahead. Guaranty Bank had a strong year of income growth overall in a challenging year in banking.



## COMMUNITY SUPPORT:

87 employees volunteered 3,236 hours  
209 non-profits supported through volunteer efforts  
\$151,091 was provided for donations and sponsorships

## ACCOMPLISHMENTS:

Moved up to #3 in the Springfield MSA market share and increased market percentage in the Joplin MSA  
Named 4th Largest Mortgage Lender by the *Springfield Business Journal*  
Marc Mayer awarded *Springfield Business Journal's* Most Trusted Advisor Award

## INCLUSION INITIATIVES:

Participated in MLK Walk in Springfield, MO  
Sponsored local Juneteenth events  
Sponsored the Springfield Multicultural Festival  
Donated to Connect2Culture, who ignite passion for The Arts, Culture, and Entertainment





**TODD A. GIPPLE**  
President, Chief Financial Officer,  
QCR Holdings, Inc.

In 2023, Group Operations (GO) had another successful year of delivering shared services to our internal clients, helping them provide “raving fan” service to our external clients. Our Group Operations employees are intentionally located throughout our Company’s geographic footprint and in each of our markets. This creates strong engagement and collaboration between our teams and allows our member banks to be nimble and agile and truly deliver *relationship-based* community banking in each of our markets. Together, we focus on delivering an exceptional client experience.



Last year, we began exploring opportunities to create an even better customer experience, reduce cybersecurity risks, and optimize performance across the organization. Our solution was to integrate our Deposit Operations, Loan Operations, and Information Technology - now called TechOps. This newly integrated group harnesses the combined leadership and synergy of expertise to improve customer experience through optimized processes, automated workflow, and new technologies.

We also successfully completed the standardization phase of our Best in Class initiative, having implemented a total of 325 standard operating procedures as of year-end to allow for collaboration, agility, transformation, and innovation throughout the company.





# OUR LEADERSHIP

## BOARD OF DIRECTORS



**LARRY J. HELLING**

Chief Executive Officer,  
QCR Holdings, Inc. and  
Cedar Rapids Bank & Trust



**TODD A. GIPPLE**

President, Chief Financial Officer,  
QCR Holdings, Inc.



**MARIE Z. ZIEGLER**

Chair of the Board,  
QCR Holdings, Inc.,  
Vice President and Deputy  
Financial Officer (Retired),  
Deere and Company



**JAMES M. FIELD**

Vice Chair of the Board,  
QCR Holdings, Inc.,  
President, Worldwide Construction  
& Forestry Division and Deere  
Power Systems (Retired),  
Deere and Company



**MARY KAY BATES**

President and Chief Executive  
Officer, Bank Midwest



**JOHN-PAUL E. BESONG**

Retired Executive,  
Rockwell Collins



**BRENT R. COBB**

Chief Executive Officer,  
World Class Industries, Inc.



**JOHN F. GRIESEMER**

President and Chief Executive  
Officer, Erien Group



**ELIZABETH S. JACOBS**

President,  
The Jacobs Group, LLC



**MARK C. KILMER**

Chairman,  
The Republic Companies



**DONNA J. SORENSEN, J.D.**

President,  
Sorensen Consulting

## MANAGEMENT CABINET

Our Management Cabinet is made up of 6 key leaders within our organization who oversee QCR Holdings, Inc. strategic development, critical decision making, and talent management. They work hand-in-hand with our Leadership Team.



**JOHN H. ANDERSON**  
Chief Executive Officer,  
Quad City Bank & Trust and  
Chief Deposit Officer,  
QCR Holdings, Inc.



**TODD A. GIPPLE**  
President, Chief Financial Officer,  
QCR Holdings, Inc.



**LARRY J. HELLING**  
Chief Executive Officer,  
QCR Holdings, Inc. and  
Cedar Rapids Bank & Trust



**NIKI A. LEE**  
Executive Vice President,  
Chief Human Resources Officer,  
QCR Holdings, Inc.



**MONTE C. MCNEW**  
Chief Executive Officer,  
Guaranty Bank and  
Chief Lending Officer,  
QCR Holdings, Inc.



**REBA K. WINTER**  
Executive Vice President,  
Chief Operating Officer,  
QCR Holdings, Inc.

## LEADERSHIP TEAM

Members of the Leadership Team include the Management Cabinet and other key leaders from around the company. Their leadership ensures effective communication and execution of the holding company's strategic plan and reinforces our values and culture.



**STACEY J. BENTLEY**  
President and Chief  
Executive Officer,  
Community Bank & Trust



**ROBERT M. EBY**  
Executive Vice President,  
Chief Credit Officer,  
QCR Holdings, Inc.



**KURT A. GIBSON**  
Chief Executive Officer,  
Community State Bank



**CARI J. HENSON**  
Vice President Corporate  
Communications Manager,  
QCR Holdings, Inc.



**TODD C. KERSKA**  
Executive Vice President,  
Best-In-Class Initiatives,  
QCR Holdings, Inc.  
Cashier, Cedar Rapids Bank  
& Trust



**JAMES D. KLEIN**  
President, Cedar Rapids  
Bank & Trust

|                                                   | FOR THE YEAR ENDED     |                      |
|---------------------------------------------------|------------------------|----------------------|
|                                                   | December 31,<br>2023   | December 31,<br>2022 |
|                                                   | (dollars in thousands) |                      |
| <b>CONDENSED BALANCE SHEET</b>                    | <b>Amount</b>          | <b>Amount</b>        |
| Cash and due from banks                           | \$97,123               | \$59,723             |
| Federal funds sold and interest-bearing deposits  | 140,369                | 124,270              |
| Securities, net                                   | 1,005,528              | 928,102              |
| Net loans/leases                                  | 6,456,216              | 6,051,165            |
| Intangibles                                       | 13,821                 | 16,759               |
| Goodwill                                          | 139,027                | 137,607              |
| Derivatives                                       | 187,341                | 177,631              |
| Other assets                                      | 499,469                | 453,580              |
| <b>Total assets</b>                               | <b>\$8,538,894</b>     | <b>\$7,948,837</b>   |
|                                                   |                        |                      |
| Total deposits                                    | \$6,514,005            | \$5,984,217          |
| Total borrowings                                  | 718,295                | 825,894              |
| Derivatives                                       | 215,735                | 200,701              |
| Other liabilities                                 | 204,263                | 165,301              |
| Total stockholders' equity                        | 886,596                | 772,724              |
| <b>Total liabilities and stockholders' equity</b> | <b>\$8,538,894</b>     | <b>\$7,948,837</b>   |



**ANALYSIS OF LOAN PORTFOLIO**

|                                            | <b>FOR THE YEAR ENDED</b>     |                              |
|--------------------------------------------|-------------------------------|------------------------------|
|                                            | <b>December 31,<br/>2023</b>  | <b>December 31,<br/>2022</b> |
| Loan/lease mix:                            | <i>(dollars in thousands)</i> |                              |
| Commercial and industrial - revolving      | \$325,243                     | \$296,869                    |
| Commercial and industrial - other          | 1,390,068                     | 1,371,590                    |
| Commercial and industrial - other - LIHTC  | 91,710                        | 80,103                       |
| <b>Total commercial and industrial</b>     | <b>1,807,021</b>              | <b>1,748,562</b>             |
| Commercial real estate, owner occupied     | 607,365                       | 629,367                      |
| Commercial real estate, non-owner occupied | 1,008,892                     | 963,239                      |
| Construction and land development          | 477,424                       | 448,986                      |
| Construction and land development - LIHTC  | 943,101                       | 743,075                      |
| Multi-family                               | 284,721                       | 236,043                      |
| Multi-family - LIHTC                       | 711,422                       | 727,760                      |
| Direct financing leases                    | 31,164                        | 31,889                       |
| 1-4 family real estate                     | 544,971                       | 499,529                      |
| Consumer                                   | 127,335                       | 110,421                      |
| <b>Total loans/leases</b>                  | <b>\$6,543,416</b>            | <b>\$6,138,871</b>           |
| Less allowance for credit losses           | 87,200                        | 87,706                       |
| <b>Net loans/leases</b>                    | <b>\$6,456,216</b>            | <b>\$6,051,165</b>           |

**ANALYSIS OF DEPOSITS**

|                                     |                    |                    |
|-------------------------------------|--------------------|--------------------|
| Deposit mix:                        |                    |                    |
| Noninterest-bearing demand deposits | \$1,038,689        | \$1,262,981        |
| Interest-bearing demand deposits    | 4,338,390          | 3,875,497          |
| Time deposits                       | 851,950            | 744,593            |
| Brokered deposits                   | 284,976            | 101,146            |
| <b>Total deposits</b>               | <b>\$6,514,005</b> | <b>\$5,984,217</b> |





|                                                                  | FOR THE YEAR ENDED     |                      |
|------------------------------------------------------------------|------------------------|----------------------|
|                                                                  | December 31,<br>2023   | December 31,<br>2022 |
|                                                                  | (dollars in thousands) |                      |
| <b>INCOME STATEMENT</b>                                          | <b>Amount</b>          | <b>Amount</b>        |
| Interest income                                                  | \$413,410              | \$292,571            |
| Interest expense                                                 | 192,404                | 61,451               |
| Net interest income                                              | 221,006                | 231,120              |
| Provision for credit losses <sup>(1)</sup>                       | 16,539                 | 8,284                |
| <b>Net interest income after provision for credit losses</b>     | <b>\$204,467</b>       | <b>\$222,836</b>     |
| <b>Total noninterest income</b>                                  | <b>\$132,684</b>       | <b>\$80,729</b>      |
| <b>Total noninterest expense</b>                                 | <b>\$210,531</b>       | <b>\$190,016</b>     |
| <b>Net income before taxes</b>                                   | <b>\$126,620</b>       | <b>\$113,549</b>     |
| Income tax expense                                               | 13,062                 | 14,483               |
| <b>Net income</b>                                                | <b>\$113,558</b>       | <b>\$99,066</b>      |
| Basic EPS                                                        | \$6.79                 | \$5.94               |
| Diluted EPS                                                      | \$6.73                 | \$5.87               |
| Weighted average common shares outstanding                       | 16,732,406             | 16,681,844           |
| Weighted average common and common equivalent shares outstanding | 16,866,391             | 16,890,007           |

(1) Provision for credit losses for the year ended December 31, 2022 included \$11.0 million related to the acquired Guaranty Bank



|                                                                         | FOR THE YEAR ENDED                                       |                      |
|-------------------------------------------------------------------------|----------------------------------------------------------|----------------------|
|                                                                         | December 31,<br>2023                                     | December 31,<br>2022 |
|                                                                         | <i>(dollars in thousands,<br/>except per share data)</i> |                      |
| <b>COMMON SHARE DATA</b>                                                |                                                          |                      |
| Common shares outstanding                                               | 16,749,254                                               | 16,795,942           |
| Book value per common share <sup>(1)</sup>                              | \$52.93                                                  | \$46.01              |
| Tangible book value per common share <sup>(2)</sup>                     | \$43.81                                                  | \$36.82              |
| Closing stock price                                                     | \$58.39                                                  | \$49.64              |
| Market capitalization                                                   | \$977,989                                                | \$833,751            |
| Market price / book value                                               | 110.31%                                                  | 107.90%              |
| Market price / tangible book value                                      | 133.29%                                                  | 134.83%              |
| Earnings per common share (basic)                                       | \$6.79                                                   | \$5.95               |
| Price earnings ratio                                                    | 8.61 x                                                   | 8.35 x               |
| Basic adjusted earnings per common share<br>(non-GAAP) <sup>(3)</sup>   | 6.88%                                                    | 6.89%                |
| Diluted adjusted earnings per common share<br>(non-GAAP) <sup>(3)</sup> | 6.82%                                                    | 6.80%                |
| TCE / TA <sup>(4)</sup>                                                 | 8.75%                                                    | 7.93%                |

#### CONDENSED STATEMENT OF CHANGES IN STOCKHOLDERS' EQUITY

|                                                                                                                                 |           |           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|
| Beginning balance                                                                                                               | \$772,724 | \$677,010 |
| Net income                                                                                                                      | 113,558   | 99,066    |
| Other comprehensive income (loss), net of tax                                                                                   | 8,939     | (66,450)  |
| Proceeds from issuance of 2,071,291 shares of<br>common stock as a result of the acquisition of<br>Guaranty Federal Bancshares" | -         | 117,214   |
| Repurchase and cancellation of shares of common<br>as a result of a share repurchase program                                    | (8,686)   | (52,954)  |
| Common stock cash dividends declared                                                                                            | (4,020)   | (4,022)   |
| Other <sup>(5)</sup>                                                                                                            | 4,081     | 2,860     |
| Ending balance                                                                                                                  | \$886,596 | \$772,724 |

(1) Includes accumulated other comprehensive income (loss).

(2) Includes accumulated other comprehensive income (loss) and excludes intangible assets (Non-GAAP).

(3) See GAAP to Non-GAAP reconciliation.

(4) TCE / TCA : tangible common equity / total tangible assets. See GAAP to Non-GAAP reconciliations.

(5) Includes mostly common stock issued for options exercised and the employee stock purchase plan,  
as well as stock-based compensation.

|                                 | FOR THE YEAR ENDED     |                      |
|---------------------------------|------------------------|----------------------|
|                                 | December 31,<br>2023   | December 31,<br>2022 |
| REGULATORY CAPITAL RATIOS:      | (dollars in thousands) |                      |
| Total risk-based capital ratio  | 14.29%                 | 14.28%               |
| Tier 1 risk-based capital ratio | 10.27%                 | 9.95%                |
| Tier 1 leverage capital ratio   | 10.03%                 | 9.61%                |
| Common equity tier 1 ratio      | 9.67%                  | 9.29%                |

#### KEY PERFORMANCE RATIOS AND OTHER METRICS

|                                                                  |        |        |
|------------------------------------------------------------------|--------|--------|
| Adjusted return on average assets                                | 1.41%  | 1.59%  |
| Adjusted return on average total equity                          | 13.94% | 15.36% |
| Net interest margin                                              | 2.97%  | 3.49%  |
| Net interest margin (TEY) (Non-GAAP) <sup>(1) (2)</sup>          | 3.35%  | 3.73%  |
| Adjusted net interest margin (TEY) (Non-GAAP) <sup>(1) (2)</sup> | 3.32%  | 3.60%  |
| Efficiency ratio (Non-GAAP) <sup>(2)</sup>                       | 59.52% | 60.93% |
| Gross loans and leases / total assets                            | 76.63% | 77.23% |
| Full-time equivalent employees                                   | 996    | 973    |

#### AVERAGE BALANCES

|                            |             |             |
|----------------------------|-------------|-------------|
| Assets                     | \$8,165,805 | \$7,206,180 |
| Loans/leases               | 6,337,551   | 5,604,074   |
| Deposits                   | 6,325,790   | 5,676,546   |
| Total stockholders' equity | 825,557     | 748,032     |

(1) TEY : Tax equivalent yield.

(2) See GAAP to Non-GAAP reconciliations in the Company's Form 10-K.

# STOCK LISTING INFORMATION

The common stock of QCR Holdings, Inc. is traded on the Nasdaq Global Market under the symbol "QCRH".

## 2024 Annual Meeting of Stockholders

We invite you to electronically attend the virtual annual meeting which will be held on Thursday, May 16, 2024 at 8:00 a.m. Central Daylight Time. You will be able to attend the meeting and vote during the meeting by visiting: [www.virtualshareholdermeeting.com/QCRH2024](http://www.virtualshareholdermeeting.com/QCRH2024). Prior to the meeting, you will be able to vote by visiting [www.proxyvote.com](http://www.proxyvote.com).

## Stockholders interested in information may contact:

Shellee R. Showalter  
Senior Vice President,  
Equity Administration and Executive Compensation  
QCR Holdings, Inc.  
3551 Seventh Street, Moline, IL 61265  
309.743.7760

## Annual Report on Form 10-K

Copies of the QCR Holdings annual report on Form 10-K and exhibits filed with the Securities and Exchange Commission are available to stockholders without charge by accessing our website at [www.qcrh.com](http://www.qcrh.com) or may contact:

Nick W. Anderson  
Senior Vice President, Chief Accounting Officer  
QCR Holdings, Inc.  
3551 Seventh Street, Moline, IL 61265  
309.743.7707

## Internet Information

Information on our subsidiaries' history, locations, products and services can be accessed on the internet at: [www.qcbt.bank](http://www.qcbt.bank), [www.crbt.bank](http://www.crbt.bank), [www.communitybt.bank](http://www.communitybt.bank), [www.bankcsb.com](http://www.bankcsb.com), [www.gbankmo.com](http://www.gbankmo.com), and [www.m2equipmentfinance.com](http://www.m2equipmentfinance.com)

## Stock Transfer Agent

Inquiries related to stockholder records, stock transfers, lost certificates, changes of ownership, changes of address, and dividend payments should be sent to our transfer agent at:

Equiniti Trust Company, LLC  
55 Challenger Road 2nd floor  
Ridgefield Park, New Jersey 07660

Toll Free: 800.937.5449

Local & International: 718.921.8124

Hours: 8 a.m. – 8 p.m. ET Monday-Friday

Email: [helpast@equiniti.com](mailto:helpast@equiniti.com)

Website: [equiniti.com](http://equiniti.com)

## Analysts or other investors interested in information may contact:

Todd A. Gipple  
President, and Chief Financial Officer  
QCR Holdings, Inc.  
3551 Seventh Street, Moline, IL 61265  
309.743.7745

Heather L. Brummel  
Group Operations Executive Administrative Assistant  
QCR Holdings, Inc.  
3551 Seventh Street, Moline, IL 61265  
309.277.2657

## Independent Registered Public Accounting Firm

RSM US LLP, Davenport, IA

## Corporate Counsel

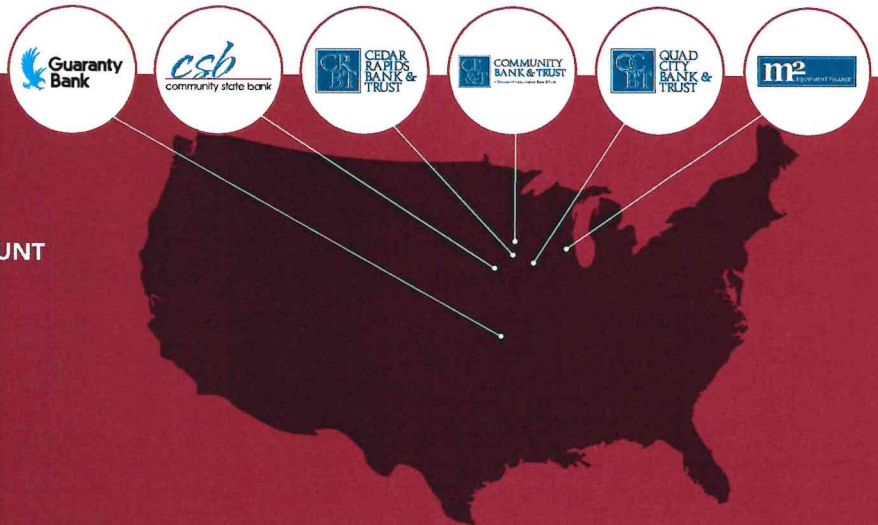
Lane & Waterman LLP, Davenport, IA  
Barack Ferrazzano Kirschbaum & Nagelberg LLP, Chicago, IL



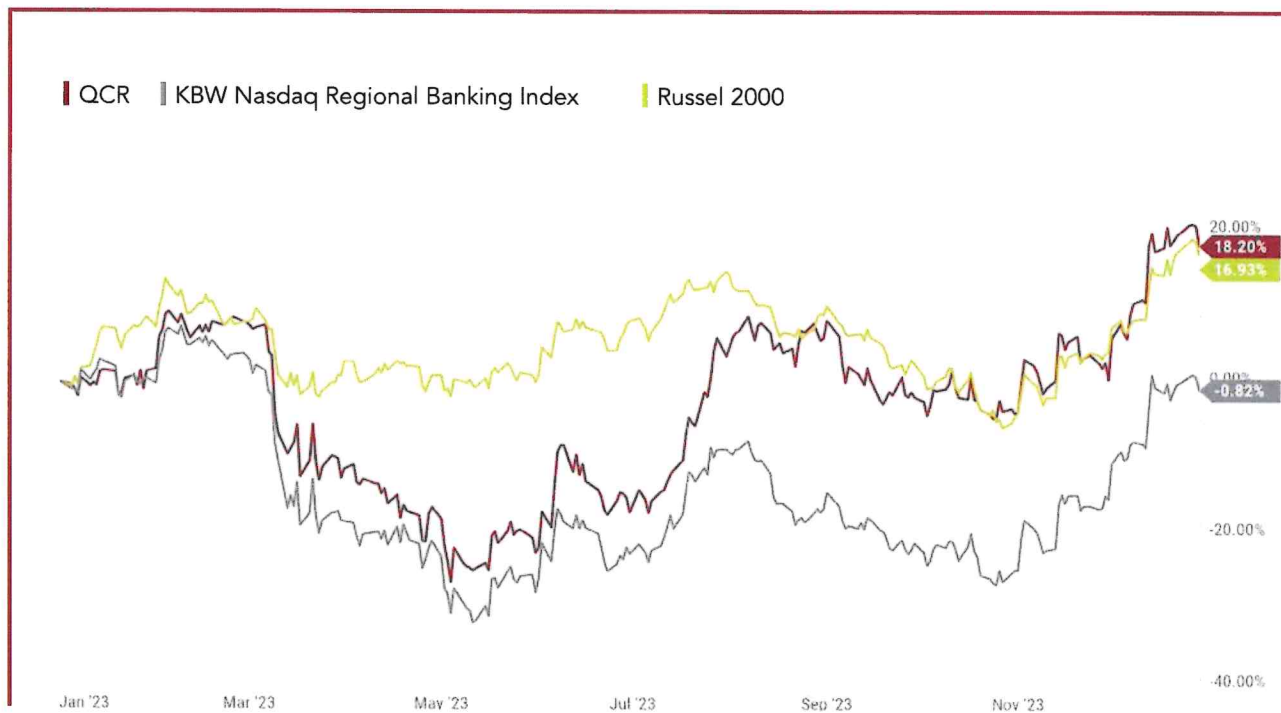
# QCR HOLDINGS, INC.

## DIVIDEND INFORMATION

| RECORD DATE | PAYMENT DATE | CASH AMOUNT |
|-------------|--------------|-------------|
| 03/17/23    | 04/05/23     | \$0.06      |
| 06/16/23    | 07/06/23     | \$0.06      |
| 09/15/23    | 10/04/23     | \$0.06      |
| 12/15/23    | 01/04/24     | \$0.06      |



## 2023 Stock Performance - Annual Percent Change



relationship driven.



**QCR**  
HOLDINGS, INC.

3551 SEVENTH STREET | MOLINE, IL 61265  
QCRH.COM

# Report of Condition

Consolidated domestic subsidiaries of:

**Guaranty Bank in the state of MO at the close of business on December 31, 2023**

Dollar Amounts in Thousands

## ASSETS

Cash and balances due from depository institutions :

Noninterest-bearing balances and currency and coin. . . . . 21,620

Interest-bearing balances. . . . . 21,600

Securities:

Held-to-maturity securities . . . . . 145,652

Available-for-sale debt securities . . . . . 86,587

Equity securities with readily determinable fair values not held for trading. . . . . 0

Federal funds sold and securities purchased under agreements to resell:

Federal funds sold. . . . . 1,400

Securities purchased under agreements to resell. . . . . 0

Loans and lease financing receivables :

Loans and leases held for sale. . . . . 1,230

Loans and leases held for investment. . . . . 1,760,797

LESS: Allowance for loan and lease losses. . . . . 20,808

Loans and leases held for investment, net of allowance . . . . . 1,739,989

Trading assets . . . . . 0

Premises and fixed assets (including capitalized leases). . . . . 38,481

Other real estate owned . . . . . 535

Investments in unconsolidated subsidiaries and associated companies. . . . . 6,961

Direct and indirect investments in real estate ventures. . . . . 0

Intangible assets . . . . . 122,445

Other assets . . . . . 93,184

Total assets . . . . . 2,279,684

Dollar Amounts in Thousands

## LIABILITIES

Deposits:

In domestic offices . . . . . 1,768,136

Noninterest-bearing. . . . . 977,385

Interest-bearing. . . . . 790,751

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased. . . . . 0

Securities sold under agreements to repurchase. . . . . 0

Trading liabilities . . . . . 0

Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) . . . . . 126,083

Friday, January 26, 2024

Page 1 of 2



## Report of Condition (continued)

|                                            |           |
|--------------------------------------------|-----------|
| Subordinated notes and debentures. . . . . | 0         |
| Other liabilities . . . . .                | 29,959    |
| Total liabilities . . . . .                | 1,924,178 |

Dollar Amounts in Thousands

### EQUITY CAPITAL

|                                                                           |           |
|---------------------------------------------------------------------------|-----------|
| Perpetual preferred stock and related surplus. . . . .                    | 0         |
| Common stock. . . . .                                                     | 40        |
| Surplus (exclude all surplus related to preferred stock). . . . .         | 278,421   |
| Retained earnings. . . . .                                                | 88,490    |
| Accumulated other comprehensive income. . . . .                           | -11,445   |
| Other equity capital components. . . . .                                  | 0         |
| Total bank equity capital . . . . .                                       | 355,506   |
| Noncontrolling (minority) interests in consolidated subsidiaries. . . . . | 0         |
| Total equity capital . . . . .                                            | 355,506   |
| Total liabilities and equity capital . . . . .                            | 2,279,684 |

We, the undersigned directors (trustees), attest to the correctness of this Report of Condition for this report date and declare that the Report of Condition has been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Jim Batten

Director (Trustee)

David Moore

Director (Trustee)

John Griesemer

Director (Trustee)

I, Teri Harris (1st VP, CFO) of the named bank, attest that this Report of Condition for this report date has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Teri Harris, CFO

Signature of Chief Financial Officer (or Equivalent)

01/26/2024

Date of Signature

# Banking with Guaranty Bank has its Perks!



**Where you work or live can come with a few perks.  
As a member of our Perks Banking program, you can get  
awesome incentives not found anywhere else.**

Simply choose the checking account that fits your needs and enjoy perks like:

- \$100 cash bonus direct deposited<sup>1</sup>
- Free initial debit/ATM card
- Free initial order of standard checks
- Free digital banking solutions
- Free telephone banking and local customer call center
- \$300 home mortgage closing cost credit<sup>2</sup>
- \$15 safe deposit box discount<sup>3</sup>
- 0.25% rate increase applied to a standard Guaranty Bank Health Savings Account
- Available with all checking accounts
- Much more!

<sup>1</sup> Annual Percentage Yield will range from 0.00% - 3.00% depending on the account type that is opened. Additional account requirements will apply to obtain the premium rate Elevate Checking account 3.00% APY. APY range is accurate as of October 6, 2022 and is not an introductory rate. Rate may change after the account is opened. Fees could reduce earnings. \$100 bonus will be paid within 30 days of when the following occur: the account has been open a minimum of 30 days, an ACH transaction has occurred, and the account has a positive balance. Requirements must be met within the first six months. Only new checking account clients are eligible. Minimum opening deposit requirements range from \$25 - \$50. Cannot be combined with any other offers. Offer is subject to change at any time. Bonus will be reported to the IRS as applicable.

<sup>2</sup> Offer is subject to change without notice. \$300 credit will be applied as a lender credit at the time of closing and may not exceed the actual amount of closing costs. Offer has no cash value. Not valid with any other offers. All applicants are subject to credit approval.

<sup>3</sup> Safe Deposit Box credit applies to first year rental only.

**Guaranty Bank**  
Your Life. Your Money. Your Bank.  
**833.875.2492 / gbankmo.com**

MEMBER FDIC



City of Neosho  
Summary of Banking Services

|                                        | First Community Bank |            |       | Arvest |            |         | Gauranty Bank |           |            |
|----------------------------------------|----------------------|------------|-------|--------|------------|---------|---------------|-----------|------------|
|                                        | Comply               | Non Comply | Rate  | Comply | Non Comply | Rate    | Comply        | Non Compl | Rate       |
| Account Analysis                       | X                    |            |       | X      |            |         | X             |           |            |
| Pledged Collateral                     | X                    |            |       | X      |            |         |               | x         | ***        |
| Deposit Slips                          | X                    |            |       | X      |            |         | X             |           |            |
| Coin Bags                              | X                    |            |       | X      |            |         | X             |           |            |
| Wire Transfers                         | X                    |            |       | X      |            |         | X             |           |            |
| ACH Transfers                          | X                    |            |       | X      |            |         | X             |           |            |
| Direct Deposits                        | X                    |            |       | X      |            |         | X             |           |            |
| Overdrafts                             | X                    |            |       | X      |            |         | X             |           |            |
| On-line Services                       | X                    |            |       | X      |            |         | X             |           |            |
| Availability of Funds                  | X                    |            |       | X      |            |         | X             |           |            |
| Coin Counting Services                 | X                    |            |       | X      |            |         | X             |           |            |
| Returned checks                        | X                    |            |       | X      |            |         | X             |           |            |
| Account Detail                         | X                    |            |       | X      |            |         | X             |           |            |
| Account Reconciliation                 | X                    |            |       | X      |            |         | X             |           |            |
| Interest Rate Earnings                 | X                    |            | 3.83% | x      |            | 3.00% * | x             |           | 5.03% **** |
| Investments                            | X                    |            |       | X      |            |         | X             |           |            |
| EDI & FEDI                             | X                    |            |       | X      |            |         | X             |           |            |
| Balance Reporting Module               | X                    |            |       | X      |            |         | X             |           |            |
| Blank Checks and Deposit Slips         | X                    |            |       | X      |            |         | X             |           |            |
| Imaging                                | X                    |            |       | X      |            |         | X             |           |            |
| Electronic Federal Tax Payment Systems | X                    |            |       | X      |            |         | X             |           |            |
| Costs of Service Charges               | x                    |            |       | x      |            | **      | x             |           | *****      |

\* Arvest 3.00% APY on funds held in a Public Fund Interest Checking Account, If a Public Fund Money Market is utilized Fixed 3 years, variable years 4-5

\*\* Earnings credit option to offset fees

\*\*\* Intrafi Network Insured Cash Sweep with set target balance 2% additional bank letter of credit

\*\*\*\* 5.03% Earn Federal Funds Target Rate less .47% bps with floor 2.25% first 2 years, year 3-5 negotiated floor. Current Rate 5.03%

\*\*\*\*\*Investment may have fees due to no earnings credit offset



4-15-24

Leslie Forest, Director of Finance  
The City of Neosho  
203 East Main Street  
Neosho, MO 64850

Dear Leslie Forest:

First Community Bank is pleased to submit this proposal for Newton County Commission banking services in response to your letter dated March 29, 2024.

Here at First Community Bank, our mission is to put communities first. Everyone knows that our communities are only as strong as the infrastructure they are built upon. First Community Bank believes in this philosophy and proudly supports local businesses, educational institutions, municipalities, and homes.

Enclosed is the bid for the City of Neosho's Banking Services. Our proposal has been outlined thoroughly and will meet or exceed your expectations and requirements. Thank you for considering our banking services, and please feel free to contact either of us if you have any questions.

Sincerely,

A handwritten signature in blue ink, appearing to read "Stuart Puckett", is written over a horizontal line.

Stuart Puckett  
Senior Vice President  
417-389-4713  
[Stuart.Puckett@firstcommunity.net](mailto:Stuart.Puckett@firstcommunity.net)

Isaac Norman  
AVP | Treasury Management Sales  
918-232-8463  
[Isaac.Norman@firstcommunity.net](mailto:Isaac.Norman@firstcommunity.net)  
[www.firstcommunity.net](http://www.firstcommunity.net)

3005 Gardner Edgewood Dr.  
Neosho, MO 64850  
417.451.2025

127 E. Main Street  
P.O. Box 217  
Goodman, MO 64843  
417.364.7224

111 E. Main Street  
Neosho, MO 64850  
417.451.3222

21196 Hwy 71 South  
Pineville, MO 64856  
417.226.5263





#### **MINIMUM QUALIFICATIONS OF PROPOSING FINANCIAL INSTITUTIONS**

This section lists the qualifications and criteria to be considered in evaluating the financial institutions interested in providing the services specified, in order for them to be considered for an award. Specific responses to each must be provided in the accompanying Response Forms. To be considered, an institution must:

1. Be insured by the Federal Deposit Insurance Corporation (FDIC) or by the National Credit Union Administration (NCUA).

First Community Bank is insured by the FDIC

2. Be Federal or State chartered, with a main office in the State of Missouri and have a full-service branch in or near the City of Neosho.

First Community Bank has a full service main office at 111 East Main Street in Neosho. This is the same location that your primary contact Stuart Puckett is housed. First Community Bank is an Arkansas State Chartered Institution

3. Be an on-line cash and securities member of the Federal Reserve.

Affirmative

4. Have an acceptable quality rating by a nationally recognized bank rating organization. Financial Institutions should provide their current rating in response to the RFP.

Bauer Financial 4 Star Rating

5. Be able to provide 102 percent collateralization of all City deposits with collateral permitted by Missouri Statute and be in compliance with the City Investment Policy. The use of surety bonds is an acceptable alternative to using securities for collateral. It is contemplated that the City and the winning financial institution will enter into a security agreement related to the collateral.

Affirmative

6. Have the capacity of providing all "Required Services". No joint ventures, consortiums, or contract service providers are acceptable.

Affirmative

## Our History

First Community Bank is a locally owned and operated bank with a big heart for the communities we serve. We pledged to put the community first in every decision. Our slogan, *"Where Community Comes First,"* reflects our commitment to being good community partners.

The name First Community Bank was born in the fall of 1996 with the vision of creating a bank that would reflect the heart of putting community, people, and service first. On August 4, 1997, the vision of 153 local investors became a reality as First Community Bank opened its doors for business with the first location at 710 Saint Louis Street in Batesville, Arkansas.

With 14 employees and \$3,452,300 million in capital raised, First Community Bank embarked on a journey to provide premier banking services while putting the community first.

Our family of bankers believes in the value of giving their time, talents, and financial support to many worthy causes. Where you find solid and supportive banks, you'll find strong, vibrant communities, and vice versa. First Community Bank's priorities and roots are deep in the communities we serve. Our name constantly reminds us of our commitment to putting the community first. We proudly give back to many groups and organizations and do everything possible to strengthen our local economy. Putting community first is more than a slogan...it's our promise. First Community Bank is committed to reaching our customers right where they are with excellent service, competitive rates, and convenience.

### Missouri Locations:

110 E Main St, Goodman, MO 64843

Lobby: M-F 8:30 am – 5:00 pm

Saturday 8:30 am – 12:00 pm

(417) 364-7224

3005 Gardner Edgewood Dr, Neosho, MO 64850

Lobby: M-F 8:30 am – 5:00 pm

Saturday 8:30 am – 12:00 pm

(417) 451-3222

21196 US 71, Jane, MO 64856

Lobby: M-F 8:30 am – 5 pm/ Sat 8:30 am – 12 pm

Drive-Thru: M-F 8 am – 5 pm/ Sat 8:30 am – 12 pm

(417)-226-6299

1710 E 32<sup>nd</sup> St, Joplin, MO 64804

Lobby: M-F 8:30 am – 5 pm/ Sat 8:30 am – 12 pm

Drive-Thru: M-F 8 am – 5:30 pm/ Sat 8:30 am – 12 pm

(417) 553-2106

111 E. Main St, Neosho, MO 64850

Lobby: M-F 8:30 am – 5:00 pm

Drive-Thru: M-F 8:30 am – 5:00 pm

(417) 451-2025

### Honors

Arkansas Business Best Places to Work 2022 and 2023

Big "I" Best Practices Agency 2022

Payments Innovation Award from EPCOR October 2022

Neosho Area Chamber of Commerce – Large Business of the Year 2023

### References

Newton County Treasurer

Neosho School District

## Products and Services

### Availability of Funds Deposited

First Community Bank will accept all city of Neosho deposits. The city will have access to our Internet Banking service, providing all credit memos to the depository account in real-time. For the city's convenience, an email alert can also be set up to provide instant notification of any credit or debit to the account. Depending on the preference of the city, First Community Bank will be able to provide a notice of correction the following business day for any deposit errors, or the deposit can be manually calculated by the teller taking receipt of the deposit. **The city will be granted same day availability on all deposited items**

### Automatic Sweep

At the city's request an automatic sweep can be set up linking any number of accounts. A zero balance requirement could be put in place at no cost.

### On-Line Treasury Workstation

With First Community Bank's Treasury Management products and services, banking is no longer limited to banking hours or a bank branch. Our goal is to assist you with improving your operational controls, making informed decisions to improve your cash flow, and establishing personalized procedures for your transaction processes.

- ◆ **Connected Financial Office (CFO):** Our online banking solution is designed for the city to gain visibility, control, and access to their accounts. This information reporting allows for more informed decisions about cash flow. You can view up to 18 months of transaction history, including check/deposit images. There is no cost for this service. Our First Community Business App is available for download on Android and iOS.
- ◆ **Internal/External Transfers:** In Connected Financial Office (CFO), the city can create internal transfers from one account to another with First Community Bank. CFO also offers the ability to create external transfers at your convenience to send money to another financial institution. There is no cost for this service.
- ◆ **Automated Clearing House (ACH) Services:** Electronic transactions can be created by transferring funds between banks from one account to another, sending payments, and collecting payments. First Community Bank can offer Direct Deposit, Preauthorized Debits, Cash Concentration, and Vendor Payments. ACH origination file transmissions are accepted until 2:00 pm CST for same-day processing and 4:00 pm CST for next-day processing. There is no cost for this service.
- ◆ **Wire Transfers:** Within the Connected Financial Office (CFO), we ensure that the city internal controls are in place, including dual control and multiple levels of approval for any initiated wire. First Community Bank allows same-day, recurring, token, and call-back wires. First Community Bank's cutoff time for same-day transfers for Fedwire services via Internet banking is 5:00 pm CST.

### Automated Account Reconciliation

The City requires information provided electronically to reconcile its accounts. Information is expected next business day but no later than five (5) business days of month-end. Responding financial institutions should describe their systems and how stale dated checks will be handled. Please see exhibit C detailing account reconciliation options.

### Account Analysis

Given that there are no monthly service charges assessed the account analysis that is performed will be purely informational.

**Designated Account Liaison**

The City will have direct access to Stuart Puckett, Senior Vice President. Stuart is located only ½ block away. Stuart will be able to immediately analyze and trouble shoot certain issues, Isaac Norman, Skylar Sitton and Deneese Lewis will all be accessible to the city as well.

**Record Retention**

First Community Bank retains records well beyond the required seven years.

**Employee Payroll**

Employee payroll can be via ACH. Employee's of the city will be provided a free checking account and we also agree to cash payroll checks drawn on the city at no charge to the employees.

**Banking Supplies**

First Community will offer disposable money bags and locking money bags and printed deposit slips for all accounts at no charge.

**Positive Pay**

First Community Bank offers Positive Pay for checks that are presenting against your account(s). This fraud preventive service allows you to quickly identify unauthorized, counterfeit, or altered checks before they clear your account. If no decision is made, a default action to "return" is initiated to protect your account from loss.

-How it Works:

- Send your Issued Check File to First Community Bank.
- The bank compares presented checks with issued checks.
- Check that do not match are marked as an "exception".
- You will review exceptions and decide to pay or return the item.

**ACH Blocker and Filters**

Identity theft is on the rise everywhere. Just like an individual, a business also needs to protect itself and its accounts against fraudulent activities. Payment fraud continues to be a major challenge for businesses, regardless of size or industry. First Community offers Positive Pay for ACH transactions giving you control over what you allow to post to your account(s)

-How it Works

- Your company provides us with a list of companies you want to authorize to debit your account using ACH. If you wish, to not authorize any ACH debits, that is possible as well. These are known as ACH debit rules
- When an ACH debit attempts to post, the Bank will review your debit rules and create exceptions for any ACH debit that does not meet your parameters.
- You will be notified that you have an ACH exceptions and will have the opportunity to decide whether to pay the items or return them.
- If no decision is made by the daily deadline, the items will be returned to protect your account(s) from loss.

**Cancelled Check Safekeeping**

First Community Bank provides next day access to imaged cancelled checks.



**Utility Billing**

First Community Bank has the ability to provide utility billing using ACH collections.

**Credit Card Processor**

The City receives credit card payments for various services totaling approximately \$200,000 per month. Various departments in the city accept credit cards. Credit card processing charges are detailed in exhibit B.

**Procurement Cards/Credit Cards for City Use**

The City desires information about a procurement card/credit card program to manage employee expenses. Please see exhibit C detailing the utilization of our credit card program.

**Electronic Vendor Payments**

The City would like to pay some of its vendors by other than a check. ACH will be available for this process. ACH permits you to pay your obligations and include additional invoice information about the payment using the Standard Entry Class code of CTX.

**Investment Assistance**

First Community Bank has a full suite of Investment Services available. These include but are not limited to individual investment/retirement planning for city employees, 401K or similar retirement offerings, and investment management.

**EXHIBIT A**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

**A. REQUIRED SERVICES**

**Activity for all Accounts**

|                                                                                     | <b>Estimated<br/>Annual<br/>Units</b> | <b>Unit</b> | <b>Estimated<br/>Annual<br/>Cost</b> |
|-------------------------------------------------------------------------------------|---------------------------------------|-------------|--------------------------------------|
| 1 Account Maintenance - Regular                                                     | 24                                    |             |                                      |
| 2 Deposits                                                                          | 308                                   |             |                                      |
| 3 Deposited Items                                                                   | 6,790                                 |             |                                      |
| 4 Total Checks Paid                                                                 | 3,034                                 |             |                                      |
| 5 Transfers to/from Other Accounts                                                  | 60                                    |             |                                      |
| 6 Returned Items                                                                    | 22                                    |             |                                      |
| 7 Re-deposits                                                                       | 0                                     |             |                                      |
| 8 ACH Debits                                                                        | 167                                   |             |                                      |
| 9 ACH Credits                                                                       | 360                                   |             |                                      |
| 10 Stop Payments                                                                    | 10                                    |             |                                      |
| 11 ACH Items Originated by the City<br>(includes Direct Deposits, utility billings) | 14,836                                |             |                                      |
| 12 Wire Transfers In                                                                | 1                                     |             |                                      |
| 13 Wire Transfers Out                                                               | 68                                    |             |                                      |
| 14 Monthly Statements per Account                                                   | 0                                     |             |                                      |
| 15 Electronic Statements per Account                                                | 12                                    |             |                                      |
| 16 Online Statement Fee                                                             | 108                                   |             |                                      |
| 17 Positive Pay per Check                                                           | 3,322                                 |             |                                      |
| 18 ACH Blockers and Filter                                                          | 25                                    |             |                                      |
| 19 Charge for Overdrafts                                                            | 0                                     |             |                                      |
| 20 Printed Deposit Slips (Duplicates, 3<br>different accounts)                      | 1,000                                 |             |                                      |
| 21 Deposit Bags (disposable)                                                        | 1,000                                 |             |                                      |
| 22 Locking Bags (3 accounts)                                                        | 17                                    |             |                                      |
| 23 Copy of Cleared/Cancelled Checks                                                 | 0                                     |             |                                      |
| <b>Total Annual Required Services</b>                                               |                                       |             |                                      |

**First Community Bank will provide all the above banking services at no cost. In addition First Community Bank will pay interest to the City on all funds on deposit. The rate will be fixed for a five year period at 3.83%.**

**EXHIBIT B**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

**B. Other Required Services**

|                                               | <b>Estimated<br/>Annual</b> | <b>Unit</b> | <b>Estimated<br/>Annual</b> |
|-----------------------------------------------|-----------------------------|-------------|-----------------------------|
| 1 MasterCard/Visa/American Express Processing | 650                         |             |                             |
| 2 Remote Deposit                              | 0                           |             |                             |
| 3 Procurement Cards/Credit Cards for City Use | 0                           |             |                             |
| 4 Paycards for Employees                      | 0                           |             |                             |
| <b>Total Annual Optional Banking Services</b> |                             |             |                             |

**First Community Bank will provide the other required services with the exception of credit card processing, at no additional cost per transaction.**

**Credit card interchange expense is currently at 3.4% and the city will be charged at a discount rate of 0.40%, or 3%. In addition there will be a fixed cost \$0.07 per transaction and \$0.07 per authorization. Any additional Credit Card processing service fees are detailed below:**

- \$5.00 PCI Compliance**
- \$6.00 Statement fee**
- \$1.00 Regulatory fee**
- \$1.25 Visa/MC home base fee**
- \$2.00 Visa Fixed Acquirer Network Fee (FANF)**
- Total monthly fee: \$15.25**

## EXHIBIT C

### **CITY OF NEOSHO, MISSOURI REQUEST FOR PROPOSALS-BANKING SERVICES**

#### **C. OTHER VALUE ADDED SERVICES OR FEES (specify)**

Please attach as additional exhibits any other services offered by your financial institution that may be attractive to the City to enhance its' cash management program. Also, any comments or suggestions regarding bank account structure would be welcomed.

**Business Credit Card:** With First Community Bank's Business Credit Card, you can experience the freedom points that be redeemed for travel on airline with no black-out date. Or, you can choose to trade-in your points for great merchandise. The Pinnacle Cash Back + Rewards MasterCard is accepted wherever you see the MasterCard emblem.

**-Benefits:**

- Receive 1 point or 1% for every dollar spent.
- Redeem points for cash, flights, hotels, iPads, fuel, etc.
- Obtain low rate of [Insert current rate] and no annual fee.

**Account Reconciliation:** First Community Bank's Account reconciliation automated systems are flexible and allow you to reconcile checks issued and deposits made quickly and easily for your high-volume checking accounts. We offer three Account Reconciliation options: Full Reconciliation, Paid Check Listing, and Deposit Listing.

- **Full Account Reconciliation:** provides you with a detailed report of the activity in the account. First Community Bank matches the paid items against the issued check information you provide. Your check issue files much include check serial number, amount and issue date of each check by deposit account number at the Bank. Your daily reports from the Bank include all account activity, paid checks, checks outstanding, stop payments, voids, ACH debits/credits and miscellaneous debits/credits.
- **Paid Check Listing:** provides you with a report of all checks paid during the most recent cycle. The report includes a listing of checks in check number that shows amount paid and date.
- **Deposit Listing:** allows you to concentrate deposits from multiple locations or departments into a single account using location codes, encoded in the MICR line of the deposit slip, to identify activity by location. Reports include location number, deposit amount, deposit rate and summary totals.



EXHIBIT D

CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES

**FINANCIAL INSTITUTION NAME** First Community Bank

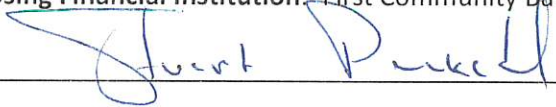
APPLICATION TO ACT AS DEPOSITORY FOR FUNDS ON THE  
CITY OF NEOSHO, MISSOURI.

To: Leslie Forest  
Director of Finance  
City of Neosho, Missouri  
203 E Main St  
Neosho, MO 64850

The undersigned certifies that the financial institution submitting this proposal is an institution eligible to be a depository of public funds pursuant to Missouri Statutes.

The undersigned hereby proposes, if selected by the City of Neosho, to furnish the following services at the prices and terms stated, subject to all instructions, hereto. By submitting this signed proposal, initialed on each page, the financial institution officially agrees to provide the services requested and this agreement covers all the terms, conditions, and specifications of this proposal. The prices shall remain fixed for a period of three years.

**Proposing Financial Institution:** First Community Bank

By:  \_\_\_\_\_

**Title:** Senior Vice President

EXHIBIT E

CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES

NON-COLLUSION AFFIDAVIT

CITY OF NEOSHO

The undersigned bidder or agent, being duly sworn on oath, says that he has not, nor has any other member, representative, or agent of the firm, company, corporation, or partnership represented by him, entered into any combination, collusion, or agreement with any person from bidding nor to induce anyone to refrain from bidding, and that this bid is made without reference to any other bid and without any agreement, understanding or combination with any other person in reference to any other bid and without any agreement, understanding or combination with any other person in reference to such bidding.

He further says that no person or persons, firms or corporation has, have or will receive directly or indirectly, any rebate, fee, gift, commission or thing of value on account of such sale.

Justin Dault for First Community Bank  
Bidder or Agent

For \_\_\_\_\_  
Firm or Corporation

Subscribed and sworn to before me this 2nd day of May, 2024.

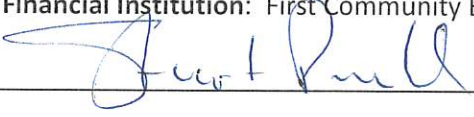
My Commission Expires \_\_\_\_\_

### CERTIFICATION BY FINANCIAL INSTITUTION

Before accepting funds or engaging in transactions for the City, an official of the approved financial institution shall be required to submit a certification that:

1. Financial institution agrees to review the City investment policy and agrees to disclose potential conflicts or risks to the City's funds that might arise out of business transactions between the financial institution and the City.
2. Financial institution agrees to undertake reasonable efforts to preclude imprudent transactions involving City funds.
3. Financial institution agrees to notify the City in advance of a change in senior relationship managers.
4. Financial institution agrees to notify the City of any new or modified services offered by the financial institution that would be beneficial for the City.
5. Financial institution agrees to provide the City with annual financial statements.
6. Financial institution is an institution eligible to be a depository of public funds under Missouri Statutes.

Proposing Financial Institution: First Community Bank

By:  \_\_\_\_\_

Title: Senior Vice President



# RESPONSE TO REQUEST FOR PROPOSAL

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Prepared for the City of Neosho  
Submitted May 3, 2024

Prepared by:  
Darla Marler • Treasury Management Advisor, VP



|                                               |    |
|-----------------------------------------------|----|
| Fees for Value Added Services .....           | 60 |
| EXHIBIT I – SIGNATURE PAGE.....               | 63 |
| ADDITIONAL DOCUMENTATION .....                | 64 |
| Attachment I – References.....                | 64 |
| Attachment II – Capital Ratios.....           | 66 |
| Attachment III – Condensed Call Reports ..... | 67 |



May 3, 2024

Leslie Forest, Director of Finance

**City of Neosho**

203 E Main St

Neosho, MO 64850

To Ms. Forest,

Thank you for allowing Arvest Bank (Arvest) the opportunity to submit a proposal to provide banking services and become the banking partner for City of Neosho (the City). We have written this response in such a way that we hope you will recognize the various areas in which we can add value as your full-service banking provider.

Within the proposal, you will note several qualifications and services we can offer you. Each of these services can add efficiencies, minimize risks, and/or maximize your cash position. Of these services, the most notable are:

- Checking accounts that provide a fixed 3% interest for three years. Please review our special note on Page 12 under Public Funds Interest Checking.
- An earnings credit of .75% to help offset most, in not all, account and Treasury Management fees.
- Treasury Management services to provide close control over your accounts and transactions.
- Merchant services to help simplify card acceptance for the City.
- Purchasing Cards and E-Payables to help streamline financial management for your team.
- Wealth management services to manage the City's investments and trusts.

Arvest is proud of the outstanding service we provide our customers. We are able to quickly respond to your needs and can provide many points of contact trained to serve you. We offer local decision making and sincerely believe you will be pleased with the manner in which Arvest will serve you. We will remain present and available as needed and will constantly strive to be a trusted advisor with regard to the financial operations of the City.

Sincerely,

A handwritten signature in blue ink, reading "Darla Marler". The signature is fluid and cursive, with the first name "Darla" being more prominent than the last name "Marler".

Darla Marler  
Treasury Management Sales Advisor, VP  
Cell | (417) 619-6770  
Email | [DMarler@arvest.com](mailto:DMarler@arvest.com)

# RESPONSE TO REQUEST FOR PROPOSAL

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## ABOUT ARVEST

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### Arvest History

#### More Than 60 Years of Serving Our Communities

The story of Arvest is one of commitment started by our founders, an intense dedication to focusing on the customer. This philosophy has remained the same during our growth from a small bank to a group of community banks able to provide a complete range of financial services.

The Arvest story begins with The Bank of Bentonville, which had \$3.5 million in deposits when purchased in 1961; followed in 1963 with the acquisition of an even smaller bank in the nearby town of Pea Ridge, Arkansas. In 1975, another bank was purchased in the neighboring town of Rogers, and for almost a decade afterwards, these banks, each locally managed, were the entire banking network now known as Arvest.

In 1984, the company entered an expansion phase by purchasing First National Bank of Siloam Springs, Arkansas. In 1986, it purchased McIlroy Bank & Trust in Fayetteville, Arkansas. During the next two decades, the bank expanded its presence within its home state and in neighboring states through acquisitions in Arkansas, Missouri, and Oklahoma. By 2006 the bank was operating more than 200 branches. It had also adopted the name Arvest Bank for all of its community banks and grown assets to more than \$7 billion.

Since that time, the bank has expanded further, including into the Springfield, Missouri, and Greater Kansas City markets. Most recently, Arvest acquired Bear State Bank, which introduced the bank to new communities in northeast and southwest Arkansas, southern Missouri, and southeast Oklahoma.

Today, Arvest has more than 200 locations that are part of 14 locally managed banks in more than 110 communities. Total assets now exceed \$28 billion.

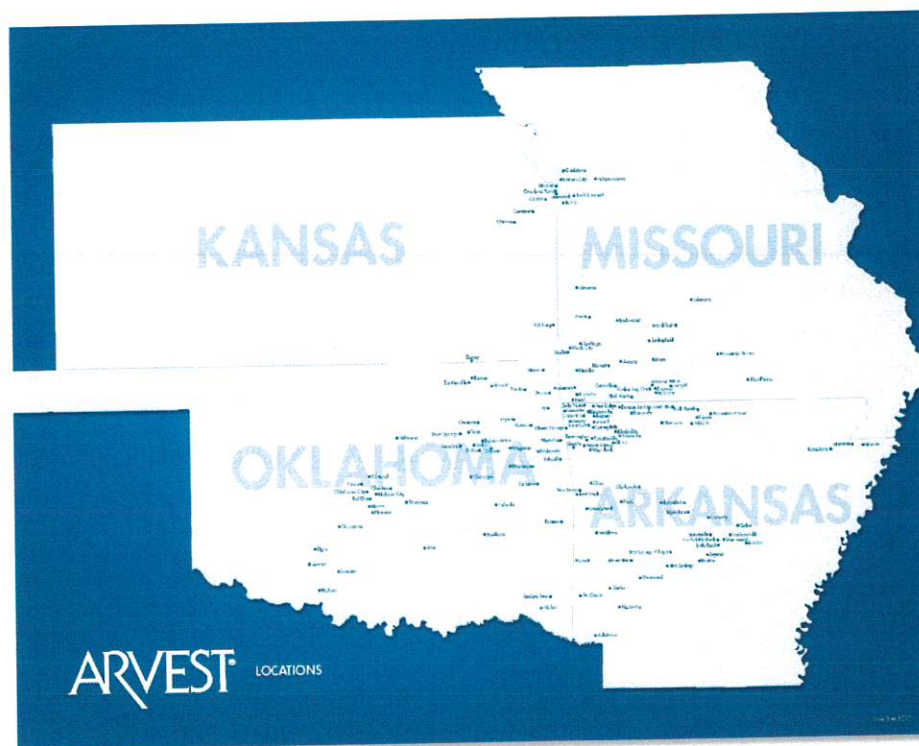
From a small bank in a small town to a regional bank in towns both small and large, Arvest has and will continue to remain true to the principles and practices that have made it successful in order to guide its future. We will always be active and involved members of the communities we serve, and we will always work to put the needs of our customers first as we continue to fulfill our mission - People helping people find financial solutions for life.



## Communities We Serve

### Serving All of Our Communities Large and Small

Arvest operates in the more than 110 communities across Arkansas, Kansas, Missouri and Oklahoma, with 14 community-oriented banks that have their own local president, board of directors and management team. Our commitment to the local level is unusual for a bank our size, but we believe it is one of the values that makes us unique.



At Arvest Bank, we believe in donating our time and resources to help shape, support and strengthen the communities where we live, work and play. We want to provide our customers the products and services that best fit their needs, but at the same time, we desire to make our communities better, whether it's through volunteering, providing sponsorships or making small business and community development loans.

Our associates are deeply involved in our communities, volunteering time and donating resources to make the communities we call home better for us all. Whether they are helping feed the food-insecure in our footprint with initiatives like Million Meals, volunteering in local schools or supporting nonprofit organizations, our involvement makes a difference by delivering a lasting and positive impact in our communities.

## Charitable Giving

### Committed to the Community

One of the ways Arvest serves the communities in which we operate is through the giving of our time and resources. Each year Arvest associates donate countless hours of their time in community service work—from volunteering in local schools to fundraising events; serving on nonprofit boards and committees to disaster relief. We understand that being a community bank means being a part of the community; a responsibility we take seriously.

Arvest also supports many worthy causes through financial contributions to nonprofit community organizations. Wherever someone is working to make a positive difference in our communities, we are honored to support and work alongside them.

### Local Support in Neosho

Arvest Bank in Neosho is deeply committed to the community. We demonstrate this commitment by providing resources to help the City and the surrounding region thrive. We do this in two different ways. The first is through several projects the Arvest Foundation funded. Though not a comprehensive list, the projects include:

- Adding an ADA-accessible swing set in Scenic Park,
- Providing watering stations at the new local dog park in Neosho,
- Supporting the upgrades to Neosho School District's Bob Anderson Stadium,
- Donating to the YMCA for updates to the childcare facilities and meal programs, donations to Bright Futures, Donation of GW Carver School house, donations to Hope Kitchen for upgrades to facilities,
- Soliciting donations to New-Mac Casa to provide an advocate for children in the system, and
- Building a new roof for The Help Center to help them continue to provide meals to individuals in need in Newton County.

The second way Arvest supports the City and the region is through partnering with local groups, serving on local boards, and volunteering our time and talents to build the community. A highlight of Neosho branch volunteer activities include:

- Serving meals to the community through the Hope Kitchen,
- Offering free financial education the students in the Neosho School District,
- Collecting donations of food for Bright Futures, and
- Raising funds to support the Newton County Food Basket Brigade as part of our Million Meals Campaign.

In addition to the opportunities supported directly by the branch, several Arvest associates support the community, volunteering their personal time through civic organizations and serving on multiple boards. Highlights from our associates' volunteer service includes:

- Neosho Rotary Club – President
- Neosho Area Chamber of Commerce – Executive Board Member
- Children's Center of SWMO – Annual Children's Center Gala volunteer
- Christ Community Methodist Church – Finance Committee
- Neosho Band Booster - Board Member and President
- The Exchange Club - Board Member and past President
- Tri-State Area Family YMCA - Chair(President) - Board Member
- Four Corners Realtors - Neosho BOA - Community Outreach Committee member
- Bright Futures - Board Member

### CEO Diversity & Inclusion Commitment Statement

Like the City, Arvest is focused on helping address discrimination, no matter the form. Our mission is to help people find financial solutions for life; that means **all** people. We strive every day to create the best experiences for our associates and customers. This begins with our commitment to diversity and inclusion within our workforce, workplace and communities we serve. Arvest Bank recognizes that diversity and inclusion are essential not only for social responsibility, but also to maintain a competitive advantage. Our intentional efforts mirror, anticipate and adapt to the demographic changes of the new workforce, as well as the communities that we serve and where we live. We view diversity as a collection and variety of perspectives, similarities and differences we carry with us in all areas of our lives. We value the uniqueness of everyone, and recognize that people have unique backgrounds, characteristics, experiences, beliefs, capabilities, cultures, and styles. Our goal is to foster an environment of diverse thoughts and ideas where everyone feels included, respected, and heard.

As CEO, I am committed to:

- Recognizing and embracing the similarities and differences of everyone.
- Respecting individuality, diversity of thought, and the varied backgrounds, characteristics, experiences, ideas, opinions, beliefs, motivations and choices of everyone.
- Attracting, hiring, retaining and offering career opportunities and total rewards to a diverse group of talented people to help us achieve our vision.
- Fostering a culture of inclusion by cultivating an environment where everyone is valued, respected and heard.
- Demonstrating our commitment to diversity and inclusion in everything we do.

Kevin Sabin, Chief Executive Officer  
**Arvest Bank**



## Financial Stability

We understand the desire of the City to verify the financial stability of any business you work with. As a private financial institution, Arvest does not release annual reports or prepare audited financials for proposals. Instead, we provide publicly available accounting details that provide similar information.

Please refer to Exhibit II below for Arvest's capital ratios, and Exhibit III for condensed copies of Arvest's Call Reports dated 12/31/2019, 12/31/2020, 12/31/2021, 12/31/2022, and 12/31/2023. The Call Report is a GAAP-based regulatory financial report that is filed with the Federal Reserve. These reports are also available on the FDIC website, linked below, as public record.

More details are available on the FDIC Reporting site: <https://cdr.ffiec.gov/public/>

## FDIC Membership and Risk Category

Arvest is a member of the Federal Deposit Insurance Corporation (FDIC). FDIC insurance covers all deposit accounts, including checking and savings accounts, money market deposit accounts and certificates of deposit. FDIC insurance does not cover other financial products and services that banks may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities or securities.

The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for more coverage if they have funds in different ownership categories and all FDIC requirements are met.

Arvest is not classified by a risk category as we are considered a larger financial institution with \$10 billion or more in total assets. Please reference Arvest's Call Reports in Exhibit III for additional information.

## Arvest's Quality Rating

As a private financial institution, Arvest is not rated by Fitch Ratings, Inc., Moody's Investor Service, or S&P Global Ratings. Instead, we are providing our Veribanc rating. Veribanc uses information provided to the OCC, FRB, and the FDIC to rank financial institutions. This financial information includes all six factors Federal regulators use to determine an institution's "CAMELS" rating. More details about Veribanc's two-part rating system can be found on their website at: <https://www.veribanc.com/RatingSystem.php>.

Currently, Arvest enjoys a Veribanc rating of Green and Three Stars in their two-part rating system. This Green/Three Star rating combination is the highest rating an institution can receive in each area. The Green color rating indicates Arvest's equity exceeds 5 percent of our assets and that we have a positive net income. The Three Star rating indicates no volatile periods of asset shrinkage or growth, no serious regulatory sanctions and positive net income. Our equity and net income far exceed these minimum requirements set by Veribanc.



## Insurance Requirements

Arvest has reviewed the Professional Liability, Commercial General Liability, and Works Compensation insurance requested by the City. Arvest currently has and will maintain insurance that meets the types and coverage amounts necessary to protect us and the City against hazards and risks of loss. Insurance certificates can be provided to the City if we are awarded the contract.

## Ownership Details

Arvest Bank is a privately owned company. Arvest was founded by Sam Walton and is majority-owned by members of the Walton family.

# SERVICE TEAM

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## Branch Address

Arvest believes that one of our greatest strengths lies in our ability to provide outstanding and personalized customer service to the communities in which we serve. The main branch that will serve the City is our Neosho Branch located at:

739 West Harmony Street  
Neosho, MO 64850  
(417) 455-4425

**Lobby:** Monday through Friday, 9:00 a.m. to 5:00 p.m. (CST) | Saturday, 9:00 a.m. to 12:00 p.m. (CST)

**Drive-Through:** Monday through Friday, 7:30 a.m. to 6:00 p.m. (CST) | Saturday, 8:00 a.m. to 12:00 p.m. (CST)

## Primary Contacts

The following associates will serve as the designated account liaisons for the City:

### **Darla Marler**

TM Senior Commercial Sales Advisor, VP  
Cell | (417) 619-6770  
Email | DMarler@arvest.com

### **Terra Oxendine**

Commercial Banker, VP  
Office | (417) 455-4402  
Cell | (417) 434-1563  
Email | TOxendine@arvest.com

## Leadership Experience

Included below are the details for the key management and senior staff involved in Arvest's services offered to the City.

**Shawn F. Christian, SVP, CTP**, is a thirty plus year banking professional who has worked in Operations, Compliance, Information Systems, Audit, Accounting, Investments, and Treasury Management. He currently manages the Treasury Management Commercial Team made up of Arvest Senior Treasury Management and International Advisors, and is based out of Bentonville, Arkansas. Shawn has led various operations groups, sales, audit, and accounting teams as well as being point for many large conceptual black box customer builds with Fortune 500's domestically and for the Federal Government. Shawn holds his Certified Treasury Professional (CTP) designation and was formerly FINRA Series 7 & 63 licensed. He is the co-founder of the Privileged Status ATM Network, Past President of Missouri Bankers Association Compliance Committee, and co-designer of the US Treasury Credit Gateway that aggregates data and reporting on all US Treasury and US Agency Wire and ACH funds.

**Contact:** (479) 986-3742 | [SChristian1@arvest.com](mailto:SChristian1@arvest.com).

**Darla Marler, VP, TM Senior Commercial Sales Advisor** received her bachelor's degree in communication from Missouri State University and is a graduate of the Richardson's Consultative Sales Training course. She has been with Arvest since 2018 as a Treasury Management Sales Advisor serving the Joplin, Carthage, Monett and Springfield markets. Darla provides customers over 12 years of commercial banking and treasury management experience. This allows her to help business clients to find ways to maximize their payables and receivables processes, along with providing solutions for potential barriers that may be limiting their ability to grow. Born and raised in Republic, Darla has three children and was previously involved with the United Way and served as chair on the advisory board of the Lutheran Family and Children Services, and served on the board for the local chapter of the National Multiple Sclerosis (MS) Society.

**Contact:** (417) 619-6770 | [DMarler@arvest.com](mailto:DMarler@arvest.com).

**Terra Oxendine, VP, Commercial Banker**, is a local Neosho resident and graduate from the Neosho School District. Following her graduation, Terra started working in banking full-time while attending college at Crowder College. She has been in banking since 2006 and has been an associate at Arvest since 2018. Terra is passionate about serving others and her local community and is currently serving on the NACC executive board and as the Neosho Rotary Board President. Terra married her high school sweetheart Grant Oxendine and has two beautiful children.

**Contact:** (417) 455-4402 | [TOxendine@arvest.com](mailto:TOxendine@arvest.com).

## Additional Customer Service Support

**Treasury Management Customer Service** – This support center consists of associates who are specifically trained to answer and resolve anything related to Treasury Management software issues, and can also provide technical support for all products. This would include, but is not limited to, Cash Manager, ACH, Remote Deposit Capture, wires, password resets, and any other technical needs. This division may be contacted Monday through Friday, 7:30 a.m. to 6:00 p.m. (CST) at 877-849-2274, or [TMCustomerService@arvest.com](mailto:TMCustomerService@arvest.com).

- Normal office hours of your Primary Contact Team: Monday through Friday, 8:00 a.m. to 5:00 p.m. (CST), otherwise available by cell phone
- Holidays closed: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, and Christmas Day

# REQUIRED BANKING SERVICES

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Included in this section are a list and descriptions of the services the City has deemed mandatory.

## DEPOSITORY ACCOUNT OPTIONS

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Every city and organization is unique, and Arvest understands the City needs checking accounts and services that meets your specific needs. Arvest has a wide range of accounts that can handle everything from low transaction counts and basic services to higher transaction and balance accounts.

Arvest is pleased to offer the City our Public Funds Checking and Public Funds Interest Checking accounts for your six (6) accounts. Both of these account types will allow you to offset monthly services fees based on the collected balance maintained in the account.

Our Treasury Management team will work with you to identify opportunities to improve the efficiency of your cash management process. If the City develops a need for additional accounts or services during the life of the depository agreement, Arvest will provide the new accounts and services with the same conditions which apply to the existing accounts at that time.

### Public Funds Checking

Organizations and government entities that have a high volume of check activity will benefit from this cost-efficient analyzed account. Maintenance fees may be offset by an earnings credit allowance.

#### **Benefits of the Public Funds Checking Account Include:**

- Unlimited deposits
- Unlimited withdrawals
- Unlimited electronic items (ACH debits and credits)
- Itemized monthly imaged statements
- Earnings credit that can offset some or all depository fees based on the average collected balance\*\*
- Subject to negative collected balance fee when account maintains a negative balance



## Public Funds Interest Checking

This account is limited to organizations and government entities that maintain a moderate to high balance in the account.

### Benefits of the Public Funds Interest Checking Account Include:

- Unlimited deposits
- Unlimited withdrawals
- Unlimited electronic items (ACH debits and credits)
- Itemized monthly imaged statements
- Interest paid on daily collected balance at current checking rate\*
- Earnings credit that can offset some or all depository fees based on the average collected balance\*\*
- Subject to negative collected balance fee when account maintains a negative balance

| Account Type                   | Interest Rate (APY)* |
|--------------------------------|----------------------|
| Public Funds Interest Checking | 3.00%                |

\*This rate is fixed for three years and will become variable at the end of the term.

\*\*Public Funds Checking and Public Funds Interest Checking feature an earnings credit, a rate applied to certain balances kept in these accounts. The resulting amount is applied toward most account maintenance fees that appear on your monthly statement.

†Fees may apply

**Special Note regarding total balances held in the Arvest Public Funds Interest Checking Accounts:** In an effort to better support both the City's and the Bank's best interests, we are requiring a **maximum Average Collected Total Balance** of \$7,000,000. Excess funds will be prudently invested into short term United States treasuries in an effort to fulfil the fiduciary obligation of the client's best interest while staying within the guardrails of the City's investment policies. An example portfolio is included, but your portfolio may be customized to meet liquidity needs. The projected Yield-to-Worst (YTW) ratio at the time of creation of the example portfolio was 5.25%. Arvest acknowledges and accepts there will be days in which the City's balances may far exceed \$7,000,000 due to large deposits or check float. Our intent is for best efforts to be made to maintain the **average** \$7,000,000 balance.

# DEPOSITORY ACCOUNT SERVICES

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## Collateralization

Arvest's policy is to collateralize your accounts at 103%. Account balances in excess of FDIC coverage limits shall be collateralized by either U.S. Government Agency securities or a Federal Home Loan Bank (FHLB) Standby Fluctuating Balance Letter of Credit (LOC). Both Arvest and the City may terminate the depository security agreement at any time.

If U.S. Government Agency securities are used, collateral shall be held in a joint account at the Federal Reserve Bank. Arvest's ABA number is attached to the joint custody account maintained at the Federal Reserve Bank. Arvest will provide quarterly safekeeping statements, in addition to the Federal Reserve providing monthly statements. Collateral substitutions can be made by Arvest without prior notice, and Arvest will notify the City of collateral substitutions in writing. At no time may Arvest release collateral pledged to the City.

If an FHLB Letter of Credit (LOC) is selected, it provides the City with an irrevocable, independent obligation to cover your deposits. The FHLB is a US Government Agency that is AAA/AAA rated by Moody's and Standard & Poor's. The agency is specifically charged with issuing insurance that provides an alternative for collateralizing the City deposits that exceed the amount insured by the FDIC. LOCs are issued to the City on Arvest's behalf, independently supporting the obligation. Unlike securities, LOCs are not subject to market value fluctuations or call provisions; therefore, they can be paid quickly and directly to the City on presentment.

### **Important Deposit Account Disclosure Information:**

1. Fees are subject to change with prior notice, at the bank's discretion.
2. Fees could reduce earnings on interest-bearing accounts.
3. Additional fees may apply.
4. Complete deposit account disclosures containing terms and fee information are available on request.
5. Accounts left unattended for long periods of time may be charged Dormant Account fees. See a financial sales representative for details.

## Deposits

Immediate credit is given for cash deposits, and the first \$200 of any non-cash deposit is made available for immediate withdrawal. Full credits of non-cash deposits are received upon determining when funds are available. The bank will notify the customer if it delays the customer's ability to withdraw funds for any reason at the time of the deposit or within 24 hours of the time the bank determines a hold is warranted. The bank will tell the customer when the funds will be available and the reason for the hold. The funds will generally be available no later than the fifth business day after deposit. Our daily cut-off time is 8:00 p.m. on bank-business days. Deposits and/or transfers submitted after the cut-off time or on a non-bank-business day will be posted on the next bank-business day. Please refer to Arvest's Funds Availability Policy for additional information.

## Funds Availability

### Ability to Withdraw Funds

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except: Saturday, Sunday, and federal holidays.

Our cut-off hours are as follows: 8:00 p.m., CST. If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the 2<sup>nd</sup> business day after the day of your deposit. The first \$225.00 of your deposits, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

### Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe a check you deposit will not be paid.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7<sup>th</sup> business day after the day of your deposit.



### Holds On Other Funds

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

### Special Rules For New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the 9<sup>th</sup> business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the 2<sup>nd</sup> business day after the day of your deposit.

Funds from deposits of checks drawn on this financial institution will be available on the first business day after the day of your deposit.

Funds from all other check deposits will be available not later than the 9<sup>th</sup> business day after the day of your deposit.



# TREASURY MANAGEMENT SERVICES

Improve you're the City's cash flow and reduce expenses. Arvest offers corporate cash management services to meet your cash flow needs. Our products are backed by local service from Arvest Treasury Management professionals who are close by when you need them.

Our Treasury Management services can help your business:

- Expedite receivables processing
- Manage liquidity
- Improve cash flow
- Facilitate account reconciliation



## Cash Manager

Cash Manager is an online solution designed for businesses, organizations, and municipalities like the City looking to gain visibility, control and access of their accounts. With Cash Manager Information Reporting, more informed decisions can be made to improve cash flow. Businesses can also view 18 months of transaction history including check/deposit images, and will have access to two years' worth of statements. Improve operational control with the ability to have multiple users set up with personalized access and entitlements, as well as establish procedures for internal controls for various transaction processes.

### How Cash Manager Works

With Cash Manager, banking is no longer limited to office hours or a branch. Additional services that may be made available in Cash Manager include, but are not limited to:

#### **Manage Payments**

- **Transfers**- transfer between accounts.
- **Stop Payments**- create stop payment orders on a single check or range of checks.
- **Wire Transfers**- initiate domestic and international USD wires transfers.
- **ACH**- send and/or receive ACH payments.

#### **Fraud Prevention**

- **Positive Pay**- review suspicious check images and submit payment decisions.
- **ACH Fraud Blocker**- review unauthorized electronic activity attempting to debit your account and submit payment decisions.

#### **Security**

- **User Entitlements**- manage roles and authorities of individual users.
- **Approvals**- setup amount thresholds and approval limits based on individual user roles.
- **Alerting**- configure email notifications to alert users of specific account activity. Additional security monitoring occurs in the background, helping to identify potential fraudulent situations.

### Key Benefits

- **Convenience** to bank anytime and anywhere.
- **Control** cash flow through information reporting and payment functionality.
- **Enhanced** transaction search capabilities.
- **Manage** users and grant as much or little control over access to accounts and payment processing.

## Automated Clearing House (ACH)

Speed and efficiency in initiation, collection, and disbursement of funds are an important economic consideration for the City and ACH payments can streamline your money movement needs. An ACH payment is an electronic payment created when a customer transfers money from one account to another electronically and it is facilitated by the ACH network. ACH services from Arvest are a dependable collection and payment system, with the speed and efficiency businesses are looking for.

### How ACH Works

Arvest provides flexible options for originating ACH entries along with expert staff to assist in the implementation and ongoing support of your ACH program. Whether you leverage our business online banking platform, Cash Manager, to create batch files or upload ACH files via our secure funds transfer system, we will assist your organization with both the technical and practical aspects of using the ACH network, allowing you to streamline your processes and leverage electronic payment technology. ACH can assist you in efficiently handling the following different type of business transactions:

**Direct Deposit** allows you to automatically deposit funds into an employee's bank account. Direct deposit can also be used to disburse employee expense reimbursements, pension or annuity payments, and shareholder dividends.

**Preauthorized Debits** allow you to efficiently and electronically collect money from your customers by initiating one time or recurring scheduled payments.

**Cash Concentration** quickly transfers funds to your Arvest bank account from other banks or move money from your Arvest bank account to another bank.

**Vendor Payments** permit you to pay your obligations and include additional invoice information about the payment.

**Tax Payments** enable you to pay federal agencies electronically.

**Same-Day ACH** transactions are processed on the same day they are originated, thereby expediting the time in which payments are received.

### Key Benefits

- **Reduce** paper disbursement costs and enhance payee satisfaction.
- **Pay** suppliers, vendors, government taxes, and employees through ACH services, reduce costs while disbursing funds.
- **Depend** on a more predictable settlement and cash flow.
- **Reduce** lost check and fraud expense.
- **Increase** payee satisfaction through prompt payment.



## Automated Clearing House (ACH) Fraud Blocker

News about identity theft and tips to protect personal identity are everywhere. Just like an individual, the City also needs to protect itself and its accounts against fraudulent activities. Payment fraud continues to be a major challenge for businesses and municipalities, regardless of location, size, or industry. Arvest offers ACH Fraud Blocker to help businesses monitor and control ACH debits. This allows the City to control who may post ACH debits to your accounts.

### How ACH Fraud Blocker Works

- Your company provides Arvest with a list of companies authorized to debit your account; this list is known as your ACH authorized originators list. A maximum dollar amount filter can also be added.
- When an originating company attempts to post an ACH debit to your account, the system compares the company information with your ACH authorized originators list.
- You may review any “suspicious” ACH debits through our online banking solution, Cash Manager, and decide which items should be returned to the ACH originator as “unauthorized” or added to your ACH authorized originators list.
- Each business day, all decisions to pay or return will need to be completed by the daily deadline (3:00 p.m. CST).
- If no decision is made by the deadline, a default action to “return” is initiated to protect your account from loss.

### Key Benefits

- **Monitor** and control all incoming ACH debit transactions, reducing ACH fraud risk.
- **Protection** from the costly reality of paying unauthorized ACH debit transactions.
- **Greater** control over accounts, allowing for the opportunity to pay or return ACH debits.
- **Streamline** operations and improve internal productivity.
- **Reduce** the risk of potential financial losses.



## Positive Pay

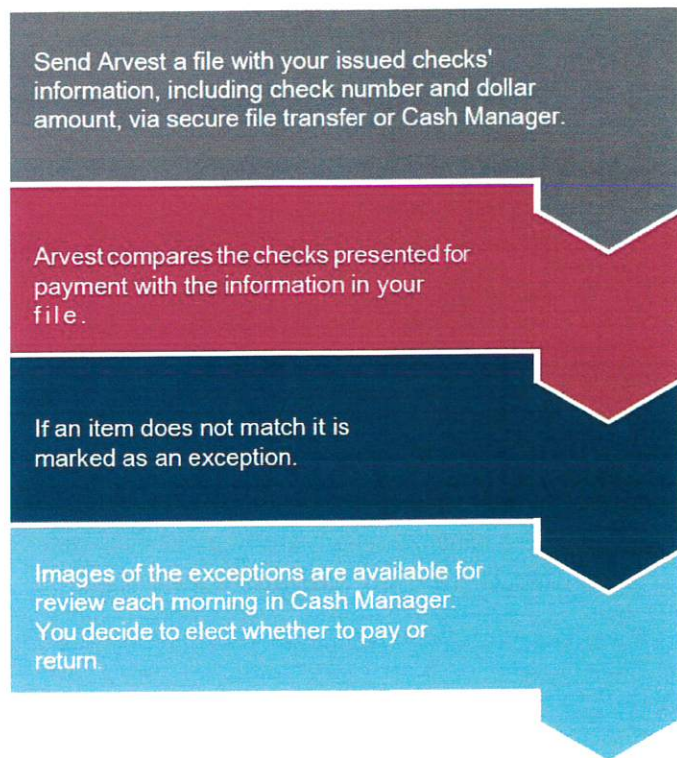
Positive Pay utilizes technology and our banking partnership to help the City stop check fraud in its tracks. Due to advances in technology and the ease of altering checks, checks continue to be the most frequently targeted payment method for fraud. The consequences of one loss can be devastating to you and your reputation.

### How Positive Pay Works

Positive Pay allows you to quickly identify unauthorized, counterfeit, or altered checks before they clear your account – not days or weeks later. If no decision is made, a default action to “return” is initiated to protect your account from loss.

### Key Benefits

- **Save** time, effort, and money while considerably reducing potential check fraud.
- **Identify** unauthorized transactions at the time they are presented.
- **Reduce** the risk of financial loss.
- **Detect** suspicious check activity.
- **Minimize** disruption to company operations.
- **Enhance** visibility of check activity.
- **Stop** fraudulent activity without the need to close the account.



## Stop Payments

Arvest's stop payment tool allow the City to quickly cancel a payment, which gives you close control over your assets. Stop payments give you the option to initiate a stop payment through our online banking solution, Cash Manager, helping you protect your assets from fraud and misuse. An online stop payment request allows you to order stop payments on a single check or a range of checks more conveniently than can be done through direct contact with a local branch.

Arvest provides measures to secure checks and personal finance information to help protect you from error or fraud. There are several reasons you may request a stop payment order. For example, the City may have sent a check for the wrong amount, duplicated a payment, or canceled a purchase after having mailed the check. Stop payments help ensure minor mistakes do not cause major consequences.

### How Stop Payments Work

To initiate a stop payment, the City provides Arvest with specific information related to the transaction. This information generally includes the date of the transaction, the check number, amount of the transaction, and the recipient. Arvest will use this information to flag the transaction and prevent it from processing. Stop payments cannot be placed on debit card transactions, or check or ACH transactions that have already processed.

### Key Benefits

- **Mitigate** check fraud by accelerating requests to stop questionable account activity.
- **Same-day** requests provide better management of your funds.
- **Limit** the potential for overdrawn accounts caused by fraudulent checks.
- **Record retention** of stop payment requests for future use.

## Wires

Arvest offers fast, secure and flexible wire payment solutions that provide an effective and reliable way to send domestic and international payments. Arvest can offer businesses incoming and outgoing options for international and domestic wire transfers.

### How Wires Work

With options to initiate wires electronically through our online banking solution, Cash Manager, or through non-electronic channels, you can quickly process domestic and international wire payments. A wire transfer can be sent the following ways:

**Cash Manager Initiated Wires:** Initiate wire transfers through Arvest's business online banking platform, Cash Manager. Cash Manager will help ensure that the City's internal controls are in place by giving the Administrator the right to grant or limit controls at the user level, including optional dual control which is a fraud prevention and internal control feature that requires an approval for any initiated wires. The system will save your wire instructions for recurring wires or postdated wires, allowing you to leverage reusable templates. You will also have access to 90 days of wire history and can set up notifications for all incoming and outgoing wires. Online Wires allow you to enjoy more flexibility than in-person or Personal Identification Number (PIN) based transactions.

**PIN Based Telephone Wires:** Once a Business Wire Agreement is in place, your authorized representatives will be provided a PIN and will place a call directly to the Arvest Wire Department to request a wire transfer. By providing the pre-established PIN, the appropriate user verifications can be obtained.

**In-Person Wires:** An authorized representative can go to any Arvest branch to initiate a wire transfer.

### Wire Processing Cut-off Times:

- Initiating domestic wire transfers: 4:00 p.m. (CST).
- Initiating international wires: 3:00 p.m. (CST).
- All incoming wire transfers for same day credit: 5:00 p.m. (CST).

### Key Benefits

- **Same-day** money management and availability for domestic wires (in most cases).
- **Wire** detail retention for future use.
- **Ability** to establish approval processes for enhanced internal controls.



# OPTIONAL BANKING SERVICES

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In addition to the list of services requested by the City, Arvest can provide these optional services you discussed in your proposal request.

## Paycard Program

Netspend, a leading provider in prepaid card solutions, offers the Skylight® PayOptions™ Program, which allows the City to pay your employees automatically by loading funds to a payroll card account as opposed to issuing paper checks. Employees receive a Visa® debit card to access their funds and avoid check-cashing fees. For the City, paycards can offer significant cost savings and dramatically increase operational efficiency. Employees get the benefit of a fully featured account that can help them avoid the inconvenience of payment by paper paychecks.

### How the Paycard Program Works

The paycard program is designed to be a scalable program that is flexible and user-friendly. Once your customized program requirements have been defined, and you've entered into a services agreement with Netspend, a seasoned implementation team will walk you through a smooth and successful transition. Training materials and customer service are integrated from the beginning of the process, through launch and beyond. With additional services provided by Netspend, like SkyPosit, you can pay by traditional direct deposit or batch, and paycards can be loaded on-demand in real time for expense commissions, o-cycle payments, payroll errors, or termination pay.\* Your company can set administrative permissions according to who on your staff needs access. Paycard inventory is kept on-site, so adding employees and administering payroll is simplified and convenient.

### Key Benefits

- **Reduce** recurring costs of traditional paper paychecks, including postage, overnight delivery charges and the replacement of lost and stolen checks.
- **Simplify** payroll distribution for all categories of employees, including unbanked, contract, temporary, part-time, and remotely located workers.
- **Integrate** with your current payroll system to manage payroll accounting, processing, tax calculations, and reporting.

You get a convenient and streamlined program that helps reduce the complications of cash, and state-of-the-art client program management to set you up for success. Your employees get the benefit of a payroll card account to which their funds may be electronically transferred. They will receive a Visa® debit card that will allow them to pay retailers, withdraw cash at ATMs, and shop online. Payroll cards can also help your employees avoid lines and check-cashing fees often associated with payment via paper paycheck.

\*Must pass due diligence to qualify for T+2 Processing

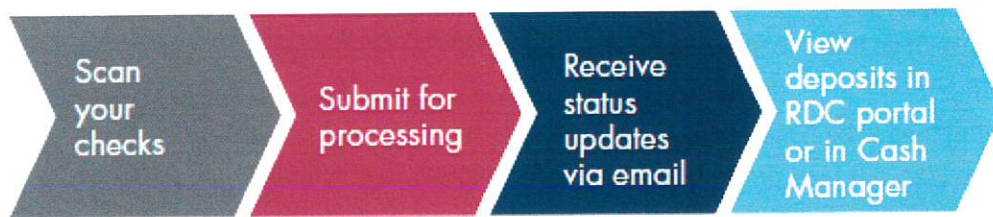


## Remote Deposit Capture (RDC)

RDC is designed to minimize the need for daily visits to the bank to make check deposits, allowing for a safe, easy and secure way to deposit checks. Checks can be scanned with a desktop check scanner. RDC is ideal for any business that has daily check deposits. RDC can also be integrated into Arvest's Receivables Capture Hub (ARCH), providing a consolidated view of incoming payments resulting in a cohesive, streamlined experience. RDC helps save valuable time by bringing the bank to the business.

### How RDC Works

Traditional RDC utilizes a convenient check scanner that attaches to your Windows® based PC or Mac® and is used to scan and deposit checks.



RDC automatically performs the courtesy amount recognition (CAR) of each check in lieu of key entry. MICR repairs are presented to the user, when necessary, to allow you control over correcting the items before they are submitted for processing.

### Key Benefits

- **Elect** to integrate into the Arvest Receivables Capture Hub (ARCH) which allows your business to consolidate incoming payments into one, cohesive portal that provides an extract file of incoming payments uploaded.
- **Securely** process deposits, save time and fuel, increase productivity, and improve cash flow.
- **Stay** more organized and reduce the risk of lost or misplaced checks by scanning the check upon receipt.
- **Receive** credit during nightly processing for deposited checks scanned at your office through a desktop scanner.
- **Capture** payment corresponding documents, such as coupons or invoices, to streamline payment reconciliation and retention.
- **Reduce** risks that could be associated with sending employees to the bank (accident, robbery, etc.).
- **Mitigate** check fraud by accelerating return item notifications, with faster deposit times.
- **Improve** efficiencies and lower costs by streamlining operations.

## Website Payment Capture (WPC)

Arvest's Website Payment Capture (WPC) is an advanced solution that streamlines electronic bill payment and presentment for the City and adds convenience and security for you. Arvest's WPC uses the latest technology to help businesses deliver a flexible platform that empowers customers while keeping the business in control. Arvest provides and manages the infrastructure for WPC. WPC payments can be consolidated by loading them into the Arvest Receivables Capture Hub (ARCH) with payments made through Remote Deposit Capture, Mailed or Onsite Payment Capture.

### How Website Payment Capture Works

Arvest uses a robust cloud platform which gets you up and running faster, using your logo and company identity across every aspect of the Website Payment Capture experience. You can configure your site to allow customers to view their bills and make payments at home, in the office, or on the go, using their preferred payment method of card or electronic bank draft. It streamlines different types of billing models, including onetime and recurring payments. With WPC, you have options to download a complete and accurate file with payee names, amounts, and account numbers which simplifies payment posting.

### Key Benefits

- **Speeds up** cash to your balance sheet, eliminating up to 5 days compared to checks.
- **Eliminates** the cost of printing, mailing and postage.
- **Reduces** data entry and payment processing costs.
- **Provides** the latest innovations and the highest standards for data security.
- **Enhances** customer satisfaction by providing secure, convenient payment options including the ability to view their bill online.
- **Improves** branding for your business.

### Website Payment Capture Requirements

Arvest ACH and Merchant Services solutions must be utilized to be eligible for WPC services.

# MERCHANT SERVICES

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Arvest Bank has been an Acquirer since 1987 and has focused on helping our customers like the City with financial solutions. We pride ourselves on managing our own merchant portfolio, which allows for a personal, hands-on approach that sets us apart from the competition.

We have built a partnership with Worldpay, which allows Arvest to support a wide range of processing solutions and integration capabilities to help meet the diversified needs of a technologically changing industry. Through our focus on service, as well as the ability to offer a variety of products and solutions, you will receive a well-rounded experience with Arvest Merchant Services. We can be a trusted partner for all your needs, now and as your business grows.

Our expertise means you can connect with your customers in the ways they increasingly demand with smarter, faster payment solutions from Arvest Merchant Services. Arvest can help you simplify card acceptance, increase your competitive edge, and improve your bottom line all while reducing risk and driving revenue.

## Arvest Merchant Services Provides

- **Credit and debit card acceptance** – through Visa, Mastercard, Discover, and American Express, plus PIN debit, EBT, Fleet, Commercial cards and more.
- **Point-of-sale solutions** – get the latest in secure payment technology to support your payment needs now and into the future.
- **Fraud and data security** – rest easy knowing your business and your customers are gaining the protections offered by EMV solutions, online data security tools, products and resources.
- **Enhanced reporting** – quick, easy and secure online access to detailed transaction data, trends, patterns and key insights.
- **Technology and customer support** – our award-winning customer service team is accessible 24/7/365 for questions and issue resolution.

Arvest Merchant Services benefits include local service, affordable equipment options, and competitive pricing.

## Advanced Reporting Capabilities

iQ is a one-stop portal on which customers can view and act upon all their transactional information so they can make smarter, more informed business decisions. iQ provides our clients with the tools to efficiently attend to their payments processing so that their time can be spent serving their customers. No other tool in the industry can match iQ's customizable features and functionality. iQ offers a unique, secure, experience far beyond what our competitors can provide.

Features include viewing multiple accounts under one log in, flexible user management, processing summary and details, viewing statements, valuable report and search tools, dispute management, alerts for statements, reports, chargebacks, and more.



## Operations

We settle and fund Visa, MasterCard, Discover, American Express and debit in the same batch for all funding schedules. There are factors, such as risk and MCC codes, that we use to determine the funding schedule. Traditionally, funds are deposited the next business day when utilizing Arvest as your deposit account. Funding is accomplished via Automated Clearing House (ACH), which is subject to federal holidays. If depositing to an institution besides Arvest, funding is traditionally completed in two business days.

## Security

Our comprehensive security bundle will allow you to rest easy knowing your business and your customers are gaining the protections offered by EMV solutions, online data security tools, products and resources. Our security bundle includes EMV support, PCI and breach assistance, and encryption. An optional Managed service can provide more hands-on assistance throughout the PCI process. The ability to link merchant accounts under one scope helps save time and headache. Rest assured knowing that Arvest is also PCI compliant.

## Solutions Tailored to Fit Your Specific Needs

One benefit of Arvest Merchant Services is our consultative approach, which includes reviewing your exact processing needs to determine if any efficiencies can be identified. If Arvest is chosen as the City's merchant services provider, the first agenda item would be to assess each facet of your current processing environment by scheduling a meeting to make a detailed and efficient plan for conversion.

Once the accounts are ready for installation, our local team will assist with training and implementation. Ongoing training can be provided as needed.

Arvest Merchant Services offers several solutions to process payments that will fit the City's needs. Multiple options are described here, as each has their own unique features that the City may find valuable.

### WPC

See Website Payment Capture (WPC) section for more info. WPC would consolidate ACH and card payments in one place. This could be used for online payments and by the City's customer service representatives.



### Authorize.Net

Authorize.Net is a payments gateway that enables merchants to accept payments in person, online, or via a mobile device. Authorize.net offers a customer information manager with card on file or recurring payment capabilities, as well as many fraud detection tools.

Authorize.Net offers a USB card reader for in person payments that can be purchased through their authorized reseller. Authorize.net offers online web-based options and a mobile app to process payments. In addition to normal support with Arvest Merchant Services, Authorize.Net offers support for their solutions directly by calling them, as well as self-service options through documentation on their website.

If the City already has Authorize.Net, Arvest may be able to utilize your existing gateway ID, reducing time and effort in learning a new system and maintaining existing records.

### VeriFone T650 Standalone Terminals

This easy-to-use terminal is based on an Android operating system, allowing this device to stay updated with the latest security while providing freedom and flexibility. The T650p or T650c has a large, vibrant color, touch-enabled display. Options for connectivity include Ethernet, Wi-Fi, or 4G cellular which allows for using the devices wherever the City needs them, whether that be in an office or out on the golf course.



### Commerce360

Commerce360 is an all-in-one business solution allowing you to sell in-store, online, and anywhere in between. With a custom curated website designed by GoDaddy and the ability to sell through online marketplaces and social media, you can meet your customers wherever they are.

An easy-to-use website integrates with our smart point-of-sale options and managing all these channels is simple with our merchant portal. Now you have a single solution to help connect, run and grow your business.

The Commerce360 solution could be used for your in-person transactions, as well as online. The use of third-party apps allows this solution to be customized to fit many business types, including your golf course.

### Slim CD

Slim CD's combination of "out-of-the-box" software solutions, web-based payment processing services, and customizable software development tools provide an effective solution for any merchant. Payments can be accepted face-to-face, over the phone, online, recurring billing, and invoicing. Several choices in EMV card readers are available for in person payments; see [www.slimcd.com](http://www.slimcd.com) for all hardware offerings. Slim CD also includes Level 2 and Level 3 interchange optimization which can reduce the City's interchange cost if applicable. (See Interchange Optimization section for more info about Level 2 and Level 3.)

Slim CD offers online web-based options, desktop software options, and a mobile app. In addition to normal support with Arvest Merchant Services, Slim CD offers support for their solutions directly by calling or emailing them, as well as self-service options through videos and documentation on their website.

### Valutec

Increase brand awareness and strengthen customer loyalty with Valutec gift card and reward solutions. Merchants that have gift card solutions see an increase of average ticket size by 45%. 23% of gift cards are never redeemed. 83% of all shoppers say they purchase gift cards during the holiday season. Encourage golfers to come back while driving revenue up and increasing your cashflow.

## Merchant Services Fees

Merchant Services fees are separate from fees associated with your checking account. Merchant rates and fees are based on your specific processing environment, volume, and average ticket.

To keep the City's fees as low as possible, Arvest Merchant Services would encourage a pricing type known as Interchange+. Any fees associated with transactions will be passed directly to you from the card brands with no markup, then Arvest adds our discount rate and transaction fees. This methodology is transparent in nature. As card brands make changes to Interchange, such as lowering fees, or offering specialized rates, you take advantage.

### Interchange Optimization

If the City processes business card payments regularly and is not currently processing payments as Level 2 and Level 3, Arvest would suggest using a solution that offers this functionality. Processing Level 2 and Level 3 enhanced data allows for lower Interchange rates, which could significantly reduce your expenses. Level 2 provides details regarding tax and order number with each transaction. Level 3 data includes line items details about the purchase, such as quantities, unit descriptions, commodity codes, etc. Solutions that offer this may have a simplified way of submitting details, which will be a part of the consultation process with Arvest.

### Specialty Interchange

The card brands offer different Interchange rates based on type of card and industry. Some industries get special interchange rates. If your organization qualifies for a special Interchange qualification, such as Utility interchange, Arvest Merchant Services will ensure you are registered with the appropriate card brand as needed to take advantage of the reduce rates.

### Passing the Cost Along

If the City is looking at ways to reduce their card processing cost, there are several options available such as surcharging, cash discounting, or charging a convenience fee. Each of these options have specific card brand rules and laws around them. Arvest Merchant Services would consult with the City to find the option that fits your needs best to allow for a compliant option of reducing your card processing costs.



## The Merchant Team



The City would have a primary point of contact, Michelle Hubbard, who is backed up by a team to support our Arvest Merchant Services clients.

**Michelle Hubbard** fulfills the role of Arvest Credit Card **Merchant Relationship Advisor** for Arvest Bank in the Greater Kansas City and Joplin markets. She started her banking career in 2016 whereas a Branch Manager for another local bank. Michelle stepped into the Merchant Relationship Advisor role when she came to Arvest in March 2020. Michelle has obtained a Bachelor of Business Management with an emphasis in Marketing from Baker University. She strives to provide her merchants with excellent customer service. Similar accounts she has managed include but are not limited to large corporations, public funds, non-profits, and municipalities.

Contact: (913) 328-2316 | [MHubbard1@arvest.com](mailto:MHubbard1@arvest.com)

**Kevin Wilhelm**, AVP, **Regional Merchant Sales Manager**, ETA CPP, supports our local Merchant Relationship Advisors in Arkansas and Missouri. He started his banking career at Arvest in 2009 as a Branch Manager in Springdale, Arkansas before moving into the role of Merchant Relationship Advisor in 2012. In 2019 Kevin was promoted to Regional Merchant Services Manager which is still his current role. Kevin has a wealth of knowledge in the merchant services industry, and he strives to lead a team that provide excellent customer service to all the customers that they serve.

Contact: (479) 231-8956 | [KWilhelm@arvest.com](mailto:KWilhelm@arvest.com)

**Janna Tischler AVP, Merchant Operations Relationship Manager, ETA CPP**, is a graduate of the University of Central Arkansas. In 2007, Janna began her banking career at Arvest as a Teller, quickly moving to Financial Services Representative, Teller Supervisor, and Assistant Branch Manager, before transitioning to the Merchant Relationship Advisor role. After fulfilling that role for almost 6 years, Janna stepped into Operations to help support the entire Merchant team. Janna holds a Bachelor's Degree in Mathematics, with an emphasis in Accounting, as well as being a Certified Payments Professional with the ETA. Janna's goal is to ensure success within her team and organization, which starts with superior service to merchant clients.

Contact: (501) 379-7233 | [JTischler@arvest.com](mailto:JTischler@arvest.com)

### **Additional Contact Information**

**Merchant Assist** – 24/7 support (844) 458-4701

**Arvest Merchant Services Customer Support** – If additional support is needed after contacting Merchant Assist and/or your local Merchant Relationship Advisor, contact [MerchantSupport@arvest.com](mailto:MerchantSupport@arvest.com).

- Normal office hours of your Primary Contact Team: Monday through Friday, 8:00 a.m. to 5:00 p.m. (CST), otherwise available by cell phone
- Holidays closed: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, and Christmas Day



# ARVEST CREDIT CARD DIVISION

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## Arvest Credit Card

Arvest Credit Card (ACC) is a division of Arvest Bank, and has been operating since 1961. Headquartered in Norman, OK, ACC delivers the convenience and technological advantages of national and super-regional banks, but with the commitment and decision-making of a local community bank. ACC issues Visa Consumer credit cards, Visa Commercial credit cards and offers merchant services to businesses. We also provide credit card services to several non-affiliate banks in the Midwest Region.

We never forget that we serve at the pleasure of our clients as a “relationship-driven” organization. We value the trust that our customers have in our ability to serve them. It is an honor to be their Purchasing Card Provider of choice.

## Solutions Tailored to Fit Your Specific Needs

Arvest Credit Card has offered Commercial Cards since 1987, Purchasing Cards since 2007 and the ePayables Automated Payment Solution since 2012. For more than a decade, our strategic partner, TSYS iSolutions, has been an industry leader first to offer an online reporting system, CentreSuite. This robust online platform includes complimentary, up-to-date functionality enhancements throughout the year.

In addition to our innovative products, ACC’s highly skilled team of experts pledge to provide you with personalized service and support every step of the way. We pride ourselves on our commitment to excellent customer service. We actively strive to maximize your success and profit opportunities, while keeping our philosophy in focus—it must be good for the customer before it is good for the bank.

## Corporate Credit Cards

Corporate Credit Cards are perfect for organizations like the City needing a small number of cards. Track costs and expenses and take advantage of valuable travel benefits.

- **Competitive interest rate**
- **Itemized monthly statement**
- **Online access to view statements and manage expenses**
- **Set spending limits by department and employee**
- **Restrict card use to specific types of purchases**
- **Reduce expenses**
- **Generous credit line available upon approval**
- **Worldwide acceptance** - Corporate Visa Credit Card is welcome at more than 15 million locations around the world.
- **(800) VISA-911**- In case of emergency when traveling on business, just one toll-free phone call will connect you with the Visa Assistance Center, 24 hours a day, 7 days a week.
- **Emergency cash and card replacement**- We'll deliver cash and replace your lost, stolen, or damaged card anywhere in the world, usually within 24 hours in the U.S. and one business day when you are traveling overseas.
- **Guaranteed reservation service**- When you make your hotel reservations with VISA Corporate, they will be held for you even if you arrive later than expected.
- **Auto rental insurance\***- Our auto rental insurance automatically provides coverage against vehicle theft or damage caused by an accident when a car is rented primarily for business purposes and the rental is initiated and paid for with your card. Just decline the rental agency's collision damage insurance and save up to \$13 per day.
- **Medical referral assistance\***- Prompt medical help is available by calling the Visa Assistance Center.
- **Legal referral assistance\***- If you need legal help, the Visa Assistance Center will put you in touch with legal assistance through local attorneys or the U.S. Embassy if you are overseas. Until you have made your legal arrangements, and upon request thereafter, the center will maintain communication with you, your family, and your business associates.
- **\$500,000 automatic travel accident insurance**- You're automatically covered when you charge your plane, train, bus, ship or other common carrier ticket(s) to your card at no additional cost.

\*Certain restrictions, conditions and exclusions apply. Refer to program description for complete details.

## Arvest Flex Rewards™

Arvest Flex Rewards™ is Arvest's credit card rewards program with no membership or annual fees. Open an Arvest business credit card and start earning Arvest Flex Rewards™ points on qualifying purchases. You will enjoy the power to redeem points however you choose – for cash back, statement credits, gift cards, or travel. Choose from a large pool of participating restaurants, retailers and travel merchants, and pump up your account with bonus earning opportunities. Our [user-friendly website](#) lets you manage your rewards account easier than ever.

Arvest Flex Rewards™ gives you the power to use the points you've earned however you choose.

- 1 point per \$1 spent
- Cash-back options
- Redeem points for statement credit

## Purchasing Cards

The Arvest Visa® Purchasing Card is a one-card solution to help streamline the financial management of travel and entertainment costs, avoiding the paperwork and wasted time from processing invoices and requisitioning goods and services. Purchasing Cards align your company's payment program with your business' needs by giving you flexibility, and control over employee spending. Each month, employees receive individual statements to review, and your company pays one consolidated invoice. Ideal for businesses needing 10 or more cards issued to make purchases.

- Cut Costs and Eliminate Paperwork
- Expedite Delivery of Goods
- Improve Cash Flow
- Accelerate the Reconciliation Process
- Manage Travel and Entertainment
- Track Fleet Expenses
- Manage Card Limits and View Transactions in Real Time
- Online Expense Reporting For Each Employee
- Restrict Card Use to Specific Types of Purchases
- Accommodate Specialized Needs, Tracking Employee Relocation Costs, Temporary Services, Project Management and Departmental Expenses
- Online and Mobile Access 24/7

### Advanced Reporting Capabilities

The Visa® Purchasing Card is much more than just a payment card. It can be integrated into existing financial systems, has the ability to populate expense reports, and can provide detailed data on many purchases. This additional data can provide you with invoice specific information about the transaction.

### Available Reporting Modules

#### **Account Management Module**

Administrators can assign card limits, restrict spending on daily, monthly or by merchant category codes, perform card account maintenance, and quickly respond to cardholders needs in real time.

#### **Statement Management Module**

Users know exactly what is being spent to date, as account summaries and activities are displayed in real time.

#### **Expense Management Module**

Managers and Users can view, edit and approve transactions, along with export data and enter out-of-pocket expenses.

#### **Reports Management Module**

Administrators can integrate spending data into a company's Enterprise Resource Planning (ERP), general ledger or other back-office application.



## Key Features

- Accepted Worldwide at Over 30 Million Locations
- Generous Credit Line Available Upon Approval
- Add More Security and Convenience to Your Business Travel
- Emergency Card Replacement
- Emergency Cash Disbursement
- Cardholder Inquiry Service
- Auto Rental Collision Damage Waiver
- Visa Liability Waiver Program
- Visa's Travel and Emergency Assistance Services

| FEATURES                          | ARVEST VISA® PURCHASING CARD                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Type of Card                      | Visa One-Card with no annual fee                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Payment Days from Statement       | Improve cash flow and daily cash position with a 30-day statement cycle. Your due date is at minimum 25 days after the close of each billing cycle.                                                                                                                                                                                                                                                                                                              |
| Cash Rebate                       | Easy to manage, track and measure. No confusion on how much you will receive each month. <b>Cash back rebate of 1% paid on all net transactions (not including cash advances or credits) via ACH each month. This is not a tiered structure but rather a flat 1% back on all net transactions posted to the account each month. Net transactions are determined by taking the transaction total each month, less cash advances and credits multiplied by 1%.</b> |
| Online Access                     | Online access via CentreSuite, with the ability to make real-time changes to accounts, complete expense reports electronically and import spend data directly into the company's AP/ERP system. There is no cost for access to the system. More information is available on the following pages.                                                                                                                                                                 |
| Controlled Empowerment            | Empower your cardholders to purchase what they need, but control spending on the backend. Cards can be restricted based on merchant category codes, single purchase limits or daily number of transactions. For example, purchasing cards could be restricted to purchase only fuel and office supplies, but never purchase anything greater than \$100 per transaction.                                                                                         |
| System Training & Ongoing Support | No cost – ever! In-person training is provided to both Administrators and cardholders. All initial and follow-up training is conducted in-person by a member of our Purchasing Card training team, but can be done via Verizon Net Conferencing.                                                                                                                                                                                                                 |

## FEATURES

## ARVEST VISA® PURCHASING CARD

### Custom Mapper/Reporting Costs

Onsite programmers can build customized reports at no charge. However, if outside programmers are needed for very rare occasions, the outside programming cost could be up to \$150 per hour, with a minimum of 10 hours of programming.

## CentreSuite Reporting System

CentreSuite allows our clients to manage their Card Programs in a convenient and user-friendly web application, increasing efficiencies and assisting with managing and tracking expenses in real time. Cardholders can view their own account(s); Administrators can view and make changes to the accounts that are assigned to them, or the entire purchasing card portfolio. Each Administrator can have different capabilities depending on the client requirements.

## FEATURES

## CENTRESUITE REPORTING SYSTEM

### Time & Money Savings

- Lower check-processing costs across the board. Checks are costly to issue, process and reconcile.
- Reduce multiple "house" and credit card accounts to one account with one monthly payment
- Cash rebate on all net purchases
- 25-day grace period for repayment

### Online, Real-Time Account Management

Administrators can make changes to accounts in real time, including the ability to:

- Close cards
- Order new cards
- Increase credit limits
- Apply temporary credit limits for a certain period of time
- Restrict spending on a daily, monthly or by transaction amount
- View authorizations and declines immediately

### Expense Management & Routing

Cardholders have the ability to generate an online expense report for their purchasing card transactions and if required, out of pocket transactions. Receipts can be scanned and attached to the expense report and then electronically routed to their assigned approver.

| FEATURES                                     | CENTRESUITE REPORTING SYSTEM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Reporting/Analytics for Spending Data</b> | <p>Report and track spending data with ease by utilizing reports, including 10 built-in standard reports, or querying with customized reporting options. By using our Report Builder, custom reports can be built to fit a variety of needs. Reports can be scheduled to run automatically, daily, monthly or annually.</p> <p>Our system can generate end-of-month reports, which will integrate spending data and accounting codes directly into the company's financial system. Utilizing this feature immediately saves time during the monthly reconciliation process. See Page 4 for additional information about our ePayables AP automation product.</p> |
| <b>Online Expense Reports</b>                | <p>Cardholders can generate Online Expense Reports to document purchases throughout the billing cycle. Your unique accounting codes can be incorporated within our system, and codes can be defaulted based on cardholder, type of expense, department, cost center and general ledger. Customized reports can be provided in a flat-file format, which will import into Windows-based systems.</p> <p>Export files can also be uploaded into Access or any other AP/GL System other than QuickBooks/Quicken.</p>                                                                                                                                                |
| <b>Account Hierarchy</b>                     | <p>Accounts can utilize our unique hierarchy system, where spending can be restricted by department, division or employee. Reporting can also use the hierarchy system.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

## ePayables

For years, accounting professionals have longed for an updated and more efficient approach to their processes. Arvest ePayables is an automated virtual payment solution designed to replace costly paper checks with single-use virtual card numbers. This innovative system streamlines supplier payments to save time and add security to your accounts payable process. Arvest Credit Card ePayables reduces paper expenses and processing time. Our ePayables program also provides you with a secure and streamlined method of payment to your suppliers and vendors. In addition to reducing your expenses and improving cash flow, the system benefits your suppliers by providing immediate payments of guaranteed funds.

### Key Features

- Intuitive, user-friendly Accounts Payable interface.
- Batch payment of invoices in one file upload.
- Exact payments for supplier-initiated transactions.



## How it Works

- Suppliers are enrolled for ePayables acceptance.
- Accounts Payable receives and processes invoices.
- A payment file is uploaded to an online portal so suppliers can be paid electronically.
- Remittance information is sent electronically to suppliers detailing payment information.

Arvest Credit Card ePayables provides two electronic methods for making payments tailored to your needs:

### Supplier-Initiated Payments

Supplier receives an email or fax that includes the single-use virtual account number, payment amount and invoice details. The supplier is responsible for processing (or "pulling") the payments. Payments may be set for Exact Pay, in which authorizations are limited to the exact penny of the invoice(s), guaranteeing 100% reconciliation. This is the preferred method of payment and is most common.

### Buyer-Initiated Payments

Your company "pushes" payment directly to the supplier. A distinct merchant depository account is set up in which payments are credited. Supplier receives an email or fax remittance that includes total amount being deposited and invoice details.

| FEATURES                                    | ePAYABLES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Accounts Payable Spend Analysis             | Accounts Payable analysis and subsequent projections of supplier spend to determine the target for enrollment.                                                                                                                                                                                                                                                                                                                                                                                          |
| Supplier Enrollment and Enablement Services | Customized supplier correspondence including mailings and outbound calling efforts. We contact your suppliers to determine which will accept, explain the process and enroll them in the program.                                                                                                                                                                                                                                                                                                       |
| Security                                    | <p>Take control and minimize the risk of fraud by sending a payment directly to your vendor with a one-time use virtual card. Once the payment has been processed, the card is null and void leaving you with peace of mind.</p> <p>With Exact Pay, vendors must take the exact amount in order to receive payment authorization, giving you 100% reconciliation and added security. The online payment site provides dual control settings throughout and the ability to restrict user privileges.</p> |
| Online Access                               | <p>A no cost, intuitive, easy-to-learn Accounts Payable interface. The online payment site accepts any flat text delimited payment file format containing the required fields.</p> <p>Batch payment of invoices can be included in one file upload.</p>                                                                                                                                                                                                                                                 |



| FEATURES                 | ePAYABLES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Reporting                | <p>Library of On Demand Reporting for reconciliation and forecasting.</p> <p>Reports can be created with a click of a button or scheduled to be sent to a recipient's inbox at a desired frequency.</p>                                                                                                                                                                                                                                                                                                               |
| Flexible Payment Methods | <p>Multiple payment options offered to your suppliers, guaranteeing a higher acceptance rate. Virtual credit card payment option include:</p> <p>Supplier Initiated: Vendors are given a one-time use virtual account number, an amount and are responsible for initiating (or "pulling") the payment.</p> <p>Buyer Initiated: Your company "pushes" the payment direct to a vendor's merchant depository accounts.</p> <p>Static Card: A virtual account number that stays static and funded at time of payment.</p> |
| Flexible Billing Cycle   | <p>Improve cash flow and daily cash position with a 30-day statement cycle. Your due date is at minimum 25 days after the close of each billing cycle. Increase rebate earnings by selecting weekly and bi-weekly billing cycles.</p>                                                                                                                                                                                                                                                                                 |
| Cash Rebate              | <p>Monthly Billing Cycle provides a cash back rebate of 1% paid on net volume regardless of the amount of spend. Bi-weekly and weekly cash back rebates are calculated on net monthly spend and range from 1.19% to 1.5%.</p>                                                                                                                                                                                                                                                                                         |

## Interest Rate & Additional Fees

|                                                                                    |                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Card Fee                                                                    | None                                                                                                                                                                                                                                                                                                                                               |
| Rewards Points or Cash Back Fees                                                   | <p>No fee to join Arvest Flex Rewards™ program. Cash back of 1% directly deposited each month based on net monthly spend. Cash advances and credits are excluded from earning cash back.</p>                                                                                                                                                       |
| Annual Percentage Rate (APR) for purchases and balance transfers and cash advances | <p><b>0%</b> Introductory APR for 6 months. After that, your APR will be <b>15.49%</b> variable for Elite* Purchasing VISA Accounts; <b>19.49%</b> variable for Premier* Purchasing VISA Accounts, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.</p>                                                 |
| Annual Percentage Rate (APR) for Cash Advances                                     | <p>Your APR be <b>15.49%</b> variable for Elite* Purchasing VISA Accounts; <b>19.49%</b> variable for Premier* Purchasing VISA Accounts, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.</p>                                                                                                           |
| Variable Rate Information                                                          | <p>Your APR may vary. The non-introductory rate for purchases, cash advances and balance transfers is determined monthly by adding <b>6.99%</b> for Elite Corporate VISA accounts or <b>10.99%</b> for Premier Corporate VISA accounts to the highest U.S. Prime Rate published by the Wall Street Journal on the last day of the prior month.</p> |

|                                                  |                                                                                                                                                                                                                                                                                |
|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Penalty APR</b>                               | None                                                                                                                                                                                                                                                                           |
| <b>Billing Cycle/Grace Period</b>                | 30 days/25 days                                                                                                                                                                                                                                                                |
| <b>Paying Interest</b>                           | Your due date is at minimum 25 days after the close of each billing cycle. We will not charge any interest on purchases if you pay your entire balance by due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| <b>Training &amp; Consulting</b>                 | No cost                                                                                                                                                                                                                                                                        |
| <b>Rush Cards</b>                                | FedEx fee \$25/\$50                                                                                                                                                                                                                                                            |
| <b>Duplicate Statement</b>                       | \$2 per statement                                                                                                                                                                                                                                                              |
| <b>Fees</b>                                      | No annual fee<br>No balance transfer fee<br>Cash Advance fee: either \$4 or 4% of each cash advance amount, whichever is greater.<br>Foreign Transaction: 1% of each transaction in U.S. dollars                                                                               |
| <b>Penalty fees</b>                              | Late Payment: \$29<br>Returned Payment: \$29<br>Fees for Exceeding Credit Limit: \$29                                                                                                                                                                                          |
| <b>ePayables Billing Cycle / Rebate Schedule</b> | Weekly, Bi-Weekly and Monthly (Monthly has a 25-day grace period)<br>Cash back rebate is structured based on billing cycle. Earn a minimum 1% up to a maximum 1.5%.                                                                                                            |
| <b>How We Will Calculate Your Balance</b>        | We use a method called "average daily balance (including new purchases)." See your Cardholder Agreement for more details.                                                                                                                                                      |

## Commercial Payment Solution Partners

**Keith Zollicoffer, Director of Commercial Credit Card Payment Solutions, SVP, CPCP**, is a Navy veteran, a graduate of the Paul W. Barret, Jr. School of Banking at Christian Brothers University, and a graduate of the Commercial Lending School at the University of Oklahoma. He has been in the financial services industry since 1994. Keith has held numerous positions in his career including Credit Analyst, Loan Compliance, Training & Development Trainer, and Regional Manager, as well as Retail Sales Support Manager. He has been with the Arvest Credit Card Division since 2010. Currently, Keith lives in Greenwood, AR with his wife and two children.

**Contact:** (479) 770-9501 | [KZollicoffer@arvest.com](mailto:KZollicoffer@arvest.com).

**Cheri Hansen, Commercial Payments Regional Manager, VP, CPCP**, has over 35 years of banking and credit card experience in the financial industry. Cheri is a Regional Manager for Arvest Credit Card Division for the Commercial Payments West Region team reaching throughout the Oklahoma, Kansas and Missouri Markets. Since joining Arvest in April of 2011, Cheri has dedicated herself to developing, implementing, and expanding Commercial Card programs and relationships with her clients. She completed the purchasing card certification, joining others across the nation as being CPCP certified. She is a 2023 graduate of the Oklahoma Bankers Association Emerging Leaders Academy. Cheri graduated from Southern Nazarene University in Bethany, Oklahoma with a bachelor's degree in Marketing and a minor in Accounting, and currently resides in Oklahoma City, Oklahoma with her husband. Arvest Bank, Arvest Credit Card Division and experts like Cheri, view themselves as Strategic Partners for businesses and their Commercial Card Programs.

**Contact:** (405) 426-5514 | [CHansen@arvest.com](mailto:CHansen@arvest.com)

**Lesley Brown, Commercial Payment Account Manager, AVP, CPCP**, has 17 years of banking experience in retail Banking, Commercial Banking, Treasury Management, and Commercial Credit cards. She graduated from Ozark Technical Community College in Springfield, Missouri with an Associates of Arts Degree. Lesley joined the Arvest Credit Card division in November of 2016 and covers Missouri and Northwest Arkansas. She completed the purchasing card certification, joining others across the nation as being CPCP certified. Lesley strives to build long-term relationships by placing the utmost importance on customer service and positioning herself as a resource and trusted advisor to the customers she serves. Since joining Arvest Credit Card division, Lesley has dedicated herself to developing and implementing Purchasing Card and ePayables programs with Arvest Bank and its customers. Lesley resides in Springfield, Missouri with her husband, and son.

**Contact:** (417) 429-7987 | [LesBrown@arvest.com](mailto:LesBrown@arvest.com).



## Commercial Payments Onboarding Team

**Aaron Abernathy, Commercial Payments Onboarding Specialist, AVP**, has been in the Financial Services Industry since 2007, working in Retail Banking, Branch Management, Commercial Banking, and the Arvest Credit Card Division. Prior to transitioning to the Commercial Payments team, he specialized in helping our customers find commercial lending solutions as a Commercial Banker. In his current role, he works closely with our Missouri, Kansas, and NW Arkansas markets, to deliver Purchasing Card training and implementation to our clients. He resides in Hollister, MO with his wife and little girl.

**Contact:** (417) 598-9320 | [AAbernathy@arvest.com](mailto:AAbernathy@arvest.com)

**Megan Milliser, Commercial Payments Onboarding Specialist**, began her career with Arvest in 2008, and brings nearly 18 years of banking experience to the team. With a strong background in Retail Banking and Commercial Lending, she is passionate about helping customers find financial solutions for their business needs. Megan specializes in automated payments solutions and is responsible for executing and implementing our ePayables program for new and existing clients throughout Oklahoma, Kansas, and Missouri. She earned her bachelor's degree from Oklahoma Wesleyan University in Business Administration and resides in Tulsa, Oklahoma.

**Contact:** (918) 378-8126 | [MMilliser@arvest.com](mailto:MMilliser@arvest.com)

## Additional Contact Information

[AccCompanyCards@arvest.com](mailto:AccCompanyCards@arvest.com)

(855) 250-8508



# ARVEST WEALTH MANAGEMENT

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Arvest Wealth Management (AWM) is a division of Arvest Bank and is comprised of associates representing multiple lines of business, offering trust, investment, insurance, and advisory expertise in the markets where Arvest Bank operates. These business lines currently include the Arvest Trust department (a division of Arvest Bank) and two units that are wholly owned subsidiaries of the bank: Arvest Investments, Inc. /DBA Arvest Wealth Management (a FINRA Registered Broker Dealer and an SEC Registered Investment Advisory firm) and Arvest Insurance, Inc. (a multi-state licensed, insurance general agency).

We have approximately \$15.8 billion in assets under management and over 325 associates working to help customers manage their investments and trusts. This is achieved through various services and products, including: brokerage, trust, investment management, retirement plans, IRAs, custodial accounts, estate settlement and insurance.

- As of 12/31/2023 Arvest Wealth Management had approximately 74,504 accounts with over \$15.8 billion of assets under management
- As of 12/31/2022 Arvest Trust had approximately 3,430 accounts with \$4.1 billion in assets under management

## Portfolio Management – Who We Are

It is an innovative, client-oriented approach that provides focus and continuity to every aspect of a financial plan. We are committed to working in the City's best interests, helping you build, manage, and protect your wealth with sound financial strategies.

We manage over \$15 billion in client assets through various services and products, including, brokerage, trust, investment management, retirement plans, IRAs, custodial accounts, estate settlement, and insurance. In order to provide the superior level of service our customers need and desire, we employ more than 325 professionals, including individuals with advanced degrees, designations, and/or specialized training in areas such as investments, financial planning, accounting, estate planning, and insurance. Our strength results from being a part of one of the premier financial institutions in our region, Arvest Bank.

At Arvest Wealth Management, we have the tools, resources, and experience to manage every facet of your financial situation – from stocks, bonds, and life insurance to retirement planning and estate settlement. Best of all, you'll have one point of contact orchestrating all of the various personnel and resources. You'll have an individual who knows you and your goals and works hard to help you meet them. Some people would call this approach innovative, but at Arvest Wealth Management we simply call it working in your best interest.

## Investment Philosophy

The local investment team, with the assistance of the Arvest Portfolio Management and Research team, provides clients with investment recommendations, on-going investment monitoring, and performance reporting. The team will provide recommendations for an appropriate range of investment options that will adequately span the risk/return spectrum. We deliver flexible planning and investment solutions that are directly tied to our client's financial goals and objectives.

**PHILOSOPHY:** As we work to achieve our objectives, a clear philosophy guides us. Through the combination of these key characteristics, our goal is to construct and manage high-quality portfolios that deliver competitive total returns to meet the objectives of our clients:

Research – We rely on in-house as well as independent quantitative and qualitative research, viewing them as complementary inputs into important decisions.

Discipline – In setting investment strategy, we believe in taking risk only when it is accompanied by attractive reward potential.

Long-Term Approach – We are not short-term market timers. Our goal is to construct fundamental-based long-term portfolios that will perform favorable over time.

Diversification – Portfolios will be well-diversified by issuer, style, and asset class. We believe that this is a crucial element of risk management.

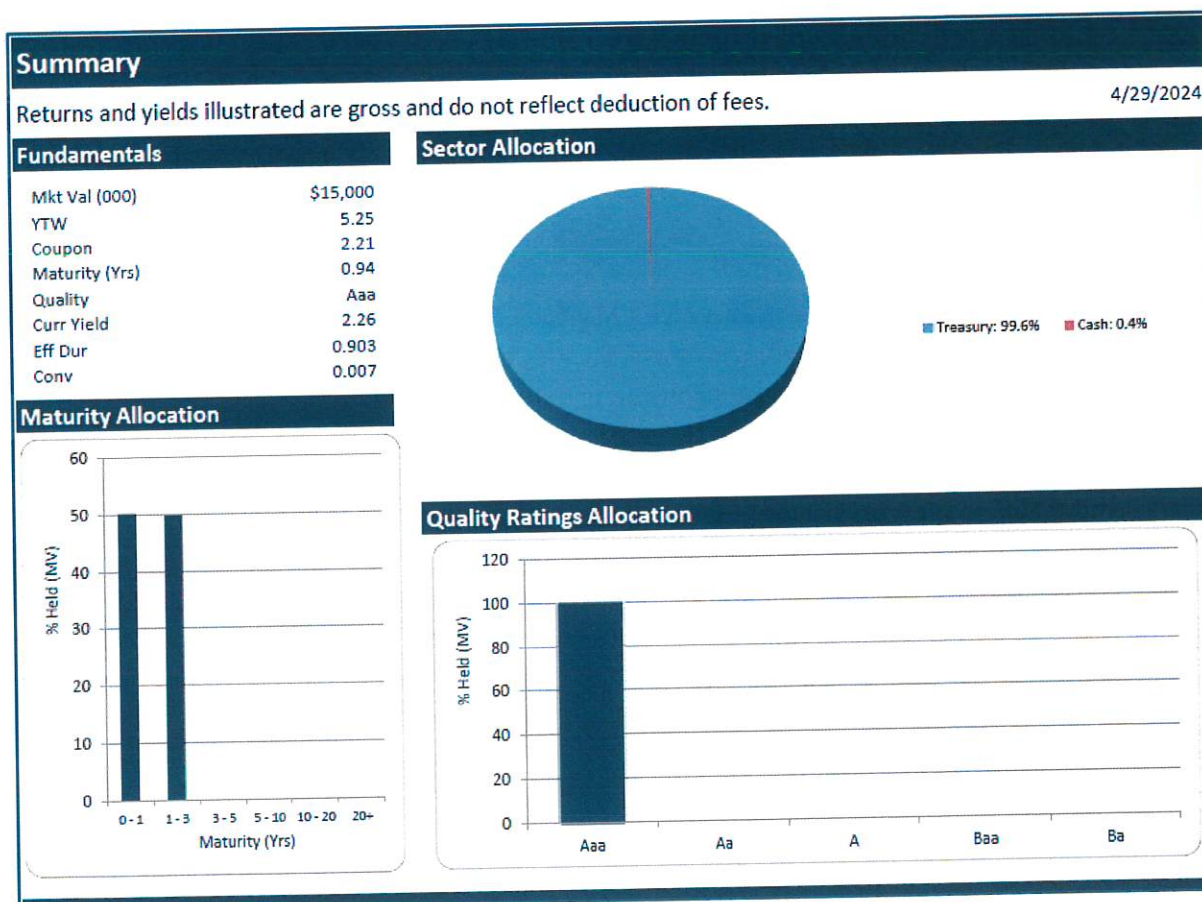
**STRATEGY:** Long-term capital market projections are used in setting the long-term, strategic asset allocation that is the base for every portfolio Arvest manages. Those capital market projections are derived using long-term historical risk and return characteristics for each asset class. Further risk constraints and asset class correlations are used to constrain the optimization process from over-allocating to risk assets. Throughout the year, Arvest also tactically shifts these strategic weights based on the current valuation level of each asset class relative to its history and the other asset classes (i.e., where is the value at in the market currently).

**PROCESS:** Our investment process emphasizes the alignment of interests and full accountability with clients, while utilizing research and prudence in making investment decisions. The client account team, with the assistance of the Arvest Portfolio Management and Research team, provides clients with: investment recommendations, on-going investment monitoring, and performance reporting.



All investment recommendations are driven by the Arvest Portfolio Management and Research team's perspective on economic and market conditions. The Arvest Portfolio Management and Research team provides recommendations for an appropriate range of investment options that span the risk/return spectrum. Any recommendation delivered to the client regarding asset allocation, individual positions, and changes thereto are never the sole recommendations of one individual, but rather the representation of our team's best thinking as related to a client's specific investment objectives; though delivery of such recommendations will typically be handled by the relationship's primary Arvest Bank – Trust contact, the trust officer or trust investment officer. This approach creates an inherent consistency throughout the firm that is representative of our overall investment philosophy and process. Asset allocation at the account level is systematically monitored for deviation from target values in excess of tolerance bands for the asset classes employed, offering opportunities for timely re-balancing to maintain a consistent and appropriate level of managed risk relevant to the mandate of the account. As additional oversight, annual independent internal reviews are required to be performed on all trust platform accounts to ensure compliance with all regulatory requirements, client directives, and firm directives by both the investment officer and the trust officer.

## Fixed Income Portfolio Analysis

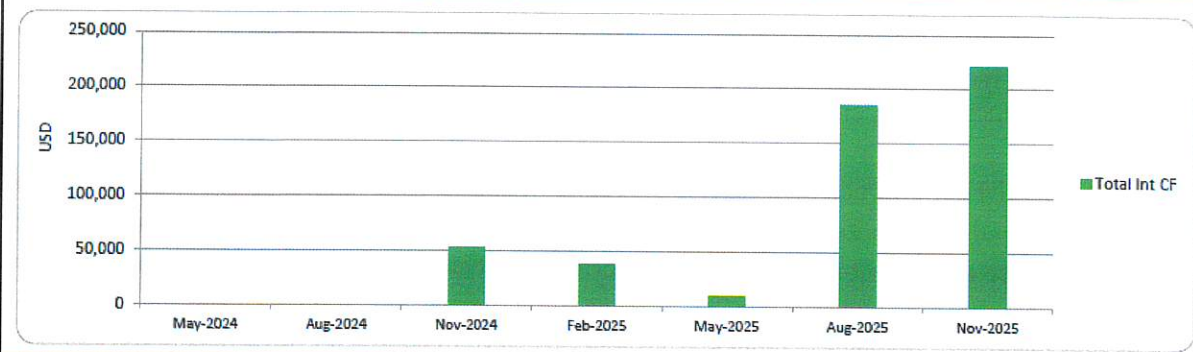


## Cash Flow Summary

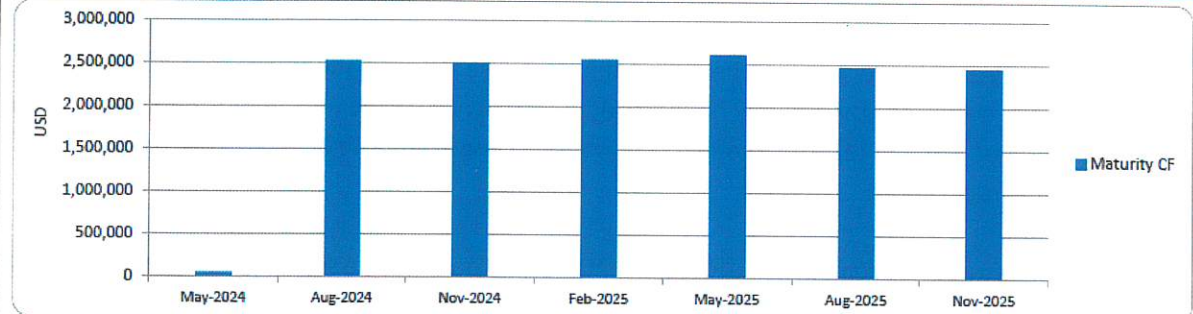
City of Neosho

4/29/2024

### Interest Cash Flow



### Principal Cash Flow



## Standard Holdings

Returns and yields illustrated are gross and do not reflect deduction of fees.

4/29/2024

| Par Value | Identifier | Issuer Name              | Quality | Coupon | Maturity     | Price  | Mkt Val (000) | % Held (MV) | YTW   | Mod Dur | Eff Dur | Conv  |
|-----------|------------|--------------------------|---------|--------|--------------|--------|---------------|-------------|-------|---------|---------|-------|
| 54601     | 000000CM   | CASH & EQUIVALENTS       | Aaa     | 5.31   | 5/29/2024    | 100.00 | 55            | 0.36        | 5.286 | 0.081   | 0.080   | 0     |
| 2535000   | 912797KZ   | UNITED STATES TREAS BILL | Aaa     | 0      | 8/27/2024    | 98.27  | 2,491         | 16.61       | 5.364 | 0.323   | 0.320   | 0.001 |
| 2515000   | 912828J    | UNITED STATES TREAS NTS  | Aaa     | 2.125  | 11/30/2024   | 98.15  | 2,491         | 16.60       | 5.359 | 0.567   | 0.568   | 0.003 |
| 2560000   | 91282CDZ   | UNITED STATES TREAS NTS  | Aaa     | 1.5    | 2/15/2025    | 97.05  | 2,492         | 16.62       | 5.324 | 0.772   | 0.775   | 0.005 |
| 2625000   | 912828ZT   | UNITED STATES TREAS NTS  | Aaa     | 0.25   | 5/31/2025    | 94.84  | 2,492         | 16.62       | 5.191 | 1.058   | 1.058   | 0.008 |
| 2475000   | 91282CHV   | UNITED STATES TREAS NTS  | Aaa     | 5      | 8/31/2025    | 99.81  | 2,490         | 16.60       | 5.144 | 1.268   | 1.270   | 0.011 |
| 2460000   | 91282CFW   | UNITED STATES TREAS NTS  | Aaa     | 4.5    | 11/15/2025   | 99.11  | 2,489         | 16.59       | 5.102 | 1.442   | 1.445   | 0.014 |
| 15224601  |            |                          | Aaa     | 2.205  | Avg Life=0.9 | 97.85  | 15,000        | 100.00      | 5.248 | 0.902   | 0.903   | 0.007 |



#### Arvest Bank (Trust Division) –

#### Current Account(s) Review, Hypothetical Illustrations and Performance Disclosures:

Trust services are provided by Arvest Bank. Arvest Bank offers additional investment services and products through its subsidiary, Arvest Investments, Inc., doing business as Arvest Wealth Management, member FINRA/SIPC, an SEC registered investment adviser. Arvest Bank (Trust) may utilize the services of our Portfolio Management and Research team, the investment advisory division of Arvest Investments, Inc., where appropriate. Insurance products made available and marketed through Arvest Insurance, Inc., a registered insurance agency, are underwritten by unaffiliated insurance companies.

**Current Account(s) Review Document** - This is not your official trust statement or tax reporting document; it should not be relied upon for tax return preparation purposes. Some assets may not be held with our firm and could be held direct with an insurance carrier or other holding source. Security positions and balances are not real time. Balances may be rounded to the nearest .01. Some balances may not appear due to availability of pricing information. Review your official statement(s) for more details and complete information. Information in this report is obtained from sources deemed to be reliable, but Arvest Bank and its subsidiaries do not guarantee the accuracy or completeness of the information or make any warranties with regard to the results to be obtained from its use. Arvest Bank and its subsidiaries shall not be liable for any claims or losses of any nature related to reliance on the information contained herein, including, but not limited to, lost profits, punitive or consequential damages. This material is for informational purposes only.

**Hypothetical Illustration Document** - Portfolio percentages and holdings are shown for illustrative purposes only. Actual investment percentages may vary due to price fluctuation. This and/or the accompanying information was prepared by or obtained from sources that Arvest Bank believes to be reliable. Any market prices are only indications of market values and are subject to change. The material has been prepared or is distributed solely for informational purposes and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. Example interest rate sensitivity simulations are for illustrative purposes only.

**Additional Performance & Risk Related Disclosures** - Past performance is no guarantee of future results. Additional information is available upon request. Asset Allocation/Diversification does not guarantee a profit or protect against losses. Figures are as of the above shown date and are subject to change. Dividends are not guaranteed and are subject to change or elimination. Yields are calculated based on the current share price. Returns and yields illustrated are gross and do not reflect deduction of fees.

Our firm does not provide tax or legal advice. We recommend you consult your tax and legal advisors before taking action that could have tax or legal consequences.

Please contact your Investment Officer or Trust Officer if you have questions about the information contained herein.

## AWM Trust Team

**Michael Gaffigan, Trust Investment Officer, VP**, received his bachelor's degree in business management from John Brown University. He joined Arvest in 2016. Michael helps both personal and institutional clients reach their financial goals. When he isn't meeting with his clients, he is staying up to date on current financial trends and economic outlooks. To better serve his clients, Michael regularly participates in advanced training opportunities. He is passionate about helping clients alleviate financial stress and uses clear language and thorough financial planning to educate them. Michael is a Certified Trust and Fiduciary Advisor (CTFA) and is currently working toward earning additional designations.

**Contact:** (479) 621-1718 | [MGaffigan@arvest.com](mailto:MGaffigan@arvest.com)

**Chad Brueckner, Trust Officer, VP**, received a bachelor's degree from the University of Missouri-Columbia in 2009, and a Juris Doctor degree from Oklahoma City University School of Law in 2017. Previously, Chad worked in private practice assisting clients in estate planning and administration. His legal background gives him a unique perspective to assist his clients. He primarily focuses on personal trust administration, development, and management of fiduciary client relationships. Chad works with his clients to help them find peace of mind and confidence in their financial future.

**Contact:** (417) 234-0209 | [RBrueckner@arvest.com](mailto:RBrueckner@arvest.com)

**Eric Secker, Regional Manager, SVP**, leads a team of client advisors and trust officers in Joplin and Greater Kansas City. Under his leadership, his team provides comprehensive financial planning strategies to individuals, families, businesses, and institutions to help them build, manage, and transition wealth. Eric holds his Series 7, 66, 63, and 24 securities licenses as well as Missouri life & health insurance licenses. He began his career in the financial planning and investment management industry in 1995.

**Contact:** (417) 627-8153 | [JSecker@arvest.com](mailto:JSecker@arvest.com)

# VALUE ADDED BANKING SERVICES

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In addition to the mandatory services requested by the City and the list optional services you provided, Arvest recommends the following products and services. These services should complement those you requested and provide you with a better banking experience, allowing the City to have greater visibility and control over your financial direction.

## Arvest Receivables Capture Hub (ARCH)

If you utilize Arvest Lockbox or RDC services, then Arvest Receivables Capture Hub (ARCH) will enhance your access to critical data. ARCH provides an integrated receivables solution for your business that will improve your efficiency and insights – regardless of how you receive payments. As the City's transaction volumes increase and new digital payment options become available, posting payments, and calculating your cash position become more complex.

More often now, every payment method has its own process and data stream, which creates extra work and lengthens the Days Sales Outstanding (DSO) for your business. This disjointed approach also restricts decision-making and customer service because a holistic view of the current financial data is lacking.

### How ARCH Works

ARCH has the ability to combine all your electronic and check payment data and images to a single, standardized file. This eliminates the need for every payment method requiring its own process and data stream. Using ARCH payment consolidation reporting, you no longer have to go through multiple systems to search for information, upload multiple files or deal with the hassle of re-keying data. The single file that ARCH delivers is configured to meet the needs of your ERP system. Research capabilities are fast and easy to use, which empowers your staff and improves customer service - allowing them to pull up payment status, images, and customer correspondence through a single platform. With the extensive dashboard and centralized information within ARCH, you can confidently make decisions with almost real-time visibility into your cash flow.

### Key Benefits

- **Eliminate** tedious manual work for staff.
- **Improve** your cash flow.
- **Harness** near real-time insights.
- **Streamline** research and customer service.



## Lockbox

Integrated with Arvest's Receivables Capture Hub (ARCH), our Lockbox (Mailed Payment Capture) service offers the City both mailed and onsite payment capture. Mailed payment capture delivers paper remittance (check) processing designed to help expedite and streamline check payment processing. Payments can be routed to a bank-managed post office (PO) box or by using Onsite Payment Capture they can be scanned at the office to then flow directly into the lockbox workstream for normal processing. ARCH gives you access to intuitive reporting and search capabilities and an archive feature is available with 1-, 3-, 5- & 7-year options. A decisioning queue allows you to review and decision any exception items quickly & efficiently, reducing the number of payments rejected. Lockbox increases funds availability, improves overall cash flow, minimizes transaction risk, and allows the business to continue processing checks in the event of potential disasters. Businesses that receive large quantities of check remittances and/or large dollar check payments, use payment coupons, and/or are looking to reduce touchpoints for check payments processed could benefit from Arvest's Lockbox service.

### How Lockbox Works

You will be assigned a post office box that your customers will use to submit remittance and invoice information.

You will have the ability to establish processing instructions, including guidance on when to accept or reject a payment, specific customer accounts to process, and data file specifications. If you utilize coupons for payment remittance, you may also elect to capture information from an OCR scan line printed on the coupon.



### Key Benefits

- **Reduce** the number of days a check is outstanding by having payments sent to an Arvest operated post office box for standard processing.
- **Lower** administrative costs as bank personnel process all payments, significantly lowering expenses generated by having an associate open mail, process payments, prepare deposits, and take deposits to the bank.
- **Minimize** the risk associated with sending employees to the bank (accident, robbery, etc.).
- **Mitigate** fraudulent activity, deterring the mishandling or misappropriation of check payments by having customers send payments directly to an Arvest post office box for processing.
- **Convenient** online access to deposits and remittance information.
- **Decision** exception payments online to help avoid delaying payment processing.
- **Provides** disaster recovery benefits.



## Sweeps

Sweeps are designed for organizations, businesses, and other entities like the City that are looking to automate account funding, avoid bounced checks and/or earn a return on available cash balances. Sweep services can also serve as a gatekeeper for your operating account by allowing subsidiary accounts to be utilized for disbursements while maintaining minimum balances to limit exposure.

### How Sweeps Work

Sweeps automatically transfer funds between accounts based on set parameters. Linked accounts are reviewed daily and excess funds are automatically swept to cover subsidiary accounts, pay down lines of credit, and/or invest excess balances. Funds will be swept back into your operating account as needed.

Arvest can provide multi-tier sweep structures, with the ability to link up to 99 checking accounts to a master, as well as a final funding account. This provides more flexibility and prioritization of pulling/pushing accounts.

### Options include:

- **Target Balance Account (TBA):** establish a balance threshold for your designated checking account. Target balances may also be set to cover monthly service fees or at zero (also known as a Zero Balance Account). Each TBA typically serves a specific operational purpose, such as payroll, and can also be used to distinguish between departments or locations within a business.
- **Line of Credit Loan Sweep:** link a line of credit to your checking account to help guarantee funds will be available to cover incoming debits, reduce interest expense, and improve your cash flow.
- **Investment Sweep Options:** collected funds in excess of established target balances will be swept to an interest-bearing investment vehicle of choice at nightly processing to earn interest. Available funds will be swept back to your account to cover daily expenditures.
  - **Cash Deposit:** internal, interest-bearing option that keeps your funds invested at Arvest.
  - **Repurchase Agreement\* (Repo):** internal, overnight, collateralized investment option consisting of the sale of marketable securities from Arvest to your business. Differences in sales and repurchase price equates to your return on investment. Repos are collateralized by U.S. Treasury bonds, U.S. Government Agency bonds, mortgage-backed securities or collateralized mortgage obligations.
  - **Federated\*:** external, higher-yield option in which funds are invested in money market mutual funds managed by Federated Investors. Excess cash balances may be invested in the Trust for U.S. Treasury Obligations fund or the Government Obligations fund.
- **Cash Maximizer:** Automated liquidity management solution to help minimize interest expense while offering a range of investment options for excess cash balances. The Cash Maximizer solution combines a two-way Line of Credit Loan Sweep with an available Investment Sweep option.

### Key Benefits

- **Maximize** excess funds potential by receiving benefits of an interest and/or earnings credit bearing account on swept funds.
- **Minimal** intervention as funds are transferred into a yield account at the close of business and are ready for use as needed the following business day.
- **Reduce** time and cost associated with monitoring daily liquidity by making automated daily borrowing/investment decisions after all transactions have been posted to the deposit account.
- **Limit** exposure by removing the operating account number from public eye. Use a subsidiary account for specific transactions, such as payroll or accounts payable.
- **Avoid** rejected payments due to insufficient funds. Funds will be automatically swept at nightly processing to ensure the account maintains its designated target balance with available funds.

\*Federal Deposit Insurance Coverage does not insure investments purchased under the noted sweep agreements, and the investments purchased under the sweep agreement are not deposits or obligations of or guaranteed by Arvest Bank; and the investments purchased under the sweep agreement are subject to investment risks, including possible loss of principal invested.

# PRICING

Included below are the fees for Arvest's proposed and recommended services. The pricing tables are provided to help the City weigh the benefits of banking with Arvest against other financial institutions. **Please note**, Merchant Services fees are based on the City's processing method, volume, and average ticket. To obtain a quote for pricing for Merchant Services, send statements or provide details about their processing volume.

## Earnings Credit Rate

Arvest provides earnings credit for the City based on the average monthly collected balance, less a ten percent reserve requirement, that can offset some or all of your depository fees through account analysis. The rate adjusts intermittently and is applied to the average collected balance for the month. This number is then multiplied by the number of days in the month and divided by 365. Earnings credit is strictly used to offset service charges and is not paid out as interest.

## Fees for Required Services

| Treasury Management                          |            |
|----------------------------------------------|------------|
| Cash Manager                                 | Unit Price |
| One Time Set Up Fee                          | \$20.00    |
| Monthly Maintenance                          | \$50.00    |
| Automated Clearing House (ACH)               |            |
|                                              | Unit Price |
| One Time Set Up Fee                          | \$50.00    |
| Monthly Maintenance                          | \$20.00    |
| Per ACH Direct Transmission                  | \$10.00    |
| ACH Credit – Per Item                        | \$0.15     |
| ACH Debit – Per Item                         | \$0.15     |
| Per same-day ACH originated - Credit         | \$3.00     |
| Per same-day ACH originated - Debit          | \$4.00     |
| Late ACH Files (per file)                    | \$25.00    |
| ACH Returns (per item)                       | \$5.00     |
| Notifications of Change (per item)           | \$3.00     |
| ACH File Corrections/Deletion (per file)     | \$5.00     |
| Automated Clearing House (ACH) Fraud Blocker |            |
|                                              | Unit Price |
| Monthly Maintenance (per account)            | \$10.00    |

| Positive Pay                                                                           | Unit Price |
|----------------------------------------------------------------------------------------|------------|
| Monthly Maintenance                                                                    | \$40.00    |
| Each Additional Account (per acct)                                                     | \$10.00    |
| Per Issued Item                                                                        | \$0.02     |
| Stop Payments                                                                          | Unit Price |
| Monthly Maintenance                                                                    | \$15.00    |
| Stop Payment (per order)                                                               | \$15.00    |
| Wires                                                                                  | Unit Price |
| Monthly Maintenance                                                                    | \$15.00    |
| Domestic Wire (per wire)                                                               | \$15.00    |
| International Wire (per wire)                                                          | \$35.00    |
| International wires sent in foreign currency are subject to the current exchange rate. |            |



## Fees for Optional Services

| <b>RDC (Remote Deposit Capture) - Desktop</b>     | <b>Unit Price</b> |
|---------------------------------------------------|-------------------|
| RDC One Time Setup                                | \$75.00           |
| RDC Monthly Maintenance-Own Your Own Scanner      | \$50.00           |
| RDC Deposits                                      | \$0.25            |
| RDC Scanning Workstation (per additional scanner) | \$30.00           |
| Checks Processed (per check)                      | \$0.08            |
| Remittance Captured (per item)                    | \$0.10            |
| Scanner Repair and Maintenance                    | At Cost to Client |

| <b>RDC (Remote Deposit Capture) – Add-On Services</b> | <b>Unit Price</b> |
|-------------------------------------------------------|-------------------|
| Auto-Generated Report (per report)                    | \$2.00            |
| Archive Research (per request)                        | \$215.00          |
| Data Entry Customization (one time-per hour)          | \$250.00          |
| Customization (one time-per setup)                    | \$1,250.00        |

### **Website Payment Capture (WPC) – Quick Pay**

| <b>WPC Quick Pay – Standard Fees</b>                                  | <b>Unit Price</b> |
|-----------------------------------------------------------------------|-------------------|
| Monthly Maintenance-per site (includes one MID and one DDA)*          | \$75.00           |
| ACH Payment* - per item                                               | \$0.35            |
| Card Payment* - per item                                              | \$0.40            |
| ACH Notice of Change (NOC)* - per item                                | \$0.20            |
| Rejects - per item (Reversals, Cancellations, Returns, and Declines)* | \$0.35            |
| Site Setup* - one-time per site                                       | \$225.00          |

| <b>WPC Quick Pay – Add-On Service Fees</b>                       | <b>Unit Price</b> |
|------------------------------------------------------------------|-------------------|
| IVR Monthly Maintenance - per site                               | \$175.00          |
| IVR Minutes – per minute                                         | \$0.22            |
| IVR Setup - one-time per site                                    | \$720.00          |
| IVR Additional Language Setup - one time per additional language | \$600.00          |

\*Arvest ACH services are required to accept ACH payments through WPC. The ACH Monthly Maintenance (\$20.00), Setup (\$50.00), Per Future-Dated ACH originated (\$0.15), ACH Returns (\$5.00), and Notifications of Change (\$3.00) fees also apply. Arvest Merchant Services are required to accept card payments through WPC. Merchant Services fees also apply.

## Website Payment Capture (WPC)

| WPC – Standard Fees                                            | Number of Payments |              |            |
|----------------------------------------------------------------|--------------------|--------------|------------|
|                                                                | <5,000             | 5,001-25,000 | >25,001    |
| Monthly Maintenance (includes one MID)*                        | \$225.00           | \$375.00     | \$600.00   |
| Additional Merchant ID (MID) Monthly Maintenance (per MID)*    | \$75.00            | \$75.00      | \$75.00    |
| ACH Payment (per item)*                                        | \$0.21             | \$0.19       | \$0.15     |
| Card Payment (per item)*                                       | \$0.28             | \$0.25       | \$0.22     |
| Card Payment – Level II or III (per item)*                     | \$0.16             | \$0.16       | \$0.16     |
| ACH Notice of Change (NOC) (per item)*                         | \$0.13             | \$0.13       | \$0.13     |
| Rejects (per Reversals, Cancellations, Returns, and Declines)* | \$0.20             | \$0.17       | \$0.14     |
| Summary Invoice Load (per item)                                | \$0.06             | \$0.035      | \$0.01     |
| Detail/PDF Invoice Load (per item)                             | \$0.15             | \$0.11       | \$0.075    |
| AR File Transmission Monthly Maintenance***                    | \$130.00           | \$130.00     | \$130.00   |
| Inbound File (per file)                                        | \$13.00            | \$13.00      | \$13.00    |
| Site Setup (includes one MID and one FDI) (one time per site)  | \$875.00           | \$1,500.00   | \$2,750.00 |
| Additional Merchant ID (MID) Setup (one time per MID)          | \$300.00           | \$300.00     | \$300.00   |

| WPC – Add-On Service Fees                                         | Number of Payments |              |            |
|-------------------------------------------------------------------|--------------------|--------------|------------|
|                                                                   | <5,000             | 5,001-25,000 | >25,001    |
| B2B Bundle Monthly Maintenance**                                  | \$200.00           | \$200.00     | \$200.00   |
| IVR Monthly Maintenance                                           | \$325.00           | \$325.00     | \$525.00   |
| IVR Minutes (per minutes)                                         | \$0.20             | \$0.16       | \$0.12     |
| IVR Setup (one time per site)                                     | \$1,300.00         | \$1,300.00   | \$1,750.00 |
| IVR Additional Language Setup (one time per additional language)  | \$650.00           | \$650.00     | \$650.00   |
| External Document Retrieval (PDF) Monthly Maintenance             | \$650.00           | \$650.00     | \$650.00   |
| External Document Retrieved (per PDF item)                        | \$0.008            | \$0.008      | \$0.008    |
| External Document Retrieval (PDF) Setup (one time per site)       | \$2,250.00         | \$2,250.00   | \$2,250.00 |
| Single Sign-On (SSO) Setup (one time per site)                    | \$2,500.00         | \$2,500.00   | \$2,500.00 |
| Application Programming Interface (API) Setup (one time per site) | \$4,000.00         | \$4,000.00   | \$4,000.00 |
| Secure Hand Off (SHO)                                             |                    |              |            |



| WPC – Add-On Service Fees                                     | Number of Payments |              |            |
|---------------------------------------------------------------|--------------------|--------------|------------|
|                                                               | <5,000             | 5,001–25,000 | >25,001    |
| Secure Hand Off (SHO) Payment (per item)                      | \$0.07             | \$0.07       | \$0.07     |
| Secure Hand Off (SHO) Immediate Validation Payment (per item) | \$0.12             | \$0.12       | \$0.12     |
| Text to Pay (TtP) Shared Monthly Maintenance                  | \$500.00           | \$500.00     | \$500.00   |
| Text to Pay (TtP) Shared Payment (per item)                   | \$0.30             | \$0.30       | \$0.30     |
| Text to Pay (TtP) Shared Setup (one time per site)            | \$925.00           | \$925.00     | \$925.00   |
| Text to Pay (TtP) Dedicated Monthly Maintenance               | \$2,750.00         | \$2,750.00   | \$2,750.00 |
| Text to Pay (TtP) Dedicated Payment (per item)                | \$0.30             | \$0.30       | \$0.30     |
| Text to Pay (TtP) Dedicated Setup (one time per site)         | \$4,500.00         | \$4,500.00   | \$4,500.00 |

\*Arvest ACH services are required to accept ACH payments through WPC. The ACH Monthly Maintenance (\$20.00), Setup (\$50.00), Per Future-Dated ACH originated (\$0.15), ACH Returns (\$5.00), and Notifications of Change (\$3.00) fees also apply. Arvest Merchant Services are required to accept card payments through WPC. Merchant Services fees also apply.

\*\*B2B Bundle includes credit memos, dispute resolution, and multi-invoices.

\*\*\*WPC payments may be loaded upon request to ARCH for an integrated receivables view. If this option is selected, the ARCH IR Monthly Maintenance, Import Payment Archive, Setup, Payment Upload File, and Extract File fees also apply.

## Arvest Merchant Services

| Standard Fees (Per Merchant ID)                                                                                                                              | Unit Price         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Interchange, Dues, Assessments, Network Fees - vary depending on card type, processing environment, etc. and are passed through from the applicable network. | Pass-Through       |
| Discount Rate - per transaction                                                                                                                              | 0.25%              |
| Transaction Fee - per authorization                                                                                                                          | \$0.10             |
| SaferPayments - monthly fee for PCI compliance security suite. Basic or Managed                                                                              | \$25.00 or \$50.00 |
| PCI Non-Validation Fee - monthly, if applicable                                                                                                              | \$40.00            |
| Chargeback Assist - includes chargeback monitoring and online access for responding to disputes                                                              | \$7.50             |
| Monthly Location Fee                                                                                                                                         | \$2.50             |
| Network & Processor Access Fee                                                                                                                               | \$0.00             |
| Regulatory and Compliance Fee - annual fee                                                                                                                   | \$75.00            |
| Application Fee - one-time fee                                                                                                                               | \$25.00            |
| Minimum Monthly Bill - Applies when transactional fees are below \$30, will be difference of processing fees and \$30                                        | \$30.00            |
| Equipment                                                                                                                                                    | Varies             |

| <b>Add On Service Fees (Per Merchant ID)</b>                                                    | <b>Unit Price</b>   |
|-------------------------------------------------------------------------------------------------|---------------------|
| <b>Authorize.Net - Add-On Service Fees If Selected</b>                                          |                     |
| If Existing Gateway ID is setup direct with Authorize.Net, no additional fees apply.            | Not Applicable      |
| If Gateway ID is setup under Arvest Merchant Services, the following would apply.               |                     |
| Monthly Authorize.Net Fee                                                                       | \$15.00             |
| Authorize.Net Item/Batch Fee                                                                    | \$0.00              |
| Hardware                                                                                        | Varies              |
| <b>VeriFone T650 standalone terminals - Add-On Service Fees If Selected</b>                     |                     |
| Monthly Terminal Support Fee - per device                                                       | \$2.99              |
| VeriFone T650c countertop terminal - Ethernet or Wi-Fi capable - per unit plus shipping and tax | \$403.00            |
| VeriFone T650p portal terminal - Wi-Fi or 4G cellular capable - per unit plus shipping and tax  | \$331.00            |
| 4G Cellular Service - Activation fee – one-time per unit                                        | \$75.00             |
| 4G Cellular Service - monthly fee - per unit                                                    | \$25.00             |
| 4G Cellular Service -transaction fee - per authorization                                        | \$0.10              |
| <b>Commerce360 - Add-On Service Fees If Selected</b>                                            |                     |
| Commerce360 Setup Fee – one-time                                                                | \$150.00            |
| Commerce360 Monthly Fee - Basic                                                                 | \$29.95             |
| Commerce360 Monthly Fee - Premium - billed by GoDaddy                                           | \$25.00             |
| Commerce360 e-Commerce Site Design & Build Fee - Standard or Premier – one-time optional        | \$1,149 or \$2,949  |
| Commerce360 e-Commerce Site Web Hosting Fee - Essentials or Expand – one-time optional          | \$34.99 or \$149.99 |
| Commerce360 Poynt C terminal - per unit - plus shipping and tax                                 | \$620.00            |
| Commerce360 Newland 950 terminal - per unit - plus shipping and tax                             | \$510.00            |
| Commerce360 Mobile Reader - per unit - plus shipping and tax                                    | \$110.00            |
| <b>Slim CD - Add-On Service Fees If Selected</b>                                                |                     |
| Slim CD Setup Fee – one-time                                                                    | \$ 195.00           |
| Slim CD Monthly Support Fee                                                                     | \$ 29.95            |
| Slim CD Transaction Fee                                                                         | \$ 0.10             |
| Slim CD Hosted Payment Page setup fee - one time                                                | \$ 300.00           |
| Hardware                                                                                        | Varies              |



| <b>Valutec Gift Cards - Add-On Service Fees If Selected</b> | <b>Unit Price</b> |
|-------------------------------------------------------------|-------------------|
| Valutec Setup Fee – one-time                                | \$99.00           |
| Valutec Monthly Fee                                         | \$35.00           |
| Valutec Monthly Fee - Digital Plus                          | \$55.00           |

## **Fees for Value Added Services**

| <b>ARCH (Arvest Receivables Capture Hub)</b>              | <b>Unit Price</b> |
|-----------------------------------------------------------|-------------------|
| Setup - No Extract (per customer setup)                   | \$150.00          |
| Setup - Single Channel (per customer setup)               | \$300.00          |
| Setup - Multi Channel (per customer setup)                | \$450.00          |
| Setup - Custom (per hour)                                 | \$275.00          |
| Maintenance – Payment Archive Only (per month)            | \$60.00           |
| Maintenance – Integrated Receivables (per month)          | \$115.00          |
| Lockbox Archive – 1 Yr (per item)                         | \$0.015           |
| Lockbox Archive – 3 Yrs (per item)                        | \$0.018           |
| Lockbox Archive – 5 Yrs (per item)                        | \$0.021           |
| Lockbox Archive – 7 Yrs (per item)                        | \$0.024           |
| Import Payment Archive - 1 Yr (per payment item)          | \$0.016           |
| Import Payment Archive - 3 Yrs (per payment item)         | \$0.019           |
| Import Payment Archive - 5 Yrs (per payment item)         | \$0.022           |
| Import Payment Archive - 7 Yrs (per payment item)         | \$0.025           |
| Import Remittance Archive - 1 Yr (per remittance item)    | \$0.008           |
| Import Remittance Archive - 3 Yrs (per remittance item)   | \$0.008           |
| Import Remittance Archive - 5 Yrs (per remittance item)   | \$0.008           |
| Import Remittance Archive - 7 Yrs (per remittance item)   | \$0.008           |
| Payment Upload File Optional (each file format per month) | \$150.00          |
| Extract File Optional (per file created)                  | \$7.50            |
| Extract File Images Optional (per image)                  | \$0.015           |

| <b>Lockbox - Mailed Payment Capture</b>                                                                                       |                   |
|-------------------------------------------------------------------------------------------------------------------------------|-------------------|
| <b>(Retail – Standard Fees for Lowell, AR Capture Site)</b>                                                                   | <b>Unit Price</b> |
| Monthly Maintenance - Primary (per initial box per month)                                                                     | \$145.00          |
| Monthly Maintenance - Secondary (per additional box per month)                                                                | \$85.00           |
| Deposit (per deposit)                                                                                                         | \$4.25            |
| Payments Processed* (per payment processed)                                                                                   | \$0.10            |
| Unmatched Payments (per payment)                                                                                              | \$0.015           |
| Multi Payments (per coupon)                                                                                                   | \$0.18            |
| Check Only Payment (per check)                                                                                                | \$0.18            |
| Check & List Payment (per account listed)                                                                                     | \$0.18            |
| Remittance Items* (per remittance document captured)                                                                          | \$0.10            |
| Un-processable Items (per rejected payment)                                                                                   | \$0.15            |
| OCR Coupon Rejects (per reject)                                                                                               | \$0.30            |
| OCR Coupon Without Check Digit (per coupon without check digit)                                                               | \$0.30            |
| Foreign Payments (per reject)                                                                                                 | \$0.15            |
| Research (per inquiry)                                                                                                        | \$10.00           |
| Postage - Variable based on size -                                                                                            |                   |
| Box Rental Fee - Box Size 1 (each box per month)                                                                              | \$15.00           |
| Box Rental Fee - Box Size 2 (each box per month)                                                                              | \$20.00           |
| Box Rental Fee - Box Size 3 \$30.00 (each box per month)                                                                      | \$30.00           |
| Box Rental Fee - Box Size 4 (each box per month)                                                                              | \$35.00           |
| Box Rental Fee - Caller Box (per month per caller service - box fee applies)                                                  | \$130.00          |
| Standard Box Setup – No card payment handling required** (per standard setup)                                                 | \$4,500.00        |
| Standard Box Setup – Card payment handling required** (per standard setup)                                                    | \$4,800.00        |
| Implementation – MPC Add-Ons (per hour)                                                                                       | \$185.00          |
| Data Entry – Numeric Optional (per character keyed)                                                                           | \$0.019           |
| Data Entry - Alphanumeric Optional (per character keyed)                                                                      | \$0.024           |
| MICR Data Capture Optional (per check MICR line captured)                                                                     | \$0.007           |
| File Transmission Optional (per output file transmitted or input file received)                                               | \$6.00            |
| *Archive fees apply based on archive tier elected.                                                                            |                   |
| ** Includes standard check payment processing and simple AR file requirements. No add-on services or customizations included. |                   |

|                                                      |                   |
|------------------------------------------------------|-------------------|
| <b>Sweeps</b>                                        |                   |
| <b>Cash Maximizer</b>                                | <b>Unit Price</b> |
| Cash Maximizer Setup (one time)                      | \$25.00           |
| Monthly Maintenance Fee (per account)                | \$100.00          |
| <b>Deposit/Cash Sweep Service</b>                    |                   |
| Deposit/Cash Sweep Setup (one time)                  | \$25.00           |
| Monthly Maintenance Fee (per account)                | \$100.00          |
| <b>Federated Sweep Service</b>                       |                   |
| Federated Sweep Setup (one time)                     | \$25.00           |
| Monthly Maintenance Fee (per account)                | \$100.00          |
| <b>Loan Sweep Services</b>                           |                   |
| Loan Sweep Setup Fee (one time)                      | \$25.00           |
| Two-Way Sweep (each account per month)               | \$250.00          |
| One-Way Sweep – Loan to DDA (each account per month) | \$35.00           |
| One-Way Sweep – DDA to Loan (each account per month) | \$100.00          |
| <b>Repurchase Sweep Service</b>                      |                   |
| Repurchase Sweep Setup (one time)                    | \$25.00           |
| Monthly Maintenance Fee (per account)                | \$100.00          |
| <b>Zero Balance/Target Balance Account Service</b>   |                   |
| Zero/Target Balance Sweep Setup (one time)           | \$25.00           |
| Monthly Maintenance Fee 1st Account                  | \$25.00           |
| Monthly Maintenance Fee 2nd or More Accounts         | \$15.00           |

# EXHIBIT I – SIGNATURE PAGE

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## CITY OF NEOSHO, MISSOURI REQUEST FOR PROPOSALS-BANKING SERVICES

FINANCIAL INSTITUTION NAME Arvest Bank

APPLICATION TO ACT AS DEPOSITORY FOR FUNDS ON THE

CITY OF NEOSHO, MISSOURI.

To: Leslie Forest  
Director of Finance  
City of Neosho, Missouri  
203 E Main St  
Neosho, MO 64850

The undersigned certifies that the financial institution submitting this proposal is an institution eligible to be a depository of public funds pursuant to Missouri Statutes.

The undersigned hereby proposes, if selected by the City of Neosho, to furnish the following services at the prices and terms stated, subject to all instructions, hereto. By submitting this signed proposal, initialed on each page, the financial institution officially agrees to provide the services requested and this agreement covers all the terms, conditions, and specifications of this proposal. The prices shall remain fixed for a period of three years.

Proposing Financial Institution: Arvest Bank

By: Darla Marler 

Title: TM Senior Commercial Sales Advisor, VP



# ADDITIONAL DOCUMENTATION

Included below are additional documents requested by the City, specifically reports regarding Arvest's financial position.

## Attachment I – References

Included below are details about select Arvest references. Arvest works with a number of municipalities, and non-profit clients across our entire service area, including Arkansas, Kansas, Missouri, and Oklahoma.

|   |                  |                                                                          |
|---|------------------|--------------------------------------------------------------------------|
| 1 | Organization     | City of Republic, Missouri                                               |
|   | Address          | 213 N. Main Ave.<br>Republic, MO 65738                                   |
|   | Telephone #      | (417) 459-9299                                                           |
|   | Point of Contact | Bob Ford, Director of Finance                                            |
|   | Email            | <a href="mailto:BFord@RepublicMO.com">BFord@RepublicMO.com</a>           |
|   | Org. Type/Size   | Est. Population: 19,700                                                  |
|   |                  |                                                                          |
| 2 | Organization     | Crowder College                                                          |
|   | Address          | 601 Laclede Ave, Neosho, MO. 64850                                       |
|   | Telephone #      | (417) 455.5475                                                           |
|   | Point of Contact | Joseph Brenner                                                           |
|   | Email            | <a href="mailto:JosephBrenner@crowder.edu">JosephBrenner@crowder.edu</a> |
|   | Org. Type/Size   | College/Education                                                        |
|   |                  |                                                                          |

|   |                  |                                                                              |
|---|------------------|------------------------------------------------------------------------------|
| 3 | Organization     | Cornell Complex                                                              |
|   | Address          | 407 S Pennsylvania Ste 101C, Joplin, MO. 64801                               |
|   | Telephone #      | (417) 439.0385                                                               |
|   | Point of Contact | Clifford Wert                                                                |
|   | Email            | <a href="mailto:Clifford.Wert@sbcglobal.net">Clifford.Wert@sbcglobal.net</a> |
|   | Org. Type/Size   | Non-profit – Performing Arts                                                 |

## Attachment II – Capital Ratios

### ARVEST BANK SELECTED RATIOS <sup>1</sup>

| MEASUREMENT / RATIO DESCRIPTION         | DECEMBER 31, 2021 | DECEMBER 31, 2020 |
|-----------------------------------------|-------------------|-------------------|
| <i>Total Assets (000's)</i>             | \$26,774,219      | \$24,369,609      |
| <i>Total Loans (000's)</i>              | \$13,872,344      | \$14,320,857      |
| <i>Total Loan Loss Reserve (000's)</i>  | \$178,509         | \$250,208         |
| <i>Total Deposits (000's)</i>           | \$23,312,159      | \$20,928,248      |
| <i>Total Capital (000's)</i>            | \$2,610,946       | \$2,430,175       |
| <i>Net Income (000's)</i>               | \$298,341         | \$114,097         |
| <i>Liquidity Ratios:</i>                |                   |                   |
| Loan to deposit ratio                   | 59.51%            | 68.43%            |
| Loan to asset ratio                     | 51.81%            | 58.77%            |
| <i>Asset Ratios:</i>                    |                   |                   |
| Net losses to total loans               | 0.14%             | 0.27%             |
| Reserves as a percentage of total loans | 1.29%             | 1.72%             |
| Non-performing loans to total loans     | 0.62%             | 0.96%             |
| <i>Profitability Ratios:</i>            |                   |                   |
| Return on assets                        | 1.15%             | 0.51%             |
| Return on equity                        | 11.75%            | 4.94%             |
| <i>Financial Strength Ratios:</i>       |                   |                   |
| Capital to deposits                     | 11.20%            | 11.61%            |
| Capital to loans                        | 18.82%            | 16.97%            |
| Capital to assets                       | 9.75%             | 9.97%             |
| Capital plus LLR to assets              | 10.42%            | 11.00%            |
| <i>Regulatory Capital Ratios:</i>       |                   |                   |
| Leverage Ratio                          | 8.44%             | 7.95%             |
| Common Equity Tier 1 Risk-based Ratio   | 13.52%            | 11.77%            |
| Tier 1 Risk-based Ratio                 | 13.52%            | 11.77%            |
| Total Risk-based Ratio                  | 14.70%            | 13.04%            |
| Capital category                        | Well Capitalized  | Well Capitalized  |

<sup>1</sup>Results presented are from the 12/31/2021 and 12/31/2020 Consolidated Reports of Condition and

## Attachment III – Condensed Call Reports

Board of Governors of the Federal Reserve System  
Federal Deposit Insurance Corporation  
Office of the Comptroller of the Currency

### Federal Financial Institutions Examination Council

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### **Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041**

|                         |              |
|-------------------------|--------------|
| Institution Name        | ARVEST BANK  |
| City                    | FAYETTEVILLE |
| State                   | AR           |
| Zip Code                | 72701        |
| Call Report Report Date | 12/31/2019   |
| Report Type             | 041          |
| RSSD-ID                 | 311845       |
| FDIC Certificate Number | 8728         |
| OCC Charter Number      | 0            |
| ABA Routing Number      | 82900872     |
| Last updated on         | 4/14/2020    |



## Schedule RI - Income Statement (Form Type - 041)

Dollar amounts in thousands

|                                                                                                                                            |          |         |          |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|----------|
| 1. Interest income:                                                                                                                        |          |         | 1.       |
| a. Interest and fee income on loans:                                                                                                       |          |         | 1.a.     |
| 1. Loans secured by real estate:                                                                                                           |          |         | 1.a.1.   |
| a. Loans secured by 1-4 family residential properties:                                                                                     | RIAD4435 | 170,188 | 1.a.1.a. |
| b. All other loans secured by real estate:                                                                                                 | RIAD4436 | 247,489 | 1.a.1.b. |
| 2. Commercial and industrial loans:                                                                                                        | RIAD4012 | 108,934 | 1.a.2.   |
| 3. Loans to individuals for household, family, and other personal expenditures:                                                            |          |         | 1.a.3.   |
| a. Credit cards:                                                                                                                           | RIADB485 | 17,619  | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans):                            | RIADB486 | 101,778 | 1.a.3.b. |
| 4. Not applicable                                                                                                                          |          |         | 1.a.4.   |
| 5. All other loans <sup>1</sup>                                                                                                            | RIAD4068 | 18,832  | 1.a.5.   |
| 6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)):                                                       | RIAD4010 | 662,837 | 1.a.6.   |
| b. Income from lease financing receivables:                                                                                                | RIAD4056 | 2,885   | 1.b.     |
| c. Interest income on balances due from depository institutions <sup>2</sup>                                                               | RIAD4115 | 14,799  | 1.c.     |
| d. Interest and dividend income on securities:                                                                                             |          |         | 1.d.     |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities):                                 | RIADB488 | 29,995  | 1.d.1.   |
| 2. Mortgage-backed securities:                                                                                                             | RIADB489 | 22,312  | 1.d.2.   |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.):                                     | RIAD4060 | 24,425  | 1.d.3.   |
| e. Not applicable                                                                                                                          |          |         | 1.e.     |
| f. Interest income on federal funds sold and securities purchased under agreements to resell:                                              | RIAD4020 | 759     | 1.f.     |
| g. Other interest income:                                                                                                                  | RIAD4518 | 1,148   | 1.g.     |
| h. Total interest income (sum of items 1.a.(6) through 1.g.):                                                                              | RIAD4107 | 768,958 | 1.h.     |
| 2. Interest expense:                                                                                                                       |          |         | 2.       |
| a. Interest on deposits:                                                                                                                   |          |         | 2.a.     |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts): | RIAD4508 | 2,313   | 2.a.1.   |
| 2. Nontransaction accounts:                                                                                                                |          |         | 2.a.2.   |
| a. Savings deposits (includes MMDAs):                                                                                                      | RIAD0083 | 73,153  | 2.a.2.a. |
| b. Time deposits of \$250,000 or less:                                                                                                     | RIADHK03 | 20,485  | 2.a.2.b. |
| c. Time deposits of more than \$250,000:                                                                                                   | RIADHK04 | 2,487   | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase:                                                  | RIAD4180 | 1,699   | 2.b.     |
| c. Interest on trading liabilities and other borrowed money:                                                                               | RIAD4185 | 11,856  | 2.c.     |
| d. Interest on subordinated notes and debentures:                                                                                          | RIAD4200 | 0       | 2.d.     |
| e. Total interest expense (sum of items 2.a through 2.d.):                                                                                 | RIAD4073 | 111,973 | 2.e.     |
| 3. Net interest income (item 1.h minus 2.e):                                                                                               | RIAD4074 | 648,985 | 3.       |
| 4. Provision for loan and lease losses <sup>1</sup>                                                                                        | RIADJJ33 | 60,388  | 4.       |
| 5. Noninterest income:                                                                                                                     |          |         | 5.       |
| a. Income from fiduciary activities <sup>2</sup>                                                                                           | RIAD4070 | 25,898  | 5.a.     |
| b. Service charges on deposit accounts:                                                                                                    | RIAD4080 | 147,866 | 5.b.     |
| c. Trading revenue <sup>3</sup>                                                                                                            | RIADA220 | 6,377   | 5.c.     |
| d. Not available                                                                                                                           |          |         | 5.d.     |
| 1. Fees and commissions from securities brokerage:                                                                                         | RIADC886 | 38,175  | 5.d.1.   |
| 2. Investment banking, advisory, and underwriting fees and commissions:                                                                    | RIADC888 | 0       | 5.d.2.   |

- Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."
- Includes interest income on time certificates of deposit not held for trading.
- Institutions that have adopted ASU 2016-13 should report the provisions for credit losses for all financial assets that fall within the scope of the standard in item 4.
- For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

Dollar amounts in thousands

|                                                                                                                                                                                                                       |          |         |        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|--------|
| 3. Fees and commissions from annuity sales.....                                                                                                                                                                       | RIADC887 | 5,459   | 5.d.3. |
| 4. Underwriting income from insurance and reinsurance activities.....                                                                                                                                                 | RIADC386 | 0       | 5.d.4. |
| 5. Income from other insurance activities.....                                                                                                                                                                        | RIADC387 | 14,863  | 5.d.5. |
| a. Venture capital revenue.....                                                                                                                                                                                       | RIADB491 | 0       | 5.a.   |
| f. Net servicing fees.....                                                                                                                                                                                            | RIADB492 | 32,594  | 5.f.   |
| g. Net securitization income.....                                                                                                                                                                                     | RIADB493 | 0       | 5.g.   |
| h. Not applicable                                                                                                                                                                                                     |          |         | 5.h.   |
| i. Net gains (losses) on sales of loans and leases.....                                                                                                                                                               | RIAD6416 | 62,908  | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....                                                                                                                                                        | RIAD5415 | -613    | 5.j.   |
| k. Net gains (losses) on sales of other assets <sup>4</sup> .....                                                                                                                                                     | RIADB486 | -122    | 6.k.   |
| l. Other noninterest income <sup>5</sup> .....                                                                                                                                                                        | RIADB497 | 202,778 | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l).....                                                                                                                                                       | RIAD4079 | 534,071 | 5.m.   |
| 6. Not available                                                                                                                                                                                                      |          |         | 6.     |
| a. Realized gains (losses) on held-to-maturity securities.....                                                                                                                                                        | RIAD3621 | 0       | 6.a.   |
| b. Realized gains (losses) on available-for-sale securities.....                                                                                                                                                      | RIAD3196 | -812    | 6.b.   |
| 7. Noninterest expense:                                                                                                                                                                                               |          |         | 7.     |
| a. Salaries and employee benefits.....                                                                                                                                                                                | RIAD4135 | 481,326 | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....                                                                                 | RIAD4217 | 87,830  | 7.b.   |
| c. Not available                                                                                                                                                                                                      |          |         | 7.c.   |
| 1. Goodwill impairment losses.....                                                                                                                                                                                    | RIADC216 | 0       | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets.....                                                                                                                                        | RIADC232 | 9,760   | 7.c.2. |
| d. Other noninterest expense.....                                                                                                                                                                                     | RIAD4092 | 330,052 | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d).....                                                                                                                                                      | RIAD4093 | 908,968 | 7.e.   |
| 8. Not available                                                                                                                                                                                                      |          |         | 8.     |
| a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | RIADHT69 | 211,090 | 8.a.   |
| b. Unrealized holding gains (losses) on equity securities not held for trading <sup>6</sup> .....                                                                                                                     | RIADHT70 | NR      | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....                                                                                                           | RIAD4301 | 211,090 | 8.c.   |
| 9. Applicable income taxes (on item 8.c).....                                                                                                                                                                         | RIAD4302 | 44,988  | 9.     |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9).....                                                                                                                                         | RIAD4300 | 166,102 | 10.    |
| 11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>7</sup> .....                                                                                             | RIADFT26 | 0       | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....                                                                                                      | RIADG104 | 166,102 | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....                                             | RIADG103 | -24     | 13.    |
| 14. Net income (loss) attributable to bank (item 12 minus item 13).....                                                                                                                                               | RIAD4340 | 166,126 | 14.    |
| f. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....                                             | RIAD4513 | 1,571   | M.1.   |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets                                                                                                                                |          |         |        |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) <sup>1</sup> .....                                                                                              | RIAD8431 | 15,886  | M.2.   |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....                                                                           | RIAD4313 | 7,671   | M.3.   |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....                                                                               | RIAD4507 | 24,425  | M.4.   |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....                                                                                                             | RIAD4150 | 6393    | M.5.   |

4. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.

5. Describe on Schedule RI-E - Explanations.

6. Describe on Schedule RI-E - Explanations.

7. Item 8.b is to be completed only by institutions that have adopted ASU 2018-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2018-01.

1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.

## Schedule RI-B Part II - Changes in Allowances for Credit Losses (Form Type - 041)

| Dollar amounts in thousands                                                                                                                                | (Column A) Loans and Leases Held for Investment | (Column B) Held-to-maturity Debt Securities | (Column C) Available-for-sale Debt Securities |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------|-----------------------------------------------|
| 1. Balance most recently reported for the December 31, 2018, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB522 130,879                                | RIADJH88 NR                                 | RIADJH94 NR                                   |
| 2. Recoveries (column A must equal Part I, item 8, column B, above).....                                                                                   | RIAD4605 11,857                                 | RIADJH89 NR                                 | RIADJH95 NR                                   |
| 3. LESS: Charge-offs (column A must equal Part I, item 8, column A, above less Schedule RI-B, Part II, item 4, column A).....                              | RIADC079 51,107                                 | RIADJH92 NR                                 | RIADJH98 NR                                   |
| 4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....                                                                         | RIAD6628 0                                      | RIADJH90 NR                                 | RIADJH91 NR                                   |
| 5. Provisions for credit losses <sup>4</sup> .....                                                                                                         | RIAD4230 60,385                                 | RIADJH90 NR                                 | RIADJH96 NR                                   |
| 6. Adjustments (see instructions for this schedule) <sup>4</sup> .....                                                                                     | RIADC233 0                                      | RIADJH91 NR                                 | RIADJH97 NR                                   |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....                        | RIAD3123 152,015                                | RIADJH88 NR                                 | RIADJH99 NR                                   |

| Dollar amounts in thousands                                                                                                                                                                                                                                                                                                      |          |          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|
| 1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....                                                                                                                                                                                                                              | RIADC435 | NR M.1.  |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$300 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. | RIADC389 | NR M.2.  |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....                                                                                                                                                                                                                               | RIADC380 | NR M.3.  |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....                                                                                                                                                                                                  | RIADC781 | 117 M.4. |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....                                                         | RIADJH02 | NR M.5.  |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> .....                                                                                                                                                                                          | RCONJH03 | NR M.6.  |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> .....                                                                                                                                                                                           |          |          |

- Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
- The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).
- Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- Describe on Schedule RI-E - Explanations.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.

**Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 041)**

*Schedule RI-C is to be completed by Institutions with \$1 billion or more in total assets*

|                                                                    | (Column A)<br>Recorded<br>Investment<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column B)<br>Allowance Balance:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column C)<br>Recorded<br>Investment:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column D)<br>Allowance Balance:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column E)<br>Recorded<br>Investment:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) | (Column F)<br>Allowance Balance:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) |
|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Dollar amounts in thousands                                        |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        |
| 1. Real estate loans:                                              |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        |
| a. Construction loans                                              | RCONM708<br>4,744                                                                                                                          | RCONM709<br>383                                                                                                                        | RCONM710<br>9,556,641                                                                                | RCONM711<br>7,682                                                                               | RCONM712<br>493                                                                             | RCONM713<br>44                                                                         |
| b. Commercial real estate loans                                    | RCONM714<br>97,129                                                                                                                         | RCONM715<br>2,859                                                                                                                      | RCONM716<br>3,886,477                                                                                | RCONM717<br>47,169                                                                              | RCONM718<br>16,938                                                                          | RCONM719<br>0                                                                          |
| c. Residential real estate loans                                   | RCONM721<br>36,013                                                                                                                         | RCONM722<br>2,873                                                                                                                      | RCONM723<br>2,902,644                                                                                | RCONM724<br>29,583                                                                              | RCONM725<br>3,929                                                                           | RCONM726<br>61                                                                         |
| 2. Commercial loans <sup>3</sup>                                   | RCONM727<br>29,147                                                                                                                         | RCONM728<br>3,975                                                                                                                      | RCONM729<br>2,613,753                                                                                | RCONM730<br>23,230                                                                              | RCONM731<br>423                                                                             | RCONM732<br>1                                                                          |
| 3. Credit cards                                                    | RCONM733<br>0                                                                                                                              | RCONM734<br>0                                                                                                                          | RCONM735<br>150,850                                                                                  | RCONM736<br>7,184                                                                               | RCONM737<br>6                                                                               | RCONM738<br>0                                                                          |
| 4. Other consumer loans                                            | RCONM739<br>845                                                                                                                            | RCONM740<br>54                                                                                                                         | RCONM741<br>1,511,893                                                                                | RCONM742<br>25,444                                                                              | RCONM743<br>258                                                                             | RCONM744<br>2                                                                          |
| 5. Unallocated, if any                                             |                                                                                                                                            |                                                                                                                                        | RCONM745<br>0                                                                                        |                                                                                                 |                                                                                             |                                                                                        |
| 6. Total (for each column, sum of items 1a through 5) <sup>4</sup> | RCONM746<br>137,878                                                                                                                        | RCONM747<br>5,741                                                                                                                      | RCONM748<br>12,136,777                                                                               | RCONM749<br>142,157                                                                             | RCONM750<br>10,843                                                                          | RCONM751<br>117                                                                        |

<sup>3</sup> Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in Items 1, 2, or 4 of Schedule RI-C

<sup>4</sup> The sum of Item 6, column B, D, and F, must equal Schedule RC, Item 4 c. Item 6, column E, must equal Schedule RI-C, Part I, Memorandum Item 7 to Item 6; column F, must equal Schedule RI-C, Part II, Memorandum Item 4.



**Federal Financial Institutions Examination Council**

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**Consolidated Reports of Condition and Income for A Bank With  
Domestic Offices Only - FFIEC 041**

|                         |              |
|-------------------------|--------------|
| Institution Name        | ARVEST BANK  |
| City                    | FAYETTEVILLE |
| State                   | AR           |
| Zip Code                | 72701        |
| Call Report Report Date | 12/31/2020   |
| Report Type             | 041          |
| RSSD-ID                 | 311845       |
| FDIC Certificate Number | 8728         |
| OCC Charter Number      | 0            |
| ABA Routing Number      | 82900872     |
| Last updated on         | 3/24/2021    |

## Schedule RI - Income Statement (Form Type - 041)

Dollar amounts in thousands

|                                                                                                                                            |          |         |          |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|----------|
| 1. Interest income:                                                                                                                        |          |         | 1.       |
| a. Interest and fee income on loans:                                                                                                       |          |         | 1.a.     |
| 1. Loans secured by real estate:                                                                                                           |          |         | 1.a.1.   |
| a. Loans secured by 1-4 family residential properties:                                                                                     | RIAD4435 | 152,265 | 1.a.1.a. |
| b. All other loans secured by real estate:                                                                                                 | RIAD4436 | 222,710 | 1.a.1.b. |
| 2. Commercial and industrial loans:                                                                                                        | RIAD4012 | 119,750 | 1.a.2.   |
| 3. Loans to individuals for household, family, and other personal expenditures:                                                            |          |         | 1.a.3.   |
| a. Credit cards:                                                                                                                           | RIADB485 | 14,497  | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans):                            | RIADB486 | 95,241  | 1.a.3.b. |
| 4. Not applicable                                                                                                                          |          |         | 1.a.4.   |
| 5. All other loans <sup>1</sup>                                                                                                            | RIAD4058 | 14,572  | 1.a.5.   |
| 6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)):                                                       | RIAD4010 | 619,036 | 1.a.6.   |
| b. Income from lease financing receivables:                                                                                                | RIAD4066 | 2,882   | 1.b.     |
| c. Interest income on balances due from depository institutions <sup>2</sup> :                                                             | RIAD4115 | 3,822   | 1.c.     |
| d. Interest and dividend income on securities:                                                                                             |          |         | 1.d.     |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities):                                 | RIADB488 | 14,382  | 1.d.1.   |
| 2. Mortgage-backed securities:                                                                                                             | RIADB489 | 28,971  | 1.d.2.   |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.):                                     | RIAD4060 | 22,870  | 1.d.3.   |
| e. Not applicable                                                                                                                          |          |         | 1.e.     |
| f. Interest income on federal funds sold and securities purchased under agreements to resell:                                              | RIAD4020 | 12      | 1.f.     |
| g. Other interest income:                                                                                                                  | RIAD4518 | 585     | 1.g.     |
| h. Total interest income (sum of items 1.a.(6) through 1.g.):                                                                              | RIAD4107 | 892,159 | 1.h.     |
| 2. Interest expense:                                                                                                                       |          |         | 2.       |
| a. Interest on deposits:                                                                                                                   |          |         | 2.a.     |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts): | RIAD4509 | 494     | 2.a.1.   |
| 2. Nontransaction accounts:                                                                                                                |          |         | 2.a.2.   |
| a. Savings deposits (includes MMDAs):                                                                                                      | RIAD0093 | 23,685  | 2.a.2.a. |
| b. Time deposits of \$250,000 or less:                                                                                                     | RIADHK03 | 13,557  | 2.a.2.b. |
| c. Time deposits of more than \$250,000:                                                                                                   | RIADHK04 | 1,846   | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase:                                                  | RIAD4160 | 462     | 2.b.     |
| c. Interest on trading liabilities and other borrowed money:                                                                               | RIAD4185 | 10,658  | 2.c.     |
| d. Interest on subordinated notes and debentures:                                                                                          | RIAD4200 | 0       | 2.d.     |
| e. Total interest expense (sum of items 2.a through 2.d):                                                                                  | RIAD4073 | 50,712  | 2.e.     |
| 3. Net interest income (item 1.h minus 2.e):                                                                                               | RIAD4074 | 641,447 | 3.       |
| 4. Provision for loan and lease losses <sup>1</sup> :                                                                                      | RIADJ33  | 138,941 | 4.       |
| 5. Noninterest income:                                                                                                                     |          |         | 5.       |
| a. Income from fiduciary activities <sup>2</sup> :                                                                                         | RIAD4070 | 26,007  | 5.a.     |
| b. Service charges on deposit accounts:                                                                                                    | RIAD4080 | 119,378 | 5.b.     |
| c. Trading revenue <sup>3</sup> :                                                                                                          | RIADA220 | 7,348   | 5.c.     |
| d. Not available                                                                                                                           |          |         | 5.d.     |
| 1. Fees and commissions from securities brokerage:                                                                                         | RIADC886 | 38,560  | 5.d.1.   |
| 2. Investment banking, advisory, and underwriting fees and commissions:                                                                    | RIADC888 | 0       | 5.d.2.   |

- Includes interest and fee income on "loans to depository institutions and acceptances of other banks," "loans to finance agricultural production and other loans to farmers," "obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "other loans."
- Includes interest income on time certificates of deposit not held for trading.
- Institutions that have adopted ASU 2016-13 should report the provisions for credit losses for all financial assets that fall within the scope of the standard in item 4.
- For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a., must equal the amount reported in Schedule RC-T, item 22.
- For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c., must equal the sum of Memorandum items 8.a through 8.e.

Dollar amounts in thousands

|                                                                                                                                                                                                                                                                                                                                 |          |         |        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|--------|
| 3. Fees and commissions from annuity sales.....                                                                                                                                                                                                                                                                                 | RIADC887 | 4,121   | 5.d.3. |
| 4. Underwriting income from insurance and reinsurance activities.....                                                                                                                                                                                                                                                           | RIADC386 | 0       | 5.d.4. |
| 5. Income from other insurance activities.....                                                                                                                                                                                                                                                                                  | RIADC387 | 20,469  | 5.d.5. |
| a. Venture capital revenue.....                                                                                                                                                                                                                                                                                                 | RIADB491 | 0       | 5.e.   |
| f. Net servicing fees.....                                                                                                                                                                                                                                                                                                      | RIADB492 | -35,626 | 5.f.   |
| g. Net securitization income.....                                                                                                                                                                                                                                                                                               | RIADB493 | 0       | 5.g.   |
| h. Not applicable                                                                                                                                                                                                                                                                                                               |          |         | 5.h.   |
| i. Net gains (losses) on sales of loans and leases.....                                                                                                                                                                                                                                                                         | RIAD5416 | 195,258 | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....                                                                                                                                                                                                                                                                  | RIAD5415 | -2,764  | 5.j.   |
| k. Net gains (losses) on sales of other assets <sup>3</sup> .....                                                                                                                                                                                                                                                               | RIADB496 | 148     | 5.k.   |
| l. Other noninterest income <sup>*</sup> .....                                                                                                                                                                                                                                                                                  | RIADB497 | 212,360 | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l).....                                                                                                                                                                                                                                                                 | RIAD4079 | 586,256 | 5.m.   |
| 6. Not available                                                                                                                                                                                                                                                                                                                |          |         | 6.     |
| a. Realized gains (losses) on held-to-maturity securities.....                                                                                                                                                                                                                                                                  | RIAD3521 | 0       | 6.a.   |
| b. Realized gains (losses) on available-for-sale debt securities.....                                                                                                                                                                                                                                                           | RIAD3196 | 411     | 6.b.   |
| 7. Noninterest expense:                                                                                                                                                                                                                                                                                                         |          |         | 7.     |
| a. Salaries and employee benefits.....                                                                                                                                                                                                                                                                                          | RIAD4136 | 526,813 | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....                                                                                                                                                                                           | RIAD4217 | 95,660  | 7.b.   |
| c. Not available                                                                                                                                                                                                                                                                                                                |          |         | 7.c.   |
| 1. Goodwill impairment losses.....                                                                                                                                                                                                                                                                                              | RIADC216 | 0       | 7.d.1. |
| 2. Amortization expense and impairment losses for other intangible assets.....                                                                                                                                                                                                                                                  | RIADC232 | 8,174   | 7.d.2. |
| d. Other noninterest expense <sup>*</sup> .....                                                                                                                                                                                                                                                                                 | RIAD4082 | 344,836 | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d).....                                                                                                                                                                                                                                                                | RIAD4093 | 945,283 | 7.e.   |
| 8. Not available                                                                                                                                                                                                                                                                                                                |          |         | 8.     |
| a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....                                                                                             | RIADH169 | 145,889 | 8.a.   |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....                                                                                                                                                                                                                 | RIADH170 | 37      | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....                                                                                                                                                                                                                     | RIAD4301 | 145,926 | 8.c.   |
| 8. Applicable income taxes (on item 8.c).....                                                                                                                                                                                                                                                                                   | RIAD4302 | 31,853  | 8.     |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9).....                                                                                                                                                                                                                                                   | RIAD4300 | 114,073 | 10.    |
| 11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>*</sup> .....                                                                                                                                                                                                       | RIADH128 | 0       | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....                                                                                                                                                                                                                | RIADG104 | 114,073 | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....                                                                                                                                                       | RIADG103 | -24     | 13.    |
| 14. Net income (loss) attributable to bank (item 12 minus item 13).....                                                                                                                                                                                                                                                         | RIAD4340 | 114,097 | 14.    |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....                                                                                                                                                       | RIAD4613 | 545     | M.1.   |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets                                                                                                                                                                                                                                          |          |         |        |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 9) <sup>1</sup> .....                                                                                                                                                                                                        | RIAD8431 | 16,134  | M.2.   |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....                                                                                                                                                                                     | RIAD4313 | 7,294   | M.3.   |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....                                                                                                                                                                                         | RIAD4607 | 22,303  | M.4.   |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....                                                                                                                                                                                                                       | RIAD4160 | 6330    | M.5.   |
| Memorandum item 6 is to be completed by:<br><sup>*</sup> banks with \$300 million or more in total assets, and<br><sup>*</sup> banks with less than \$300 million in total assets that have loans to finance agricultural product and other loans to farmers (Schedule RO-C, Part I, item 3) exceeding 5 percent of total loans |          |         |        |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....                                                                                                                                                                    | RIAD4024 | 8,593   | M.6.   |

3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.  
<sup>\*</sup> Describe on Schedule RI-E-Explanations.  
<sup>\*</sup> Describe on Schedule RI-E-Explanations.  
4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.  
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.  
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.

## Schedule RI-B Part II - Changes in Allowances for Credit Losses (Form Type - 041)

| Dollar amounts in thousands                                                                                                                                |          | (Column A) Loans and<br>Leases Held for<br>Investment | (Column B)<br>Held-to-maturity Debt<br>Securities | (Column C)<br>Available-for-sale Debt<br>Securities |          |    |    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-------------------------------------------------------|---------------------------------------------------|-----------------------------------------------------|----------|----|----|
| 1. Balance most recently reported for the December 31, 2019, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB622 | 152,016                                               | RIADJH88                                          | NR                                                  | RIADJH84 | NR | 1. |
| 2. Recoveries (column A must equal Part I, item 9, column B, above).....                                                                                   | RIAD4605 | 10,383                                                | RIADJH89                                          | NR                                                  | RIADJH86 | NR | 2. |
| 3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....                              | RIADC079 | 49,131                                                | RIADJH82                                          | NR                                                  | RIADJH98 | NR | 3. |
| 4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....                                                                         | RIAD6623 | 0                                                     | RIADJH00                                          | NR                                                  | RIADJH01 | NR | 4. |
| 5. Provisions for credit losses <sup>4</sup> .....                                                                                                         | RIAD4230 | 136,941                                               | RIADJH90                                          | NR                                                  | RIADJH96 | NR | 5. |
| 6. Adjustments (see instructions for this schedule) <sup>5</sup> .....                                                                                     | RIADC233 | 0                                                     | RIADJH91                                          | NR                                                  | RIADJH97 | NR | 6. |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....                        | RIAD3123 | 250,208                                               | RIADJH93                                          | NR                                                  | RIADJH99 | NR | 7. |

| Dollar amounts in thousands                                                                                                                                                                                                                                                                                                      |          |  |    |      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|--|----|------|
| 1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....                                                                                                                                                                                                                              | RIADC436 |  | NR | M.1. |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. | RIADC389 |  | NR | M.2. |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....                                                                                                                                                                                                                               | RIADC390 |  | NR | M.3. |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....                                                                                                                                                                                                  | RIADC781 |  | 91 | M.4. |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....                                                         | RIADJH02 |  | NR | M.5. |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 6, above) <sup>3</sup> ...                                                                                                                                                                                            | RCONJH03 |  | NR | M.6. |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> ...                                                                                                                                                                                             |          |  |    |      |

- Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
- The \$500 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2019, Report of Condition.
- The \$500 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2019, Report of Condition.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).
- Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a hold-for-sale account in item 4, column A.
- Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4. Describe on Schedule RFE - Explanations.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.



**Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 041)**

*Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets.*

|                                                          | (Column A)<br>Recorded<br>Investment:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column B)<br>Allowance Balance:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column C)<br>Recorded<br>Investment:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column D)<br>Allowance Balance:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column E)<br>Recorded<br>Investment:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) | (Column F)<br>Allowance Balance:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) |      |
|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|------|
| Dollar amounts in thousands                              |                                                                                                                                             |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        |      |
| 1. Real estate loans:                                    |                                                                                                                                             |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        | 7.   |
| a. Construction loans:                                   | RCOIM706                                                                                                                                    | RCOIM709                                                                                                                               | RCOIM710                                                                                             | RCOIM711                                                                                        | RCOIM712                                                                                    | RCOIM713                                                                               | 1.a. |
|                                                          | 5,512                                                                                                                                       | 215                                                                                                                                    | 1,054,934                                                                                            | 20,448                                                                                          | 201                                                                                         |                                                                                        | 15   |
| b. Commercial real estate loans:                         | RCOIM714                                                                                                                                    | RCOIM715                                                                                                                               | RCOIM716                                                                                             | RCOIM717                                                                                        | RCOIM718                                                                                    | RCOIM720                                                                               | 1.b. |
|                                                          | 52,727                                                                                                                                      | 1,860                                                                                                                                  | 4,067,865                                                                                            | 88,284                                                                                          | 6,500                                                                                       |                                                                                        | 0    |
| c. Residential real estate loans:                        | RCOIM721                                                                                                                                    | RCOIM722                                                                                                                               | RCOIM723                                                                                             | RCOIM724                                                                                        | RCOIM725                                                                                    | RCOIM723                                                                               | 1.c. |
|                                                          | 42,157                                                                                                                                      | 4,552                                                                                                                                  | 2,876,477                                                                                            | 57,029                                                                                          | 3,319                                                                                       |                                                                                        | 72   |
| 2. Commercial loans:                                     | RCOIM727                                                                                                                                    | RCOIM728                                                                                                                               | RCOIM729                                                                                             | RCOIM730                                                                                        | RCOIM731                                                                                    | RCOIM732                                                                               | 2.   |
|                                                          | 25,487                                                                                                                                      | 4,053                                                                                                                                  | 2,122,477                                                                                            | 32,759                                                                                          | 764                                                                                         |                                                                                        | 1    |
| 3. Credit cards:                                         | RCOIM733                                                                                                                                    | RCOIM734                                                                                                                               | RCOIM735                                                                                             | RCOIM736                                                                                        | RCOIM737                                                                                    | RCOIM738                                                                               | 3.   |
|                                                          | 0                                                                                                                                           | 0                                                                                                                                      | 154,542                                                                                              | 6,552                                                                                           | 0                                                                                           |                                                                                        | 0    |
| 4. Other consumer loans:                                 | RCOIM739                                                                                                                                    | RCOIM740                                                                                                                               | RCOIM741                                                                                             | RCOIM742                                                                                        | RCOIM743                                                                                    | RCOIM744                                                                               | 4.   |
|                                                          | 2,780                                                                                                                                       | 264                                                                                                                                    | 1,552,220                                                                                            | 33,432                                                                                          | 0                                                                                           |                                                                                        | 0    |
| 5. Unallocated, if any:                                  | RCOIM745                                                                                                                                    | RCOIM746                                                                                                                               | RCOIM747                                                                                             | RCOIM748                                                                                        | RCOIM749                                                                                    | RCOIM751                                                                               | 5.   |
|                                                          |                                                                                                                                             |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        | 91   |
| 6. Total (for each column, sum of items 1.a. through 5): | RCOIM746                                                                                                                                    | RCOIM747                                                                                                                               | RCOIM748                                                                                             | RCOIM749                                                                                        | RCOIM750                                                                                    | RCOIM751                                                                               | 6.   |
|                                                          | 129,053                                                                                                                                     | 10,594                                                                                                                                 | 13,136,999                                                                                           | 239,623                                                                                         | 10,725                                                                                      |                                                                                        | 91   |

3 Includes all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1.a., 1.b., or 1.c. of Schedule RI-C.

4 The sum of items 6, columns D, E, and F, must equal Schedule RI-C, Item 4.e, column E; must equal Schedule RI-C, Part I, Memorandum Item 7.b, Item 6, column F; must equal Schedule RI-B, Part II, Memorandum Item 4.

**Federal Financial Institutions Examination Council**

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**Consolidated Reports of Condition and Income for A Bank With  
Domestic Offices Only - FFIEC 041**

|                         |              |
|-------------------------|--------------|
| Institution Name        | ARVEST BANK  |
| City                    | FAYETTEVILLE |
| State                   | AR           |
| Zip Code                | 72701        |
| Call Report Report Date | 12/31/2021   |
| Report Type             | 041          |
| RSSD-ID                 | 311845       |
| FDIC Certificate Number | 8728         |
| OCC Charter Number      | 0            |
| ABA Routing Number      | 82900872     |
| Last updated on         | 2/11/2022    |

# Schedule RI - Income Statement (Form Type - 041)

Dollar amounts in thousands

|                                                                                                                                            |          |         |          |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|----------|
| 1. Interest income:                                                                                                                        |          |         | 1.       |
| a. Interest and fee income on loans:                                                                                                       |          |         | 1.a.     |
| 1. Loans secured by real estate:                                                                                                           |          |         | 1.a.1.   |
| a. Loans secured by 1-4 family residential properties:                                                                                     | RIAD4435 | 147,156 | 1.a.1.a. |
| b. All other loans secured by real estate:                                                                                                 | RIAD4436 | 195,787 | 1.a.1.b. |
| 2. Commercial and industrial loans:                                                                                                        | RIAD4012 | 129,258 | 1.a.2.   |
| 3. Loans to individuals for household, family, and other personal expenditures:                                                            |          |         | 1.a.3.   |
| a. Credit cards:                                                                                                                           | RIADB485 | 14,543  | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans):                            | RIADB486 | 79,265  | 1.a.3.b. |
| 4. Not applicable                                                                                                                          |          |         | 1.a.4.   |
| 5. All other loans <sup>1</sup>                                                                                                            | RIAD4058 | 12,883  | 1.a.5.   |
| 6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)):                                                       | RIAD4010 | 578,872 | 1.a.6.   |
| b. Income from lease financing receivables:                                                                                                | RIAD4065 | 3,000   | 1.b.     |
| c. Interest income on balances due from depository institutions <sup>2</sup>                                                               | RIAD4116 | 3,017   | 1.c.     |
| d. Interest and dividend income on securities:                                                                                             |          |         | 1.d.     |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities):                                 | RIADB488 | 5,788   | 1.d.1.   |
| 2. Mortgage-backed securities:                                                                                                             | RIADB489 | 60,030  | 1.d.2.   |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.):                                     | RIAD4060 | 23,484  | 1.d.3.   |
| e. Not applicable                                                                                                                          |          |         | 1.e.     |
| f. Interest income on federal funds sold and securities purchased under agreements to resell:                                              | RIAD4020 |         | 1.f.     |
| g. Other interest income:                                                                                                                  | RIAD4018 | 643     | 1.g.     |
| h. Total interest income (sum of items 1.a.(6) through 1.g.)                                                                               | RIAD4107 | 674,836 | 1.h.     |
| 2. Interest expense:                                                                                                                       |          |         | 2.       |
| a. Interest on deposits:                                                                                                                   |          |         | 2.a.     |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts): | RIAD4508 | 267     | 2.a.1.   |
| 2. Nontransaction accounts:                                                                                                                |          |         | 2.a.2.   |
| a. Savings deposits (includes MMDAs):                                                                                                      | RIAD0093 | 10,449  | 2.a.2.a. |
| b. Time deposits of \$250,000 or less:                                                                                                     | RIADHK03 | 5,265   | 2.a.2.b. |
| c. Time deposits of more than \$250,000:                                                                                                   | RIADHK04 | 1,003   | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase:                                                  | RIAD4180 | 271     | 2.b.     |
| c. Interest on trading liabilities and other borrowed money:                                                                               | RIAD4186 | 9,718   | 2.c.     |
| d. Interest on subordinated notes and debentures:                                                                                          | RIAD4200 | 0       | 2.d.     |
| e. Total interest expense (sum of items 2.a through 2.d):                                                                                  | RIAD4073 | 28,861  | 2.e.     |
| 3. Net interest income (item 1.h minus 2.e):                                                                                               | RIAD4074 | 647,875 | 3.       |
| 4. Provision for loan and lease losses <sup>3</sup>                                                                                        | RIADJ133 | -51,327 | 4.       |
| 5. Noninterest income:                                                                                                                     |          |         | 5.       |
| a. Income from fiduciary activities <sup>2</sup>                                                                                           | RIAD4070 | 28,197  | 5.a.     |
| b. Service charges on deposit accounts:                                                                                                    | RIAD4080 | 129,837 | 5.b.     |
| c. Trading revenue <sup>3</sup>                                                                                                            | RIADA220 | 1,988   | 5.c.     |
| d. Income from securities-related and insurance activities                                                                                 |          |         | 5.d.     |
| 1. Fees and commissions from securities brokerage:                                                                                         | RIADC886 | 48,278  | 5.d.1.   |
| 2. Investment banking, advisory, and underwriting fees and commissions:                                                                    | RIADC888 | 0       | 5.d.2.   |

- Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."
- Includes interest income on time certificates of deposit not held for trading.
- Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.
- For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

Dollar amounts in thousands

|                                                                                                                                                                                                                                      |          |         |        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|--------|
| 3. Fees and commissions from annuity sales.....                                                                                                                                                                                      | RIADC387 | 5,562   | 5.d.3. |
| 4. Underwriting income from insurance and reinsurance activities.....                                                                                                                                                                | RIADC386 | 0       | 5.d.4. |
| 5. Income from other insurance activities.....                                                                                                                                                                                       | RIADC387 | 25,028  | 5.d.5. |
| e. Venture capital revenue.....                                                                                                                                                                                                      | RIADB491 | 0       | 5.e.   |
| f. Net servicing fees.....                                                                                                                                                                                                           | RIADB492 | 92,399  | 5.f.   |
| g. Net securitization income.....                                                                                                                                                                                                    | RIADB493 | 0       | 5.g.   |
| h. Not applicable                                                                                                                                                                                                                    |          |         | 5.h.   |
| i. Net gains (losses) on sales of loans and leases.....                                                                                                                                                                              | RIAD5416 | 131,430 | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....                                                                                                                                                                       | RIAD5416 | 464     | 5.j.   |
| k. Net gains (losses) on sales of other assets <sup>3</sup> .....                                                                                                                                                                    | RIADB496 | -2,988  | 5.k.   |
| l. Other noninterest income <sup>4</sup> .....                                                                                                                                                                                       | RIADB497 | 182,662 | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l.).....                                                                                                                                                                     | RIAD4079 | 843,853 | 5.m.   |
| 6. Not available                                                                                                                                                                                                                     |          |         | 6.     |
| a. Realized gains (losses) on held-to-maturity securities.....                                                                                                                                                                       | RIAD3621 | 0       | 6.a.   |
| b. Realized gains (losses) on available-for-sale debt securities.....                                                                                                                                                                | RIAD3196 | 159     | 6.b.   |
| 7. Noninterest expense:                                                                                                                                                                                                              |          |         | 7.     |
| a. Salaries and employee benefits.....                                                                                                                                                                                               | RIAD4135 | 573,097 | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....                                                                                                | RIAD4217 | 99,195  | 7.b.   |
| c. Not available                                                                                                                                                                                                                     |          |         | 7.c.   |
| 1. Goodwill impairment losses.....                                                                                                                                                                                                   | RIADC216 | 0       | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets.....                                                                                                                                                       | RIADC232 | 6,626   | 7.c.2. |
| d. Other noninterest expense.....                                                                                                                                                                                                    | RIAD4092 | 316,541 | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d.).....                                                                                                                                                                    | RIAD4093 | 995,458 | 7.e.   |
| 8. Not available                                                                                                                                                                                                                     |          |         | 8.     |
| a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.)..... | RIADHT69 | 347,756 | 8.a.   |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....                                                                                                                      | RIADHT70 | 43,629  | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b.).....                                                                                                                         | RIAD4301 | 391,385 | 8.c.   |
| 9. Applicable income taxes (on item 8.c.).....                                                                                                                                                                                       | RIAD4302 | 93,072  | 9.     |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9.).....                                                                                                                                                       | RIAD4300 | 298,313 | 10.    |
| 11. Discontinued operations; net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>5</sup> .....                                                                                                            | RIADFT28 | 0       | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....                                                                                                                     | RIADG104 | 298,313 | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....                                                            | RIADG103 | -28     | 13.    |
| 14. Net income (loss) attributable to bank (item 12 minus item 13).....                                                                                                                                                              | RIAD4340 | 298,341 | 14.    |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1996, that is not deductible for federal income tax purposes.....                                                            | RIAD4613 | 248     | M.1.   |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets                                                                                                                                               |          |         |        |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) <sup>1</sup> .....                                                                                                             | RIAD8431 | 17,877  | M.2.   |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b.).....                                                                                         | RIAD4313 | 6,956   | M.3.   |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....                                                                                              | RIAD4507 | 20,779  | M.4.   |
| 6. Number of full-time equivalent employees at end of current period (round to nearest whole number).....                                                                                                                            | RIAD4150 | 6375    | M.5.   |
| Memorandum item 6 is to be completed by:                                                                                                                                                                                             |          |         |        |
| * banks with \$500 million or more in total assets; and                                                                                                                                                                              |          |         |        |
| * banks with less than \$500 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RI-C, Part I, item 3) exceeding 5 percent of total loans                                |          |         |        |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....                                                                         | RIAD4024 | 8,310   | M.6.   |

3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities

4. Describe on Schedule RI-E-Explanations

5. Describe on Schedule RI-E - Explanations.

6. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

7. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.

8. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2019, Report of Condition.



Dollar amounts in thousands

|                                                                                                                                                                                                                            |          |         |           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|-----------|
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions). <sup>2</sup>                                                      | RIAD9106 | 0       | M 7.      |
| 8. Not applicable                                                                                                                                                                                                          |          |         | M 8.      |
| Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.                                                                                                                       |          |         | M 9.      |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account. <sup>1</sup>                                                                 |          |         |           |
| a. Net gains (losses) on credit derivatives held for trading                                                                                                                                                               | RIADC889 | 0       | M 9.a.    |
| b. Net gains (losses) on credit derivatives held for purposes other than trading                                                                                                                                           | RIADC890 | 0       | M 9.b.    |
| Memorandum item 10 is to be completed by banks with \$200 million or more in total assets.                                                                                                                                 |          |         | M 10.     |
| 10. Credit losses on derivatives (see instructions). <sup>1</sup>                                                                                                                                                          | RIADA251 | 0       | M 10.     |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?                                                                                               | RIADA650 | No      | M 11.     |
| Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c and is to be completed semiannually in the June and December reports only.                |          |         | M 12.     |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).                                                                 | RIADF228 | NR      | M 12.     |
| Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.                                                                                          |          |         | M 13.     |
| 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:                                                                                         |          |         |           |
| a. Net gains (losses) on assets                                                                                                                                                                                            | RIADF561 | -68,535 | M 13.a.   |
| 1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk                                                                                                                        | RIADF562 | 0       | M 13.a.1. |
| b. Net gains (losses) on liabilities                                                                                                                                                                                       | RIADF563 | 0       | M 13.b.   |
| 1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk                                                                                                                  | RIADF564 | 0       | M 13.b.1. |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b). <sup>2</sup>                                    | RIADJ321 | 0       | M 14.     |
| Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Memorandum item 5.                                                                    |          |         | M 15.     |
| 15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b). <sup>1</sup>                                                       |          |         |           |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use            | RIADH032 | 72,678  | M 15.a.   |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use         | RIADH033 | 28,129  | M 15.b.   |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use | RIADH034 | 7,334   | M 15.c.   |
| d. All other service charges on deposit accounts                                                                                                                                                                           | RIADH035 | 23,695  | M 15.d.   |

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2020, would report 20200301.  
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.  
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.  
2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.  
1. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

## Schedule RI-B Part II - Changes in Allowances for Credit Losses (Form Type - 041)

| Dollar amounts in thousands                                                                                                                                | (Column A) Loans and Leases Held for Investment |         | (Column B) Held-to-maturity Debt Securities |    | (Column C) Available-for-sale Debt Securities |    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|---------|---------------------------------------------|----|-----------------------------------------------|----|
| 1. Balance most recently reported for the December 31, 2020. Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB622                                        | 250,208 | RIADJH68                                    | NR | RIADJH94                                      | NR |
| 2. Recoveries (column A must equal Part I, item 8, column B, above).....                                                                                   | RIAD4605                                        | 15,226  | RIADJH89                                    | NR | RIADJH95                                      | NR |
| 3. LESS: Charge-offs (column A must equal Part I, item 8, column A, above less Schedule RI-B, Part II, item 4, column A).....                              | RIADC679                                        | 35,598  | RIADJH92                                    | NR | RIADJH98                                      | NR |
| 4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....                                                                         | RIAD6523                                        | 0       | RIADJJ00                                    | NR | RIADJJ01                                      | NR |
| 5. Provisions for credit losses <sup>4</sup> .....                                                                                                         | RIAD4230                                        | -51,327 | RIADJH90                                    | NR | RIADJH96                                      | NR |
| 6. Adjustments (see instructions for this schedule) <sup>5</sup> .....                                                                                     | RIADC233                                        | 0       | RIADJH91                                    | NR | RIADJH97                                      | NR |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....                        | RIAD3123                                        | 178,509 | RIADJH93                                    | NR | RIADJH99                                      | NR |

| Dollar amounts in thousands                                                                                                                                                                                                                                                                                                      |          |    |      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----|------|
| 1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....                                                                                                                                                                                                                              | RIADC435 | NR | M.1. |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. | RIADC389 | NR | M.2. |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....                                                                                                                                                                                                                               | RIADC390 | NR | M.3. |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....                                                                                                                                                                                                  | RIADC781 | 58 | M.4. |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....                                                         | RIADJJ02 | NR | M.5. |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> .....                                                                                                                                                                                          | RCONJJ03 | NR | M.6. |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> .....                                                                                                                                                                                           | RIADMG93 | NR | M.7. |
| 7. Provisions for credit losses on off-balance-sheet credit exposures <sup>3</sup> .....                                                                                                                                                                                                                                         | RIADMG94 | NR | M.8. |
| 8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) <sup>3</sup> .....                                                                   |          |    |      |

- Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
- The \$900 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- The \$200 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).
- Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- Describe on Schedule RHE - Explanations.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

# **Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 041)**

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets

|                                                                       | (Column A)<br>Recorded<br>Investment:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column B)<br>Allowance Balance:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-35) | (Column C)<br>Recorded<br>Investment:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column D)<br>Allowance Balance:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column E)<br>Recorded<br>Investment:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) | (Column F)<br>Allowance Balance:<br>Purchased<br>Credit-Impaired<br>Loans (ASC 310-30) |      |
|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|------|
| Dollar amounts in thousands                                           |                                                                                                                                             |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        |      |
| 1. Real estate loans:                                                 |                                                                                                                                             |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        | 1.   |
| a. Construction loans:                                                | RCONM709<br>4,350                                                                                                                           | RCONM710<br>225                                                                                                                        | RCONM711<br>1,022,302                                                                                | RCONM712<br>11,835                                                                              | RCONM713<br>82                                                                              | RCONM714<br>0                                                                          | 1.a. |
| b. Commercial real estate loans:                                      | RCONM715<br>21,978                                                                                                                          | RCONM716<br>797                                                                                                                        | RCONM717<br>4,057,814                                                                                | RCONM718<br>67,305                                                                              | RCONM719<br>3,424                                                                           | RCONM720<br>0                                                                          | 1.b. |
| c. Residential real estate loans:                                     | RCONM721<br>39,095                                                                                                                          | RCONM722<br>2,745                                                                                                                      | RCONM723<br>7,077,344                                                                                | RCONM724<br>35,596                                                                              | RCONM725<br>2,399                                                                           | RCONM726<br>58                                                                         | 1.c. |
| 2. Commercial loans <sup>3</sup> :                                    | RCONM727<br>15,856                                                                                                                          | RCONM728<br>1,343                                                                                                                      | RCONM729<br>2,884,310                                                                                | RCONM730<br>27,618                                                                              | RCONM731<br>338                                                                             | RCONM732<br>0                                                                          | 2.   |
| 3. Credit cards:                                                      | RCONM733<br>0                                                                                                                               | RCONM734<br>0                                                                                                                          | RCONM735<br>16,439                                                                                   | RCONM736<br>6,322                                                                               | RCONM737<br>0                                                                               | RCONM738<br>0                                                                          | 3.   |
| 4. Other consumer loans:                                              | RCONM739<br>2,810                                                                                                                           | RCONM740<br>229                                                                                                                        | RCONM741<br>1,592,307                                                                                | RCONM742<br>21,935                                                                              | RCONM743<br>0                                                                               | RCONM744<br>0                                                                          | 4.   |
| 5. Unallocated, if any:                                               |                                                                                                                                             |                                                                                                                                        |                                                                                                      | RCONM745<br>0                                                                                   |                                                                                             |                                                                                        | 5.   |
| 6. Total (for each column, sum of items 1.a through 5) <sup>4</sup> : | RCONM746<br>83,991                                                                                                                          | RCONM747<br>7,340                                                                                                                      | RCONM748<br>15,747,375                                                                               | RCONM749<br>171,111                                                                             | RCONM750<br>6,182                                                                           | RCONM751<br>58                                                                         | 6.   |

<sup>3</sup> Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C

<sup>4</sup> The sum of items 6, columns D, E, and F, must equal Schedule RI-C, Item 4.c. Item 6, column E, must equal Schedule RI-C, Part I, Memorandum Item 7.b. Item 6, column F, must equal Schedule RI-C, Part II, Memorandum Item 4.



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## Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041

|                         |              |
|-------------------------|--------------|
| Institution Name        | ARVEST BANK  |
| City                    | FAYETTEVILLE |
| State                   | AR           |
| Zip Code                | 72701        |
| Call Report Report Date | 12/31/2022   |
| Report Type             | 041          |
| RSSD-ID                 | 311845       |
| FDIC Certificate Number | 8728         |
| OCC Charter Number      | 0            |
| ABA Routing Number      | 82900872     |
| Last updated on         | 1/17/2024    |



## Schedule RI - Income Statement(Form Type - 041)

Dollar amounts in thousands

|                                                                                                                                                |          |         |          |
|------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|----------|
| 1. Interest income:                                                                                                                            |          |         | 1.       |
| a. Interest and fee income on loans:                                                                                                           |          |         | 1.a.     |
| 1. Loans secured by real estate:                                                                                                               |          |         | 1.a.1.   |
| a. Loans secured by 1-4 family residential properties.....                                                                                     | RIAD4435 | 171,457 | 1.a.1.a. |
| b. All other loans secured by real estate.....                                                                                                 | RIAD4438 | 225,288 | 1.a.1.b. |
| 2. Commercial and industrial loans.....                                                                                                        | RIAD4012 | 138,885 | 1.a.2.   |
| 3. Loans to individuals for household, family, and other personal expenditures:                                                                |          |         | 1.a.3.   |
| a. Credit cards.....                                                                                                                           | RIADB485 | 18,055  | 1.a.3.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....                            | RIADB488 | 79,880  | 1.a.3.b. |
| 4. Not applicable.....                                                                                                                         |          |         | 1.a.4.   |
| 5. All other loans <sup>1</sup> .....                                                                                                          | RIAD4058 | 11,578  | 1.a.5.   |
| 6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....                                                       | RIAD4010 | 845,911 | 1.a.6.   |
| b. Income from lease financing receivables.....                                                                                                | RIAD4065 | 2,730   | 1.b.     |
| c. Interest income on balances due from depository institutions <sup>2</sup> .....                                                             | RIAD4115 | 10,004  | 1.c.     |
| d. Interest and dividend income on securities:                                                                                                 |          |         | 1.d.     |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....                                 | RIADB488 | 18,942  | 1.d.1.   |
| 2. Mortgage-backed securities.....                                                                                                             | RIADB489 | 91,928  | 1.d.2.   |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....                                     | RIAD4060 | 28,828  | 1.d.3.   |
| e. Not applicable.....                                                                                                                         |          |         | 1.e.     |
| f. Interest income on federal funds sold and securities purchased under agreements to resell.....                                              | RIAD4020 | 18      | 1.f.     |
| g. Other interest income.....                                                                                                                  | RIAD4518 | 1,380   | 1.g.     |
| h. Total interest income (sum of items 1.a.(6) through 1.g.).....                                                                              | RIAD4107 | 797,735 | 1.h.     |
| 2. Interest expense:                                                                                                                           |          |         | 2.       |
| a. Interest on deposits:                                                                                                                       |          |         | 2.a.     |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RIAD4508 | 780     | 2.a.1.   |
| 2. Nontransaction accounts:                                                                                                                    |          |         | 2.a.2.   |
| a. Savings deposits (includes MMDAs).....                                                                                                      | RIAD0093 | 28,638  | 2.a.2.a. |
| b. Time deposits of \$250,000 or less.....                                                                                                     | RIADHK03 | 4,918   | 2.a.2.b. |
| c. Time deposits of more than \$250,000.....                                                                                                   | RIADHK04 | 1,158   | 2.a.2.c. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase.....                                                  | RIAD4180 | 683     | 2.b.     |
| c. Interest on trading liabilities and other borrowed money.....                                                                               | RIAD4185 | 20,838  | 2.c.     |
| d. Interest on subordinated notes and debentures.....                                                                                          | RIAD4200 | 0       | 2.d.     |
| e. Total interest expense (sum of items 2.a through 2.d.).....                                                                                 | RIAD4073 | 67,927  | 2.e.     |
| 3. Net interest income (item 1.h minus 2.e.).....                                                                                              | RIAD4074 | 739,808 | 3.       |
| 4. Provision for loan and lease losses <sup>3</sup> .....                                                                                      | RIADJJ93 | 28,224  | 4.       |
| 5. Noninterest income:                                                                                                                         |          |         | 5.       |
| a. Income from fiduciary activities <sup>2</sup> .....                                                                                         | RIAD4070 | 28,098  | 5.a.     |
| b. Service charges on deposit accounts.....                                                                                                    | RIAD4080 | 137,527 | 5.b.     |
| c. Trading revenue.....                                                                                                                        | RIADA220 | 3,417   | 5.c.     |
| d. Income from securities-related and insurance activities:                                                                                    |          |         | 5.d.     |
| 1. Fees and commissions from securities brokerage.....                                                                                         | RIADC888 | 51,455  | 5.d.1.   |
| 2. Investment banking, advisory, and underwriting fees and commissions.....                                                                    | RIADC888 | 0       | 5.d.2.   |

1. Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

2. Includes interest income on time certificates of deposit not held for trading.

3. Institutions that have adopted ASU 2015-13 should report in item 4 the provisions for credit losses for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.

4. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.



Dollar amounts in thousands

|                                                                                                                                                                                                                                     |          |           |        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-----------|--------|
| 3. Fees and commissions from annuity sales.....                                                                                                                                                                                     | RIADC387 | 7,802     | 5.d.3. |
| 4. Underwriting income from insurance and reinsurance activities.....                                                                                                                                                               | RIADC388 | 0         | 5.d.4. |
| 5. Income from other insurance activities.....                                                                                                                                                                                      | RIADC387 | 18,130    | 5.d.5. |
| e. Venture capital revenue.....                                                                                                                                                                                                     | RIADB401 | 0         | 5.e.   |
| f. Net servicing fees.....                                                                                                                                                                                                          | RIADB402 | 184,348   | 5.f.   |
| g. Net securitization income.....                                                                                                                                                                                                   | RIADB403 | 0         | 5.g.   |
| h. Not applicable                                                                                                                                                                                                                   |          |           | 5.h.   |
| i. Net gains (losses) on sales of loans and leases.....                                                                                                                                                                             | RIAD5418 | 31,081    | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....                                                                                                                                                                      | RIAD5415 | 1,218     | 5.j.   |
| k. Net gains (losses) on sales of other assets <sup>3</sup> .....                                                                                                                                                                   | RIADB406 | 10,828    | 5.k.   |
| l. Other noninterest income <sup>*</sup> .....                                                                                                                                                                                      | RIADB407 | 105,585   | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l).....                                                                                                                                                                     | RIAD4079 | 679,287   | 5.m.   |
| 6. Not available                                                                                                                                                                                                                    |          |           | 6.     |
| a. Realized gains (losses) on held-to-maturity securities.....                                                                                                                                                                      | RIAD3521 | 0         | 6.a.   |
| b. Realized gains (losses) on available-for-sale debt securities.....                                                                                                                                                               | RIAD3198 | -23       | 6.b.   |
| 7. Noninterest expense:                                                                                                                                                                                                             |          |           | 7.     |
| a. Salaries and employee benefits.....                                                                                                                                                                                              | RIAD4135 | 808,438   | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....                                                                                               | RIAD4217 | 87,025    | 7.b.   |
| c. Not available                                                                                                                                                                                                                    |          |           | 7.c.   |
| 1. Goodwill impairment losses.....                                                                                                                                                                                                  | RIADC218 | 0         | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets.....                                                                                                                                                      | RIADC232 | 4,133     | 7.c.2. |
| d. Other noninterest expense <sup>*</sup> .....                                                                                                                                                                                     | RIAD4092 | 395,375   | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d).....                                                                                                                                                                    | RIAD4093 | 1,105,872 | 7.e.   |
| 8. Not available                                                                                                                                                                                                                    |          |           | 8.     |
| a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (Item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | RIADHT89 | 184,858   | 8.a.   |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....                                                                                                                     | RIADHT70 | -23       | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....                                                                                                                         | RIAD4301 | 184,833   | 8.c.   |
| 9. Applicable income taxes (on item 8.c).....                                                                                                                                                                                       | RIAD4302 | 41,050    | 9.     |
| 10. Income (loss) before discontinued operations (Item 8.c minus Item 9).....                                                                                                                                                       | RIAD4300 | 143,783   | 10.    |
| 11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>*</sup> .....                                                                                                           | RIADFT28 | 0         | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....                                                                                                                    | RIADG104 | 143,783   | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....                                                           | RIADG103 | -32       | 13.    |
| 14. Net income (loss) attributable to bank (Item 12 minus Item 13).....                                                                                                                                                             | RIAD4340 | 143,815   | 14.    |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....                                                           | RIAD4513 | 425       | M.1.   |
| Memorandum item 2 is to be completed by banks with \$7 billion or more in total assets                                                                                                                                              |          |           |        |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) <sup>1</sup> .....                                                                                                            | RIAD8431 | 18,833    | M.2.   |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....                                                                                         | RIAD4313 | 6,320     | M.3.   |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....                                                                                             | RIAD4507 | 20,784    | M.4.   |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....                                                                                                                           | RIAD4150 | 8507      | M.5.   |
| Memorandum item 6 is to be completed by:                                                                                                                                                                                            |          |           |        |
| * banks with \$300 million or more in total assets, and                                                                                                                                                                             |          |           |        |
| * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans                               |          |           |        |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....                                                                        | RIAD4024 | 7,588     | M.6.   |

3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities

\* Describe on Schedule RI-E - Explanations

\* Describe on Schedule RI-E - Explanations

4. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

1. The asset size tests and the 5 percent of total income test are based on the total assets and total income reported in the June 30, 2018, Report of Condition.

1. The asset size tests and the 5 percent of total income test are based on the total assets and total income reported in the June 30, 2018, Report of Condition.

Dollar amounts in thousands

|                                                                                                                                                                                                                                 |          |          |          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see Instructions) <sup>2</sup> .....                                                      | RIAD0108 | 00000000 | M.7.     |
| 8. Not applicable                                                                                                                                                                                                               |          |          | M.8.     |
| Memorandum item 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets                                                                                                                              |          |          | M.9.     |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account <sup>1</sup>                                                                       |          |          |          |
| a. Net gains (losses) on credit derivatives held for trading.....                                                                                                                                                               | RIADC880 | 0        | M.9.a    |
| b. Net gains (losses) on credit derivatives held for purposes other than trading.....                                                                                                                                           | RIADC890 | 0        | M.9.b    |
| Memorandum item 10 is to be completed by banks with \$300 million or more in total assets                                                                                                                                       |          |          | M.10.    |
| 10. Credit losses on derivatives (see Instructions) <sup>1</sup> .....                                                                                                                                                          | RIADA251 | 0        | M.10.    |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? <sup>3</sup> .....                                                                                 | RIADA530 | No       | M.11.    |
| Memorandum item 12 is to be completed by banks that are required to complete Schedule HC-C, Part I. Memorandum items 8.b and 8.c and 12 are to be completed semiannually in the June and December reports only                  |          |          | M.12.    |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (Included in Schedule RI, item 1.a.1.i)(a).....                                                                  | RIADF228 | NR       | M.12.    |
| Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option                                                                                                |          |          | M.13.    |
| 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:                                                                                              |          |          |          |
| a. Net gains (losses) on assets.....                                                                                                                                                                                            | RIADF551 | -22,884  | M.13.a   |
| 1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....                                                                                                                        | RIADF552 | 0        | M.13.a.1 |
| b. Net gains (losses) on liabilities.....                                                                                                                                                                                       | RIADF553 | 0        | M.13.b   |
| 1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....                                                                                                                  | RIADF554 | 0        | M.13.b.1 |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (Included in Schedule RI, items 5.a and 5.b) <sup>2</sup> .....                                    | RIADJ321 | 0        | M.14.    |
| Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule HC-B; Memorandum item 5                                                                          |          |          | M.15.    |
| 15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b) <sup>1</sup>                                                             |          |          |          |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....            | RIADH032 | 78,350   | M.15.a   |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....         | RIADH033 | 25,873   | M.15.b   |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH034 | 7,721    | M.15.c   |
| d. All other service charges on deposit accounts.....                                                                                                                                                                           | RIADH035 | 25,583   | M.15.d   |

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2022, would report 20220301.  
 1. The asset size tests and the 5 percent of total loans tests are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.  
 1. The asset size tests and the 5 percent of total loans tests are based on the total assets and total loans reported in the June 30, 2018, Report of Condition.  
 2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.  
 1. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.



## Schedule RI-B Part II - Changes in Allowances for Credit Losses (Form Type - 041)

| Dollar amounts in thousands                                                                                                                               | (Column A) Loans and Leases Held for Investment | (Column B) Held-to-maturity Debt Securities | (Column C) Available-for-sale Debt Securities |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------|-----------------------------------------------|
| 1. Balance most recently reported for the December 31, 2021, Report of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB522 178,608                                | RIADJH88 NR                                 | RIADJH94 NR                                   |
| 2. Recoveries (column A must equal Part I, item 5, column B, above).....                                                                                  | RIAD4806 13,618                                 | RIADJH89 NR                                 | RIADJH95 NR                                   |
| 3. LESS: Charge-offs (column A must equal Part I, item 3, column A, above less Schedule RI-B, Part II, item 4, column A).....                             | RIADC079 48,861                                 | RIADJH92 NR                                 | RIADJH98 NR                                   |
| 4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....                                                                        | RIAD5525 0                                      | RIADJU09 NR                                 | RIADJU01 NR                                   |
| 5. Provisions for credit losses <sup>4</sup> .....                                                                                                        | RIAD4230 28,224                                 | RIADJH90 NR                                 | RIADJH96 NR                                   |
| 6. Adjustments (see instructions for this schedule) <sup>5</sup> .....                                                                                    | RIADC233 0                                      | RIADJH91 NR                                 | RIADJH97 NR                                   |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....                       | RIAD3123 170,388                                | RIADJH93 NR                                 | RIADJH99 NR                                   |

| Dollar amounts in thousands                                                                                                                                                                                                                                                                                                      |          |        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|--------|
| 1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....                                                                                                                                                                                                                              | RIADC435 | NR M.1 |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$300 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. | RIADC386 | NR M.2 |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....                                                                                                                                                                                                                               | RIADC390 | NR M.3 |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....                                                                                                                                                                                                  | RIADC781 | 88 M.4 |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....                                                         | RIADJU02 | NR M.5 |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> .....                                                                                                                                                                                          | RCONJU03 | NR M.6 |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> .....                                                                                                                                                                                           | RIADMQ03 | NR M.7 |
| 7. Provisions for credit losses on off-balance-sheet credit exposures <sup>4</sup> .....                                                                                                                                                                                                                                         | RIADMQ04 | NR M.8 |
| 8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) <sup>5</sup> .....                                                                   |          |        |

- Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
- The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).
- Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- Describe on Schedule RI-E - Explanations.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.



**Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 041)**  
Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets

|                                                                       | (Column A)<br>Recorded<br>Investment<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-36) | (Column B)<br>Allowance Balance:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>310-10-36) | (Column C)<br>Recorded<br>Investment:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column D)<br>Allowance Balance:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column E)<br>Recorded<br>Investment:<br>Purchased<br>Credit-impaired<br>Loans (ASC 310-30) | (Column F)<br>Allowance Balance:<br>Purchased<br>Credit-impaired<br>Loans (ASC 310-30) |     |
|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----|
| Dollar amounts in thousands                                           |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        | 1   |
| 1. Real estate loans:                                                 |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        |     |
| a. Construction loans:                                                | RCONM708<br>9,038                                                                                                                          | RCONM709<br>16                                                                                                                         | RCONM710<br>1,100,039                                                                                | RCONM711<br>12,079                                                                              | RCONM712<br>50                                                                              | RCONM713                                                                               | 1 a |
| b. Commercial real estate loans:                                      | RCONM714<br>25,007                                                                                                                         | RCONM715<br>490                                                                                                                        | RCONM716<br>4,379,520                                                                                | RCONM717<br>49,213                                                                              | RCONM719<br>2,338                                                                           | RCONM720                                                                               | 1 b |
| c. Residential real estate loans:                                     | RCONM721<br>39,457                                                                                                                         | RCONM722<br>1,340                                                                                                                      | RCONM723<br>4,171,045                                                                                | RCONM724<br>39,854                                                                              | RCONM725<br>1,815                                                                           | RCONM726                                                                               | 1 c |
| 2. Commercial loans <sup>3</sup> :                                    | RCONM727<br>15,372                                                                                                                         | RCONM728<br>670                                                                                                                        | RCONM729<br>3,461,276                                                                                | RCONM730<br>37,868                                                                              | RCONM731<br>212                                                                             | RCONM732                                                                               | 2   |
| 3. Credit cards:                                                      | RCONM733<br>0                                                                                                                              | RCONM734<br>0                                                                                                                          | RCONM735<br>193,085                                                                                  | RCONM736<br>8,953                                                                               | RCONM737<br>0                                                                               | RCONM738                                                                               | 3   |
| 4. Other consumer loans:                                              | RCONM739<br>2,247                                                                                                                          | RCONM740<br>208                                                                                                                        | RCONM741<br>1,533,730                                                                                | RCONM742<br>21,430                                                                              | RCONM743<br>0                                                                               | RCONM744                                                                               | 4   |
| 5. Unallocated, if any:                                               |                                                                                                                                            |                                                                                                                                        |                                                                                                      | RCONM745<br>0                                                                                   |                                                                                             |                                                                                        | 5   |
| 6. Total (for each column, sum of items 1.a through 5) <sup>4</sup> : | RCONM746<br>94,121                                                                                                                         | RCONM747<br>2,924                                                                                                                      | RCONM748<br>14,838,695                                                                               | RCONM749<br>187,395                                                                             | RCONM750<br>4,216                                                                           | RCONM751                                                                               | 6   |

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 2, or 4 of Schedule RI-C.  
4. The sum of item 6, column B, D, and F, must equal Schedule RI-C, item 4 c; item 6, column E, must equal Schedule RI-C, Part I, Memorandum item 7 b; item 6, column F, must equal Schedule RI-C, Part I, Memorandum item 4.

**Federal Financial Institutions Examination Council**

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**Consolidated Reports of Condition and Income for A Bank With  
Domestic Offices Only - FFIEC 041**

|                         |              |
|-------------------------|--------------|
| Institution Name        | ARVEST BANK  |
| City                    | FAYETTEVILLE |
| State                   | AR           |
| Zip Code                | 72701        |
| Call Report Report Date | 12/31/2023   |
| Report Type             | 041          |
| RSSD-ID                 | 311845       |
| FDIC Certificate Number | 8728         |
| OCC Charter Number      | 0            |
| ABA Routing Number      | 82900872     |
| Last updated on         | 2/15/2024    |

## Schedule RI - Income Statement (Form Type - 041)

Dollar amounts in thousands

|                                                                                                                                            |          |           |         |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------|-----------|---------|
| 1. Interest income:                                                                                                                        |          |           | 1       |
| a. Interest and fee income on loans:                                                                                                       |          |           | 1.a     |
| 1. Loans secured by real estate:                                                                                                           |          |           | 1.a.1   |
| a. Loans secured by 1-4 family residential properties:                                                                                     | RIAD4435 | 261,017   | 1.a.1.a |
| b. All other loans secured by real estate:                                                                                                 | RIAD4438 | 353,277   | 1.a.1.b |
| 2. Commercial and industrial loans:                                                                                                        | RIAD4012 | 219,829   | 1.a.2   |
| 3. Loans to individuals for household, family, and other personal expenditures:                                                            |          |           | 1.a.3   |
| a. Credit cards:                                                                                                                           | RIADB485 | 26,442    | 1.a.3.a |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans):                            | RIADB486 | 119,688   | 1.a.3.b |
| 4. Not applicable                                                                                                                          |          |           | 1.a.4   |
| 5. All other loans:                                                                                                                        | RIAD4058 | 14,954    | 1.a.5   |
| 6. Total interest and fee income on loans (sum of items 1.a.(1) through 1.a.(5)):                                                          | RIAD4010 | 893,905   | 1.a.6   |
| b. Income from lease financing receivables:                                                                                                | RIAD4065 | 2,707     | 1.b     |
| c. Interest income on balances due from depository institutions:                                                                           | RIAD4115 | 16,458    | 1.c     |
| d. Interest and dividend income on securities:                                                                                             |          |           | 1.d     |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities):                                 | RIADB488 | 26,889    | 1.d.1   |
| 2. Mortgage-backed securities:                                                                                                             | RIADB489 | 81,137    | 1.d.2   |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.):                                     | RIAD4069 | 28,973    | 1.d.3   |
| e. Not applicable                                                                                                                          |          |           | 1.e     |
| f. Interest income on federal funds sold and securities purchased under agreements to resell:                                              | RIAD4020 | 4         | 1.f     |
| g. Other interest income:                                                                                                                  | RIAD4518 | 6,189     | 1.g     |
| h. Total interest income (sum of items 1.a.(6) through 1.g):                                                                               | RIAD4107 | 1,162,042 | 1.h     |
| 2. Interest expense:                                                                                                                       |          |           | 2       |
| a. Interest on deposits:                                                                                                                   |          |           | 2.a     |
| 1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts): | RIAD4508 | 3,135     | 2.a.1   |
| 2. Nontransaction accounts:                                                                                                                |          |           | 2.a.2   |
| a. Savings deposits (includes MMDAs):                                                                                                      | RIAD0093 | 143,184   | 2.a.2.a |
| b. Time deposits of \$250,000 or less:                                                                                                     | RIADHK03 | 50,008    | 2.a.2.b |
| c. Time deposits of more than \$250,000:                                                                                                   | RIADHK04 | 11,480    | 2.a.2.c |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase:                                                  | RIAD4180 | 7,534     | 2.b     |
| c. Interest on trading liabilities and other borrowed money:                                                                               | RIAD4185 | 168,218   | 2.c     |
| d. Interest on subordinated notes and debentures:                                                                                          | RIAD4200 | 0         | 2.d     |
| e. Total interest expense (sum of items 2.a through 2.d):                                                                                  | RIAD4073 | 373,655   | 2.e     |
| 3. Net interest income (item 1.h minus 2.e):                                                                                               | RIAD4074 | 788,487   | 3       |
| 4. Provision for loan and lease losses:                                                                                                    | RIADJ33  | 79,893    | 4       |
| 5. Noninterest income:                                                                                                                     |          |           | 5       |
| a. Income from fiduciary activities:                                                                                                       | RIAD4070 | 28,184    | 5.a     |
| b. Service charges on deposit accounts:                                                                                                    | RIAD4080 | 134,152   | 5.b     |
| c. Trading revenue:                                                                                                                        | RIADA220 | 5,371     | 5.c     |
| d. Income from securities-related and insurance activities:                                                                                |          |           | 5.d     |
| 1. Fees and commissions from securities brokerage:                                                                                         | RIADC886 | 47,919    | 5.d.1   |
| 2. Investment banking, advisory, and underwriting fees and commissions:                                                                    | RIADC888 | 0         | 5.d.2   |

- Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."
- Includes interest income on time certificates of deposit held for trading.
- Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.
- For banks required to complete Schedule RI-C, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RI-C, item 22.



Dollar amounts in thousands

|                                                                                                                                                                                                                                     |          |           |        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-----------|--------|
| 3. Fees and commissions from annuity sales.....                                                                                                                                                                                     | RIADC387 | 10,380    | 5.d.3. |
| 4. Underwriting income from insurance and reinsurance activities.....                                                                                                                                                               | RIADC388 | 0         | 5.d.4. |
| 5. Income from other insurance activities.....                                                                                                                                                                                      | RIADC387 | 12,148    | 5.d.5. |
| e. Venture capital revenue.....                                                                                                                                                                                                     | RIADB401 | 0         | 5.e.   |
| f. Net servicing fees.....                                                                                                                                                                                                          | RIADB402 | 48,245    | 5.f.   |
| g. Net securitization income.....                                                                                                                                                                                                   | RIADB403 | 0         | 5.g.   |
| h. Not applicable                                                                                                                                                                                                                   |          |           | 5.h.   |
| i. Net gains (losses) on sales of loans and leases.....                                                                                                                                                                             | RIAD5418 | 28,804    | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....                                                                                                                                                                      | RIAD5415 | 1,411     | 5.j.   |
| k. Net gains (losses) on sales of other assets <sup>3</sup> .....                                                                                                                                                                   | RIADB408 | 15,888    | 5.k.   |
| l. Other noninterest income.....                                                                                                                                                                                                    | RIADB407 | 178,578   | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l).....                                                                                                                                                                     | RIAD4079 | 604,971   | 5.m.   |
| 6. Not available                                                                                                                                                                                                                    |          |           | 6.     |
| a. Realized gains (losses) on held-to-maturity securities.....                                                                                                                                                                      | RIAD3521 | 0         | 6.a.   |
| b. Realized gains (losses) on available-for-sale debt securities.....                                                                                                                                                               | RIAD3198 | 42        | 6.b.   |
| 7. Noninterest expense:                                                                                                                                                                                                             |          |           | 7.     |
| a. Salaries and employee benefits.....                                                                                                                                                                                              | RIAD4135 | 835,038   | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....                                                                                               | RIAD4217 | 102,010   | 7.b.   |
| c. Not available                                                                                                                                                                                                                    |          |           | 7.c.   |
| 1. Goodwill impairment losses.....                                                                                                                                                                                                  | RIADC218 | 0         | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets.....                                                                                                                                                      | RIADC232 | 3,248     | 7.c.2. |
| d. Other noninterest expense.....                                                                                                                                                                                                   | RIAD4092 | 472,382   | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d).....                                                                                                                                                                    | RIAD4093 | 1,212,674 | 7.e.   |
| 8. Not available                                                                                                                                                                                                                    |          |           | 8.     |
| a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (Item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | RIADHT89 | 1,433     | 8.a.   |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....                                                                                                                     | RIADHT70 | 158       | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....                                                                                                                         | RIAD4301 | 1,592     | 8.c.   |
| 9. Applicable income taxes (on item 8.c).....                                                                                                                                                                                       | RIAD4302 | -344      | 9.     |
| 10. Income (loss) before discontinued operations (Item 8.c minus Item 9).....                                                                                                                                                       | RIAD4300 | 1,938     | 10.    |
| 11. Discontinued operations, net of applicable income taxes (Describe on Schedule RHE - Explanations) <sup>5</sup> .....                                                                                                            | RIADFT28 | 0         | 11.    |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....                                                                                                                    | RIADQ104 | 1,938     | 12.    |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....                                                           | RIADQ103 | -34       | 13.    |
| 14. Net income (loss) attributable to bank (Item 12 minus Item 13).....                                                                                                                                                             | RIAD4340 | 1,970     | 14.    |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....                                                           | RIAD4513 | 2,358     | M.1.   |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets                                                                                                                                              |          |           |        |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) <sup>1</sup> .....                                                                                                            | RIAD8431 | 22,887    | M.2.   |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....                                                                                         | RIAD4313 | 7,010     | M.3.   |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....                                                                                             | RIAD4507 | 20,212    | M.4.   |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....                                                                                                                           | RIAD4150 | 6348      | M.5.   |
| Memorandum item 6 is to be completed by:                                                                                                                                                                                            |          |           |        |
| *banks with \$300 million or more in total assets, and                                                                                                                                                                              |          |           |        |
| *banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans                                |          |           |        |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>1</sup> .....                                                                        | RIAD4024 | 9,585     | M.6.   |

3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities

4. Describe on Schedule RHE-Explanations

5. Describe on Schedule RHE - Explanations

6. Item 6 is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.

1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.



Dollar amounts in thousands

|                                                                                                                                                                                                                                 |          |          |          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see Instructions) <sup>2</sup> .....                                                      | RIAD9108 | 00000000 | M.7      |
| 8. Not applicable                                                                                                                                                                                                               |          |          | M.8      |
| Memorandum item 9 a. and 9 b. are to be completed by banks with \$10 billion or more in total assets                                                                                                                            |          |          | M.9      |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account <sup>1</sup>                                                                       |          |          |          |
| a. Net gains (losses) on credit derivatives held for trading.....                                                                                                                                                               | RIADC889 | 0        | M.9.a    |
| b. Net gains (losses) on credit derivatives held for purposes other than trading.....                                                                                                                                           | RIADC890 | 0        | M.9.b    |
| Memorandum item 10 is to be completed by banks with \$200 million or more in total assets                                                                                                                                       | RIADA251 | 0        | M.10     |
| 10. Credit losses on derivatives (see Instructions) <sup>1</sup> .....                                                                                                                                                          |          |          |          |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....                                                                                               | RIADA530 | No       | M.11     |
| 12. Not applicable                                                                                                                                                                                                              |          |          | M.12     |
| Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option                                                                                                |          |          | M.13     |
| 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:                                                                                              |          |          |          |
| a. Net gains (losses) on assets.....                                                                                                                                                                                            | RIADF551 | -57,880  | M.13.a   |
| 1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....                                                                                                                        | RIADF552 | 0        | M.13.a.1 |
| b. Net gains (losses) on liabilities.....                                                                                                                                                                                       | RIADF553 | 0        | M.13.b   |
| 1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....                                                                                                                  | RIADF554 | 0        | M.13.b.1 |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, Items 6.a and 6.b) <sup>2</sup> .....                                    | RIADJ321 | NR       | M.14     |
| Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Memorandum item 5                                                                          |          |          | M.15     |
| 15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, Item 5.b): <sup>1</sup>                                                            |          |          |          |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....            | RIADH032 | 70,235   | M.15.a   |
| b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....         | RIADH033 | 28,445   | M.15.b   |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use..... | RIADH034 | 8,848    | M.15.c   |
| d. All other service charges on deposit accounts.....                                                                                                                                                                           | RIADH035 | 28,824   | M.15.d   |

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2023, would report 20230301.  
1. The asset size tests and the 5 percent of total loans tests are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.  
1. The asset size tests and the 5 percent of total loans tests are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.  
2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.  
1. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

## Schedule RI-B Part II - Changes in Allowances for Credit Losses (Form Type - 041)

| Dollar amounts in thousands                                                                                                                                | (Column A) Loans and Leases Held for Investment |         | (Column B) Held-to-maturity Debt Securities |   | (Column C) Available-for-sale Debt Securities |   |    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|---------|---------------------------------------------|---|-----------------------------------------------|---|----|
| 1. Balance most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIAD6522                                        | 170,888 | RIADJH88                                    | 0 | RIADJH04                                      | 0 | 1. |
| 2. Recoveries (column A must equal Part I, Item 9, column B, above).....                                                                                   | RIAD4805                                        | 14,298  | RIADJH89                                    | 0 | RIADJH05                                      | 0 | 2. |
| 3. LESS: Charge-offs (column A must equal Part I, Item 9, column A, above less Schedule RI-B, Part II, Item 4, column A).....                              | RIADC079                                        | 77,059  | RIADJH92                                    | 0 | RIADJH08                                      | 0 | 3. |
| 4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....                                                                         | RIAD5528                                        | 0       | RIADJH00                                    | 0 | RIADJH01                                      | 0 | 4. |
| 5. Provisions for credit losses <sup>4</sup> .....                                                                                                         | RIAD4230                                        | 78,672  | RIADJH03                                    | 0 | RIADJH06                                      | 0 | 5. |
| 6. Adjustments (see instructions for this schedule) <sup>5</sup> .....                                                                                     | RIADC293                                        | -7,818  | RIADJH01                                    | 0 | RIADJH07                                      | 0 | 6. |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, Item 4.c).....                        | RIAD3123                                        | 178,279 | RIADJH03                                    | 0 | RIADJH09                                      | 0 | 7. |

| Dollar amounts in thousands                                                                                                                                                                                                                                                                                                      |          |      |     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------|-----|
| 1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....                                                                                                                                                                                                                              | RIADC435 | NR   | M 1 |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$300 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. | RIADC389 | NR   | M 2 |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....                                                                                                                                                                                                                               | RIADC390 | NR   | M 3 |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....                                                                                                                                                                                                  | RIADC781 | NR   | M 4 |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....                                                         | RIADJH02 | 0    | M 5 |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> .....                                                                                                                                                                                          | RCONJH03 | 0    | M 6 |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> .....                                                                                                                                                                                           | RIADMC03 | -178 | M 7 |
| 7. Provisions for credit losses on off-balance-sheet credit exposures <sup>3</sup> .....                                                                                                                                                                                                                                         | RIADMC04 | 0    | M 8 |
| 8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) <sup>3</sup> .....                                                                   |          |      |     |

- Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
- The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
- The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).
- Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- Describe on Schedule RI-B - Explanations.
- Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

## Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 041)

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets

|                                                                       | (Column A)<br>Recorded<br>Investment<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>§10-10-36) | (Column B)<br>Allowance Balance:<br>Individually<br>Evaluated for<br>Impairment and<br>Determined to be<br>Impaired (ASC<br>§10-10-36) | (Column C)<br>Recorded<br>Investment:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column D)<br>Allowance Balance:<br>Collectively<br>Evaluated for<br>Impairment (ASC<br>450-20) | (Column E)<br>Recorded<br>Investment:<br>Purchased<br>Credit Impaired<br>Loans (ASC §10-39) | (Column F)<br>Allowance Balance:<br>Purchased<br>Credit Impaired<br>Loans (ASC §10-39) |      |
|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|------|
| Dollar amounts in thousands                                           |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        |      |
| 1. Real estate loans:                                                 |                                                                                                                                            |                                                                                                                                        |                                                                                                      |                                                                                                 |                                                                                             |                                                                                        | 1.   |
| a. Construction loans:                                                | RCONM706 NR                                                                                                                                | RCONM709 NR                                                                                                                            | RCONM710 NR                                                                                          | RCONM713 NR                                                                                     | RCONM712 NR                                                                                 | RCONM715 NR                                                                            | 1.a. |
| b. Commercial real estate loans:                                      | RCONM714 NR                                                                                                                                | RCONM715 NR                                                                                                                            | RCONM716 NR                                                                                          | RCONM717 NR                                                                                     | RCONM718 NR                                                                                 | RCONM720 NR                                                                            | 1.b. |
| c. Residential real estate loans:                                     | RCONM721 NR                                                                                                                                | RCONM722 NR                                                                                                                            | RCONM723 NR                                                                                          | RCONM724 NR                                                                                     | RCONM725 NR                                                                                 | RCONM726 NR                                                                            | 1.c. |
| 2. Commercial loans <sup>3</sup> :                                    | RCONM727 NR                                                                                                                                | RCONM728 NR                                                                                                                            | RCONM729 NR                                                                                          | RCONM730 NR                                                                                     | RCONM731 NR                                                                                 | RCONM732 NR                                                                            | 2.   |
| 3. Credit cards:                                                      | RCONM733 NR                                                                                                                                | RCONM734 NR                                                                                                                            | RCONM735 NR                                                                                          | RCONM736 NR                                                                                     | RCONM737 NR                                                                                 | RCONM738 NR                                                                            | 3.   |
| 4. Other consumer loans:                                              | RCONM739 NR                                                                                                                                | RCONM740 NR                                                                                                                            | RCONM741 NR                                                                                          | RCONM742 NR                                                                                     | RCONM743 NR                                                                                 | RCONM744 NR                                                                            | 4.   |
| 5. Unallocated, if any:                                               |                                                                                                                                            |                                                                                                                                        |                                                                                                      | RCONM745 NR                                                                                     |                                                                                             |                                                                                        | 5.   |
| 6. Total (for each column, sum of items 1.a through 5) <sup>4</sup> : | RCONM746 NR                                                                                                                                | RCONM747 NR                                                                                                                            | RCONM748 NR                                                                                          | RCONM749 NR                                                                                     | RCONM750 NR                                                                                 | RCONM751 NR                                                                            | 6.   |

<sup>3</sup> Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

<sup>4</sup> The sum of items 1, 2, 3, 4, and 5 must equal Schedule RI-C, line 4; item 6, column C, must equal Schedule RI-C, Part I, Memorandum item 7 to item 6, column F, must equal Schedule RI-C, Part II, Memorandum item 4.



Banking Services

Proposal

Created for:







May 3, 2024

City of Neosho  
Leslie Forest, Director of Finance  
203 E Main Street  
Neosho, MO 64850

Dear Mrs. Forest:

Guaranty Bank is proud to have celebrated over 100 years of service in the Ozarks, and we are committed to continuing our tradition of community support and excellence.

In response to your request for proposal, and based on its specifications, we have developed a banking plan which will provide the City of Neosho with innovative, user-friendly services while earning competitive returns.

You will find all the required documentation provided and in addition we have included information regarding Guaranty Bank's Perks Program which provides the City of Neosho employees with additional banking benefits.

All collected funds will earn interest at a rate equivalent to the Federal Funds target rate minus .47%, currently that is a rate of 5.03%. As of May 3, 2024, the Federal Funds Target Rate was 5.50%.

I hope you find the enclosed information helpful as you evaluate your banking options. Please contact me at 417.885.0590 or [alansford@gbankmo.com](mailto:alansford@gbankmo.com) if you need additional information or have further questions.

Best regards,

Amanda Lansford  
AVP Treasury Management



## **Request for Proposals Banking Services**

City of Neosho  
203 E Main St.  
Neosho, Missouri 64850

The City of Neosho, Missouri is soliciting competitive sealed proposals from full-service financial institutions that are Federal or State of Missouri chartered and have headquarters or a main office in Missouri and a branch in or near Neosho for banking services.

The Request for Proposal (RFP) is intended to cover all City operating accounts and banking services. Investment of longer-term funds will be placed by competitive bids and is separate from this RFP.

Sealed original proposals with two (2) hard copies and one (1) electronic copy via USB or CD (or it can be emailed to Leslie Forest after the bid opening) shall be submitted to City Hall no later than 2:00 p.m. on Friday, May 3, 2024, to the attention of:

Leslie Forest, Director of Finance  
City of Neosho  
203 E Main St.  
Neosho, MO 64850  
[Iforest@neoshomo.gov](mailto:Iforest@neoshomo.gov)  
(417) 451-8050 Ext 103

### **Inquiries and Clarifications**

All requests and questions regarding this proposal should be forwarded in writing no later than 2:00 pm April 19, 2024, to:

### **Schedule of Activities**

- |                                             |                |
|---------------------------------------------|----------------|
| • Distribution of RFP                       | March 29, 2024 |
| • Questions Regarding Proposals Due 2:00 pm | April 19, 2024 |
| • Proposals Due Director of Finance 2:00 pm | May 3, 2024    |
| • Committee Recommendation to Council       | May 21, 2024   |
| • Council Award Contract                    | June 4, 2024   |

### **PROPOSAL SUBMISSION PROCESS AND DEADLINES**

An individual having full authority of the offeror to execute the proposal and to execute any resulting contract must sign each proposal. Exhibit D must be submitted with all proposals.

Proposals and modifications shall be time-stamped upon receipt and held in a secure place until the established due date. Proposals shall not be opened publicly or disclosed to unauthorized persons but shall be opened in the presence of two or more City personnel. A register of proposals shall be established which shall include for all proposals; the name of the proposer, the number of modifications received, if any, and a description sufficient to identify the services offered. The register shall be open to public inspection only after the award of the contract. Proposals of institutions who are not awarded the contract shall not be open to public inspection.

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS FOR BANKING SERVICES**

**GENERAL BACKGROUND**

The City of Neosho intends to place its comprehensive banking services requirements for competitive bid within the City's financial community. It is the intent to award a five-year contract for banking services with the option of the City to extend the contract for two additional years. The City encourages all prospective financial institution representatives to examine this RFP carefully. Qualified financial institutions are requested to submit proposals to provide services as defined in this RFP. The City expects its financial institution to be a leader and an innovator in the development and execution of financial products and services and requires these services to be of the highest quality.

The City currently utilizes six (6) separate bank accounts to process receipts and payments. One of these accounts is a pooled cash account used for many activities including deposits and check writing functions. The following is a brief explanation of each account and their respective volume of activity. Two (2) of the accounts are non-interest bearing, whereas all others are interest bearing. Only three (3) accounts are set up to get an analysis statement. We would like the bidder to recommend any changes that they see appropriate.

**General Fund (Investment Account)**

The City's investment account contains a variety of activities including taxes, utility and recreation receipts. Approximately twenty-five (25) deposits are made. This account is used to transfer money from the General Fund Investment Account to the Master account which is the operating account.

City employees currently prepare daily deposits for each business day the City employees' work. If any deposited check is returned for insufficient funds or any other reason, the financial institution is instructed to redeposit the check. If the check is again rejected, the item is forwarded to the City's Department of Finance for processing.

Other activities in this account includes incoming ACH transfers for sales taxes, gas taxes, motor vehicle taxes, grants, investments, and credit card receipts. The City initiates wires and ACH payments monthly for payroll taxes and other miscellaneous payments. This account is interest bearing.

**Municipal Court Bond Account**

This account is used to accumulate and disburse cash payments of Court Bonds and fines received by the City for violations of municipal and traffic codes. Deposits are made regularly, and checks are disbursed manually for the account. This account will be interest bearing.



### **Master Account (Operating)**

The account is interest bearing. Transfers from the General Fund Investment Account fund this account to cover the checks written for accounts payable and ACH payments for payroll. Approximately one hundred (100) checks are written for accounts payable monthly.

### **CDBG Account**

This account is a separate non-interest bearing account for grant revenue as required by the Community Development Block Grant program.

### **Zero Balance Account**

This is a non-interest bearing account. The account is used for EFT transactions by certain vendors.

### **Neosho Golf Account (Golf Operating)**

The Neosho Golf account contains the revenues and expenses from the Neosho Municipal Golf Course. This is a city account with Maxim Golf Solutions, LLC as an authorized agent on the account. Golf employees currently prepare daily deposits for each business day the Golf course is open. Other activities in this account include credit card receipts, EFT and ACH payments for payroll taxes and other miscellaneous payments. This account is interest bearing.

All accounts are currently reconciled monthly. It is expected that the responding financial institution will evaluate and make recommendations regarding the above-described account structure.

## **MINIMUM QUALIFICATIONS OF PROPOSING FINANCIAL INSTITUTIONS**

This section lists the qualifications and criteria to be considered in evaluating the financial institutions interested in providing the services specified, in order for them to be considered for an award. Specific responses to each must be provided in the accompanying Response Forms. To be considered, an institution must:

1. Be insured by the Federal Deposit Insurance Corporation (FDIC) or by the National Credit Union Administration (NCUA).

[Acknowledged. Guaranty Bank is insured by the Federal Deposit Insurance Corporation.](#)

2. Be Federal or State of Missouri chartered, with a main office in the State of Missouri and have a full-service branch in or near the City of Neosho.

[Guaranty Bank is a Federal chartered bank with their headquarters located at 2144 E Republic Road, Suite F200, Springfield, MO 65804. Guaranty Bank has a full-service banking center located at 1285 S. Neosho Blvd, Neosho, MO 64850. The banking center's hours of operation are:](#)

[Lobby: Monday – Friday 9:00 a.m. – 5:00 p.m.](#)

[Saturday 9:00 a.m. – 12:00 p.m.](#)

[Drive Thru: Monday – Friday 8:30 a.m. – 5:30 p.m.](#)

[Saturday 9:00 a.m. – 12:00 p.m.](#)

[Video Banking: Monday – Friday 7:00 a.m. – 7:00 p.m.](#)

[Saturday 8:00 a.m. – 2:00 p.m.](#)

3. Be an on-line cash and securities member of the Federal Reserve.

[The bank utilizes the Federal Reserve web portal. The bank's holding company is Book Entry Securities eligible.](#)

4. Have an acceptable quality rating by a nationally recognized bank rating organization. Financial Institutions should provide their current rating in response to the RFP.

Acknowledged. Guaranty Bank's parent company, QCR Holding, Inc., is rated by Kroll Bonding Rating Agency (KRBA). The latest published rating is included as Exhibit F. Guaranty Bank's IDC Financial Publishing rating is attached as Exhibit G.

5. Be able to provide 102 percent collateralization of all City deposits with collateral permitted by Missouri Statute and be in compliance with the City Investment Policy. The use of surety bonds is an acceptable alternative to using securities for collateral. It is contemplated that the City and the winning financial institution will enter into a security agreement related to the collateral.

Guaranty Bank offers the City an FDIC insured, IntraFi Network Insured Cash Sweep (ICS) product. This product allows the City to have FDIC coverage above the \$250,000 limit without the need for collateralization. The features of the ICS product are outlined below:

- A zero peg or target balance would be set on each account.
- Collected funds over the peg balance will sweep into the IntraFi Network daily.
- If the account falls under the peg balance, funds will sweep from the IntraFi Network back into the City account(s).
- All funds are liquid and may be accessed at any time.
- The City would have 24/7 access to the Depositor Control Panel to access monthly statements, monitor the ICS balance, and obtain other information.
- All funds held in ICS would earn interest equivalent to Federal Funds Target - Upper Bound Rate minus .47 bps. The current rate would be 5.03%. In addition, we would offer the City a floor of 2.25% for the first two years of the depository contract. At that time would we review the floor and negotiate with the City to update the rate based on the current market conditions.
- Rates in ICS will adjust daily with a two day look back. For example, rates paid on Thursday are from Tuesday.
- Please see attached Exhibit H for more ICS information.

The additional required 2% collateralization of funds would be in the form of a Federal Home Loan Bank Letter of Credit.

6. Have the capacity of providing all "Required Services". No joint ventures, consortiums, or contract service providers are acceptable.

Acknowledged.

### **SCOPE OF SERVICES REQUESTED**

Details of the services to be provided to the City are separated into three categories.

#### **Required Banking Services**

These are services listed in Exhibit A, which must be provided by the selected financial institution. Except for non-essential deviations or acceptable alternatives, all services are mandatory.

Acknowledged.

#### **Optional Banking Services**

These are services, listed in Exhibit B, which the City may desire to use depending on the availability and the price of the service offered. Proposals are not required to address any of these optional services in order to be considered an acceptable proposal. And the City may decide to award a different bidder for any one of these Optional Banking Services (for example, credit card processing or purchasing card).

Acknowledged.



### **Other Value Added Banking Services**

These are services not otherwise identified in this RFP that the proposing financial institution may offer to the City. Please submit your proposal on Exhibit C for any additional services that you wish the City to consider, including any discussion regarding the existing bank account structure.

Acknowledged.

### **Insurance**

The firm or company that is awarded a contract shall maintain during the life of the agreement and furnish to the City the appropriate Professional Liability, Commercial General Liability, and Workers Compensation insurance certificates listing the City of Neosho as an "Additional insured" endorsement must accompany the certificate. Acknowledged. If awarded the City of Neosho contract, Guaranty Bank will provide the requested insurance certificates with the City of Neosho as an "Additional Insured".

### **Discrimination Policy**

The City of Neosho advises the public that it does not discriminate against any person on account of race, color, religion, creed, sex, age, ancestry, or national origin, and that such nondiscrimination is extended to procurement of materials and/or the provision of municipal services.

Guaranty Bank is also committed to fostering and preserving a culture of diversity, equity and inclusion. All employees have a responsibility to always treat others with dignity and respect. Guaranty Bank strictly prohibits all forms of unlawful discrimination and harassment.

## **REQUIRED AND OPTIONAL BANKING SERVICES**

### **Availability of Funds Deposited**

The City desires to know the collected funds availability schedule for its deposits. These deposits include checks, money orders, cash, ACH credits, and wires from local, regional, and out of state banks. The City requires updates as the schedule changes.

The Bank's policy is to make all electronic deposits and cash available as collected funds to the City on the same business day the deposit is received. All other deposits will be available on the next business day unless special circumstances apply, such as an exception hold. For determining the availability of the deposits, each day is a business day, except Saturday, Sunday, and Federal Holidays. Remote Deposits processed by the City should be processed prior to 6:00 pm for same day posting. Deposits are considered same day business until branch closing time. There are no early cut-off times to remember. Guaranty Bank's Funds Availability Policy has been provided as Exhibit I. In accordance with Federal Regulation all Guaranty Bank customers would be given notice of policy changes.

### **Automatic Sweep**

The requirement of this RFP is NOT an automated sweep product for the investment of end of day balances over any target balance level established based on the method of payment for services selected by the City. However, the proposal can include all options available to public entities in Missouri, including your financial institution's twelve-month earnings history and all costs.

The ICS ( Insured Cash Sweep) referenced above in section 5 under the collateralization requirements is an automatic sweep product. ICS is offered at no cost to the City. All funds held in ICS would earn an interest rate equivalent to Federal Funds Target – Upper Bound Rate minus .47 bps.

### **On-Line Treasury Workstation**

Describe in detail your on-line communications capabilities for balance inquiry including immediate and delayed clearing balances, item image retrieval, wire and ACH transfer initiation, positive pay and ACH exception notices, and any other on-line information that is available to the City.

The primary resource for deposit and balance information will be Guaranty Bank's secure online banking portal, which provides balance information at-a-glance from the home screen, with additional detail provided at the individual account level. In addition, authorized personnel will have access to additional reporting within online banking which will provide the City with current day,

previous day, and online activity reports for subjects such as ACH activity, balance, checks paid, wire transfers, ACH online origination, and online wire origination.

Balance and transaction history for all reporting purposes is maintained and will be available to the City for a period of two (2) years.

Guaranty Bank's online banking platform is a very robust and intuitive system that offers the following capabilities:

- ACH Origination
- Business Bill Pay
- Payment Exchange (e-checks and Print + Mail)
- Positive Pay (check and ACH)
- Remote Deposit Capture
- Stop Payments
- Tax Payments
- Wire transfers

Guaranty Bank's online banking features customizable alert options for certain online events. Some examples of available event alerts include, but are not limited to:

- Creating of an outgoing ACH transactions or wire transfer
- Successful registration of a computer/browser
- Change of password
- Login ID change
- Attempt to login with invalid credentials
- Unsuccessful attempt to utilize forgot password process
- Creating a new user

### **Automated Account Reconciliation**

The City requires information provided electronically to reconcile its accounts. Information is expected next business day but no later than five (5) business days of month-end. Responding financial institutions should describe their systems and how stale dated checks will be handled.

Authorized online users will have access to Guaranty Bank's online banking platform referenced above. While certain types of transactions have processing cutoff times, the over all online banking capabilities are fully functional 24/7. Estatements are available the first business day after month end.

Account Reconciliation services are available through Guaranty Bank's Positive Pay platform. Options include Account Reconciliation Summary, Check Reconciliation Summary, and Deposit Reconciliation Summary. Sample reports have been of each have been provided as Exhibits J, K, L, respectively.

Stale dated checks would be presented as an exception in Positive Pay allowing the City to render a payment decision on those items.

### **Account Analysis**

The City requires that a monthly account analysis be presented within 10 days from the cut-off date. The account analysis must show at a minimum the following information:

- Account number
- Period covered
- Average ledger balance
- Average collected balance
- Services rendered to include type of service and quantity
- Per unit charge for each service per the banking agreement
- Extended charges of each type of service provided
- Total monthly charges of all services provided



- Calculation of required compensating balances, or earnings credit provided by the balances and the effective annual rate if the City desires to pay for services by maintaining balances.

A compensating balance formula should be described, and any written instructions should be enclosed. Also describe the earnings allowance computation methodology (if used).

E-statements are available on the first working day of the month. Analysis statements include all the requested information. However, Guaranty Bank is pleased to offer deposit services at no cost to the City of Neosho. Required balances and earnings credits are not applicable due to the fee waivers offered to the City.

### **Designated Account Liaison**

The City will require the selected financial institution to designate a senior officer as a liaison. This officer must be capable of coordination of all City activities with the financial institution and be able to resolve any problems or issues that may arise.

While daily banking activities such as cash deposits and change orders would take place at the Neosho Banking Center, Guaranty Bank's Treasury Management Team would be the primary support for all the City's needs. Amanda Lansford, Assistant Vice President Treasury Management serves the Joplin market and would be the City's direct liaison. The City will have access to the entire Treasury Team and they will assist the City with any banking needs, as well as providing all training, set up, and troubleshooting for the City regarding IT issues related to online banking tasks such as ACH or online wires. The Treasury Team utilizes a group email to minimize response wait times, [treasurymanagement@gbankmo.com](mailto:treasurymanagement@gbankmo.com). A complete list of the Treasury Team with direct contact information has been provided as Exhibit M.

### **Record Retention**

The financial institution should maintain records for the City for the term of seven years after the completion of the contract.

Records are kept for 11 years from date of original transaction.

### **Employee Payroll**

The financial institution must have the ability to provide employee payroll using ACH payments. In addition, free checking must be provided for all employees who utilize the City's direct deposit for their pay. The selected financial institution must also agree to cash, without charge to the City employees, all payroll checks drawn on the selected financial institution after proper identification is presented by the employee, regardless of whether or not the employee maintains an account at the selected financial institution.

Guaranty Bank will provide the City with ACH access for the processing of payroll at no cost to the City. Guaranty Bank agrees to provide no service charge personal checking accounts to City employees who meet the general requirements for opening an account. City employees would be subject to pay for additional charges such items as overdrafts in their account. City employees will be able to cash their City payroll checks at any Guaranty Bank location at no charge whether or not they maintain a personal account at Guaranty Bank.

### **Banking Supplies**

The financial institution will offer disposable money bags and locking money bags and printed deposit slips for all accounts.

Guaranty Bank will provide disposable and locking money bags for depository purposes as well as printed deposit slips for all accounts.

### **Positive Pay**

The city uses positive pay for all accounts (accounts payable and payroll). Please describe in detail how your process works, how notifications occur, and the cost.

Guaranty Bank offers the City the use of Positive Pay including Payee match at no charge on all accounts. Positive Pay is a fraud mitigation tool which verifies the check number and dollar amount of paper items clearing the accounts against information provided by the City. Authorized personnel for the City will access Positive Pay using a Single Sign On process via Guaranty Bank's secure online banking platform. The user would manually enter or upload an issued check file using one of the following formats: Excel, CSV, and fixed length. Guaranty Bank would work with the City to set up mapping based on the City's file format, with the goal to either minimize or possibly eliminate the need to edit



files prior to upload. Issued check files should be entered/uploaded by 10:00 P.M. to be available for exception item creation the next business day. There is no limit to the number of files or frequency of transmission of files.

Authorized personnel for the City will receive email notification of any exception items, which would be received in the early morning hours (typically 3-4 am) on business days. The City has until 2 pm to decision any outstanding exception items. The default decision for items not decisioned by the 2 pm cutoff is "do not pay", however the option to pay is available on request.

### **ACH Blocker and Filters**

Please describe your financial institution's service that would protect the city's bank accounts from unauthorized access through ACH. Please provide how notifications of exceptions occur.

Guaranty Bank is pleased to offer ACH Positive Pay at no cost, which will allow the City to setup filters to allow previously approved ACH transactions to be processed and avoid the exception process. Any ACH debits that have not been previously approved by the City would be presented as exceptions, and the City could choose to pay or return the item at that time.

### **Cancelled Check Safekeeping**

Please describe your cancelled check safekeeping to include image recovery for processed checks. The City would like online access to cancelled checks within 48 hours after clearing the financial institution.

Images (front and back) of cleared checks and deposited items will be available to authorized users of the City for a period of two (2) years in Guaranty Bank's online banking platform. The Treasury Team would be happy to assist in retrieving older images if needed. Images are generally available online on the next business day.

### **Utility Billing**

The financial institution must have the ability to provide utility billing using ACH collections. Please describe in detail how notifications occur for ACH returns.

The City will have access to ACH reporting via Guaranty Bank's secure online banking portal. Reporting will include both return and notification of change (NOC) reports. Additionally, authorized users for the City will receive email notifications at the time the reports are published. The Bank's Treasury Management team is also available to provide clarification and support, as needed.

### **OPTIONAL BANKING SERVICES**

The City requests the proposing financial institutions to offer any optional services or make any recommendations it believes would enhance the cash management capabilities of the City. All proposing financial institutions are encouraged to make suggestions or add additional information not requested in this proposal. Financial Institutions are encouraged to describe factors that distinguish their institutions from potential competitors. However, all respondents must submit a proposal on all required services in the proposal format provided.

Optional services should be summarized on an attached Exhibit B but can be accompanied and supported by other material.

### **Credit Card Processor**

The City receives credit card payments for various services totaling approximately \$200,000 per month. Various departments in the city accept credit cards. Please detail your credit card processing including charges.

Guaranty Bank partners with Deluxe for merchant services processing. Deluxe's credit and debit card processing capabilities extend to all card brands and card types through Visa, MC, Amex and Discover. Upon review of the City's current card processing statements we could provide a detailed pricing quote.

### **Procurement Cards/Credit Cards for City Use**

The City desires information about a procurement card/credit card program to manage employee expenses. Please describe your program to include costs. Having a system compatible with the City's existing financial software (Springbrook) would be a plus.

Guaranty Bank offers a robust Visa Business Credit Card program that is fully underwritten and serviced in house. This product can be used for procurement needs and traditional travel & expense management. The bank presently does not offer a procurement card only product.

- No annual fee
- Low rate (Prime + 4.95%)
- Centralized or individual billing
- Online administrator portal – EZ Business would allow the City to:
  - Review detailed transaction information for all cardholders
  - Access all cardholder statements for the past 12 months
  - Request new cards
  - Close a cardholder account
  - Update cardholder information
  - Monitor and maintain credit limits
  - Download transaction information into financial software
- Cardholder online access – the City would have the option through MyCard Statement to provide your cardholders access to view their account activity and pull their own statements.
- Rewards – online reward redemption via Scorecard Rewards offering cash back, travel, merchandise, and gift card options.

### **Electronic Vendor Payments**

The City would like to pay some of its vendors by other than a check. Please describe any electronic payment system your financial institution provides.

Guaranty Bank offers ACH commercial credit services at no cost to the city.

Guaranty Bank also offers the City Payment Exchange services. Payment Exchange offers all the benefits of a paper check, in a fast, easy, low-cost digital solution. It would allow the City to upload payment files directly from its accounting software to generate payments. Options include eChecks – which delivers check payments to your recipients via email; and Print + Mail – which would allow OTC to outsource the check printing process and have checks generated and mailed same day, provided the file is received by 2:00 p.m. CST. An informational sheet has been provided (Exhibit N) which provides additional details and pricing, and the City may also choose to view informative videos about Payment Exchange on our website at <https://www.qbankmo.com/business/echeck>.

### **E-Commerce on the Web Site**

The city is using a third-party software to collect fees online for business license fees and utility billing but would like to consider collecting for permit fees and other fees. Please describe how you could assist the city in setting up this service and give an estimate of the annual cost.

Our partners at Deluxe can assist the Treasury Team and the City with the implementation of a virtual terminal payment system to meet the many needs of the City. Upon reviewing the City's current E-Commerce volume and addressing any additional needs, Deluxe would provide a price quote to the City.

### **Investment Assistance**

Please provide a description of any investment assistance services that the financial institution can provide.

Guaranty Bank's in bank Wealth Management team can assist the City with thorough careful planning and research, and give expert guidance to help grow the City's assets. Our team offers a strong combination of local market knowledge and access to extensive research and analysis from top national financial intuitions and experts. This is an ancillary service and could have a fee.

### **OTHER VALUE ADDED BANKING SERVICES**

Please feel free to describe any other added banking or related services that your financial institution would be willing to offer by summarizing on Exhibit C. These should include services not currently utilized by the city which would improve the efficiency of the city's financial operation.



**PROPOSAL STIPULATION REQUIREMENTS**

The following stipulation requirements are being requested in this Banking Services RFP:

1. A financial institution must bid on all Required Services (Exhibit A), but any financial institution can bid on any one or all of the Optional Banking Services (Exhibit B).  
Acknowledged.
2. The proposal should not be expensive or extravagant. It should be simple and easily understood. Proposals must be submitted in the format provided in this RFP. Supporting material must be provided.  
Acknowledged.
3. A duly authorized official of the financial institution must sign the proposal, including Exhibit D.  
Acknowledged.
4. The following financial institution profile data is required:
  - The 2023 year-end financial statements or most recent 12-month ending period. If a holding company owns the financial institution, submit financial statements for both the financial institution and the holding company.  
Please find attached Exhibit O for our holding company annual report. We have also included, Exhibit P, Report of Condition for Guaranty Bank.
  - Identify the three largest owners of your financial institution.  
Guaranty Bank is own by QCR Holdings, Inc., a publicly traded company. Our NASDAQ symbol is QCRH.
  - Describe how the City would rank relative to other customers of the financial institution in relationship to size, complexity of service, availability and expertise of financial institution personnel, etc.  
Guaranty Bank is privileged to work with a number of public entities that utilize the services required by City of Neosho. You will find in our reference section a number of Cities and School Districts that we currently serve. We provide a combination of Remote Deposit Capture, ACH, Online Banking, Positive Pay, Cash Sweep, Wire Transfers, and much more to these and numerous other organizations.
5. Each response should include resumes of key management and staff members to be assigned to the account. The City's accounts will be handled by Guaranty Bank's Treasury Management team. In addition, the Neosho branch manager and staff will assist the City when making deposits, obtaining change orders, etc.  
  
Your primary account contact will be Amanda Lansford, AVP Treasury Management. Amanda has 25 years banking experience and has been with Guaranty for six and a half years. Amanda handles all treasury needs in the Neosho, Carthage, and Joplin area. She is a strong community supporter thru the Carthage R9 Foundation, Chair of the Joplin Chamber Expo Committee and the BCFO Pink Ribbon Gala committee.  
  
Whitney Morrow, CTP, Executive Vice President of Treasury Management. Whitney serves on the Senior Management Team for Guaranty Bank and has managed many account relationships for colleges and universities, municipalities, and large corporations. She has over 35 years banking experience and has been with Guaranty Bank for 7 years. As a member of the Senior Management Team, Whitney possesses the authority necessary to effectively manage the City's relationship and also navigate emergency needs that may arise.
6. An organization chart depicting the various departments, including contacts that would be involved in the City relationship is requested.  
As previously mentioned, the City's main point of contact for all of its needs will be the Treasury Team. The City will have direct contact numbers and emails for all Treasury team members. Other contacts that might be helpful for the City in daily banking needs are:



Cynthia Olmstead, VP Branch Banking Group Manager  
[colmstead@gbankmo.com](mailto:colmstead@gbankmo.com)  
417.659.2219

Tina Fleder  
Branch Banking Officer  
[tfelder@gbankmo.com](mailto:tfelder@gbankmo.com)  
417.455.8301

Tim Seams  
SVP, Commercial Banking Officer  
[tseams@gbankmo.com](mailto:tseams@gbankmo.com)  
417.455.8520

7. Provide information regarding your community reinvestment and community involvement within Neosho.

Guaranty Bank has a long history of supporting the communities we serve with both financial support and employee volunteerism. Some examples are:

Neosho Chamber of Commerce  
Neosho Rotary  
Newton County Food Basket Brigade  
Crowder College  
EPIC  
Tax Fund Levy Board  
City of Neosho  
Habitat for Humanity

8. Provide a list of three names and addresses, phone numbers, fax numbers, and e-mail addresses of customers of equivalent size and complexity to the City's requirements (especially other municipalities), together with the name of the contact person.

City of Carthage  
Traci Cox, Assistant City Administrator  
417-237-7003  
[t.cox@carthagemo.gov](mailto:t.cox@carthagemo.gov)

City of Oronogo  
Cyndi Jennings, City Clerk  
417-673-4541  
[cityclerk@oronogomo.gov](mailto:cityclerk@oronogomo.gov)

City of Ozark  
Mary Edna Wilson  
417-581.2407  
[mwilson@ozarkmissouri.org](mailto:mwilson@ozarkmissouri.org)

Attach a copy of your financial institution's statement of equal opportunity employment practices.

### **EQUAL EMPLOYMENT OPPORTUNITY**

Equal Employment Opportunity has been and continues to be both policy and practice at QCRH. It is in QCRH's best interests to utilize the skills and abilities of our personnel to the fullest extent without regard to factors unrelated to job performance.

Specific objectives of our policy are to:

- Ensure that the concepts of Equal Employment Opportunity are understood by all employees;
- Ensure that non-harassment concepts are understood by all employees; and
- Assign responsibility for providing employees with pertinent information relating to Equal Employment Opportunity and monitoring employment decisions to ensure that QCRH management personnel comply with this policy.

As stated at the outset, Equal Employment Opportunity has been and continues to be both policy and practice at QCRH. Our policy of Equal Employment Opportunity is to:

- Recruit, hire, train and promote persons in all job classifications without regard to all protected classes as defined by state or federal law.
- Base decisions on employment so as to further the principles of Equal Employment Opportunity.
- Ensure that promotion decisions are in accordance with principles of Equal Employment Opportunity.
- Ensure that all personnel actions such as compensation, benefits, transfers, terminations, layoffs, returns from layoff, and any social or recreational programs, will be administered in accordance with the principles of Equal Employment Opportunity.

QCRH strictly prohibits and does not tolerate unlawful discrimination or harassment against employees or any other covered persons because of race, religion, creed, national origin, ancestry, sex (including pregnancy), gender (including sexual orientation, gender identity and status as a transgender or transsexual individual), age, physical or mental disability, citizenship, genetic information, past, current or prospective service in the uniformed services, or any other characteristic protected under applicable federal, state, or local law.

Any employee found to have exhibited any behavior contrary to these principles and practices will be subject to disciplinary action up to and including termination of employment. Employees who believe they have been subjected to any kind of discrimination or harassment that conflicts with the company's diversity policy and initiatives should promptly report the issue to any manager or a member of the HR team. Reports will be investigated in a confidential manner. QCRH strictly prohibits retaliation against any person who makes a good faith complaint of discrimination or harassment or who provides truthful information as part of a complaint investigation.

### **METHOD OF COMPENSATION**

Each month the financial institution shall prepare an account analysis and/or billing statement defining the ledger and collected balances, services performed, and other costs incurred by the City. The City requests flexibility in the payment for bank services as follows:

**By Fees:** Compensation to the financial institution may be in direct fees paid to the financial institution.

***Or***

**By Compensating Balances:** The City would maintain balances sufficient to pay for services averaged over a negotiated period of time, from all accounts, to pay for services.

The financial institutions making proposals should address the payment for services in their response describing costs associated with the alternative payment methods. It is important to describe the earnings allowance on compensating balances, and the earnings credit computation methodology.

All charges shall be in conformity with those specified in the Banking Services Quotation Form Exhibit A.

Guaranty Bank is pleased to offer deposit services at no cost to the City of Neosho. Required balances and earnings credits are not applicable due to the fee waivers offered to the City.

All accounts that are interest bearing will be compounded daily and paid monthly.

Acknowledged.

### **EVALUATION OF PROPOSALS**

Proposals will be evaluated by city staff on the criteria of least total cost and maximum desired services made available to the City. The City will be looking for a proposal that not only reduces city fees, but also provides higher technological services to increase staff efficiency. The city is looking for a relationship with an institution that will continuously evaluate



benefits and costs throughout the life of the agreement. Please provide any suggestions or services that might be helpful in achieving this goal. The staff evaluation will then be presented to the Finance Committee for their recommendation.

The selected financial institution must agree to negotiate in good faith and make its best efforts to execute the resulting agreement as soon as possible following receipt by the financial institution of written notification of selection. In the event the selected financial institution cannot or will not execute

such an agreement, the City may award its banking services to the next most qualified financial institution, or the City may call for new proposals, at its option.

Proposals submitted will be evaluated on the following criteria:

- Qualified depository for public funds in accordance with Missouri Statutes.
- Scope of proposed services.
- Costs of service charges and effectiveness of total services performed.
- Annual percentage yield
- Experience, expertise, and qualifications of key financial institution personnel assigned to the City.
- Financial strength and stability of the financial institution.
- Value of any new products or services suggested.
- Breadth of services.
- Quality level of services to be performed and proposed approach to cost control, service level monitoring and administration.
- Clarity, completeness, and timeliness of information provided for evaluation by the City.
- Location within the City.

The proposal submitted would be the primary document upon which each bidder will be evaluated. All proposals will first be screened to determine minimum institution qualifications as outlined in the beginning of this RFP. Proposals that do not meet this requirement will automatically be rejected and therefore may not undergo further evaluation.

All proposals and related reference information submitted in response to the RFP will become the property of the City and will not be returned. The City will use discretion regarding disclosure of proprietary information contained in any response but cannot guarantee that information will not be made public. As a public entity, the City is subject to making records available for disclosure after approval of the contract.

Each offeror, by submitting a proposal, waives any right of confidentiality as to the proposal. If an offeror considers certain material in the proposal proprietary information, the offeror shall clearly designate those portions of the proposal it wishes to remain confidential.

Those vendors whose proposals are ranked acceptable or potentially acceptable may be interviewed.

[Acknowledged.](#)

#### **CERTIFICATION BY FINANCIAL INSTITUTION**

Before accepting funds or engaging in transactions for the City, an official of the approved financial institution shall be required to submit a certification that:

1. Financial institution agrees to review the City investment policy and agrees to disclose potential conflicts or risks to the City's funds that might arise out of business transactions between the financial institution and the City.

[Acknowledged.](#)

2. Financial institution agrees to undertake reasonable efforts to preclude imprudent transactions involving City funds.  
[Acknowledged.](#)
3. Financial institution agrees to notify the City in advance of a change in senior relationship managers.  
[Acknowledged.](#)
4. Financial institution agrees to notify the City of any new or modified services offered by the financial institution that would be beneficial for the City.  
[Acknowledged.](#)
5. Financial institution agrees to provide the City with annual financial statements.  
[Acknowledged.](#)
6. Financial institution is an institution eligible to be a depository of public funds under Missouri Statutes.  
[Acknowledged.](#)

**WAIVER**

The City of Neosho reserves the right to reject any or all bids. In addition, the City of Neosho reserves the right to waive any irregularities that it considers minor in nature to the overall bidding process.

[Acknowledged.](#)



**EXHIBIT A**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

**A. REQUIRED SERVICES**

**Activity for all Accounts**

|                                                                                     | <b>Estimated<br/>Annual</b> | <b>Units</b> | <b>Estimated<br/>Cost</b> |
|-------------------------------------------------------------------------------------|-----------------------------|--------------|---------------------------|
| 1 Account Maintenance - Regular                                                     | 24                          |              | 0                         |
| 2 Deposits                                                                          | 308                         |              | 0                         |
| 3 Deposited Items                                                                   | 6,790                       |              | 0                         |
| 4 Total Checks Paid                                                                 | 3,034                       |              | 0                         |
| 5 Transfers to/from Other Accounts                                                  | 60                          |              | 0                         |
| 6 Returned Items                                                                    | 22                          |              | 0                         |
| 7 Re-deposits                                                                       | 0                           |              | 0                         |
| 8 ACH Debits                                                                        | 167                         |              | 0                         |
| 9 ACH Credits                                                                       | 360                         |              | 0                         |
| 10 Stop Payments                                                                    | 10                          |              | 0                         |
| 11 ACH Items Originated by the City<br>(includes Direct Deposits, utility billings) | 14,836                      |              | 0                         |
| 12 Wire Transfers In                                                                | 1                           |              | 0                         |
| 13 Wire Transfers Out                                                               | 68                          |              | 0                         |
| 14 Monthly Statements per Account                                                   | 0                           |              | 0                         |
| 15 Electronic Statements per Account                                                | 12                          |              | 0                         |
| 16 Online Statement Fee                                                             | 108                         |              | 0                         |
| 17 Positive Pay per Check                                                           | 3,322                       |              | 0                         |
| 18 ACH Blockers and Filter                                                          | 25                          |              | 0                         |
| 19 Charge for Overdrafts                                                            | 0                           |              | 0                         |
| 20 Printed Deposit Slips (Duplicates, 3 different<br>accounts)                      | 1,000                       |              | 0                         |
| 21 Deposit Bags (disposable)                                                        | 1,000                       |              | 0                         |
| 22 Locking Bags (3 accounts)                                                        | 17                          |              | 0                         |
| 23 Copy of Cleared/Cancelled Checks                                                 | 0                           |              | 0                         |
| <b>Total Annual Required Services</b>                                               |                             |              | <b>0</b>                  |

## Reloadable Prepaid Debit Card

### EXHIBIT B

#### CITY OF NEOSHO, MISSOURI REQUEST FOR PROPOSALS-BANKING SERVICES

#### B. Other Required Services

|                                               | Estimated<br>Annual | Unit | Estimated<br>Annual |
|-----------------------------------------------|---------------------|------|---------------------|
| 1 MasterCard/Visa/American Express Processing | 650                 |      |                     |
| 2 Remote Deposit                              | 0                   |      |                     |
| 3 Procurement Cards/Credit Cards for City Use | 0                   |      |                     |
| 4 Paycards for Employees                      | 0                   |      |                     |
| <b>Total Annual Optional Banking Services</b> |                     |      |                     |

1. MasterCard/Visa/American Express processing – Addressed in Credit Card Processor section

2. Remote Deposit – Guaranty Bank would provide at no cost Remote Deposit services. This would allow the City to deposit checks via a desktop scanner and internet connection. The bank provides a Single Sign On (SSO) process for accessing its' remote deposit platform via the online banking system. The remote deposit system will allow users to better manage the check imaging process by providing the ability to review and approve check image quality, avoid duplicate deposits, and correct MICR check information and optical character recognition error, such as the check amount. Mobile deposit is also available if needed.

3. Procurement Cards/Credit Cards for City Use – this is addressed in the Procurement card section

4. Paycards for Employees -

Guaranty Bank offers reloadable cards as described below and would be happy to work with the City on ordering and initial funding of card for the City's employees. An outline of the product features are below. Additional information can be provided.

- New Card Fee - \$5 for Primary and \$2.50 for each secondary card.
- Secondary Cards – up to two can be issued
- Load Fees
- In bank reloads is \$3. The \$4.95 monthly charge is waived in any month in which you load your card
- Direct deposit loads are free and waives the \$4.95 monthly charge
- Reloads can be done at any of the 44,000 Western Union locations in the U.S. for a \$4.95 fee.
- Funding sources accepted cash, checks drawn on Guaranty Bank or withdrawals from a Guaranty Bank account
- An initial deposit load is required when issuing the card with a minimum of \$10

**EXHIBIT C**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

**C. OTHER VALUE ADDED SERVICES OR FEES (specify)**

Please attach as additional exhibits any other services offered by your financial institution that may be attractive to the City to enhance its' cash management program. Also, any comments or suggestions regarding bank account structure would be welcomed.

Perks Banking - Guaranty Bank is pleased to provide special banking benefits to employees of the Martin Family who choose to bank with Guaranty, through our Perks program. Details on this program are enclosed as Exhibit Q.

**EXHIBIT D**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

**FINANCIAL INSTITUTION NAME** Guaranty Bank

APPLICATION TO ACT AS DEPOSITORY FOR FUNDS ON THE

CITY OF NEOSHO, MISSOURI. \_\_\_\_\_

To: Leslie Forest  
Director of Finance  
City of Neosho, Missouri  
203 E Main St  
Neosho, MO 64850

The undersigned certifies that the financial institution submitting this proposal is an institution eligible to be a depository of public funds pursuant to Missouri Statutes.

The undersigned hereby proposes, if selected by the City of Neosho, to furnish the following services at the prices and terms stated, subject to all instructions, hereto. By submitting this signed proposal, initialed on each page, the financial institution officially agrees to provide the services requested and this agreement covers all the terms, conditions, and specifications of this proposal. The prices shall remain fixed for a period of three years.

**Proposing Financial Institution:** Guaranty Bank

**By:** Whitney Morrow

**Title:** Executive Vice President, Treasury Management



**EXHIBIT E**

**CITY OF NEOSHO, MISSOURI  
REQUEST FOR PROPOSALS-BANKING SERVICES**

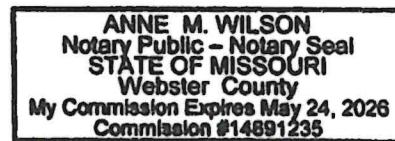
**NON-COLLUSION AFFIDAVIT**

**CITY OF NEOSHO**

The undersigned bidder or agent, being duly sworn on oath, says that he has not, nor has any other member, representative, or agent of the firm, company, corporation, or partnership represented by him, entered into any combination, collusion, or agreement with any person from bidding nor to induce anyone to refrain from bidding, and that this bid is made without reference to any other bid and without any agreement, understanding or combination with any other person in reference to any other bid and without any agreement, understanding or combination with any other person in reference to such bidding.

He further says that no person or persons, firms or corporation has, have or will receive directly or indirectly, any rebate, fee, gift, commission or thing of value on account of such sale.

Whitney Morrow  
Whitney Morrow  
Bidder or Agent  
For Guaranty Bank  
Firm or Corporation



Anne M. Wilson

Subscribed and sworn to before me this 2<sup>nd</sup> day of May, 2024.

My Commission Expires May 24, 2026

## KBRA Affirms Ratings for QCR Holdings, Inc.

New York (January 26, 2024)

KBRA affirms the senior unsecured debt rating of BBB, the subordinated debt rating of BBB-, and the short-term debt rating of K3 for Moline, Illinois based QCR Holdings, Inc. (NASDAQ: QCRH) ("the company"). In addition, KBRA affirms the deposit and senior unsecured debt ratings of BBB+ and the short-term deposit and debt ratings of K2 for its subsidiary banks: Quad City Bank and Trust Company, Cedar Rapids Bank and Trust Company, Community State Bank, and Guaranty Bank. The Outlook for all long-term ratings is Stable.

### Key Credit Considerations

The ratings reflect solid long-term credit performance, underpinned by a long-tenured management team, disciplined underwriting standards, well-defined policy limits, and a benign credit environment, resulting in a history of minimal losses. Limited exposures to office (<3% of loans) or to large urban centers, and stable and relatively diverse economies within its core markets, further support a stable credit profile. Earnings performance continues to outperform the rated peer average (core ROA of ~1.55% in 4Q23 and ~1.40% in YE23), driven by an above average NIM, robust interest rate swap transaction fees, and lower tax expenses. Positive trending and meaningful contributions from wealth management fees as well as durable card fees also reinforce the company's solid revenue diversity. NIM in recent years has been partly buoyed by a more highly leveraged balance sheet, with a loan-to-deposit ratio tracking above both the rated peer average as well as pre-COVID levels, and comparatively elevated CRE growth, notably multifamily C&D. While earning asset yield expansion has served to partly counterbalance a surge in deposit costs, which have exhibited moderately greater price sensitivities relative to many peers, a higher for longer rate environment and late credit cycle uncertainties remain headwinds to earnings. Capital protection as measured by the CET1 ratio (9.6% at 4Q23), while 30 bps higher than the year ago period, remains well below the average of similarly rated peers. KBRA views it necessary for the CET1 ratio to align reasonably closer to the peer average in consideration of the higher investor CRE loan mix with moderate C&D exposures and RWA density, and comparatively elevated double leverage. Therefore, the ratings consider expectations that the CET1 ratio will continue to trend higher in the foreseeable future. With that said, appetite for near-term share buybacks appear modest, and management expects future securitizations of multifamily loans, with the company completing its first securitizations in 4Q23, to provide incremental capital relief.

### Rating Sensitivities

A rating upgrade is not expected over the medium term. However, managing the CET1 ratio and funding measures at levels more commensurate with higher rated peers while generating above peer earnings could facilitate positive rating momentum over time. Conversely, material deterioration in credit and funding metrics, significant contraction in earnings, or aggressive capital management resulting in the CET1 ratio falling short of KBRA's expectations while sustaining comparatively higher double leverage could result in rating pressure.

To access rating and relevant documents, click [here](#).

### Methodologies

- [Financial Institutions: Bank & Bank Holding Company Global Rating Methodology](#)
- [ESG Global Rating Methodology](#)



## Analytical Contacts

**Bryan So, Director (Lead Analyst)**  
+1 301-969-3246  
[bryan.so@kbra.com](mailto:bryan.so@kbra.com)

**Shannon Servaes, CFA, CPA, Managing Director**  
+1 301-969-3247  
[shannon.servaes@kbra.com](mailto:shannon.servaes@kbra.com)

**Ashley Phillips, Managing Director  
(Rating Committee Chair)**  
+1 301-969-3185  
[ashley.phillips@kbra.com](mailto:ashley.phillips@kbra.com)

## Business Development Contact

**Justin Fuller, Senior Director**  
+1 312-680-4163  
[justin.fuller@kbra.com](mailto:justin.fuller@kbra.com)

## Disclosures

A description of all substantially material sources that were used to prepare the credit rating and information on the methodology(ies) (inclusive of any material models and sensitivity analyses of the relevant key rating assumptions, as applicable) used in determining the credit rating is available in the Information Disclosure Form(s) located [here](#).

Information on the meaning of each rating category can be located [here](#).

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## GUARANTY BANK

(SPRINGFIELD FIRST COMMUNITY BANK)

LOCATION: SPRINGFIELD, MO

TYPE: BANK

TOTAL ASSETS: \$2,244MM

IDC Rank of Financial Ratios 2023-Q3:

**257**

Superior (200 - 300)

## CAMEL Analysis

### Capital Ratios - A Foundation for Safety and Soundness

|                                        |       |
|----------------------------------------|-------|
| Tier 1 Capital % Tier 1 Assets         | 11.2% |
| Risk Based Capital % Risk Based Assets | 12.5% |
| Tier I Capital % Risk Based Assets     | 11.4% |

**Well Capitalized**

### Adequacy of Capital and Loan Loss Reserve to Cover Loan Delinquency

|                                           |      |
|-------------------------------------------|------|
| Loan Loss Reserve % Tier I Capital        | 8.9% |
| Loans 90 Days Delinquent % Tier I Capital | 0.0% |
| Loans Nonaccrual + REO % Tier I Capital   | 3.8% |

**More than Adequate Capital and Loan Loss Reserve to Cover Loan Delinquency**

### Margins Measure Management

|                                                                                                |       |
|------------------------------------------------------------------------------------------------|-------|
| Common Shareholder's Net Operating Profit After Tax % Tangible Equity Capital, NOPAT ROE (1yr) | 11.7% |
| Cost of Equity COE (1yr)                                                                       | 8.1%  |

**ROE Adds Sizable Value**

|                                            |       |
|--------------------------------------------|-------|
| Net Interest % Earning Assets (1yr)        | 3.34% |
| Noninterest Income % Earning Assets (1yr)  | 0.67% |
| Noninterest Expense % Earning Assets (1yr) | 2.37% |
| Operating Profit Margin OPM (1yr)          | 41.0% |



### **Average OPM**

OPM Risk Standard Deviation 5.4%

### **Average OPM Risk**

## **Earnings Return on Equity Equals the Operating Return Plus the Financial Return**

Return of Net Operating Profit From Operations After Tax % Earning Assets (ROEA) 3.33%

### **High Operating Return**

Return on Financial Leverage (ROFL) = Spread X Leverage 8.40%

### **High Financial Return**

ROEA less COF AT = Leverage Spread 1.22%

### **Wide Spread**

Leverage Multiplier 6.86

### **Average Multiplier**

## **Liquidity Determines the Ability to Grow**

Balance Sheet Cash Flow % Tier I Equity 13.4%

Percent Annual Growth in Equity Capital 12.7%

Nonperforming Assets % Total Loans 0.5%

Illiquid Loans % Stable Deposits and Borrowings Plus Excess Liquidity 88.1%

Interest-Bearing Liabilities % Earning Assets 57.7%

### **Liquidity Ample to Support Growth**

## **Supplemental Ratios**

Investment Yield 4.3%

Loan Yield 5.9%

Cost of Adjusted Debt - After Tax 2.1%

Net Income % Avg Assets 1.3%

## **Reports**

## **Resources**

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The quality of a financial institution is not fixed over time, but tends to undergo change. For this reason, changes in ranks occur, reflecting changes in the individual financial ratios. The data utilized for calculations, ranks, and other information was obtained from sources believed to be reliable and accurate; however, neither the publisher nor its employees assume responsibility for the correctness or accuracy of data, calculations, or liability for their use.



## Safety. Return. Freedom.

Through ICS®, the Insured Cash Sweep® service, many public depositors can access multi-million-dollar FDIC insurance on funds placed into money market deposit accounts.

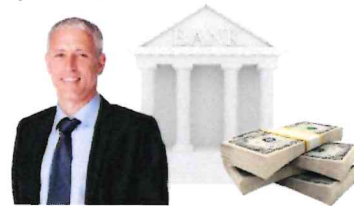
### Through ICS, you can:

- **Enjoy peace of mind**  
ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the United States government.
- **Earn interest**  
Put excess cash balances to work in savings accounts (money market deposit accounts).
- **Save time**  
By providing access to FDIC insurance through a single bank relationship, ICS can help your public unit comply with investment policy mandates.
- **Access funds**  
Enjoy daily liquidity in your transaction account at our bank; replenish the transaction account by withdrawing ICS funds up to six times per month.
- **Support your community**  
Feel good knowing that the full amount of your funds placed through ICS can stay local to support lending opportunities that build a stronger community.\*

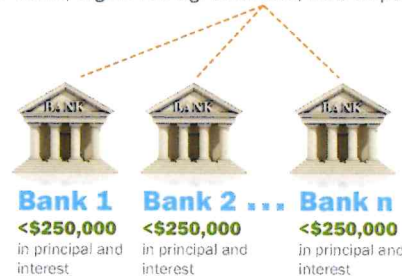
Simply put, with ICS, you can have it all.

### How does ICS work?

Work directly with just us—an institution you already know and trust—to access coverage from many, receive just one regular statement, and know that your confidential information remains protected.



Your public unit has or sets up a transaction account with our bank, signs the agreements, and deposits funds.



Deposits are sent to money market deposit accounts at other member institutions in amounts under the standard FDIC insurance maximum of \$250,000.\*

### Contact us today!

\* When deposited funds are exchanged on a dollar-for-dollar basis with other banks in the ICS Network, we can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. In certain states, and with a depositor's consent, we may choose to receive fee income instead of deposits from other Network members. Under these circumstances, deposited funds would not be available for local lending.

[Name of Bank], Member FDIC. Placement of your funds through the ICS service is subject to terms, conditions, and disclosures set forth in the agreements, including the ICS Deposit Placement Agreement, that you enter into with us. Limits and customer eligibility criteria apply. Program withdrawals are limited to six per month when using the ICS savings option. If you are subject to restrictions with respect to the placement of funds in depository institutions, it is your responsibility to determine whether the placement of your funds through ICS, or a particular ICS transaction, satisfies those restrictions. ICS and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC.

# Using ICS® for Public Funds

## In the State of Missouri



Title 6. County, Township and Political Subdivision Government  
Chapter 67. Political Subdivisions, Miscellaneous Powers

### **67.85 Investment of certain public funds, conditions.**

Notwithstanding any law to the contrary, any political subdivision of the state and any other public entity in Missouri may invest funds of the public entity not immediately needed for the purpose to which such funds or any of them may be applicable provided each public entity meets the requirements for separate deposit insurance of public funds permitted by federal deposit insurance and in accordance with the following conditions:

- 1) The public funds are invested through a financial institution which has been selected as a depository of the funds in accordance with the applicable provisions of the statutes of Missouri relating to the selection of depositories and such financial institution enters into a written agreement with the public entity;
- 2) The selected financial institution arranges for the deposit of the public funds in deposit accounts in one or more financial institutions wherever located in the United States, for the account of the public entity;
- 3) Each such deposit account is insured by federal deposit insurance for one hundred percent of the principal and accrued interest of the deposit;
- 4) The selected financial institution acts as custodian for the public entity with respect to such deposit accounts; and
- 5) On the same date that the public funds are deposited under subdivision (2) of this section, the selected financial institution receives an amount of deposits from customers of other financial institutions equal to the amount of the public funds initially invested by the public entity through the selected financial institution.





# FUNDS AVAILABILITY POLICY

## Funds Availability (Regulation CC) Policy

### INTRODUCTION

The purpose of this Policy is to describe Guaranty Bank's (Bank's) check hold policy for transaction accounts. The Bank's objective is to make funds available as expeditiously as good business practices mandate.

The length of delay is counted in business days from the business day of deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If a deposit is made at a staffed teller station during any business day before 6:00 p.m. on a day the Bank is open, the Bank will consider that day to be the day of deposit. If a deposit is made after the 6:00 p.m. closing or on a day the Bank is closed, the Bank will consider that the deposit was made on the next business day the Bank is open.

### Same-Day Availability

Funds from the following deposits are available on the business day of deposit:

- All electronic payments, such as direct deposits and wire transfers
- Cash

### Next-Day Availability

The Bank's policy is to make funds available on all other deposits on the next business day after the banking day the Bank receives the deposit unless special circumstances apply such as an exception hold.

### Longer Delays

Availability of some deposits may be delayed for longer periods; however, the first \$200 of the deposit may be available on the first business day after the day of the deposit. Delayed availability may be used under the following circumstances:

- The Bank believes a check will not be paid.
- Deposited checks total more than \$5,000 on one day.
- Returned unpaid checks are redeposited.
- An account has been overdrawn six times or more in the last six months.
- Emergencies, such as failure of communications or computer equipment.

The Bank will notify affected customers if the Bank delays their ability to withdraw funds for any of these reasons. The Bank will advise affected customers when the funds will be available, which will be no later than the eleventh business day after the day of deposit. The Bank's funds availability schedule can be found in the Funds Availability Quick Reference Guide. Affected customers will be required to sign the notice of hold form if the form is provided at the time of the deposit.

### New Account Rules

Special rules apply during the first 30 days after an account is opened.

Funds from cash or electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and

federal, state and local government checks will be available on the first business day after the day of the deposit. The first \$200 may be available immediately. If the deposit is not made in person, the first \$5,000 will not be available until the second business day after the day of the deposit. The remaining funds will be made available in accordance with the Funds Availability Quick Reference Guide.

**Holds on Other Funds**

If the Bank cashes a check or accepts for deposit a check drawn on another depository institution, the Bank may make funds immediately available but delay the availability to withdraw a corresponding amount of funds on deposit in any account the depositor has with the Bank. Held funds will be available according to the Bank's hold policy stated elsewhere in the Funds Availability (Regulation CC) Policy or found in the Funds Availability Quick Reference Guide.

**When the Bank Will Pay Interest on Deposits**

The Bank will begin to accrue interest on deposits to interest-bearing accounts not later than the business day on which the depository bank receives credit for the funds. Deposits are considered deposited on the same day when received at a teller station or proprietary ATM. They are considered deposited when they are removed from night depositories, lock boxes, and nonproprietary ATMs. When deposits are sent through the mail, they are considered deposited when received by the Bank.

All Bank employees with duties that involve the requirements of Regulation CC will receive training annually and will have written procedures in their department regarding the provisions that relate to their job duties.

## Account Reconciliation Summary

|    | Transaction Type            | Count | Total Amount    |
|----|-----------------------------|-------|-----------------|
| 1  | Previous Outstanding Checks | 0     | \$0.00          |
| 2  | Issued Checks               | 6,351 | \$51,165,171.56 |
| 3  | Paid Checks                 | 2,130 | \$17,369,101.98 |
| 4  | Stop Payments               | 42    | \$2,513,708.50  |
| 5  | Voids                       | 1     | \$2,140.00      |
| 6  | ACH Debits                  | 90    | \$5,135,889.32  |
| 7  | ACH Credits                 | 545   | \$28,558,642.95 |
| 8  | Miscellaneous Debits        | 263   | \$27,336,811.82 |
| 9  | Miscellaneous Credits       | 135   | \$8,414,260.43  |
| 10 | Deposits                    | 423   | \$12,133,003.15 |
| 11 | Service Charges Paid        | 11    | \$1,935.30      |
| 12 | Interest Paid               | 4     | \$225,793.64    |
| 13 | Taxes/Withholding           | 0     | \$0.00          |
| 14 | Current Outstanding Checks  | 4,179 | \$33,769,003.21 |

## Balance Summary

|                             |                  |
|-----------------------------|------------------|
| Account Balance:            | \$18,113,524.56  |
| Current Outstanding Checks: | \$33,769,003.21  |
| Current Register Balance:   | -\$15,655,478.65 |

## Issued Checks (6,351)

| Issued Checks |             |           |              |              |              |
|---------------|-------------|-----------|--------------|--------------|--------------|
|               | Issued Date | Paid Date | Check Number | Issued Payee | Amount       |
| 1             | 11/24/2020  |           | 1            |              | \$402,554.80 |
| 2             | 04/20/2021  |           | 3            |              | \$465.00     |
| 3             | 04/19/2021  |           | 38           |              | \$400.00     |
| 4             | 12/19/2021  |           | 94           |              | \$824.38     |
| 5             | 10/18/2021  |           | 100          |              | \$640.26     |
| 6             | 04/09/2019  |           | 271          |              | \$342.72     |
| 7             | 09/17/2020  |           | 320          |              | \$1,551.23   |
| 8             | 09/15/2020  |           | 325          |              | \$1,517.40   |
| 9             | 09/16/2020  |           | 327          |              | \$745.60     |
| 10            | 09/16/2020  |           | 335          |              | \$58.00      |
| 11            | 07/26/2021  |           | 381          |              | \$136.83     |
| 12            | 08/01/2021  |           | 382          |              | \$65.00      |
| 13            | 01/30/2018  |           | 455          |              | \$81.00      |
| 14            | 10/27/2020  |           | 638          |              | \$285.35     |
| 15            | 11/12/2019  |           | 711          |              | \$555.00     |
| 16            | 09/16/2020  |           | 730          |              | \$65.00      |
| 17            | 11/30/2021  |           | 766          |              | \$1,040.00   |
| 18            | 11/30/2021  |           | 771          |              | \$820.00     |
| 19            | 11/25/2021  |           | 916          |              | \$1,040.00   |
| 20            | 12/08/2021  |           | 2368         |              | \$538.92     |
| 21            | 12/19/2021  |           | 2375         |              | \$1,040.00   |
| 22            | 04/19/2021  |           | 2865         |              | \$400.00     |
| 23            | 08/08/2018  |           | 3550         |              | \$125.00     |
| 24            | 11/28/2021  |           | 3769         |              | \$1,040.00   |
| 25            | 09/23/2020  |           | 3800         |              | \$10,828.00  |
| 26            | 09/17/2020  |           | 3803         |              | \$46.52      |
| 27            | 07/26/2021  |           | 3808         |              | \$5,000.00   |
| 28            | 12/06/2020  |           | 3821         |              | \$223.88     |
| 29            | 11/24/2020  |           | 3827         |              | \$14,042.09  |
| 30            | 04/06/2022  |           | 4549         |              | \$300.00     |
| 31            | 03/16/2020  |           | 6870         |              | \$48.41      |
| 32            | 08/08/2022  |           | 7192         |              | \$1,000.00   |
| 33            | 04/20/2020  |           | 7244         |              | \$573.85     |
| 34            | 04/30/2020  |           | 7456         |              | \$280.00     |
| 35            | 07/20/2021  |           | 7690         |              | \$235.51     |
| 36            | 04/25/2021  |           | 14747        |              | \$465.00     |



## Paid Checks (2,130)

| Paid Checks |             |            |              |              |            |
|-------------|-------------|------------|--------------|--------------|------------|
|             | Issued Date | Paid Date  | Check Number | Issued Payee | Amount     |
| 1           | 03/07/2023  | 03/07/2023 | 40921        |              | \$1,954.75 |
| 2           | 07/08/2022  | 03/22/2023 | 397333       |              | \$123.61   |
| 3           | 08/05/2022  | 12/19/2022 | 397872       |              | \$25.00    |
| 4           | 08/26/2022  | 02/09/2023 | 398218       |              | \$500.00   |
| 5           | 08/26/2022  | 12/06/2022 | 398262       |              | \$653.00   |
| 6           | 09/02/2022  | 01/05/2023 | 398360       |              | \$170.00   |
| 7           | 09/16/2022  | 03/16/2023 | 398526       |              | \$336.00   |
| 8           | 09/16/2022  | 12/30/2022 | 398531       |              | \$336.00   |
| 9           | 09/23/2022  | 12/06/2022 | 398641       |              | \$167.00   |
| 10          | 09/30/2022  | 03/01/2023 | 398748       |              | \$1,882.78 |
| 11          | 10/07/2022  | 12/01/2022 | 398880       |              | \$512.89   |
| 12          | 10/07/2022  | 02/16/2023 | 398902       |              | \$876.36   |
| 13          | 10/07/2022  | 12/01/2022 | 398913       |              | \$1,185.65 |
| 14          | 10/07/2022  | 02/15/2023 | 398915       |              | \$60.77    |
| 15          | 10/07/2022  | 12/20/2022 | 398928       |              | \$73.26    |
| 16          | 10/07/2022  | 02/06/2023 | 398980       |              | \$462.00   |
| 17          | 10/07/2022  | 11/29/2022 | 398997       |              | \$922.49   |
| 18          | 10/07/2022  | 12/29/2022 | 399013       |              | \$1,002.85 |
| 19          | 10/07/2022  | 12/09/2022 | 399029       |              | \$574.89   |
| 20          | 10/07/2022  | 12/09/2022 | 399042       |              | \$1,196.68 |
| 21          | 10/07/2022  | 12/21/2022 | 399060       |              | \$1,030.15 |
| 22          | 10/07/2022  | 01/26/2023 | 399088       |              | \$200.00   |
| 23          | 10/14/2022  | 12/02/2022 | 399187       |              | \$1,153.01 |
| 24          | 10/14/2022  | 11/28/2022 | 399197       |              | \$1,732.00 |
| 25          | 10/14/2022  | 12/20/2022 | 399200       |              | \$88.70    |
| 26          | 10/14/2022  | 01/04/2023 | 399229       |              | \$643.01   |
| 27          | 10/21/2022  | 12/06/2022 | 399366       |              | \$102.00   |
| 28          | 10/21/2022  | 11/30/2022 | 399386       |              | \$102.00   |
| 29          | 10/21/2022  | 12/01/2022 | 399403       |              | \$135.26   |
| 30          | 10/21/2022  | 12/16/2022 | 399405       |              | \$28.35    |
| 31          | 10/21/2022  | 12/20/2022 | 399407       |              | \$102.00   |
| 32          | 10/21/2022  | 02/28/2023 | 399417       |              | \$102.00   |
| 33          | 10/21/2022  | 03/28/2023 | 399427       |              | \$874.18   |
| 34          | 10/21/2022  | 01/06/2023 | 399445       |              | \$102.00   |
| 35          | 10/21/2022  | 12/12/2022 | 399456       |              | \$752.00   |
| 36          | 10/21/2022  | 12/02/2022 | 399457       |              | \$102.00   |

## Stop Payments (42)

| Stop Payments |             |            |              |              |            |
|---------------|-------------|------------|--------------|--------------|------------|
|               | Issued Date | Stop Date  | Check Number | Issued Payee | Amount     |
| 1             | 03/14/2022  | 03/24/2023 | 394005       |              | \$513.34   |
| 2             | 03/14/2022  | 03/24/2023 | 394006       |              | \$194.39   |
| 3             | 03/25/2022  | 01/26/2023 | 394229       |              | \$75.43    |
| 4             | 03/25/2022  | 03/24/2023 | 394246       |              | \$147.01   |
| 5             | 03/25/2022  | 03/24/2023 | 394253       |              | \$580.00   |
| 6             | 03/25/2022  | 03/24/2023 | 394286       |              | \$580.00   |
| 7             | 03/25/2022  | 03/24/2023 | 394309       |              | \$78.16    |
| 8             | 03/25/2022  | 03/24/2023 | 394319       |              | \$1.64     |
| 9             | 04/01/2022  | 03/24/2023 | 394430       |              | \$50.00    |
| 10            | 04/01/2022  | 03/24/2023 | 394435       |              | \$277.40   |
| 11            | 04/01/2022  | 03/24/2023 | 394449       |              | \$131.23   |
| 12            | 04/01/2022  | 03/24/2023 | 394458       |              | \$184.34   |
| 13            | 04/15/2022  | 03/24/2023 | 394754       |              | \$6.67     |
| 14            | 05/06/2022  | 03/24/2023 | 396151       |              | \$26.89    |
| 15            | 05/06/2022  | 03/24/2023 | 396175       |              | \$180.22   |
| 16            | 05/13/2022  | 03/24/2023 | 396325       |              | \$510.00   |
| 17            | 05/20/2022  | 03/24/2023 | 396507       |              | \$123.30   |
| 18            | 05/27/2022  | 03/24/2023 | 396601       |              | \$580.73   |
| 19            | 06/03/2022  | 03/24/2023 | 396805       |              | \$1,452.00 |
| 20            | 06/10/2022  | 03/24/2023 | 396883       |              | \$41.60    |
| 21            | 06/10/2022  | 01/05/2023 | 396887       |              | \$817.00   |
| 22            | 06/17/2022  | 03/24/2023 | 397002       |              | \$19.00    |
| 23            | 06/24/2022  | 03/24/2023 | 397159       |              | \$75.16    |
| 24            | 06/30/2022  | 03/24/2023 | 397229       |              | \$1,078.00 |
| 25            | 06/30/2022  | 03/24/2023 | 397237       |              | \$886.00   |
| 26            | 06/30/2022  | 03/24/2023 | 397240       |              | \$580.00   |
| 27            | 07/08/2022  | 03/24/2023 | 397336       |              | \$89.36    |
| 28            | 07/08/2022  | 03/24/2023 | 397353       |              | \$701.75   |
| 29            | 07/08/2022  | 03/24/2023 | 397366       |              | \$3,008.85 |
| 30            | 07/08/2022  | 03/24/2023 | 397399       |              | \$122.10   |
| 31            | 08/12/2022  | 03/24/2023 | 397964       |              | \$281.83   |
| 32            | 08/26/2022  | 11/28/2022 | 398196       |              | \$200.00   |
| 33            | 09/16/2022  | 02/01/2023 | 398511       |              | \$336.00   |
| 34            | 09/16/2022  | 02/09/2023 | 398522       |              | \$336.00   |
| 35            | 10/07/2022  | 02/22/2023 | 398907       |              | \$512.63   |
| 36            | 10/07/2022  | 02/09/2023 | 398992       |              | \$142.50   |

## Voids (1)

| Voids |             |            |              |              |            |
|-------|-------------|------------|--------------|--------------|------------|
|       | Issued Date | Void Date  | Check Number | Issued Payee | Amount     |
| 1     | 01/13/2023  | 03/10/2023 | 401001       |              | \$2,140.00 |
|       |             |            |              |              | \$2,140.00 |



## ACH Debits (90)

| ACH Debits |            |              |                         |
|------------|------------|--------------|-------------------------|
|            | Paid Date  | Amount       | Transaction Description |
| 1          | 11/29/2022 | \$400.00     |                         |
| 2          | 11/29/2022 | \$47,697.57  |                         |
| 3          | 11/29/2022 | \$266,665.45 |                         |
| 4          | 12/01/2022 | \$82.92      |                         |
| 5          | 12/01/2022 | \$1,688.24   |                         |
| 6          | 12/01/2022 | \$6,112.44   |                         |
| 7          | 12/05/2022 | \$6,965.02   |                         |
| 8          | 12/05/2022 | \$13,218.03  |                         |
| 9          | 12/05/2022 | \$19,700.00  |                         |
| 10         | 12/06/2022 | \$106.90     |                         |
| 11         | 12/06/2022 | \$109.15     |                         |
| 12         | 12/06/2022 | \$418.62     |                         |
| 13         | 12/07/2022 | \$24,393.16  |                         |
| 14         | 12/09/2022 | \$321.74     |                         |
| 15         | 12/12/2022 | \$12,110.08  |                         |
| 16         | 12/12/2022 | \$34,188.00  |                         |
| 17         | 12/13/2022 | \$9,128.35   |                         |
| 18         | 12/13/2022 | \$90,107.42  |                         |
| 19         | 12/19/2022 | \$8,937.74   |                         |
| 20         | 12/19/2022 | \$19,806.72  |                         |
| 21         | 12/20/2022 | \$24,393.16  |                         |
| 22         | 12/21/2022 | \$1,049.54   |                         |
| 23         | 12/21/2022 | \$5,141.79   |                         |
| 24         | 12/21/2022 | \$34,136.00  |                         |
| 25         | 12/27/2022 | \$255,345.47 |                         |
|            | 12/27/2022 | \$467,898.32 |                         |
| 27         | 12/30/2022 | \$7,155.02   |                         |
| 28         | 12/30/2022 | \$19,800.00  |                         |
| 29         | 01/04/2023 | \$376.92     |                         |
| 30         | 01/04/2023 | \$1,369.19   |                         |
| 31         | 01/05/2023 | \$106.90     |                         |
| 32         | 01/05/2023 | \$134.63     |                         |
| 33         | 01/05/2023 | \$635.69     |                         |
| 34         | 01/09/2023 | \$7,507.46   |                         |



## ACH Credits (545)

| ACH Credits |            |                |                         |
|-------------|------------|----------------|-------------------------|
|             | Paid Date  | Amount         | Transaction Description |
| 1           | 11/25/2022 | \$317.37       |                         |
| 2           | 11/25/2022 | \$1,053.82     |                         |
| 3           | 11/25/2022 | \$1,811.29     |                         |
| 4           | 11/28/2022 | \$2,046.00     |                         |
| 5           | 11/29/2022 | \$1,000.00     |                         |
| 6           | 11/29/2022 | \$4,225.43     |                         |
| 7           | 11/29/2022 | \$9,824.16     |                         |
| 8           | 11/30/2022 | \$11.21        |                         |
| 9           | 11/30/2022 | \$2,140.63     |                         |
| 10          | 11/30/2022 | \$15,900.69    |                         |
| 11          | 11/30/2022 | \$135,571.11   |                         |
| 12          | 12/01/2022 | \$8.66         |                         |
| 13          | 12/01/2022 | \$2,106.27     |                         |
| 14          | 12/01/2022 | \$15,600.00    |                         |
| 15          | 12/02/2022 | \$11.81        |                         |
| 16          | 12/02/2022 | \$896.00       |                         |
| 17          | 12/02/2022 | \$1,928.90     |                         |
| 18          | 12/05/2022 | \$327.95       |                         |
| 19          | 12/05/2022 | \$623.42       |                         |
| 20          | 12/05/2022 | \$1,768.30     |                         |
| 21          | 12/05/2022 | \$1,866.10     |                         |
| 22          | 12/05/2022 | \$2,895.07     |                         |
| 23          | 12/06/2022 | \$418,410.33   |                         |
| 24          | 12/06/2022 | \$1,645,472.00 |                         |
| 25          | 12/07/2022 | \$11.81        |                         |
| 26          | 12/07/2022 | \$640.00       |                         |
| 27          | 12/07/2022 | \$970.73       |                         |
| 28          | 12/07/2022 | \$1,185.06     |                         |
| 29          | 12/07/2022 | \$1,869.54     |                         |
| 30          | 12/07/2022 | \$2,915.92     |                         |
| 31          | 12/07/2022 | \$4,553.00     |                         |

## Miscellaneous Debits (263)

| Miscellaneous Debits |            |                |                         |
|----------------------|------------|----------------|-------------------------|
|                      | Paid Date  | Amount         | Transaction Description |
| 1                    | 11/25/2022 | \$705.39       |                         |
| 2                    | 11/25/2022 | \$1,662.97     |                         |
| 3                    | 11/28/2022 | \$50.00        |                         |
| 4                    | 11/28/2022 | \$66.81        |                         |
| 5                    | 11/28/2022 | \$250.00       |                         |
| 6                    | 11/28/2022 | \$294.00       |                         |
| 7                    | 11/28/2022 | \$1,724.00     |                         |
| 8                    | 11/28/2022 | \$2,523.34     |                         |
| 9                    | 11/29/2022 | \$512.00       |                         |
| 10                   | 11/29/2022 | \$1,732.00     |                         |
| 11                   | 11/29/2022 | \$2,685.00     |                         |
| 12                   | 11/29/2022 | \$589,090.57   |                         |
| 13                   | 11/30/2022 | \$50.00        |                         |
| 14                   | 11/30/2022 | \$108.00       |                         |
| 15                   | 11/30/2022 | \$1,000.00     |                         |
| 16                   | 11/30/2022 | \$3,983.84     |                         |
| 17                   | 11/30/2022 | \$21,523.00    |                         |
| 18                   | 11/30/2022 | \$2,141,813.63 |                         |
| 19                   | 12/01/2022 | \$33.13        |                         |
| 20                   | 12/01/2022 | \$500.00       |                         |
| 21                   | 12/01/2022 | \$16,163.00    |                         |
| 22                   | 12/02/2022 | \$425.00       |                         |
| 23                   | 12/05/2022 | \$1.00         |                         |
| 24                   | 12/05/2022 | \$1,177.71     |                         |
| 25                   | 12/05/2022 | \$1,494.32     |                         |
| 26                   | 12/06/2022 | \$55.06        |                         |
| 27                   | 12/06/2022 | \$500.00       |                         |
| 28                   | 12/06/2022 | \$1,000.00     |                         |
| 29                   | 12/06/2022 | \$8,451.86     |                         |
| 30                   | 12/06/2022 | \$106,847.85   |                         |
| 31                   | 12/07/2022 | \$200.00       |                         |
| 32                   | 12/07/2022 | \$530.00       |                         |
| 33                   | 12/07/2022 | \$4,359.39     |                         |
| 34                   | 12/08/2022 | \$78.45        |                         |
| 35                   | 12/08/2022 | \$165.00       |                         |
| 36                   | 12/08/2022 | \$530.00       |                         |

## Miscellaneous Credits (135)

| Miscellaneous Credits |            |              |                         |
|-----------------------|------------|--------------|-------------------------|
|                       | Date       | Amount       | Transaction Description |
| 1                     | 11/25/2022 | \$24,979.11  |                         |
| 2                     | 11/28/2022 | \$74.02      |                         |
| 3                     | 11/28/2022 | \$708.46     |                         |
| 4                     | 11/28/2022 | \$6,693.82   |                         |
| 5                     | 11/29/2022 | \$771.90     |                         |
| 6                     | 11/29/2022 | \$18,603.70  |                         |
| 7                     | 11/30/2022 | \$782.47     |                         |
| 8                     | 11/30/2022 | \$5,031.18   |                         |
| 9                     | 12/01/2022 | \$1,524.70   |                         |
| 10                    | 12/01/2022 | \$5,448.55   |                         |
| 11                    | 12/02/2022 | \$19,445.79  |                         |
| 12                    | 12/05/2022 | \$352.40     |                         |
| 13                    | 12/05/2022 | \$24,101.01  |                         |
| 14                    | 12/06/2022 | \$10,551.92  |                         |
| 15                    | 12/07/2022 | \$14,459.44  |                         |
| 16                    | 12/08/2022 | \$8,882.55   |                         |
| 17                    | 12/09/2022 | \$695.31     |                         |
| 18                    | 12/09/2022 | \$22,955.39  |                         |
| 19                    | 12/12/2022 | \$13,660.45  |                         |
| 20                    | 12/13/2022 | \$10,457.85  |                         |
| 21                    | 12/13/2022 | \$481,340.09 |                         |
| 22                    | 12/14/2022 | \$12,940.95  |                         |
| 23                    | 12/15/2022 | \$8,547.60   |                         |
| 24                    | 12/16/2022 | \$15,521.81  |                         |
| 25                    | 12/19/2022 | \$19,296.76  |                         |
| 26                    | 12/19/2022 | \$573,416.00 |                         |
| 27                    | 12/20/2022 | \$13,686.53  |                         |
| 28                    | 12/21/2022 | \$105.00     |                         |
| 29                    | 12/21/2022 | \$9,148.15   |                         |
| 30                    | 12/22/2022 | \$15,210.78  |                         |
| 31                    | 12/23/2022 | \$18,829.50  |                         |
| 32                    | 12/27/2022 | \$27,001.11  |                         |
| 33                    | 12/28/2022 | \$71.63      |                         |
| 34                    | 12/28/2022 | \$8,562.22   |                         |
| 35                    | 12/29/2022 | \$685.60     |                         |
| 36                    | 12/29/2022 | \$747.00     |                         |



## Deposits (423)

| Deposits |              |                     |                |                         |
|----------|--------------|---------------------|----------------|-------------------------|
|          | Deposit Date | Location            | Amount         | Transaction Description |
| 1        | 11/28/2022   | No Location Defined | \$22.57        |                         |
| 2        | 11/28/2022   | No Location Defined | \$37.87        |                         |
| 3        | 11/28/2022   | No Location Defined | \$48.42        |                         |
| 4        | 11/28/2022   | No Location Defined | \$48.92        |                         |
| 5        | 11/28/2022   | No Location Defined | \$57.57        |                         |
| 6        | 11/28/2022   | No Location Defined | \$61.19        |                         |
| 7        | 11/28/2022   | No Location Defined | \$84.60        |                         |
| 8        | 11/28/2022   | No Location Defined | \$428.54       |                         |
| 9        | 11/28/2022   | No Location Defined | \$700.00       |                         |
| 10       | 11/28/2022   | No Location Defined | \$2,500.00     |                         |
| 11       | 11/28/2022   | No Location Defined | \$3,017.30     |                         |
| 12       | 11/28/2022   | No Location Defined | \$3,274.37     |                         |
| 13       | 11/28/2022   | No Location Defined | \$87,010.00    |                         |
| 14       | 11/28/2022   | No Location Defined | \$2,322,083.09 | 60: Conf #:45942        |
| 15       | 11/29/2022   | No Location Defined | \$140.00       |                         |
| 16       | 11/29/2022   | No Location Defined | \$410.94       |                         |
| 17       | 11/29/2022   | No Location Defined | \$581.25       |                         |
| 18       | 11/29/2022   | No Location Defined | \$781.00       |                         |
| 19       | 11/29/2022   | No Location Defined | \$806.55       |                         |
| 20       | 11/29/2022   | No Location Defined | \$2,953.01     |                         |
| 21       | 11/29/2022   | No Location Defined | \$2,992.06     |                         |
| 22       | 11/29/2022   | No Location Defined | \$65,596.87    |                         |
| 23       | 11/30/2022   | No Location Defined | \$20.00        |                         |
| 24       | 11/30/2022   | No Location Defined | \$382.31       |                         |
| 25       | 11/30/2022   | No Location Defined | \$439.97       |                         |
| 26       | 11/30/2022   | No Location Defined | \$496.80       | 60: Conf #:46391        |
| 27       | 11/30/2022   | No Location Defined | \$1,251.28     |                         |
| 28       | 11/30/2022   | No Location Defined | \$3,312.00     | 60: Conf #:46389        |
| 29       | 11/30/2022   | No Location Defined | \$84,204.80    | 60: Conf #:46410        |
| 30       | 12/01/2022   | No Location Defined | \$35.00        |                         |
| 31       | 12/01/2022   | No Location Defined | \$220.00       |                         |
| 32       | 12/01/2022   | No Location Defined | \$441.76       |                         |
| 33       | 12/01/2022   | No Location Defined | \$1,080.00     |                         |
| 34       | 12/01/2022   | No Location Defined | \$2,042.00     |                         |
| 35       | 12/01/2022   | No Location Defined | \$45,032.19    |                         |
| 36       | 12/02/2022   | No Location Defined | \$212.50       |                         |



## Interest Paid (4)

| Interest Paid |            |              |
|---------------|------------|--------------|
|               | Paid Date  | Amount       |
| 1             | 11/30/2022 | \$40,202.80  |
| 2             | 12/30/2022 | \$50,778.15  |
| 3             | 01/31/2023 | \$60,315.92  |
| 4             | 02/28/2023 | \$74,496.77  |
|               |            | \$225,793.64 |

## Taxes/Withholding (0)

| Taxes/Withholding |        |                         |
|-------------------|--------|-------------------------|
| Paid Date         | Amount | Transaction Description |

No records for the selected period.

## Current Outstanding Checks (4,179)

| Current Outstanding Checks |             |           |              |              |              |
|----------------------------|-------------|-----------|--------------|--------------|--------------|
|                            | Issued Date | Paid Date | Check Number | Issued Payee | Amount       |
| 1                          | 11/24/2020  |           | 1            |              | \$402,554.80 |
| 2                          | 04/20/2021  |           | 3            |              | \$465.00     |
| 3                          | 04/19/2021  |           | 38           |              | \$400.00     |
| 4                          | 12/19/2021  |           | 94           |              | \$824.38     |
| 5                          | 10/18/2021  |           | 100          |              | \$640.26     |
| 6                          | 04/09/2019  |           | 271          |              | \$342.72     |
| 7                          | 09/17/2020  |           | 320          |              | \$1,551.23   |
| 8                          | 09/15/2020  |           | 325          |              | \$1,517.40   |
| 9                          | 09/16/2020  |           | 327          |              | \$745.60     |
| 10                         | 09/16/2020  |           | 335          |              | \$58.00      |
| 11                         | 07/26/2021  |           | 381          |              | \$136.83     |
| 12                         | 08/01/2021  |           | 382          |              | \$65.00      |
| 13                         | 01/30/2018  |           | 455          |              | \$81.00      |
| 14                         | 10/27/2020  |           | 638          |              | \$285.35     |
| 15                         | 11/12/2019  |           | 711          |              | \$555.00     |
| 16                         | 09/16/2020  |           | 730          |              | \$65.00      |
| 17                         | 11/30/2021  |           | 766          |              | \$1,040.00   |
| 18                         | 11/30/2021  |           | 771          |              | \$820.00     |
| 19                         | 11/25/2021  |           | 916          |              | \$1,040.00   |
| 20                         | 12/08/2021  |           | 2368         |              | \$538.92     |
| 21                         | 12/19/2021  |           | 2375         |              | \$1,040.00   |
| 22                         | 04/19/2021  |           | 2865         |              | \$400.00     |
| 23                         | 08/08/2018  |           | 3550         |              | \$125.00     |
| 24                         | 11/28/2021  |           | 3769         |              | \$1,040.00   |
| 25                         | 09/23/2020  |           | 3800         |              | \$10,828.00  |
| 26                         | 09/17/2020  |           | 3803         |              | \$46.52      |
| 27                         | 07/26/2021  |           | 3808         |              | \$5,000.00   |
| 28                         | 12/06/2020  |           | 3821         |              | \$223.88     |
| 29                         | 11/24/2020  |           | 3827         |              | \$14,042.09  |
| 30                         | 04/06/2022  |           | 4549         |              | \$300.00     |
| 31                         | 03/16/2020  |           | 6870         |              | \$48.41      |
| 32                         | 08/08/2022  |           | 7192         |              | \$1,000.00   |
| 33                         | 04/20/2020  |           | 7244         |              | \$573.85     |
| 34                         | 04/30/2020  |           | 7456         |              | \$280.00     |
| 35                         | 07/20/2021  |           | 7690         |              | \$235.51     |
| 36                         | 04/25/2021  |           | 14747        |              | \$465.00     |

## Check Reconciliation Summary

|   | Transaction Type            | Count | Total Amount    |
|---|-----------------------------|-------|-----------------|
| 1 | Previous Outstanding Checks | 0     | \$0.00          |
| 2 | Issued Checks               | 6,351 | \$51,165,171.56 |
| 3 | Paid Checks                 | 2,130 | \$17,369,101.98 |
| 4 | Stop Payments               | 42    | \$2,513,708.50  |
| 5 | Voids                       | 1     | \$2,140.00      |
| 6 | Current Outstanding Checks  | 4,179 | \$33,769,003.21 |

## Balance Summary

|                             |                  |
|-----------------------------|------------------|
| Account Balance:            | \$18,113,524.56  |
| Current Outstanding Checks: | \$33,769,003.21  |
| Current Register Balance:   | -\$15,655,478.65 |



## Issued Checks (6,351)

| Issued Checks |             |           |              |              |              |
|---------------|-------------|-----------|--------------|--------------|--------------|
|               | Issued Date | Paid Date | Check Number | Issued Payee | Amount       |
| 1             | 11/24/2020  |           | 1            |              | \$402,554.80 |
| 2             | 04/20/2021  |           | 3            |              | \$465.00     |
| 3             | 04/19/2021  |           | 38           |              | \$400.00     |
| 4             | 12/19/2021  |           | 94           |              | \$824.38     |
| 5             | 10/18/2021  |           | 100          |              | \$640.26     |
| 6             | 04/09/2019  |           | 271          |              | \$342.72     |
| 7             | 09/17/2020  |           | 320          |              | \$1,551.23   |
| 8             | 09/15/2020  |           | 325          |              | \$1,517.40   |
| 9             | 09/16/2020  |           | 327          |              | \$745.60     |
| 10            | 09/16/2020  |           | 335          |              | \$58.00      |
| 11            | 07/26/2021  |           | 381          |              | \$136.83     |
| 12            | 08/01/2021  |           | 382          |              | \$65.00      |
| 13            | 01/30/2018  |           | 455          |              | \$81.00      |
| 14            | 10/27/2020  |           | 638          |              | \$285.35     |
| 15            | 11/12/2019  |           | 711          |              | \$555.00     |
| 16            | 09/16/2020  |           | 730          |              | \$65.00      |
| 17            | 11/30/2021  |           | 766          |              | \$1,040.00   |
| 18            | 11/30/2021  |           | 771          |              | \$820.00     |
| 19            | 11/25/2021  |           | 916          |              | \$1,040.00   |
| 20            | 12/08/2021  |           | 2368         |              | \$538.92     |
| 21            | 12/19/2021  |           | 2375         |              | \$1,040.00   |
| 22            | 04/19/2021  |           | 2865         |              | \$400.00     |
| 23            | 08/08/2018  |           | 3550         |              | \$125.00     |
| 24            | 11/28/2021  |           | 3769         |              | \$1,040.00   |
| 25            | 09/23/2020  |           | 3800         |              | \$10,828.00  |
| 26            | 09/17/2020  |           | 3803         |              | \$46.52      |
| 27            | 07/26/2021  |           | 3808         |              | \$5,000.00   |
| 28            | 12/06/2020  |           | 3821         |              | \$223.88     |
| 29            | 11/24/2020  |           | 3827         |              | \$14,042.09  |
| 30            | 04/06/2022  |           | 4549         |              | \$300.00     |
| 31            | 03/16/2020  |           | 6870         |              | \$48.41      |
| 32            | 08/08/2022  |           | 7192         |              | \$1,000.00   |
| 33            | 04/20/2020  |           | 7244         |              | \$573.85     |
| 34            | 04/30/2020  |           | 7456         |              | \$280.00     |
| 35            | 07/20/2021  |           | 7690         |              | \$235.51     |
| 36            | 04/25/2021  |           | 14747        |              | \$465.00     |

## Paid Checks (2,130)

| Paid Checks |             |            |              |              |            |
|-------------|-------------|------------|--------------|--------------|------------|
|             | Issued Date | Paid Date  | Check Number | Issued Payee | Amount     |
| 1           | 03/07/2023  | 03/07/2023 | 40921        |              | \$1,954.75 |
| 2           | 07/08/2022  | 03/22/2023 | 397333       |              | \$123.61   |
| 3           | 08/05/2022  | 12/19/2022 | 397872       |              | \$25.00    |
| 4           | 08/26/2022  | 02/09/2023 | 398218       |              | \$500.00   |
| 5           | 08/26/2022  | 12/06/2022 | 398262       |              | \$653.00   |
| 6           | 09/02/2022  | 01/05/2023 | 398360       |              | \$170.00   |
| 7           | 09/16/2022  | 03/16/2023 | 398526       |              | \$336.00   |
| 8           | 09/16/2022  | 12/30/2022 | 398531       |              | \$336.00   |
| 9           | 09/23/2022  | 12/06/2022 | 398641       |              | \$167.00   |
| 10          | 09/30/2022  | 03/01/2023 | 398748       |              | \$1,882.78 |
| 11          | 10/07/2022  | 12/01/2022 | 398880       |              | \$512.89   |
| 12          | 10/07/2022  | 02/16/2023 | 398902       |              | \$876.36   |
| 13          | 10/07/2022  | 12/01/2022 | 398913       |              | \$1,185.65 |
| 14          | 10/07/2022  | 02/15/2023 | 398915       |              | \$60.77    |
| 15          | 10/07/2022  | 12/20/2022 | 398928       |              | \$73.26    |
| 16          | 10/07/2022  | 02/06/2023 | 398980       |              | \$462.00   |
| 17          | 10/07/2022  | 11/29/2022 | 398997       |              | \$922.49   |
| 18          | 10/07/2022  | 12/29/2022 | 399013       |              | \$1,002.85 |
| 19          | 10/07/2022  | 12/09/2022 | 399029       |              | \$574.89   |
| 20          | 10/07/2022  | 12/09/2022 | 399042       |              | \$1,196.68 |
| 21          | 10/07/2022  | 12/21/2022 | 399060       |              | \$1,030.15 |
| 22          | 10/07/2022  | 01/26/2023 | 399088       |              | \$200.00   |
| 23          | 10/14/2022  | 12/02/2022 | 399187       |              | \$1,153.01 |
| 24          | 10/14/2022  | 11/28/2022 | 399197       |              | \$1,732.00 |
| 25          | 10/14/2022  | 12/20/2022 | 399200       |              | \$88.70    |
| 26          | 10/14/2022  | 01/04/2023 | 399229       |              | \$643.01   |
| 27          | 10/21/2022  | 12/06/2022 | 399366       |              | \$102.00   |
| 28          | 10/21/2022  | 11/30/2022 | 399386       |              | \$102.00   |
| 29          | 10/21/2022  | 12/01/2022 | 399403       |              | \$135.26   |
| 30          | 10/21/2022  | 12/16/2022 | 399405       |              | \$28.35    |
| 31          | 10/21/2022  | 12/20/2022 | 399407       |              | \$102.00   |
| 32          | 10/21/2022  | 02/28/2023 | 399417       |              | \$102.00   |
| 33          | 10/21/2022  | 03/28/2023 | 399427       |              | \$874.18   |
| 34          | 10/21/2022  | 01/06/2023 | 399445       |              | \$102.00   |
| 35          | 10/21/2022  | 12/12/2022 | 399456       |              | \$752.00   |
| 36          | 10/21/2022  | 12/02/2022 | 399457       |              | \$102.00   |



## Stop Payments (42)

| Stop Payments |             |            |              |              |            |
|---------------|-------------|------------|--------------|--------------|------------|
|               | Issued Date | Stop Date  | Check Number | Issued Payee | Amount     |
| 1             | 03/14/2022  | 03/24/2023 | 394005       |              | \$513.34   |
| 2             | 03/14/2022  | 03/24/2023 | 394006       |              | \$194.39   |
| 3             | 03/25/2022  | 01/26/2023 | 394229       |              | \$75.43    |
| 4             | 03/25/2022  | 03/24/2023 | 394246       |              | \$147.01   |
| 5             | 03/25/2022  | 03/24/2023 | 394253       |              | \$580.00   |
| 6             | 03/25/2022  | 03/24/2023 | 394286       |              | \$580.00   |
| 7             | 03/25/2022  | 03/24/2023 | 394309       |              | \$78.16    |
| 8             | 03/25/2022  | 03/24/2023 | 394319       |              | \$1.64     |
| 9             | 04/01/2022  | 03/24/2023 | 394430       |              | \$50.00    |
| 10            | 04/01/2022  | 03/24/2023 | 394435       |              | \$277.40   |
| 11            | 04/01/2022  | 03/24/2023 | 394449       |              | \$131.23   |
| 12            | 04/01/2022  | 03/24/2023 | 394458       |              | \$184.34   |
| 13            | 04/15/2022  | 03/24/2023 | 394754       |              | \$6.67     |
| 14            | 05/06/2022  | 03/24/2023 | 396151       |              | \$26.89    |
| 15            | 05/06/2022  | 03/24/2023 | 396175       |              | \$180.22   |
| 16            | 05/13/2022  | 03/24/2023 | 396325       |              | \$510.00   |
| 17            | 05/20/2022  | 03/24/2023 | 396507       |              | \$123.30   |
| 18            | 05/27/2022  | 03/24/2023 | 396601       |              | \$580.73   |
| 19            | 06/03/2022  | 03/24/2023 | 396805       |              | \$1,452.00 |
| 20            | 06/10/2022  | 03/24/2023 | 396883       |              | \$41.60    |
| 21            | 06/10/2022  | 01/05/2023 | 396887       |              | \$817.00   |
| 22            | 06/17/2022  | 03/24/2023 | 397002       |              | \$19.00    |
| 23            | 06/24/2022  | 03/24/2023 | 397159       |              | \$75.16    |
| 24            | 06/30/2022  | 03/24/2023 | 397229       |              | \$1,078.00 |
| 25            | 06/30/2022  | 03/24/2023 | 397237       |              | \$886.00   |
| 26            | 06/30/2022  | 03/24/2023 | 397240       |              | \$580.00   |
| 27            | 07/08/2022  | 03/24/2023 | 397336       |              | \$89.36    |
| 28            | 07/08/2022  | 03/24/2023 | 397353       |              | \$701.75   |
| 29            | 07/08/2022  | 03/24/2023 | 397366       |              | \$3,008.85 |
| 30            | 07/08/2022  | 03/24/2023 | 397399       |              | \$122.10   |
| 31            | 08/12/2022  | 03/24/2023 | 397964       |              | \$281.83   |
| 32            | 08/26/2022  | 11/28/2022 | 398196       |              | \$200.00   |
| 33            | 09/16/2022  | 02/01/2023 | 398511       |              | \$336.00   |
| 34            | 09/16/2022  | 02/09/2023 | 398522       |              | \$336.00   |
| 35            | 10/07/2022  | 02/22/2023 | 398907       |              | \$512.63   |
| 36            | 10/07/2022  | 02/09/2023 | 398992       |              | \$142.50   |

## Voids (1)

| Voids |             |            |              |              |            |
|-------|-------------|------------|--------------|--------------|------------|
|       | Issued Date | Void Date  | Check Number | Issued Payee | Amount     |
| 1     | 01/13/2023  | 03/10/2023 | 401001       |              | \$2,140.00 |
|       |             |            |              |              | \$2,140.00 |



## Current Outstanding Checks (4,179)

| Current Outstanding Checks |             |           |              |              |              |
|----------------------------|-------------|-----------|--------------|--------------|--------------|
|                            | Issued Date | Paid Date | Check Number | Issued Payee | Amount       |
| 1                          | 11/24/2020  |           | 1            |              | \$402,554.80 |
| 2                          | 04/20/2021  |           | 3            |              | \$465.00     |
| 3                          | 04/19/2021  |           | 38           |              | \$400.00     |
| 4                          | 12/19/2021  |           | 94           |              | \$824.38     |
| 5                          | 10/18/2021  |           | 100          |              | \$640.26     |
| 6                          | 04/09/2019  |           | 271          |              | \$342.72     |
| 7                          | 09/17/2020  |           | 320          |              | \$1,551.23   |
| 8                          | 09/15/2020  |           | 325          |              | \$1,517.40   |
| 9                          | 09/16/2020  |           | 327          |              | \$745.60     |
| 10                         | 09/16/2020  |           | 335          |              | \$58.00      |
| 11                         | 07/26/2021  |           | 381          |              | \$136.83     |
| 12                         | 08/01/2021  |           | 382          |              | \$65.00      |
| 13                         | 01/30/2018  |           | 455          |              | \$81.00      |
| 14                         | 10/27/2020  |           | 638          |              | \$285.35     |
| 15                         | 11/12/2019  |           | 711          |              | \$555.00     |
| 16                         | 09/16/2020  |           | 730          |              | \$65.00      |
| 17                         | 11/30/2021  |           | 766          |              | \$1,040.00   |
| 18                         | 11/30/2021  |           | 771          |              | \$820.00     |
| 19                         | 11/25/2021  |           | 916          |              | \$1,040.00   |
| 20                         | 12/08/2021  |           | 2368         |              | \$538.92     |
| 21                         | 12/19/2021  |           | 2375         |              | \$1,040.00   |
| 22                         | 04/19/2021  |           | 2865         |              | \$400.00     |
| 23                         | 08/08/2018  |           | 3550         |              | \$125.00     |
| 24                         | 11/28/2021  |           | 3769         |              | \$1,040.00   |
| 25                         | 09/23/2020  |           | 3800         |              | \$10,828.00  |
| 26                         | 09/17/2020  |           | 3803         |              | \$46.52      |
| 27                         | 07/26/2021  |           | 3808         |              | \$5,000.00   |
| 28                         | 12/06/2020  |           | 3821         |              | \$223.88     |
| 29                         | 11/24/2020  |           | 3827         |              | \$14,042.09  |
| 30                         | 04/06/2022  |           | 4549         |              | \$300.00     |
| 31                         | 03/16/2020  |           | 6870         |              | \$48.41      |
| 32                         | 08/08/2022  |           | 7192         |              | \$1,000.00   |
| 33                         | 04/20/2020  |           | 7244         |              | \$573.85     |
| 34                         | 04/30/2020  |           | 7456         |              | \$280.00     |
| 35                         | 07/20/2021  |           | 7690         |              | \$235.51     |
| 36                         | 04/25/2021  |           | 14747        |              | \$465.00     |

## Deposit Reconciliation Summary

|   | Location            | Count | Total Amount    |
|---|---------------------|-------|-----------------|
| 1 | No Location Defined | 423   | \$12,133,003.15 |
|   |                     | 423   | \$12,133,003.15 |

## Deposits (423)

| Deposits |              |                     |                |                         |
|----------|--------------|---------------------|----------------|-------------------------|
|          | Deposit Date | Location            | Amount         | Transaction Description |
| 1        | 11/28/2022   | No Location Defined | \$22.57        |                         |
| 2        | 11/28/2022   | No Location Defined | \$37.87        |                         |
| 3        | 11/28/2022   | No Location Defined | \$48.42        |                         |
| 4        | 11/28/2022   | No Location Defined | \$48.92        |                         |
| 5        | 11/28/2022   | No Location Defined | \$57.57        |                         |
| 6        | 11/28/2022   | No Location Defined | \$61.19        |                         |
| 7        | 11/28/2022   | No Location Defined | \$84.60        |                         |
| 8        | 11/28/2022   | No Location Defined | \$428.54       |                         |
| 9        | 11/28/2022   | No Location Defined | \$700.00       |                         |
| 10       | 11/28/2022   | No Location Defined | \$2,500.00     |                         |
| 11       | 11/28/2022   | No Location Defined | \$3,017.30     |                         |
| 12       | 11/28/2022   | No Location Defined | \$3,274.37     |                         |
| 13       | 11/28/2022   | No Location Defined | \$87,010.00    |                         |
| 14       | 11/28/2022   | No Location Defined | \$2,322,083.09 | 60: Conf #:45942        |
| 15       | 11/29/2022   | No Location Defined | \$140.00       |                         |
| 16       | 11/29/2022   | No Location Defined | \$410.94       |                         |
| 17       | 11/29/2022   | No Location Defined | \$581.25       |                         |
| 18       | 11/29/2022   | No Location Defined | \$781.00       |                         |
| 19       | 11/29/2022   | No Location Defined | \$806.55       |                         |
| 20       | 11/29/2022   | No Location Defined | \$2,953.01     |                         |
| 21       | 11/29/2022   | No Location Defined | \$2,992.06     |                         |
| 22       | 11/29/2022   | No Location Defined | \$65,596.87    |                         |
| 23       | 11/30/2022   | No Location Defined | \$20.00        |                         |
| 24       | 11/30/2022   | No Location Defined | \$382.31       |                         |
| 25       | 11/30/2022   | No Location Defined | \$439.97       |                         |
| 26       | 11/30/2022   | No Location Defined | \$496.80       | 60: Conf #:46391        |
| 27       | 11/30/2022   | No Location Defined | \$1,251.28     |                         |
| 28       | 11/30/2022   | No Location Defined | \$3,312.00     | 60: Conf #:46389        |
| 29       | 11/30/2022   | No Location Defined | \$84,204.80    | 60: Conf #:46410        |
| 30       | 12/01/2022   | No Location Defined | \$35.00        |                         |
| 31       | 12/01/2022   | No Location Defined | \$220.00       |                         |
| 32       | 12/01/2022   | No Location Defined | \$441.76       |                         |
| 33       | 12/01/2022   | No Location Defined | \$1,080.00     |                         |
| 34       | 12/01/2022   | No Location Defined | \$2,042.00     |                         |
| 35       | 12/01/2022   | No Location Defined | \$45,032.19    |                         |
| 36       | 12/02/2022   | No Location Defined | \$212.50       |                         |



TREASURY

*Management*

 **Guaranty Bank**  
Your Business. Your Money. Your Bank.





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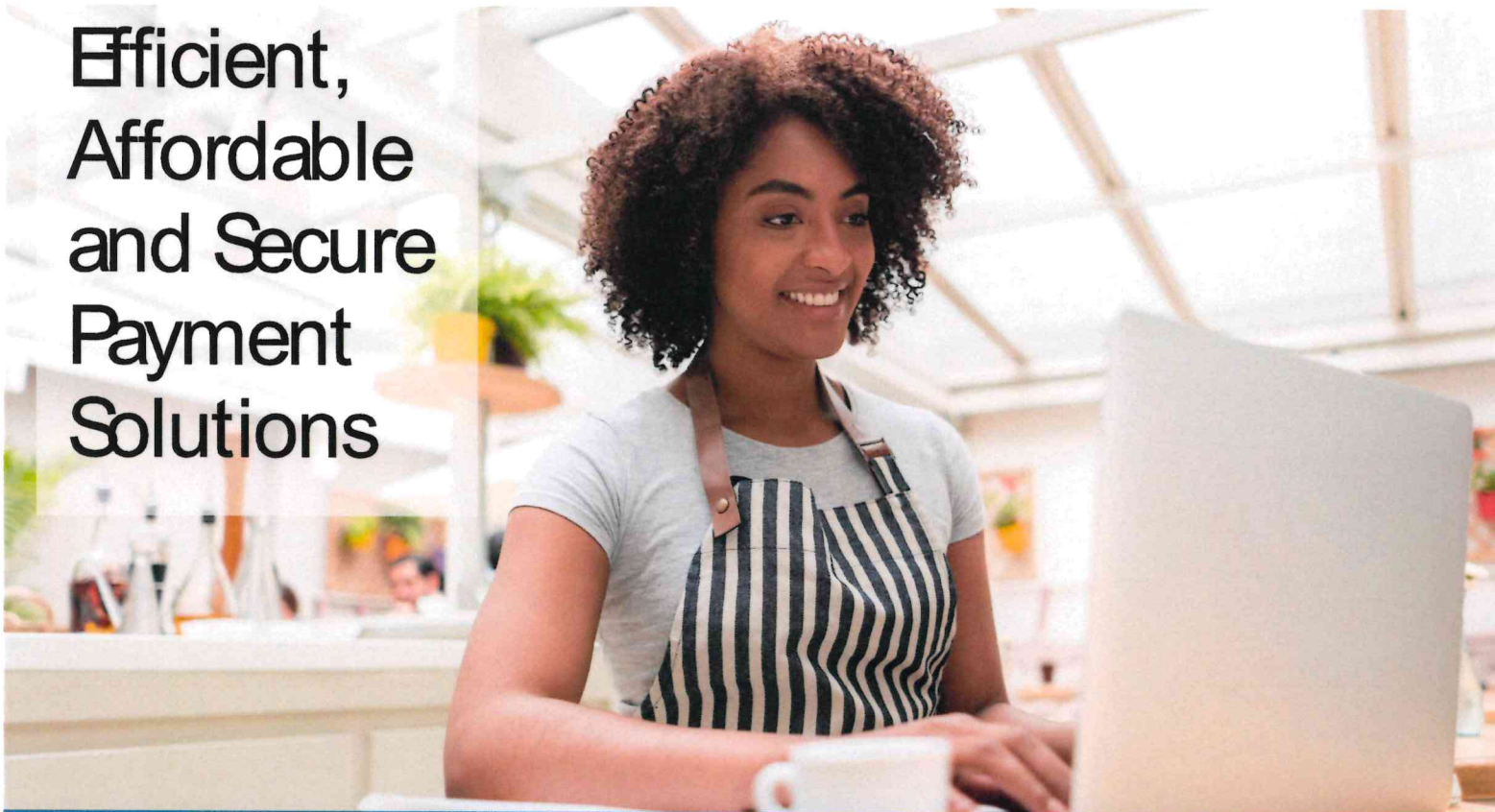


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## Efficient, Affordable and Secure Payment Solutions



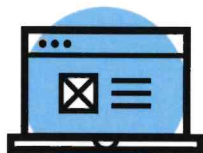
Whether you're a large corporation, small business, or non-profit organization, Payment Exchange has the versatility to benefit businesses of any size.

### Payment Options Available

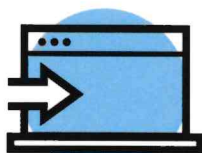
- **eChecks** - regular checks that are sent and received via email to expedite delivery and eliminate postage costs.
- **Print+Mail** - eliminates the manual task of printing, stuffing and mailing paper checks.

## How does Payment Exchange work?

Compatible with the way you operate today whether you're sending a few checks or importing a check run from your accounting software. Payment Exchange provides a fast, easy and safe method for handling all your account payables, while reducing your cost of check stock supplies and employee's time allotted to check runs.



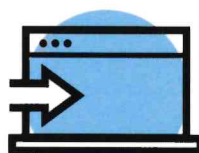
Log in to send a single check, multiple batch, or upload a check run from your accounting software. Then choose your delivery method.



eChecks - Enter an email address and hit "Send". The check will be received within the hour.

or

Print+Mail - Check is printed and mailed for you! (2 p.m. CT cut-off for same day mailing.)



After receiving a secure link in their email, recipients retrieve their checks from a secure online portal.



Using a standard printer, the recipient prints the check for deposit.

eChecks: \$0.58 per check  
 Print + Mail: \$0.78 per Check  
 Postage: \$0.57 per Check Mailed



# 2023 Annual Report



**QCR**  
HOLDINGS, INC.

relationship driven.



# A MESSAGE FROM THE CHAIR OF THE BOARD

*On behalf of the entire Board of Directors, I am proud to bring you this year's Annual Report.*

2023 was the year of the unexpected. Unexpected increasing rate hikes. Unexpected bank closures. Even unexpected rides from driverless taxis.

But what was not unexpected was the strong performance of QCR Holdings Inc.

As always, the dedication and hard work of our leaders and employees ensured financial success even during a turbulent year. We achieved record net income, which is impressive, to say the least. With non-interest income growth and strategic loan initiatives for affordable housing, we retained our rank as a top-tier performer in the industry.

Our continued commitment to our communities and CRA investments was also not surprising. With over three-quarters of our employees volunteering for 22,971 hours, QCR Holdings, Inc. was actively supporting people and organizations right in our own backyards. Add to that the \$580 million in CRA eligible loans and over \$2 million in sponsorships and donations, there is no doubt that our employees and management understood the need to balance financial success with social responsibility.

As Larry, Todd, and I rang the closing bell at Nasdaq in August, we were reminded that success is created together and should be celebrated together. Each of our employees and management team members plays an important part in making QCR Holdings Inc. the strong performer it is today. We appreciate the support our shareholders have given and look forward to another rewarding year in 2024.

*Thank you for being a shareholder.*



**MARIE Z. ZIEGLER**

Chair of the Board, QCR Holdings, Inc.

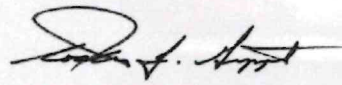
# SUCCESS IN A CHALLENGING 2023

A Message from our CEO and President



**LARRY J. HELLING**

Chief Executive Officer, QCR Holdings, Inc.



**TODD A. GIPPLE**

President and Chief Financial Officer, QCR Holdings, Inc.

In spite of a challenging environment for banks in 2023, QCR Holdings, Inc. reported record net income of \$113.6 million, marking a significant milestone in our financial performance.

This accomplishment was made possible by carefully navigating the industry challenges throughout the year. It is also a testament to the tremendous efforts of our employees and the ongoing support of our clients and stakeholders.

Our strong performance created a substantial increase in tangible book value per share (non-GAAP), which grew by \$6.99, or 19%, in 2023. This increase demonstrates our commitment to creating long-term shareholder value and maintaining a solid financial foundation.

Client relationships are critical to our future success. The reputation that we have earned in our communities is another demonstration of our employees' efforts. We value our current client relationships and the new ones that we build daily.

As we look forward to 2024, our commitment to our communities remains unwavering. Our initiatives to give back and foster community well-being are a source of pride. In addition to living our core values of passion, achievement, accountability, collaboration, innovation, and inclusion, our employees put these words into action through thousands of volunteer hours each year.

Thank you for the confidence that you've placed in us. With the success we've attained through our 9-6-5 strategic focus, we remain dedicated to delivering sustained proxy-peer top-quartile financial performance, ensuring that your investment in our institution is rewarded.



# 2023 FINANCIAL HIGHLIGHTS

## Strong Loan and Lease Growth

For 2023, total loans and leases grew \$670 million, or 11%, prior to the \$265 million in loan securitizations in the fourth quarter.

## Excellent Asset Quality

The ratio of NPAs to total assets remains low at 0.40% on December 31, 2023. In addition, our criticized loans and classified loans to total loans and leases improved to 2.93% and 1.03% in Q4 2023, respectively. The allowance for credit losses to total loans/leases held for investment was 1.33%.

## Record Capital Markets Revenue

With a 123% increase from 2022, QCRH achieved a total of \$92 million in capital markets revenue for the year. With a strong demand for affordable housing, our LIHTC lending continues to remain a healthy revenue pipeline.

Adjusted  
Net Income

\$115 m

Capital Markets  
Revenue Increase

+123%

Loan and Lease Growth  
Prior to Securitizations

11%

Deposit Growth

9%

Adjusted Diluted  
Earnings Per Share

\$6.82

Adjusted Return on  
Average Assets

1.41%

Adjusted Return  
on Average Equity

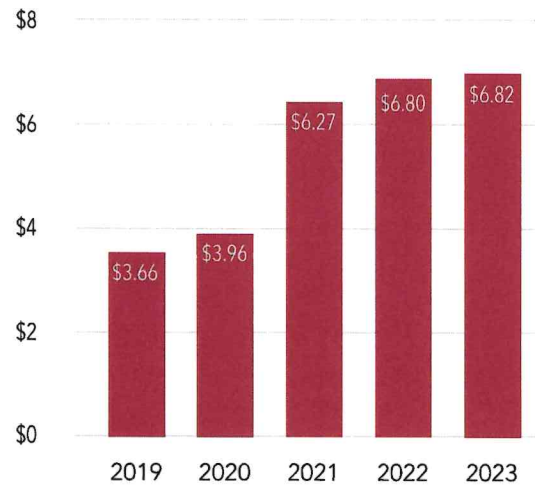
13.94%

# FINANCIAL HIGHLIGHTS

2019-2023  
Compound  
Annual  
Growth Rate  
in EPS of

**16.8%**

## Adjusted Earnings Per Share



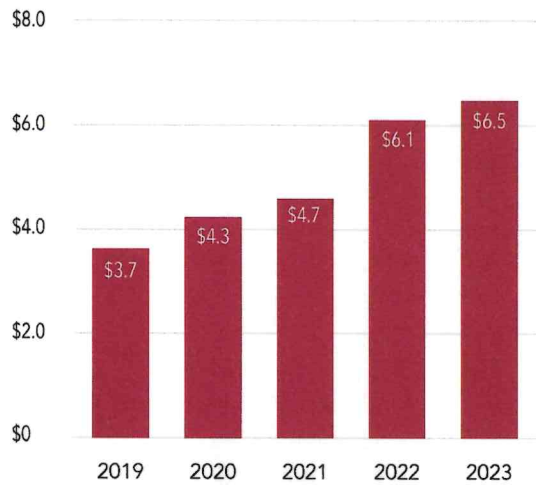
## Summary of Financial Results (thousands)

| Adjusted Non-GAAP                | 2019        | 2020        | 2021        | 2022        | 2023        |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|
| Net interest income              | \$155,559   | \$166,950   | \$178,233   | \$231,120   | \$221,006   |
| Provision for credit losses      | (\$7,066)   | (\$55,704)  | (\$3,486)   | \$4,110     | (\$16,539)  |
| Non-interest income              | \$66,510    | \$111,580   | \$100,303   | \$78,754    | \$134,397   |
| Non-interest expense             | (\$143,892) | (\$146,304) | (\$152,136) | (\$180,775) | (\$210,324) |
| Net income before taxes          | \$71,111    | \$76,522    | \$122,914   | \$133,209   | \$128,540   |
| Income taxes                     | (\$12,630)  | (\$13,281)  | (\$22,866)  | (\$18,348)  | (\$13,465)  |
| Net income                       | \$58,481    | \$63,241    | \$100,048   | \$114,861   | \$115,075   |
| Pre-tax pre-provision net income | \$78,177    | \$132,226   | \$126,400   | \$129,099   | \$145,079   |



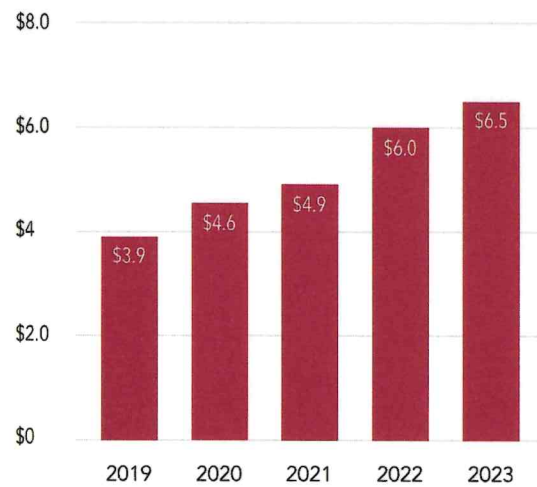
## Gross Loans/Leases

(billions)



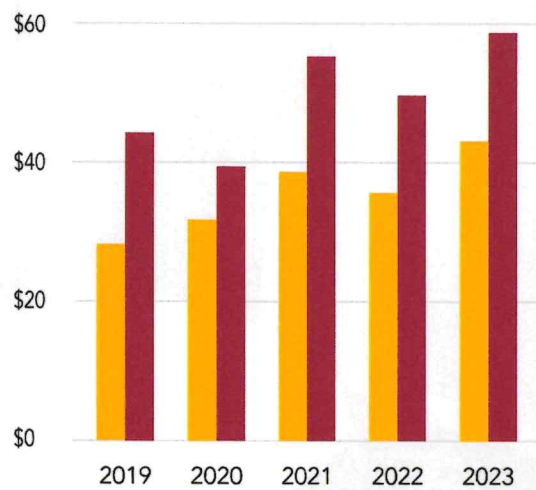
## Total Deposits

(billions)

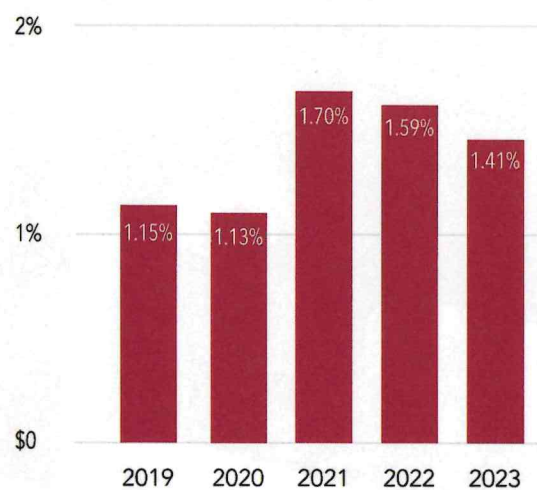


## Tangible Book Value/ Fair Market Value

■ TANGIBLE BOOK VALUE PER COMMON SHARE  
■ FAIR MARKET VALUE



## Adjusted ROAA







## OUR VALUES DRIVE US

### **Passion**

We care.

### **Achievement**

We expect to win.

### **Accountability**

We drive it.

### **Collaboration**

We work together.

### **Innovation**

We embrace change.

### **Inclusion**

We respect all.

## OUR MISSION MAKES US

We make financial dreams a reality.

## OUR VISION GUIDES US

Exceptional people providing extraordinary performance for our clients, shareholders, and communities.



## OUR RELATIONSHIPS MATTER TO US

QCR Holdings is built on relationships and integrity. We adhere to those principles in all areas of our business and believe that our environmental, social, and governance (ESG) initiatives will drive shareholder value and make us a better company. Some of our 2023 efforts included:

**Environmental: We believe in responsible use of resources with a focus on sustainability.**

Facility enhancements to reduce energy consumption, including incorporating rooftop solar and other energy-efficient features in our new Cedar Rapids, IA, facility, replacing the HVAC system at our Brady Street, Davenport, IA, location with energy-efficient units, and ongoing LED conversions across the company.

Reduction of waste through recycling programs, donating old office furniture, eliminating single-use plastic products, and promoting the use of e-statements by customers.

\$98 million in financing for solar projects and \$9 million in Property Assessed Clean Energy (PACE) financing outstanding as of year-end 2023.

**Social: We are committed to fostering a culture of diversity, equity, and inclusion, promoting an engaged workforce, and supporting our communities.**

We hired a Chief Human Resources Officer to focus on attracting, retaining, and developing top talent, educating employees on compensation and benefits components, and maximizing benefits usage.

We expanded employee development with a new manager development series.

We added a "Volunteer Time Off" benefit to provide eight hours of paid leave to volunteer.

Our annual employee engagement survey score rated above the financial services national benchmark of 75%, with 92% of employees participating.

Our annual DEI Survey saw participation increase by 4.9% over the prior year, with an overall score of 4.0 on a 1-5 scale, up from 3.9 in 2022.

Since 2018, we have supported affordable housing with \$1.78 billion in loans and \$112.8 million in investments through 422 multifamily projects.

**Governance: We are committed to integrity in our business practices and strong corporate governance principles.**

Our board of directors includes 45% women and minorities, with women in several board leadership roles, including board chair and three committee chair positions.

Our Code of Business Conduct and Ethics Policy reinforces the company's commitment to ethical business practices, details the fundamental principles of ethical business behavior, and defines the responsibilities of all employees, officers, and directors.

We maintain a comprehensive cyber and information security program to ensure the protection and proper disposal of company information and customers' non-public personal information. All employees receive annual training on information security.

Employee  
Volunteer Hours

22,971

Total Individual  
Volunteers

625

Financial Literacy  
Volunteer Hours

4,335

Non-Profits  
Volunteered at

773

Employee Engagement  
Survey Score

78%

Donations and  
Sponsorships

\$2 million

CRA Eligible Loans  
and Investments

\$648 million



A NEW FOCUS

# STRATEGIC PLAN

## 2024-2026



### First Priority = Employees

Employee Engagement Score  
Unplanned Turnover Rates  
Internal Promotion Rates



### Optimized Experiences

Employee Engagement Score  
Net Promoter Scores



### Client Expectations

Net Promoter Scores  
Net New Account Rates  
Loan Growth Rates  
Deposit Market Share Growth



### Uplifting the Community

Dollars Invested  
Employee Hours Invested



### Sustainable Performance

9-6-5  
TBV Per Share Growth  
EPS Growth Rate  
Consolidated ROAA

**F.** We will attract, retain, and develop top talent.

**O.** We will invest in employee and client-facing technology and operations.

**C.** We will exceed the expectations of our clients.

**U.** We will invest in our communities.

**S.** We will deliver sustainable top-tier financial performance.

**We enter 2024 with a new strategic plan called FOCUS.** Our new plan still incorporates the successful initiative of 9-6-5, which centered on growing loans, fee income, and core deposits while being prudent with expenses. This initiative, along with our Best-In-Class Standard Operating Procedures, brought us solid EPS results, growing market share, an inclusive employee culture, and solid financial performance.

With FOCUS, we plan on sustaining this elevated performance level by further enhancing our employee and client experiences, investing in technology, supporting our communities, and continuing to deliver top-tier financial performance. We will hold ourselves accountable through various measurements such as EPS Growth Rate, Net Promoter Score, Net New Account Rates, and much more.





# INCLUSION MAKES US BETTER

At QCR Holdings, we are committed to fostering and preserving a culture of diversity, equity, and inclusion (DEI) and strongly believe that it is our differences - of all kinds - that make our company and our communities better and stronger.

This sentiment is reflected in our DEI Survey results, which have shown an improvement from an original score of 3 (out of 5) in 2020 to the most recent score of 4 (out of 5) in response to the statement, "I believe a more inclusive work environment will increase employee engagement."

With the work of our six inclusion committees, various public speaking engagements, and education through our internal DEI Docuseries videos, we demonstrate our DEI leadership within the industry.

Minutes of Translation  
Services Used

1,491

Number of Languages  
Translated

11

Employee DEI  
Workshops

120

Employee DEI  
Survey Score

4 (out of 5)

DEI Docuseries  
Video Viewed

2,200x

Inclusion Committee  
Members

50

Public DEI  
Speaking Events

20



# OUR ENTITIES



**JOHN H. ANDERSON**  
Chief Executive Officer,  
Quad City Bank & Trust and  
Chief Deposit Officer,  
QCR Holdings, Inc.

During 2023 at Quad City Bank & Trust, we continued to emphasize our mission of being the premier relationship-driven community bank. Our commitment to the community was shown through our employees' volunteer efforts, including at our very own Quad City Bank & Trust Riverfront Pops Concert in August. We offered community support through many donations and sponsorships. Our Wisconsin-based subsidiary, m2 Equipment Finance, even developed intern opportunities for local high school students. We were also honored to be recognized with numerous local awards, including receiving the inaugural Corporate Citizen of the Year award.

2023 was also marked by a complete renovation of the Brady Street branch, crowned by the completion of the customer-facing areas of the main lobby, creating an inviting, state-of-the-art space for both our customers and employees to feel proud to come to. This continual look to the future has been shown in Quad City Bank & Trust's consistent growth year over year as it continues to maintain the largest segment of market share in the Quad Cities at nearly 22%.



## COMMUNITY SUPPORT:

176 employees volunteered a total of 7,621 hours  
253 organizations were supported through volunteer efforts  
\$594,640 was provided through donations/sponsorships

## ACCOMPLISHMENTS:

Named *Quad Cities Regional Business Journal*: Corporate Citizen of the Year - 2023  
Named *Quad City Times* Best of the Region Awards for Best Bank (2 years in a row) and Best Home Mortgages  
Quad City Bank & Trust Riverfront Pops Concert named top 5 Quad Cities events  
Named *Quad Cities Regional Business Journal* Best Bank & Best Wealth Management  
Won Locals Love Us Award

## INCLUSION INITIATIVES:

Quad City Bank & Trust's Inclusion Committee created a full video highlighting the team's diversity, equity and inclusion efforts incorporating thoughts from leadership as well as Inclusion Committee members. Additionally, numerous organizations supporting community members of diverse backgrounds were supported monetarily and through volunteer efforts such as The Project of the Quad Cities, Clock, Inc., Center for Active Seniors, Inc., Empowering Abilities and The Arc Quad Cities Area.





**JAMES D. KLEIN**  
President, Cedar Rapids  
Bank & Trust



Our internal rally cry for 2023 was “Embrace!” And that we did. We embraced the challenge to grow deposits and experienced significant core client growth in 2023 with over 1,000 retail checking accounts, as well as the addition of core commercial relationships that will serve us well into the future. Both our Wealth Management and Specialty Finance Group had a record setting year of fee income. These accomplishments are a testament to our employees’ collective hard work and commitment.

Our continued focus on diversity, equity, inclusion, and mental well-being made us more united, ensuring that every member of our team felt supported. I’m proud of what our employees do to embrace our core beliefs and foster our culture. Cedar Rapids Bank & Trust was recognized with numerous accolades, including a 2023 Top Workplace in Iowa and the USA.

We also embraced our community by volunteering at over 164 nonprofit organizations. In addition, we proudly hosted our 18th annual CRBT Movies on the Riverbank summer movie series. These are just a few of the many efforts that strengthened our ties to the community.

Finally, we are excited for our campus expansion. The new downtown building is a physical manifestation of our growth and readiness to embrace a future filled with possibilities.

## COMMUNITY SUPPORT:

169 employees volunteered a total of 6,486 hours

164 organizations were supported through volunteer efforts

\$843,376 was provided through donations and sponsorships (combined with Community Bank & Trust)

## ACCOMPLISHMENTS:

Named A Top Workplace USA

Named A Top Workplace in Iowa by *The Des Moines Register*

Named *Corridor Business Journal* Best Bank, Best Commercial Real Estate, 2nd Runner Up Best Residential Real Estate, and 2nd Runner Up Best Business Leader-James Klein

James Klein named *Corridor Business Journal's* Most Influential Person in Corridor

CRBT Marion branch recognized at the Commercial Real Estate Design Awards Luncheon

Received Iowa Top Workplaces Leaders & Managers Communication Award

## INCLUSION INITIATIVES:

Held first annual all-employee DEI event, “A Seat at the Table: A DEI Panel Conversation”

Used 10 different languages via United Language Group Interpretation Service

Sponsored 11 Cultural events

Co-sponsored “Free Summers at the Cedar Rapids Museum of Art”







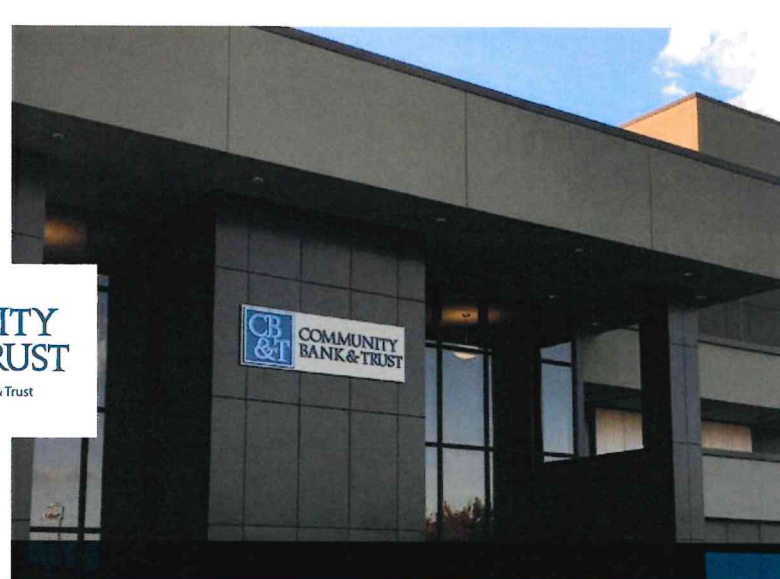
**STACEY J. BENTLEY**  
President and Chief Executive Officer,  
Community Bank & Trust



2023 was a year of celebration for Community Bank & Trust. We marked our 10-year anniversary of being acquired by Cedar Rapids Bank & Trust. What a great journey it has been. Over the past decade, our partnership with the company has been amazing. Community Bank & Trust has continued to grow loans and deposits in our local market. Our clients are appreciative of the partnership with Cedar Rapids Bank & Trust. We have experts to assist and help our local businesses and clients prosper and grow. In addition, our Wealth Management Department continues to grow as they assist many clients to prepare for financial success today and succession of assets for the future.

Our focus has been to invest and provide opportunities for professional development. This will help individual members of our team as they continue to grow in their careers.

Community Bank & Trust continues to be a leader in our community. We exhibit this commitment in a variety of ways, including our premier sponsorship for Grow Cedar Valley's annual event and our sponsorship/committee engagement for the Annual Mental Health breakfast. These are two of the largest events in our communities and we are proud to have a seat at the table for these, and dozens of other events across the Cedar Valley.



## COMMUNITY SUPPORT:

28 employees volunteered a total of 1,387 hours

69 organizations were supported through volunteer efforts

\$843,376 was provided through donations and sponsorships (combined with Cedar Rapids Bank & Trust)

## ACCOMPLISHMENTS:

Named *The Courier* Best Bank Honorable Mention

25 Years of 100% Giving to Cedar Valley United Way

Stacey Bentley named 2023 Business & Professional Woman of the Year

Stacey Bentley named Human Rights Commission Honoree

Stacey Bentley inducted into the Junior Achievement of Eastern Iowa Cedar Valley Business Hall of Fame

## INCLUSION INITIATIVES:

Partnered with Four Corners Coalition LLC, an organization bringing individuals from all over the world to meet the staffing needs of the Cedar Valley

Implemented a language translating service via United Language Group Interpretation Service

Featured a diverse group of businesses representing business owners from all areas of our community during Business Spotlights

Sponsored Financial Education and Cultural events, including World Grace Project financial education sessions and a sponsored meal for Haitian immigrants, Neighborhood Resource Fair, Iowa State Extension (Hispanic Group), House of Hope Boost Programs, SHPHT Youth financial education, and Excellence Expo financial education sessions.

Community Cares Events with financial education included One City United, Impact Church, Road Home, Friends of the Family, Boys & Girls Club of Cedar Valley, and Payne Memorial AME Church





**KURT A. GIBSON**  
President and Chief Executive Officer,  
Community State Bank

During 2023 at Community State Bank, we continued to make significant strides to drive our mission of employees, clients, and communities first – in everything we do. Leadership development programs supporting our employees, proactive client strategies, and robust community initiatives and involvement led to achieving sustainable 14% compounded annual growth rate and record earnings.

Our goal to create welcoming and inclusive environments in our branches made great progress through our multi-year facility refresh project, which features a variety of wall art pieces from diverse local artists. We continued to achieve smooth leadership succession transitions and capture market share in an extremely competitive and vibrant Central Iowa market.



#### COMMUNITY SUPPORT:

165 employees volunteered a total of 4,187 hours

78 organizations were supported through volunteer efforts

\$376,186 was provided for donations/sponsorships

#### ACCOMPLISHMENTS:

Named *Des Moines Register* Ankeny's Best Bank, Ankeny's Best Mortgage Lending Company, and Ankeny's Best Financial Planning Services

Named *Des Moines Register* Metro's Best Bank top 3 finalist

Received Iowa Homeless Youth Centers Outstanding Service Award

#### INCLUSION INITIATIVES:

Sponsored various events, including Iowa Juneteenth, Discover Diverse Des Moines event, Capital City Pride, and Habitat for Humanity Panel Build

Donated to a variety of non-profits focused on individuals in need, including the National Alliance on Mental Illness, Hope Ministries, the Iowa Homeless Youth Center, Children & Families Urban Movement, and many more

**MONTE C. MCNEW**

Chief Executive Officer, Guaranty Bank and  
Chief Lending Officer, QCR Holdings, Inc.



During 2023 at Guaranty Bank, the organic culture of the organization grew after the merger of two outstanding banks.

We continued to see results of cultural growth throughout the year as the teams melded together. Significant strides were made towards the "One Bank. One Team. One Goal." initiative. The buildout of our Farmers Park location continued to provide a pathway forward for a collaborative work environment for cross-department knowledge-sharing and offer space for our newly added wealth management team.

Our team's efforts resulted in Guaranty Bank moving up to #3 in market share in the Springfield MSA. Furthermore, Guaranty Bank developed a strategic plan that has provided direction for the years ahead. Guaranty Bank had a strong year of income growth overall in a challenging year in banking.



## COMMUNITY SUPPORT:

87 employees volunteered 3,236 hours  
209 non-profits supported through volunteer efforts  
\$151,091 was provided for donations and sponsorships

## ACCOMPLISHMENTS:

Moved up to #3 in the Springfield MSA market share and increased market percentage in the Joplin MSA  
Named 4th Largest Mortgage Lender by the *Springfield Business Journal*  
Marc Mayer awarded *Springfield Business Journal's* Most Trusted Advisor Award

## INCLUSION INITIATIVES:

Participated in MLK Walk in Springfield, MO  
Sponsored local Juneteenth events  
Sponsored the Springfield Multicultural Festival  
Donated to Connect2Culture, who ignite passion for The Arts, Culture, and Entertainment





**TODD A. GIPPLE**  
President, Chief Financial Officer,  
QCR Holdings, Inc.

In 2023, Group Operations (GO) had another successful year of delivering shared services to our internal clients, helping them provide “raving fan” service to our external clients. Our Group Operations employees are intentionally located throughout our Company’s geographic footprint and in each of our markets. This creates strong engagement and collaboration between our teams and allows our member banks to be nimble and agile and truly deliver *relationship-based* community banking in each of our markets. Together, we focus on delivering an exceptional client experience.



Last year, we began exploring opportunities to create an even better customer experience, reduce cybersecurity risks, and optimize performance across the organization. Our solution was to integrate our Deposit Operations, Loan Operations, and Information Technology - now called TechOps. This newly integrated group harnesses the combined leadership and synergy of expertise to improve customer experience through optimized processes, automated workflow, and new technologies.

We also successfully completed the standardization phase of our Best in Class initiative, having implemented a total of 325 standard operating procedures as of year-end to allow for collaboration, agility, transformation, and innovation throughout the company.



# OUR LEADERSHIP

## BOARD OF DIRECTORS



**LARRY J. HELLING**  
Chief Executive Officer,  
QCR Holdings, Inc. and  
Cedar Rapids Bank & Trust



**TODD A. GIPPLE**  
President, Chief Financial Officer,  
QCR Holdings, Inc.



**MARIE Z. ZIEGLER**  
Chair of the Board,  
QCR Holdings, Inc.,  
Vice President and Deputy  
Financial Officer (Retired),  
Deere and Company



**JAMES M. FIELD**  
Vice Chair of the Board,  
QCR Holdings, Inc.,  
President, Worldwide Construction  
& Forestry Division and Deere  
Power Systems (Retired),  
Deere and Company



**MARY KAY BATES**  
President and Chief Executive  
Officer, Bank Midwest



**JOHN-PAUL E. BESONG**  
Retired Executive,  
Rockwell Collins



**BRENT R. COBB**  
Chief Executive Officer,  
World Class Industries, Inc.



**JOHN F. GRIESEMER**  
President and Chief Executive  
Officer, Erien Group



**ELIZABETH S. JACOBS**  
President,  
The Jacobs Group, LLC



**MARK C. KILMER**  
Chairman,  
The Republic Companies



**DONNA J. SORESENSEN, J.D.**  
President,  
Sorensen Consulting



## MANAGEMENT CABINET

Our Management Cabinet is made up of 6 key leaders within our organization who oversee QCR Holdings, Inc. strategic development, critical decision making, and talent management. They work hand-in-hand with our Leadership Team.



**JOHN H. ANDERSON**  
Chief Executive Officer,  
Quad City Bank & Trust and  
Chief Deposit Officer,  
QCR Holdings, Inc.



**TODD A. GIPPLE**  
President, Chief Financial Officer,  
QCR Holdings, Inc.



**LARRY J. HELLING**  
Chief Executive Officer,  
QCR Holdings, Inc. and  
Cedar Rapids Bank & Trust



**NIKI A. LEE**  
Executive Vice President,  
Chief Human Resources Officer,  
QCR Holdings, Inc.



**MONTE C. MCNEW**  
Chief Executive Officer,  
Guaranty Bank and  
Chief Lending Officer,  
QCR Holdings, Inc.



**REBA K. WINTER**  
Executive Vice President,  
Chief Operating Officer,  
QCR Holdings, Inc.

## LEADERSHIP TEAM

Members of the Leadership Team include the Management Cabinet and other key leaders from around the company. Their leadership ensures effective communication and execution of the holding company's strategic plan and reinforces our values and culture.



**STACEY J. BENTLEY**  
President and Chief  
Executive Officer,  
Community Bank & Trust



**ROBERT M. EBY**  
Executive Vice President,  
Chief Credit Officer,  
QCR Holdings, Inc.



**KURT A. GIBSON**  
Chief Executive Officer,  
Community State Bank



**CARI J. HENSON**  
Vice President Corporate  
Communications Manager,  
QCR Holdings, Inc.



**TODD C. KERSKA**  
Executive Vice President,  
Best-In-Class Initiatives,  
QCR Holdings, Inc.  
Cashier, Cedar Rapids Bank  
& Trust



**JAMES D. KLEIN**  
President, Cedar Rapids  
Bank & Trust

|                                                   | FOR THE YEAR ENDED     |                      |
|---------------------------------------------------|------------------------|----------------------|
|                                                   | December 31,<br>2023   | December 31,<br>2022 |
|                                                   | (dollars in thousands) |                      |
| <b>CONDENSED BALANCE SHEET</b>                    | <b>Amount</b>          | <b>Amount</b>        |
| Cash and due from banks                           | \$97,123               | \$59,723             |
| Federal funds sold and interest-bearing deposits  | 140,369                | 124,270              |
| Securities, net                                   | 1,005,528              | 928,102              |
| Net loans/leases                                  | 6,456,216              | 6,051,165            |
| Intangibles                                       | 13,821                 | 16,759               |
| Goodwill                                          | 139,027                | 137,607              |
| Derivatives                                       | 187,341                | 177,631              |
| Other assets                                      | 499,469                | 453,580              |
| <b>Total assets</b>                               | <b>\$8,538,894</b>     | <b>\$7,948,837</b>   |
|                                                   |                        |                      |
| Total deposits                                    | \$6,514,005            | \$5,984,217          |
| Total borrowings                                  | 718,295                | 825,894              |
| Derivatives                                       | 215,735                | 200,701              |
| Other liabilities                                 | 204,263                | 165,301              |
| Total stockholders' equity                        | 886,596                | 772,724              |
| <b>Total liabilities and stockholders' equity</b> | <b>\$8,538,894</b>     | <b>\$7,948,837</b>   |

**ANALYSIS OF LOAN PORTFOLIO**

|                                            | <b>FOR THE YEAR ENDED</b>     |                      |
|--------------------------------------------|-------------------------------|----------------------|
|                                            | December 31,<br>2023          | December 31,<br>2022 |
| Loan/lease mix:                            | <i>(dollars in thousands)</i> |                      |
| Commercial and industrial - revolving      | \$325,243                     | \$296,869            |
| Commercial and industrial - other          | 1,390,068                     | 1,371,590            |
| Commercial and industrial - other - LIHTC  | 91,710                        | 80,103               |
| Total commercial and industrial            | 1,807,021                     | 1,748,562            |
| Commercial real estate, owner occupied     | 607,365                       | 629,367              |
| Commercial real estate, non-owner occupied | 1,008,892                     | 963,239              |
| Construction and land development          | 477,424                       | 448,986              |
| Construction and land development - LIHTC  | 943,101                       | 743,075              |
| Multi-family                               | 284,721                       | 236,043              |
| Multi-family - LIHTC                       | 711,422                       | 727,760              |
| Direct financing leases                    | 31,164                        | 31,889               |
| 1-4 family real estate                     | 544,971                       | 499,529              |
| Consumer                                   | 127,335                       | 110,421              |
| <b>Total loans/leases</b>                  | <b>\$6,543,416</b>            | <b>\$6,138,871</b>   |
| Less allowance for credit losses           | 87,200                        | 87,706               |
| <b>Net loans/leases</b>                    | <b>\$6,456,216</b>            | <b>\$6,051,165</b>   |

**ANALYSIS OF DEPOSITS**

|                                     |                    |                    |
|-------------------------------------|--------------------|--------------------|
| Deposit mix:                        |                    |                    |
| Noninterest-bearing demand deposits | \$1,038,689        | \$1,262,981        |
| Interest-bearing demand deposits    | 4,338,390          | 3,875,497          |
| Time deposits                       | 851,950            | 744,593            |
| Brokered deposits                   | 284,976            | 101,146            |
| <b>Total deposits</b>               | <b>\$6,514,005</b> | <b>\$5,984,217</b> |





|                                                                  | FOR THE YEAR ENDED     |                      |
|------------------------------------------------------------------|------------------------|----------------------|
|                                                                  | December 31,<br>2023   | December 31,<br>2022 |
|                                                                  | (dollars in thousands) |                      |
| <b>INCOME STATEMENT</b>                                          | <b>Amount</b>          | <b>Amount</b>        |
| Interest income                                                  | \$413,410              | \$292,571            |
| Interest expense                                                 | 192,404                | 61,451               |
| Net interest income                                              | 221,006                | 231,120              |
| Provision for credit losses <sup>(1)</sup>                       | 16,539                 | 8,284                |
| <b>Net interest income after provision for credit losses</b>     | <b>\$204,467</b>       | <b>\$222,836</b>     |
| <b>Total noninterest income</b>                                  | <b>\$132,684</b>       | <b>\$80,729</b>      |
| <b>Total noninterest expense</b>                                 | <b>\$210,531</b>       | <b>\$190,016</b>     |
| <b>Net income before taxes</b>                                   | <b>\$126,620</b>       | <b>\$113,549</b>     |
| Income tax expense                                               | 13,062                 | 14,483               |
| <b>Net income</b>                                                | <b>\$113,558</b>       | <b>\$99,066</b>      |
| Basic EPS                                                        | \$6.79                 | \$5.94               |
| Diluted EPS                                                      | \$6.73                 | \$5.87               |
| Weighted average common shares outstanding                       | 16,732,406             | 16,681,844           |
| Weighted average common and common equivalent shares outstanding | 16,866,391             | 16,890,007           |

(1) Provision for credit losses for the year ended December 31, 2022 included \$11.0 million related to the acquired Guaranty Bank





|                                                                         | FOR THE YEAR ENDED                                       |                      |
|-------------------------------------------------------------------------|----------------------------------------------------------|----------------------|
|                                                                         | December 31,<br>2023                                     | December 31,<br>2022 |
|                                                                         | <i>(dollars in thousands,<br/>except per share data)</i> |                      |
| <b>COMMON SHARE DATA</b>                                                |                                                          |                      |
| Common shares outstanding                                               | 16,749,254                                               | 16,795,942           |
| Book value per common share <sup>(1)</sup>                              | \$52.93                                                  | \$46.01              |
| Tangible book value per common share <sup>(2)</sup>                     | \$43.81                                                  | \$36.82              |
| Closing stock price                                                     | \$58.39                                                  | \$49.64              |
| Market capitalization                                                   | \$977,989                                                | \$833,751            |
| Market price / book value                                               | 110.31%                                                  | 107.90%              |
| Market price / tangible book value                                      | 133.29%                                                  | 134.83%              |
| Earnings per common share (basic)                                       | \$6.79                                                   | \$5.95               |
| Price earnings ratio                                                    | 8.61 x                                                   | 8.35 x               |
| Basic adjusted earnings per common share<br>(non-GAAP) <sup>(3)</sup>   | 6.88%                                                    | 6.89%                |
| Diluted adjusted earnings per common share<br>(non-GAAP) <sup>(3)</sup> | 6.82%                                                    | 6.80%                |
| TCE / TA <sup>(4)</sup>                                                 | 8.75%                                                    | 7.93%                |

#### CONDENSED STATEMENT OF CHANGES IN STOCKHOLDERS' EQUITY

|                                                                                                                                 |           |           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|
| Beginning balance                                                                                                               | \$772,724 | \$677,010 |
| Net income                                                                                                                      | 113,558   | 99,066    |
| Other comprehensive income (loss), net of tax                                                                                   | 8,939     | (66,450)  |
| Proceeds from issuance of 2,071,291 shares of<br>common stock as a result of the acquisition of<br>Guaranty Federal Bancshares" | -         | 117,214   |
| Repurchase and cancellation of shares of common<br>as a result of a share repurchase program                                    | (8,686)   | (52,954)  |
| Common stock cash dividends declared                                                                                            | (4,020)   | (4,022)   |
| Other <sup>(5)</sup>                                                                                                            | 4,081     | 2,860     |
| Ending balance                                                                                                                  | \$886,596 | \$772,724 |

(1) Includes accumulated other comprehensive income (loss).

(2) Includes accumulated other comprehensive income (loss) and excludes intangible assets (Non-GAAP).

(3) See GAAP to Non-GAAP reconciliation.

(4) TCE / TCA : tangible common equity / total tangible assets. See GAAP to Non-GAAP reconciliations.

(5) Includes mostly common stock issued for options exercised and the employee stock purchase plan,  
as well as stock-based compensation.

|                                 | FOR THE YEAR ENDED     |                      |
|---------------------------------|------------------------|----------------------|
|                                 | December 31,<br>2023   | December 31,<br>2022 |
| REGULATORY CAPITAL RATIOS:      | (dollars in thousands) |                      |
| Total risk-based capital ratio  | 14.29%                 | 14.28%               |
| Tier 1 risk-based capital ratio | 10.27%                 | 9.95%                |
| Tier 1 leverage capital ratio   | 10.03%                 | 9.61%                |
| Common equity tier 1 ratio      | 9.67%                  | 9.29%                |

**KEY PERFORMANCE RATIOS AND  
OTHER METRICS**

|                                                                  |        |        |
|------------------------------------------------------------------|--------|--------|
| Adjusted return on average assets                                | 1.41%  | 1.59%  |
| Adjusted return on average total equity                          | 13.94% | 15.36% |
| Net interest margin                                              | 2.97%  | 3.49%  |
| Net interest margin (TEY) (Non-GAAP) <sup>(1) (2)</sup>          | 3.35%  | 3.73%  |
| Adjusted net interest margin (TEY) (Non-GAAP) <sup>(1) (2)</sup> | 3.32%  | 3.60%  |
| Efficiency ratio (Non-GAAP) <sup>(2)</sup>                       | 59.52% | 60.93% |
| Gross loans and leases / total assets                            | 76.63% | 77.23% |
| Full-time equivalent employees                                   | 996    | 973    |

**AVERAGE BALANCES**

|                            |             |             |
|----------------------------|-------------|-------------|
| Assets                     | \$8,165,805 | \$7,206,180 |
| Loans/leases               | 6,337,551   | 5,604,074   |
| Deposits                   | 6,325,790   | 5,676,546   |
| Total stockholders' equity | 825,557     | 748,032     |

(1) TEY : Tax equivalent yield.

(2) See GAAP to Non-GAAP reconciliations in the Company's Form 10-K.

# STOCK LISTING INFORMATION

The common stock of QCR Holdings, Inc. is traded on the Nasdaq Global Market under the symbol "QCRH".

## 2024 Annual Meeting of Stockholders

We invite you to electronically attend the virtual annual meeting which will be held on Thursday, May 16, 2024 at 8:00 a.m. Central Daylight Time. You will be able to attend the meeting and vote during the meeting by visiting: [www.virtualshareholdermeeting.com/QCRH2024](http://www.virtualshareholdermeeting.com/QCRH2024). Prior to the meeting, you will be able to vote by visiting [www.proxyvote.com](http://www.proxyvote.com).

## Stockholders interested in information may contact:

Shellee R. Showalter  
Senior Vice President,  
Equity Administration and Executive Compensation  
QCR Holdings, Inc.  
3551 Seventh Street, Moline, IL 61265  
309.743.7760

## Annual Report on Form 10-K

Copies of the QCR Holdings annual report on Form 10-K and exhibits filed with the Securities and Exchange Commission are available to stockholders without charge by accessing our website at [www.qcrh.com](http://www.qcrh.com) or may contact:

Nick W. Anderson  
Senior Vice President, Chief Accounting Officer  
QCR Holdings, Inc.  
3551 Seventh Street, Moline, IL 61265  
309.743.7707

## Internet Information

Information on our subsidiaries' history, locations, products and services can be accessed on the internet at: [www.qcbt.bank](http://www.qcbt.bank), [www.crbt.bank](http://www.crbt.bank), [www.communitybt.bank](http://www.communitybt.bank), [www.bankcsb.com](http://www.bankcsb.com), [www.gbankmo.com](http://www.gbankmo.com), and [www.m2equipmentfinance.com](http://www.m2equipmentfinance.com)

## Stock Transfer Agent

Inquiries related to stockholder records, stock transfers, lost certificates, changes of ownership, changes of address, and dividend payments should be sent to our transfer agent at:

Equiniti Trust Company, LLC  
55 Challenger Road 2nd floor  
Ridgefield Park, New Jersey 07660

Toll Free: 800.937.5449

Local & International: 718.921.8124

Hours: 8 a.m. – 8 p.m. ET Monday-Friday

Email: [helpast@equiniti.com](mailto:helpast@equiniti.com)

Website: [equiniti.com](http://equiniti.com)

## Analysts or other investors interested in information may contact:

Todd A. Gipple  
President, and Chief Financial Officer  
QCR Holdings, Inc.  
3551 Seventh Street, Moline, IL 61265  
309.743.7745

Heather L. Brummel  
Group Operations Executive Administrative Assistant  
QCR Holdings, Inc.  
3551 Seventh Street, Moline, IL 61265  
309.277.2657

## Independent Registered Public Accounting Firm

RSM US LLP, Davenport, IA

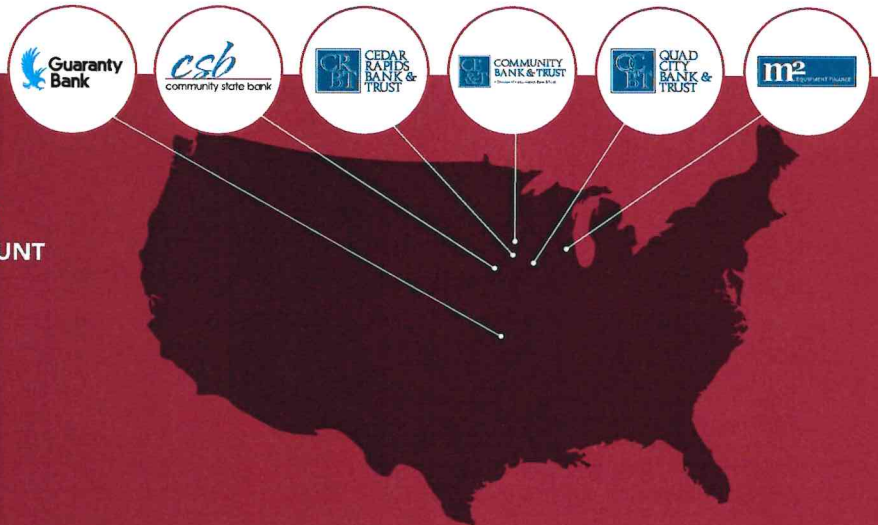
## Corporate Counsel

Lane & Waterman LLP, Davenport, IA  
Barack Ferrazzano Kirschbaum & Nagelberg LLP, Chicago, IL

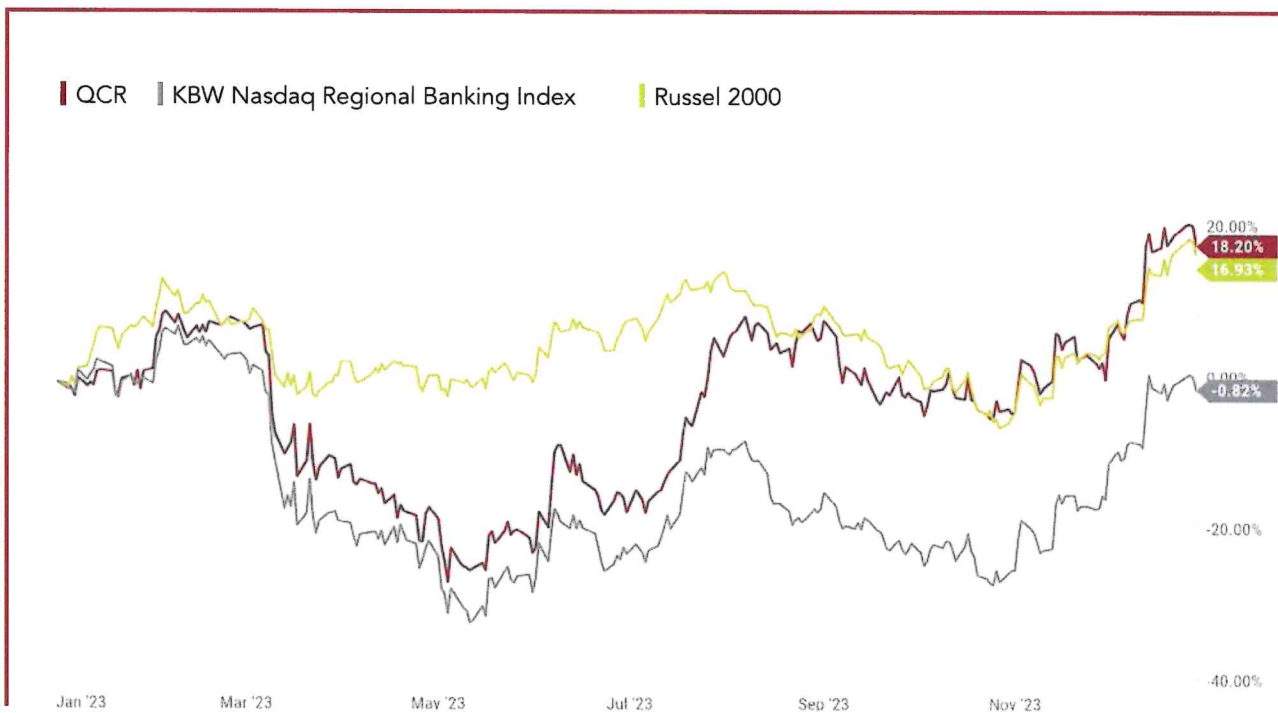
# QCR HOLDINGS, INC.

## DIVIDEND INFORMATION

| RECORD DATE | PAYMENT DATE | CASH AMOUNT |
|-------------|--------------|-------------|
| 03/17/23    | 04/05/23     | \$0.06      |
| 06/16/23    | 07/06/23     | \$0.06      |
| 09/15/23    | 10/04/23     | \$0.06      |
| 12/15/23    | 01/04/24     | \$0.06      |



## 2023 Stock Performance - Annual Percent Change





relationship driven.



**QCR**  
HOLDINGS, INC.

3551 SEVENTH STREET | MOLINE, IL 61265  
QCRH.COM

# Report of Condition

Consolidated domestic subsidiaries of:

**Guaranty Bank in the state of MO at the close of business on December 31, 2023**

Dollar Amounts in Thousands

## ASSETS

Cash and balances due from depository institutions :

|                                                             |        |
|-------------------------------------------------------------|--------|
| Noninterest-bearing balances and currency and coin. . . . . | 21,620 |
| Interest-bearing balances. . . . .                          | 21,600 |

Securities:

|                                                                                       |         |
|---------------------------------------------------------------------------------------|---------|
| Held-to-maturity securities . . . . .                                                 | 145,652 |
| Available-for-sale debt securities . . . . .                                          | 86,587  |
| Equity securities with readily determinable fair values not held for trading. . . . . | 0       |

Federal funds sold and securities purchased under agreements to resell:

|                                                          |       |
|----------------------------------------------------------|-------|
| Federal funds sold. . . . .                              | 1,400 |
| Securities purchased under agreements to resell. . . . . | 0     |

Loans and lease financing receivables :

|                                                                  |           |
|------------------------------------------------------------------|-----------|
| Loans and leases held for sale. . . . .                          | 1,230     |
| Loans and leases held for investment. . . . .                    | 1,760,797 |
| LESS: Allowance for loan and lease losses. . . . .               | 20,808    |
| Loans and leases held for investment, net of allowance . . . . . | 1,739,989 |

|                          |   |
|--------------------------|---|
| Trading assets . . . . . | 0 |
|--------------------------|---|

|                                                                   |        |
|-------------------------------------------------------------------|--------|
| Premises and fixed assets (including capitalized leases). . . . . | 38,481 |
|-------------------------------------------------------------------|--------|

|                                   |     |
|-----------------------------------|-----|
| Other real estate owned . . . . . | 535 |
|-----------------------------------|-----|

|                                                                              |       |
|------------------------------------------------------------------------------|-------|
| Investments in unconsolidated subsidiaries and associated companies. . . . . | 6,961 |
|------------------------------------------------------------------------------|-------|

|                                                                  |   |
|------------------------------------------------------------------|---|
| Direct and indirect investments in real estate ventures. . . . . | 0 |
|------------------------------------------------------------------|---|

|                             |         |
|-----------------------------|---------|
| Intangible assets . . . . . | 122,445 |
|-----------------------------|---------|

|                        |        |
|------------------------|--------|
| Other assets . . . . . | 93,184 |
|------------------------|--------|

|                        |           |
|------------------------|-----------|
| Total assets . . . . . | 2,279,684 |
|------------------------|-----------|

Dollar Amounts in Thousands

## LIABILITIES

Deposits:

|                               |           |
|-------------------------------|-----------|
| In domestic offices . . . . . | 1,768,136 |
| Noninterest-bearing. . . . .  | 977,385   |
| Interest-bearing. . . . .     | 790,751   |

Federal funds purchased and securities sold under agreements to repurchase:

|                                                         |   |
|---------------------------------------------------------|---|
| Federal funds purchased. . . . .                        | 0 |
| Securities sold under agreements to repurchase. . . . . | 0 |

|                               |   |
|-------------------------------|---|
| Trading liabilities . . . . . | 0 |
|-------------------------------|---|

|                                                                                                          |         |
|----------------------------------------------------------------------------------------------------------|---------|
| Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) . . . . . | 126,083 |
|----------------------------------------------------------------------------------------------------------|---------|

Friday, January 26, 2024

Page 1 of 2

## Report of Condition (continued)

|                                            |           |
|--------------------------------------------|-----------|
| Subordinated notes and debentures. . . . . | 0         |
| Other liabilities . . . . .                | 29,959    |
| Total liabilities . . . . .                | 1,924,178 |

Dollar Amounts in Thousands

### EQUITY CAPITAL

|                                                                           |           |
|---------------------------------------------------------------------------|-----------|
| Perpetual preferred stock and related surplus. . . . .                    | 0         |
| Common stock. . . . .                                                     | 40        |
| Surplus (exclude all surplus related to preferred stock). . . . .         | 278,421   |
| Retained earnings. . . . .                                                | 88,490    |
| Accumulated other comprehensive income. . . . .                           | -11,445   |
| Other equity capital components. . . . .                                  | 0         |
| Total bank equity capital . . . . .                                       | 355,506   |
| Noncontrolling (minority) interests in consolidated subsidiaries. . . . . | 0         |
| Total equity capital . . . . .                                            | 355,506   |
| Total liabilities and equity capital . . . . .                            | 2,279,684 |

We, the undersigned directors (trustees), attest to the correctness of this Report of Condition for this report date and declare that the Report of Condition has been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Jim Batten

Director (Trustee)

David Moore

Director (Trustee)

John Griesemer

Director (Trustee)

I, Teri Harris (1st VP, CFO) of the named bank, attest that this Report of Condition for this report date has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Teri Harris, CFO

Signature of Chief Financial Officer (or Equivalent)

01/26/2024

Date of Signature



# Banking with Guaranty Bank has its Perks!



**Where you work or live can come with a few perks.  
As a member of our Perks Banking program, you can get  
awesome incentives not found anywhere else.**

Simply choose the checking account that fits your needs and enjoy perks like:

- \$100 cash bonus direct deposited<sup>1</sup>
- Free initial debit/ATM card
- Free initial order of standard checks
- Free digital banking solutions
- Free telephone banking and local customer call center
- \$300 home mortgage closing cost credit<sup>2</sup>
- \$15 safe deposit box discount<sup>3</sup>
- 0.25% rate increase applied to a standard Guaranty Bank Health Savings Account
- Available with all checking accounts
- Much more!

<sup>1</sup> Annual Percentage Yield will range from 0.00% - 3.00% depending on the account type that is opened. Additional account requirements will apply to obtain the premium rate Elevate Checking account 3.00% APY. APY range is accurate as of October 6, 2022 and is not an introductory rate. Rate may change after the account is opened. Fees could reduce earnings. \$100 bonus will be paid within 30 days of when the following occur: the account has been open a minimum of 30 days, an ACH transaction has occurred, and the account has a positive balance. Requirements must be met within the first six months. Only new checking account clients are eligible. Minimum opening deposit requirements range from \$25 - \$50. Cannot be combined with any other offers. Offer is subject to change at any time. Bonus will be reported to the IRS as applicable.

<sup>2</sup> Offer is subject to change without notice. \$300 credit will be applied as a lender credit at the time of closing and may not exceed the actual amount of closing costs. Offer has no cash value. Not valid with any other offers. All applicants are subject to credit approval.

<sup>3</sup> Safe Deposit Box credit applies to first year rental only.

**Guaranty Bank**  
Your Life. Your Money. Your Bank.  
**833.875.2492 / gbankmo.com**

MEMBER FDIC



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**REQUESTED COUNCIL MEETING DATE:** May 21, 2024

**ITEM:** AVT EZ Water Valve Bid

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**ORIGINATING DEPARTMENT:** Public Works Department

**ATTACHMENT:**

**1. Bid documents and bids recieved**

---

**PURPOSE:**

To seek the Council's approval for the purchase and installation of 4 AVT EZ Vales

**BACKGROUND:**

Staff have identified sections of the water distribution for additional zone monitoring of water loss. Meters have been purchased and require 4 valves to be inserted for the installation and future maintenance of the meters.

We sent out two bid packets and received three back.

Shulte Supply total bid: \$46,424.27

Core & Main total bid: \$52,500.00

MB Construction total bid: \$49,960.00

This is not a budgeted item and will need a budget amendment if approved.

**RECOMMENDATION:**

Staff recommends the council approve the low bid from Shulte Supply in the amount of \$46,424.27

Schulte Supply, Inc.  
5998 Redbud Lane  
PO Box 388  
Edwardsville IL 62025  
618-656-8383 Fax 618-656-8750

## Quotation

|                                                                                 |              |
|---------------------------------------------------------------------------------|--------------|
| QUOTE DATE                                                                      | QUOTE NUMBER |
| 05/03/24                                                                        | S1214353     |
| ORDER TO:                                                                       |              |
| Schulte Supply, Inc.<br>5998 Redbud Lane<br>PO Box 388<br>Edwardsville IL 62025 |              |
| PAGE NO.                                                                        | 2            |

QUOTE TO: 417-451-8071 Fax 417-451-8065  
City of Neosho, Missouri  
Mike Hightower  
203 E.Main  
Neosho, MO 64850

SHIP TO:  
City of Neosho, Missouri  
Nate Siler  
200 Nelson  
NEOSHO, MO 64850

| CUSTOMER NUMBER | CUSTOMER ORDER NUMBER | RELEASE NUMBER                                                                                                                                                                                                                                                                                                                                                                       | SALESPERSON     |                |
|-----------------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|----------------|
| 18204           |                       |                                                                                                                                                                                                                                                                                                                                                                                      | SW MO Territory |                |
| WRITER          | SHIP VIA              | TERMS                                                                                                                                                                                                                                                                                                                                                                                | EXP DATE        | WEIGHT ALLOWED |
| John Schulte    | BW BEST WAY           | NET 30 DAYS                                                                                                                                                                                                                                                                                                                                                                          | 05/03/24        | Yes            |
| ORDER QTY       | PART NO               | DESCRIPTION                                                                                                                                                                                                                                                                                                                                                                          | Net Pkg         | Ext Pkg        |
| 1ea             | 21214                 | 100EZVOL1120 10" EZ Valve<br>Open Left CI,DI,C-900<br>11.10-11.20                                                                                                                                                                                                                                                                                                                    | 8421.675        | 8421.68        |
| 1ea             | 21344                 | EZ-BG-10-1D<br>BG-01-10DI-1110<br>10" EZ Valve Cast Iron Size<br>Gaskets 11.10-11.20                                                                                                                                                                                                                                                                                                 | 310.087         | 310.09         |
| 2ea             | 19081                 | 12" EZ Valve Installation<br>This price is based on (1) one<br>man, (3) hours and includes the EZ<br>Valve. Additional time will be<br>invoiced at \$100.00 per hour. Due<br>to safety and handling, you will<br>need to provide (1) worker and<br>equipment to assist in the<br>installation of the new valve. We<br>do not do any excavation. Thank<br>you!<br>** Nonstock item ** | 3386.280        | 6772.56        |
| 2ea             | 21215                 | 120EZVOL1330 12" EZ Valve<br>Open Left CI,DI,C-900<br>13.20-13.30                                                                                                                                                                                                                                                                                                                    | 9742.125        | 19484.25       |
| 2ea             | 21345                 | EZ-BG-12-1D<br>BG-01-12DI-1320<br>12" EZ Valve Cast Iron Size<br>Gaskets 13.20-13.30<br>TAXES NOT INCLUDED                                                                                                                                                                                                                                                                           | 366.587         | 733.17         |
| Subtotal        |                       |                                                                                                                                                                                                                                                                                                                                                                                      |                 | 46424.27       |
| S&H CHGS        |                       |                                                                                                                                                                                                                                                                                                                                                                                      |                 | 0.00           |
| Amount Due      |                       |                                                                                                                                                                                                                                                                                                                                                                                      |                 | 46424.27       |

This is a Quotation.

Prices are subject to change without notice.  
Applicable taxes extra.

*John Schulte*



Schulte Supply, Inc.  
5998 Redbud Lane  
PO Box 388  
Edwardsville IL 62025  
618-656-8383 Fax 618-656-8750

EXHIBIT 1

Quotation

|                                                                                 |              |
|---------------------------------------------------------------------------------|--------------|
| QUOTE DATE                                                                      | QUOTE NUMBER |
| 05/03/24                                                                        | S1214353     |
| ORDER TO:                                                                       | PAGE NO.     |
| Schulte Supply, Inc.<br>5998 Redbud Lane<br>PO Box 388<br>Edwardsville IL 62025 | 1            |

QUOTE TO: 417-451-8071 Fax 417-451-8065  
City of Neosho, Missouri  
Mike Hightower  
203 E.Main  
Neosho, MO 64850

SHIP TO:  
City of Neosho, Missouri  
Nate Siler  
200 Nelson  
NEOSHO, MO 64850

| CUSTOMER NUMBER                | CUSTOMER ORDER NUMBER | RELEASE NUMBER                                                                                                                                                                                                                                                                                                                                            | SALESPERSON     |                 |
|--------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|
| 18204                          |                       |                                                                                                                                                                                                                                                                                                                                                           | SW MO Territory |                 |
| WRITER                         | SHIP VIA              | TERMS                                                                                                                                                                                                                                                                                                                                                     | REQ DATE        | FREIGHT ALLOWED |
| John Schulte                   | BW BEST WAY           | NET 30 DAYS                                                                                                                                                                                                                                                                                                                                               | 05/03/24        | Yes             |
| ORDER QTY                      | PART NO.              | DESCRIPTION                                                                                                                                                                                                                                                                                                                                               | Net Pric        | Est Pric        |
| 1ea                            | 19079                 | 8" EZ Valve Installation<br>This price is based on (1) one man, (2) hours and includes the EZ Valve. Additional time will be invoiced at \$100.00 per hour. Due to safety and handling, you will need to provide (1) worker and equipment to assist in the installation of the new valve. We do not do any excavation. Thank you!<br>** Nonstock item **  | 2200.000        | 2200.00         |
| 1ea                            | 21213                 | 080EZVOL915 8" EZ Valve<br>Open Left CI,DI,C-900<br>9.05-9.15                                                                                                                                                                                                                                                                                             | 4969.937        | 4969.94         |
| 1ea                            | 21343                 | EZ-BG-8-1D<br>BG-01-08DI-0905<br>8" EZ Valve Cast Iron Size<br>Gaskets 9.05-9.15                                                                                                                                                                                                                                                                          | 232.575         | 232.58          |
| 1ea                            | 19080                 | 10" EZ Valve Installation<br>This price is based on (1) one man, (3) hours and includes the EZ Valve. Additional time will be invoiced at \$100.00 per hour. Due to safety and handling, you will need to provide (1) worker and equipment to assist in the installation of the new valve. We do not do any excavation. Thank you!<br>** Nonstock item ** | 3300.000        | 3300.00         |
| *** Continued on Next Page *** |                       |                                                                                                                                                                                                                                                                                                                                                           |                 |                 |
|                                |                       |                                                                                                                                                                                                                                                                                                                                                           |                 |                 |
|                                |                       |                                                                                                                                                                                                                                                                                                                                                           |                 |                 |



**BID FORM**

**Description:** (To be completed by bidding party)

PLEASE SEE ATTACHED QUOTE - EXHIBIT 1

Price(s) for unit(s) meeting enclosed specifications:

TOTAL \$ 46,424.27

F.O.B. Neosho, MO

Projected Start Date: AS THE CITY SCHEDULES.

After completion - payment made on the third Tuesday of the month delivered

I certify that this bid on the stated piece(s) of equipment meets or exceeds the bid specifications (unless otherwise noted).

COMPANY:



SIGNED BY: 4331 So. Washington Ave.  
Independence, MO 64055

Jon Schulte

ADDRESS:

EMAIL:

JOHN.SCHULTE@SCHULTE-SUPPLY.COM

PHONE:

618-973-4724

**BID FORM**

**Description:** (To be completed by bidding party)

1- 8" Cast iron pipe AVT EZ Valve and installation  
1- 10" Cast iron pipe AVT EZ Valve and installation  
2- 12" Ductile iron pipe AVT EZ Valve and installation

1- 8" 10,000.00  
1- 10" 12,500.00  
2- 12" 15,000.00 EACH

**Price(s) for unit(s) meeting enclosed specifications:**

F.O.B. Neosho, MO

Projected Start Date: SCHEDULE IS OPEN

After completion - payment made on the third Tuesday of the month delivered

I certify that this bid on the stated piece(s) of equipment meets or exceeds the bid specifications (unless otherwise noted).

**COMPANY:** Core & Main LP

**SIGNED BY:** Tim Schade Tim Schade - District Manager

**ADDRESS:** 2854 E. Kearney  
Springfield, MO 65803

**EMAIL:** Tim.Schade@coreandmain.com

**PHONE:** 573-489-0921

## **BID FORM**

**Description:** (To be completed by bidding party)

1 - 8" AVT EZ VALVE WITH INSTALLATION (CIP) \$8470.00/EA      TOTAL - \$8470.00

1 - 10" AVT EZ VALVE WITH INSTALLATION (CIP) \$12,310.00/EA      TOTAL - \$12,310.00

2 - 12" AVT EZ VALVE WITH INSTALLATION (DIP) \$14,590.00/EA      TOTAL - \$29,180.00

COMBINED TOTAL - \$49,960.00

**Price(s) for unit(s) meeting enclosed specifications:**

F.O.B. Neosho, MO

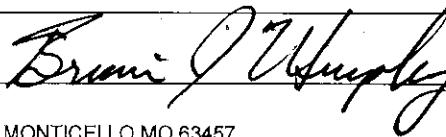
Projected Start Date: 06/03/2024

After completion - payment made on the third Tuesday of the month delivered

I certify that this bid on the stated piece(s) of equipment meets or exceeds the bid specifications (unless otherwise noted).

**COMPANY:** MB CONSTRUCTION, L.L.C.

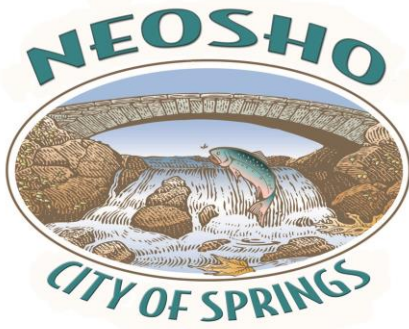
**SIGNED BY:** BRIAN J MURPHY



**ADDRESS:** 22614 STATE HWY 16, MONTICELLO MO 63457

**EMAIL:** INFO@MBCONSTRUCTIONLLC.COM

**PHONE:** 573-767-1255



*City of Neosho*

203 E. Main St.  
Neosho, MO 64850  
(417) 451-8050 phone  
(417) 451-8065 fax  
[www.neoshomo.org](http://www.neoshomo.org)

---

## **INSTRUCTIONS TO BIDDERS**

The City of Neosho, Missouri will accept sealed bids until **Wednesday, May 15<sup>th</sup>, 2024, at 10:00 a.m.** at the Receptionist Desk of City Hall, Attn: City Clerk, 203 East Main Street, Neosho, MO 64850.  
The bid will be for the following:

**Project: AVK EZ Valves**

**Please label the envelope: AVK EZ Valves**

Questions concerning the specifications and bid procedure should be directed to Nate Siler, Public Works Director, at the following address/phone: 417-451-8071, 203 E. Main St. Neosho, MO 64850.

All bids shall be F.O.B., Neosho, MO. All bids shall be exclusive of federal, state, and city taxes. Bids on this (these) unit(s) shall be made on forms furnished with these specifications. Additional information, specifications, deviations, and manufacturer's literature should be attached to bid forms. All bids should include the turnaround time in getting started on this project.

*In section 605.040 of the City of Neosho code, it states that if a contractor performs work for the City a performance bond is required.*

Section 605.040 Certain Insurance Policies, Etc., Required Before Issuance of Licenses for Plumbers, Electricians, Contractors, and Subcontractors is amended to read as follows:

“A. In addition to payment of the license fees required of plumbers, electricians, and general and special contractors and subcontractors in Section 605.010, before a plumber's, electrician's, or general or special subcontractor's license may be issued to any applicant, each applicant shall produce for the inspection and approval of the City Collector the following policies of insurance together with receipts showing the premiums fully paid for the period for which the license is sought:

1. Bodily injury insurance liability coverage of twenty-five thousand dollars (\$25,000.00) per incident.
2. Property damage, twenty-five thousand dollars (\$25,000.00).
3. Bonding requirements.
  - a. If a contractor performs work within the City limits of Neosho, a license and permit bond, ten thousand dollars (\$10,000.00).



b. Unless otherwise provided, if a contractor performs work for the City of Neosho, the cost of which is estimated to exceed fifty thousand dollars (\$50,000.00), a performance bond running to the City, to the contract amount.

B. In addition to the requirements set forth above by this Section and the license fees required to be paid, each applicant for a plumber's license shall comply with all provisions of the Plumbing Code of the City."

If this project is in reference to a Stormwater Runoff Project, please reference Section 430.188 of the City Code which states:

A. *Performance Bonds and Other Assurances for Completion of Stormwater Management Improvements.* Upon approval of the Final Stormwater Management Plan, but before the issuance of a building permit, the City Building Inspector may require the applicant to post a performance bond, cash escrow, certified check, or other acceptable form of performance security for the amount of the work to be done pursuant to the approved Stormwater Management Plan.

B. *Maintenance Agreement.* A maintenance agreement, approved by the Governing Body of the City of Neosho, assuring perpetual maintenance of stormwater management improvements shall be agreed upon by the City and the applicant, if the facilities are to be maintained by the developer.

C. *Maintenance Bond.* A two (2) year maintenance bond against defects in workmanship may be required by the City for any portion of the stormwater management improvements dedicated to the public.

\*Missouri Prevailing Wage Rate if over \$75,000.00 (*A copy of the Missouri Prevailing Wage Rate is attached*)

\*Payment Bond Required for projects over \$50,000.00

\*City of Neosho Business License required

\*W-9 Required

\* Proof of Worker's Compensation Coverage Provided w/ Bid

The City reserves the right to reject any or all bids and to accept the lowest or best bid. The City reserves the right to split bids, if in the best interest of the City.

Thank you,

Nate Siler  
Public Works Director  
Neosho, MO

## **SPECIFICATIONS**

### **This bid is for the purchase and installation of 4 AVK EZ Valves**

The bid must include all materials and labor for installation. Public Works crews will excavate the specified depth and width from the installer and will provide at least 1 employee for any assistance needed during the installation. All backfill and clean-up of each location will be the responsibility of the City of Neosho Public Works crews.

1 8" cast iron pipe AVK EZ valve and installation

1 10" Cast iron pipe AVK EZ valve and installation

2 12" Ductile iron pipe AVK EZ valve and installation

---

**REQUESTED COUNCIL MEETING DATE:** May 21, 2024

**ITEM:** Rotor Bearings

---

**ORIGINATING DEPARTMENT:** Public Works Department

**ATTACHMENT:**

1. WW Rotor Bearings

---

**PURPOSE:**

The purpose of this agenda item is to seek Council approval for the purchase of replacement bearings for the rotors at the Shoal Creek WWTP.

**BACKGROUND:**

Funds were allocated in the current budget for a rotor rebuild. We do not currently have a rotor that needs a complete rebuild. We do have 4 rotors that need the bearings replaced as a proactive measure to prevent future breakdowns. When these bearings completely fail, that can cause extensive damage. Our goal is to replace them and prevent that from occurring. There is \$60,000.00 allocated for rotor repairs in the current budget.

**RECOMMENDATION:**

We requested 3 quotes and received 3 back. Staff recommends approving the low quote from Bearing Headquarters in the amount of \$17,027.84. This is for parts only, Alliance staff will complete the repairs.

# QUOTATION CONFIRMATION



Bearing Headquarters Co B17  
2400 West 20th Street  
Joplin, MO 64804

Phone: 417-624-1400  
Fax: 417-624-8817

|       |              |
|-------|--------------|
| PAGE  | 1            |
| QUOTE | 10826954-000 |
| DATE  | 7/19/23      |

A41884  
S ALLIANCE WATER RESOURCES  
O  
L  
D 15318 KENTUCKY RD  
T  
O NEOSHO, MO 64850  
UNITED STATES OF AMERICA

S ALLIANCE WATER RESOURCES  
H  
I  
P 15318 KENTUCKY RD  
T  
O NEOSHO, MO 64850  
UNITED STATES OF AMERICA

| ENTERED BY                |                 | RFQ REFERENCE |          |     | VALID UNTIL |            |            |
|---------------------------|-----------------|---------------|----------|-----|-------------|------------|------------|
| Tayber Gleason            |                 |               |          |     | 7/20/25     |            |            |
| ITEM                      | DESCRIPTION     |               | QUANTITY | U/M | DISC %      | PRICE      | AMOUNT     |
| R35LR87003<br>Cust item#: | ZPS5315F        | REXNORD       | 1.00     | EA  |             | 2,366.0300 | 2,366.03   |
|                           | 12/19 SHIP DATE |               |          |     |             |            |            |
| R35LR81153<br>Cust item#: | ZP5407YF        | REXNORD       | 1.00     | EA  |             | 2,958.6000 | 2,958.60   |
|                           | 12/19 SHIP DATE |               |          |     |             |            |            |
| Q50LN09975<br>Cust item#: | QAAPX20A315SET  | QM            | 1.00     | EA  |             | 1,876.8000 | 1,876.80 X |
|                           | STOCK IN WA     |               |          |     |             |            |            |
| Q50LN10235<br>Cust item#: | QAAPX22A407ST   | QM            | 1.00     | EA  |             | 2,380.1600 | 2,380.16 X |
|                           | STOCK IN WA     |               |          |     |             |            |            |
| Material Total:           |                 |               |          |     |             |            | 9,581.59   |
| Tax:                      |                 |               |          |     |             |            | 821.61     |
| Total Quote:              |                 |               |          |     |             |            | 10,403.20  |



# D&S ERECTORS, LLC

9317 Hwy 43 Seneca, MO 64865

Ph: (417) 850-5689 or (417) 499-0999  
jeff@dandserectors.com or mica@dandserectors.com

May 16, 2024

**City of Neosho**

**Quote –WWTF – Rotor Bearings**

**Attn: Jerry Humphrey**

**MP-5407Y-F, ZP series, 4 bolt spherical roller pillow block bearing**

- Option 1- Rexnord MP-5407Y-F, ZP series - \$4,055.57/each plus freight and applicable sales tax. Lead time is 6-7 business days.
- Option 2 - Timken QAAPX22A407ST bearing - \$2,9550.32/each plus freight and applicable sales tax. Lead time is 5-6 business days.

**MP-5315-F, ZPS series, 4 bolt spherical roller pillow block bearing**

- Option 1- Rexnord MP-5315-F, ZPS series - \$2,943.23/each plus freight and applicable sales tax. Lead time is 6-7 business days.
- Option 2 - Timken QAAPX20A315SET bearing - \$2,330.32/each plus freight and applicable sales tax. Lead time is 10-14 business days.

***\*\*\*Please note - We are unable to quote this in a Dodge. Dodge does not have a direct interchange. Both the bolt hole center and the base to center height are different.***

***\*\*\*Also note – Due to market instability, this quote is valid for 5 business days from the date listed above.***

Thanks,

Mica Willis  
(417) 499-0999



## QUOTATION

Page 1

## Sold To:

CASH SALES - BR #05 05  
2701 WEST 13TH STREET  
JOPLIN MO 64801

## Ship To:

ALLIANCE WATER  
shoalcreek@alliancewater.com  
kbrady@alliancewater.com  
JACK MEDLEY 662-664-0852

## Date

05/16/24

## Time

10:53:51

Customer PO:ALLIANCE WATER

Req Ship: 05/23/24

\*\* QUOTATION \*\*

Co/Cust No Quote No  
01/0000050021 66954/00

Ship Via

Ref#

Terms: Net Upon Receipt

| Item Number/Description                                   | U/M | Ordered | Price          | Total      |
|-----------------------------------------------------------|-----|---------|----------------|------------|
| 89140021976                                               | EA  | 1.000   | 2,686.65000 EA | 2,686.65 T |
| QAAPX22A407ST P4B FIXED                                   |     |         |                |            |
| 5000 CONC SS LOCK DBL COLLAR QM                           |     |         |                |            |
| 89140021820                                               | EA  | 1.000   | 2,118.47000 EA | 2,118.47 T |
| QAAPX20A315SET P4B EXPANSION                              |     |         |                |            |
| 5000 CONC SS LOCK DBL COLLAR QM                           |     |         |                |            |
| QAAPX22A407ST - ZP5407YF STK IN TN.                       |     |         |                |            |
| QAAPX20A315SET - ZPS5315F SHIPS 5 WORK DAYS ARO LEAD TIME |     |         |                |            |
| Subtotal                                                  |     |         |                | 4,805.12   |
| Sales Tax                                                 |     |         |                | 419.25     |
| Order Total                                               |     |         |                | 5,224.37   |
| Deposit                                                   |     |         |                |            |
| Amt Due                                                   |     |         |                | 5,224.37   |

**\*\*Due to the current price volatility and unprecedented market conditions, prices are subject to change at the time of shipment due to sudden and unexpected price increases from our suppliers\*\***

Due to market instability this quote is valid for 5 business days.

\* COMPLETE \*

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**REQUESTED COUNCIL MEETING DATE:** May 21, 2024

**ITEM:** Bill No. 2024-41: Amendment to Language Business and Occupation Code 600

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**ORIGINATING DEPARTMENT:** Finance Department

**ATTACHMENT:**

1. Bill No. 2024-41 Ch 605 Ch 610 Ch 615 Bus Licenses
  2. Business and Occupation Code 600- 3.19.2024 Redline
  3. Business and Occupation Code 600- 3.19.2024 Final includes 610
- 

**PURPOSE:**

To seek Councils approval to update the language of Chapter 600 of the City Code.

**BACKGROUND:**

The city has received requests to modify the current requirement for business licenses for all merchants in the city. The current ordinance is making it difficult for local merchants to bring special events to the city that include retail sales for non-local merchants by requiring visiting merchants to obtain a solicitor peddler and canvasser license for short-term events. This request prompted a change to review the entire code section under Title VI Business and Occupation. Chapter 605 has been reviewed and revised for language to both businesses and contractors, as well as fee structure.

Chapter 610 has been revised to update the date to September.

Chapter 615 adds a new license and updates the language. The new license is for Mobile/Temporary Merchants for visiting merchants. The language update is to include certain statutory requirements and seek clarity among some of the more ambiguous areas.

**RECOMMENDATION:**

Staff recommends approval of the revised language and the mayor to execute.

**AN ORDINANCE of the City of Neosho amending Title VI Business and Occupation of the Code of Ordinances by repealing and replacing Chapter 605 Licenses and Miscellaneous Business Regulations to amend requirements and business license fees; by repealing and replacing Chapter 610 Amusements, Section 610.140 Expiration to set the month of expiration; and by repealing and replacing Chapter 615 Peddlers, Solicitors and Canvassers to amend requirements and add a new temporary merchant license to the City Code of Ordinances.**

WHEREAS, having reviewed the Code of Ordinances for the City of Neosho, the City Council has determined that the requirements and fees for business licenses should be amended.

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

**Section 1.** That Title VI Business and Occupation of the Code of Ordinances is amended by repealing Chapter 605 Licenses and Miscellaneous Business Regulations and to replace it with a new Chapter 605 Licenses and Miscellaneous Business Regulations and the same is hereby adopted to read as follows:

“Chapter 605 Licenses and Miscellaneous Business Regulations”

“Charter Reference — Power to license, tax and regulate businesses, occupations, professions, vocations, activities and things §7.01.

Cross References — Permit required for parades and processions, §340.050; soliciting business by standing in roadway, §345.100; license required for trailer camps, §420.070; garbage and trash containers in trailer camps, §420.280; permits and inspections for electrical work, ch. 505, art. III; plumbing licenses, permits and inspections, ch. 510, art. II; permit fees for mechanical work, §515.030; licenses and permit for moving of buildings, ch. 530, art. II; permits for street excavation, ch. 545, art. II; alcoholic beverage licenses, ch. 600, art. III; operators licenses for pool halls, ch. 610, art. III; permit and license for peddlers, ch. 615; pawnbrokers, ch. 620; certificate of public convenience and necessity for taxicabs, ch. 625, art. II; drivers licenses for taxicab drivers, ch. 625, art. III.”

“Article I  
**Licenses — Generally”**

“Section 605.010 **Required.**

Every person engaged in any business, occupation, pursuit, profession or trade, or in the keeping or maintaining of any institution, establishment, article, utility or commodity as specified by this article shall procure and pay for a license therefor from the City except those excluded State statute RSMo 71.620 and/or the provisions for merchants temporary under Chapter 615 of the City Code

A business is any activity engaged in by any person as defined by RSMo 144.010

Each business shall file a certificate showing that he/she has Workers' Compensation insurance if, under the laws of the State, he/she is required to carry such insurance.



Failure to comply with any of the requirements of this Section at any time during the term of the license shall result in immediate forfeiture of such license, pursuant to Sections 605.160-605.170.

**Section 605.020 Form — Reserved.**

**Section 605.030 Prerequisites to Issuance.**

No license provided for or required under any of the provisions of this Code or other ordinances of the City shall be issued by the City Collector or agent or any other department thereof to any person if the business is indebted to the City for nonpayment of any fees for licenses, permits, utility bills, or any other debts of the City.

**Section 605.040 Certain Insurance Policies, Etc., Required Before Issuance of Licenses for Plumbers, Electricians, Contractors and Subcontractors.**

- A. In addition to payment of the license fees required of plumbers, electricians and general and special contractors and subcontractors in Section **605.010**, before a plumber's, electrician's or general or special subcontractor's license may be issued to any applicant, each applicant shall produce for the inspection and approval of the City Collector the following policies of insurance together with receipts showing the premiums fully paid for the period for which the license is sought:
1. Bodily injury liability insurance providing for a limit of not less than one hundred thousand dollars (\$100,000.00) for all damages arising out of bodily injuries to or for the death of one (1) person and subject to the limit for each person, a total limit of three hundred thousand dollars (\$300,000.00) for all damages arising out of bodily injuries to or death of two (2) or more persons in any one (1) accident.
  2. Comprehensive general contractor's property damage liability insurance providing for a limit of not less than fifty thousand dollars (\$50,000.00) for all damages arising out of injury to or destruction of property in any one (1) accident and subject to that limit per accident, a total aggregate limit of three hundred thousand dollars (\$300,000.00) for all damages arising out of injury to or destruction of property during the policy period.
  3. All insurance required herein must cover below-grade damage to be in full force during the entire construction process; and further be with a company approved by the City of Neosho; and such insurance shall cover the licensee and all employees of the licensee who may perform work in the City of Neosho, under the provisions of this Article.
  4. Each contractor shall file a certificate showing that he/she has Workers' Compensation insurance if, under the laws of the State, he/she is required to carry such insurance.
  5. Failure to comply with any of the requirements of this Section at any time during the term of the license shall result in immediate forfeiture of such license.
- B. In addition to the requirements set forth above by this Section and the license fees required to be paid, each applicant for a plumber's license shall comply with all provisions of the Plumbing Code of the City.

**Section 605.050 Issuance to Two or More Persons, Etc. — Assignability.**

A license may be issued to any corporation, association or partnership, or to two (2) or more persons engaged in any joint enterprise, the same as to a single person and for the same charge, except where otherwise specifically provided; provided, that, no license or permit issued shall be assignable unless specifically provided for by the provisions of this Code or other ordinances.

**Section 605.060 Separate License Required for Each Place of Business and Each Business at Same Location.**

A separate license shall be obtained for each place of business conducted, operated, maintained or carried on by every person engaged in any occupation, calling, trade or enterprise for which a license is required by this Article and for each location of the same business, occupation or calling. Every merchant or corporation who is engaged in more than one of the businesses, trades or occupations named in this Article for which a license is required shall be required to obtain a separate license for each business, whether the business be conducted in the same place or not. This provision shall not apply to a business who is licensed under Section 605.010 and in good standing seeking a temporary 3-day relocation from a permanent business address.

**Section 605.070 Licenses to Be Preserved and Displayed.**

All licenses granted by the City pursuant to this Article shall be carefully preserved and shall be displayed in a conspicuous place in the places of business authorized to be conducted by such licenses. Failure to display a license in said manner shall be prima facie evidence of doing business without a license, punishable under Section **605.130**.

**Section 605.080 Term — Expiration Date — When Licenses Delinquent.**

All licenses pursuant to this Article shall be issued by the City Collector for a period of one (1) year, unless otherwise specified by this Article, and shall expire on the next following thirtieth (30th) day of September and all fees for licenses issued pursuant to this Article shall become delinquent on the next succeeding October first (1st) after issuance.

**Section 605.090 Fees — Generally.**

All businesses with a permanent business address shall pay the following fees, based upon gross sales:

|                                   | Fee     |
|-----------------------------------|---------|
| From \$0 to \$100,000 gross sales | \$25.00 |
| Sales Exceed \$100,001            | \$50.00 |
| Sales Exceed \$300,001            | \$75.00 |

|                                                        | Fee      |
|--------------------------------------------------------|----------|
| Sales Exceed \$500,001                                 | \$100.00 |
| For each additional \$1,000,000 in taxable gross sales | \$25.00  |
| All Manufacturers/Wholesale/Banking Institutions       |          |
| Flat Rate                                              | \$150.00 |

**Section 605.100 Fees — Non-Resident Plumbers, General Contractors, Special Contractors, Subcontractors and Electricians.**

Every person whose residence or situs is outside the corporate limits of the City, applying for a license as an electrician, general contractor, special contractor, subcontractor or plumber shall be entitled to the issuance of the license applied for at the annual fee of

|                                |          |
|--------------------------------|----------|
| Resident City limits of Neosho | \$25.00  |
| Resident Newton County         | \$50.00  |
| Outside Newton County          | \$100.00 |

**Section 605.110 Fees — Payment Prerequisite to Issuance of License.**

The City Collector shall not issue any license pursuant to this Article until the party applying for the same shall have paid the City Collector the sum of money charged therefor.

**Section 605.120 Fees — Penalty for Delayed Payment.**

For each month or fraction thereof, except the month of October, that any license tax remains unpaid, after the same becomes due and payable, there shall be added to such license a penalty of five percent (5%) per month of the amount of license tax. The penalty herein provided shall be in addition to all other penalties elsewhere provided for the violation of the provisions of this Article.

**Section 605.130 Doing Business Without License — Making Certain False Statements.**

Any person who engages in any business, occupation, pursuit, profession or trade or in keeping or maintaining any institution, establishment, article, utility or commodity, without first procuring and paying for a license to do so, or who knowingly makes a false statement in his/her application for an occupation license as to conditions or factors on which the license fee is or shall be based shall be deemed guilty of a misdemeanor.

**Section 605.140 Duties of Chief of Police.**

It shall be the duty of the Chief of Police to prevent any person commencing, carrying on or conducting any business, trade, calling, amusement, entertainment or other thing for which a

license is required without first procuring from the City a license therefor. It is hereby made the duty of the Chief of Police to report to the proper authorities of the City all violations therefore, to make arrests and to cooperate with the City Collector and other officials of the City in a strict enforcement of the provisions of this Chapter and all other license laws and ordinances.”

“Article II  
**Miscellaneous Provisions Regulations”**

**“Section 605.150 Bed and Breakfast Facilities.**

A. Bed and breakfast facilities are subject to the following minimum standards:

1. A bed and breakfast shall be considered to be a single-family residential structure and shall not be treated as a hotel, except that a special use permit shall be required in any residential area. A bed and breakfast shall not operate as a restaurant unless zoned and licensed to do so.
2. A bed and breakfast shall be owner occupied. One (1) outside employee will be allowed to operate the business.
3. The provisions of this Section shall not be interpreted to affect locating zoning, fire safety, or housing regulations, except as set out in this Section.
4. A bed and breakfast shall serve breakfast at no extra cost to its tenants.
5. A bed and breakfast shall conform to all Federal, State and local laws and regulations concerning health, safety, licensing, non-discrimination or any other applicable law or regulations.
6. A bed and breakfast shall have a working smoke detector in every sleeping room and a fire extinguisher in proper working order on every floor. No significant or substantial landscaping or structures shall be removed to provide the required parking.
7. A site plan of the property and a building floor plan shall be submitted with the application for special use permit showing guest room locations, exits, location of smoke detectors and fire extinguishers.
8. The Council of the City of Neosho may revoke any special use permit granted under this Section for violation of any condition of said permit or if said facility shall become a nuisance to the community in which it is located.
9. Bed and breakfast facilities shall also be subject to any other conditions set by the City Council of the City of Neosho.
10. All bed and breakfast facilities shall contain a minimum of two thousand (2,000) square feet of living area.”

“Article III  
**Revocation of Licenses-Chapters 605, 610 & 615”**

**“Section 605.160 Revocation of License — Grounds for Revocation.**

- A. Permits and licenses issued under the provisions of Chapters 605, 610 and 615 may be revoked by the City Collector after notice has been served on the applicant for any of the following causes:
1. Fraud, misrepresentation or false statement contained in the application for license.
  2. Fraud misrepresentation or false statement made in the course of carrying on his/her business as a peddler, solicitor or canvasser.



3. Any violation of the relevant Chapter and/or any other provision of the Code of Ordinances.
4. Conviction of any felony or other crime involving dishonesty.

**Section 605.170 Notice of Revocation and Hearing.**

Notice of the revocation of a license shall be in writing, setting forth with particularity the grounds of complaint. Upon receipt of a complaint, the City Collector shall forthwith revoke the license so issued and shall contemporaneously therewith set a time and place for hearing. The hearing shall be conducted by the City Collector, at which hearing evidence may be presented by the complainant and the licensee or permittee. After receiving and considering such evidence the City Collector shall reinstate the license or shall permanently revoke the same. The hearing before the City Collector must be conducted within five (5) days from the date of the receipt of the complaint. Any person aggrieved by a decision of the City Collector shall have the right to appeal to the City Council of the City of Neosho. Such appeal shall be filed in writing with the City Council within fourteen (14) days after notice of the revocation. The City Council shall set a time and place for a hearing on such appeal, notice of which shall be given to the licensee or permittee at least five (5) days prior to the date set for hearing. The decision and order of the City Council on such appeal shall be final and conclusive.”

**Section 2.** That Title VI Business and Occupation of the Code of Ordinances is amended by repealing Chapter 610 Amusements, Section 610.140 Expiration and to replace it with a new Chapter 610 Amusements, Section 610.140 and the same is hereby adopted to read as follows:

“Chapter 610 Amusements”

“Section 610.140 **Expiration.**”

“All licenses issued pursuant to this Article shall expire on the thirtieth (30th) day of September of each year, regardless of what month they may be issued; provided, that any license issued after the thirty-first (31st) day of December shall expire as aforesaid.”

**Section 3.** That Title VI Business and Occupation of the Code of Ordinances is amended by repealing Chapter 615 Peddlers, Solicitors and Canvassers and to replace it with a new Chapter 615 Peddlers, Solicitors, Canvassers and Mobile Merchant and the same is hereby adopted to read as follows:

“Chapter 615 Peddlers, Solicitors, Canvassers and Mobile Merchant”

“Charter Reference — Authority to license and regulate businesses and occupations §7.01.

Cross Reference — Licenses and business regulations, ch. **605.**”

“Section 615.010 **Definitions.**

As used in this Chapter, the following terms shall have the meanings set out herein:

**PEDDLER**

Includes any person whether a resident of the City of Neosho or not who travels from place to place, from house to house, or from street to street carrying, conveying or transporting goods, wares, or merchandise of any nature, offering or exposing the same for sale or soliciting the sale of goods, wares, or merchandise from any vehicle, truck, trailer or other mobile unit in the City or anyone who offers for sale merchandise or solicits business by means of a telephone from within the City.

**PERSON**

Includes the singular and plural and shall also mean and include any person, firm, corporation, association, club, partnership, society or any other organization.

**SOLICITOR AND CANVASSER**

A person who travels from place to place taking or attempting to take orders for the sale of goods, wares and merchandise or property of any nature for future delivery or for services to be furnished or performed in the future.

**MOBILE MERCHANT /Merchant Temporary**

Mobile Merchant means any person who is not eligible for a license under Chapter 605 and that sells or offers merchandise or wares for sale on a temporary basis and shall include special events

**Section 615.020 Permit and License.**

It shall be unlawful for any person to engage in the business of peddler, solicitor, canvasser, and mobile merchant as defined in this Chapter within the corporate limits of the City of Neosho without first obtaining a permit and license as provided herein and without paying the prescribed fee for issuance of the same.

Each business shall file a certificate showing that he/she has Workers' Compensation insurance if, under the laws of the State, he/she is required to carry such insurance.

Failure to comply with any of the requirements of this Section at any time during the term of the license shall result in immediate forfeiture of such license.

**Section 615.030 Excluded Persons.**

A. The following persons are excluded from the application of the provisions of this Chapter:

1. Persons engaged in selling personal property at wholesale to dealers in such property;
2. Merchants having regular places of business in the City and their employees in taking orders at the houses of their customers for goods, wares and merchandise held in stock at such places of business and in delivering the goods so ordered. Such exclusion shall not apply to a person who for himself/herself or another person, firm or corporation hires, leases, uses or occupies a building, structure or shelter or any other place for the purpose of exhibiting samples and taking orders for present or future delivery;
3. Persons selling daily or weekly newspapers or selling advertisements for daily or weekly newspaper, or persons selling advertising for radio or television stations;

4. Charitable, nonprofit or eleemosynary institutions who are registered with and certified by Internal Revenue Service as qualifying nonprofit corporations and their agents, servants and representatives who solicit funds or sell items without actual or anticipated profit unless all proceeds of such sales over the cost of the items sold are dedicated to the purposes for which the organization is formed;
5. Organizations formed within schools and churches serving Neosho, Missouri, who solicit or sell items for purposes incidental to such school or church; and
6. Special events sponsored by local trade groups or civic organizations; including but not limited to fall festival, sidewalk sale and Christmas parade, which are approved by the City Council.
7. Persons selling at an event held on premises used primarily as an event center and hosted by the owner of the event center and also licensed and in good standing pursuant to Chapter 605 of this Code.
8. Those individuals who meet the definition as written in RSMO 144.030 (24).
9. Events that promote a purpose that aligns with the City's mission for improving community involvement for the betterment of the overall public and citizens of Neosho, which are approved by the City Council.

#### Section 615.040 **Application**

An applicant for a permit or license hereunder shall file with the City Collector in duplicate a sworn application in writing, on a form to be furnished by the City Collector, setting forth the information required by this Chapter.

#### Section 615.050 **City Collector to Approve Application**

All licenses shall be signed by the City Collector and shall be invalid for all purposes until so signed and validated by the City Collector or his/her agent.

#### Section 615.060 **Investigation — Issuance of License Solicitor, Peddler or Canvasser.**

- A. *Police Report.* Upon receipt of an application for permit or license the City Collector shall refer one (1) copy to the Chief of Police, who shall note thereon any record concerning the applicant which may appear from the official records in his/her charge and return the same promptly to the City Collector.
- B. *City Collector's Inquiry.* The City Collector shall cause such other investigation or inquiry to be made concerning the applicant or applicant's employer as he/she may deem necessary to determine the character and business responsibility of the applicant and whether his/her application is in compliance with the terms and conditions of this Chapter. The City Collector shall also check to see if the applicant has paid any license fee from previous years.
- C. *Issuance of Permit or License.* If, as a result of the investigation, the character and business responsibility of the applicant are found to be satisfactory and the application is in compliance with the terms and conditions of this Chapter, the City Collector shall issue the permit or license.
- D. *Disapproval.* If, as a result of the investigation provided for in this Section, the applicant's character or business responsibility or that of his/her employer are found to be unsatisfactory

or the facts stated in such application are found to be untrue, the Chief of Police or City Collector shall endorse on such application his/her disapproval thereof and the reasons for the same and the City Collector shall then notify the applicant that his/her application has been disapproved and that no license will be issued.

- E. *Appeal.* Any applicant aggrieved by the action of the Chief of Police or the City Collector in the denial of a permit or license as provided herein shall have the right to appeal therefrom to the City Council of the City of Neosho. Such appeal shall be filed in writing with the City Council within fourteen (14) days after notice of the action complained of has been given to the applicant personally or mailed, postage prepaid, to the address stated in his/her application. The City Council shall set a time and place for a hearing on such appeal, notice of which shall be given to the applicant at least five (5) days prior to the date set for hearing. The decision and order of the City Council on such appeal shall be final and conclusive.

**Section 615.080 Transfer Prohibited.**

No license or permit issued under the provisions of this Chapter shall be used or worn at any time by any person other than the one to whom it was issued. Violation of this Section shall constitute a misdemeanor.

**Section 615.090 Use of Streets.**

No peddler, canvasser or solicitor shall have any exclusive right to any location in the public streets nor shall any be permitted a stationary location nor shall any be permitted to operate in a congested area where operations might impede or inconvenience the public.

**Section 615.100 Fees.**

- A. *Rate.* For the issuance of a license under Section 615 Solicitor, Canvasser or Peddler the City Collector shall assess and receive a fee of \$ 10.00 plus an additional \$ 30.00 for background screening totaling \$40.00.
- B. *Rate.* For the issuance of a license under Section 615 Mobile Merchant the City Collector shall assess and receive a fee of \$10.00.
- C. *Exemption.* A license but no fee shall be required of one selling products of the farm or orchard actually produced by the seller on land owned or leased by the seller located within the State, nor shall any license be required of one selling firewood.

**Section 615.110 Expiration of License.**

All licenses issued under the provisions of this Chapter shall expire on the date specified on the license.

**Section 615.120 Penalty.**

Any person violating any of the provisions of this Chapter shall, upon conviction thereof, be punished according to Section **100.130** of this Code.”

**Section 4.** All ordinances or parts of ordinances in conflict herewith are hereby repealed, but shall otherwise remain in full force and effect.



**Section 5.** This Ordinance shall be effective       , 2024.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.

\_\_\_\_\_  
Richard Davidson, Mayor

ATTEST:

\_\_\_\_\_  
Cheyenne Wright, City Clerk

APPROVED AS TO FORM:

\_\_\_\_\_  
Derek A. Snyder, City Attorney

# Title VI Business and Occupation

## Chapter 605

### Licenses and Miscellaneous Business Regulations

Charter Reference — Power to license, tax and regulate businesses, occupations, professions, vocations, activities and things §7.01.

Cross References — Permit required for parades and processions, §**340.050**; soliciting business by standing in roadway, §**345.100**; license required for trailer camps, §420.070; garbage and trash containers in trailer camps, §420.280; permits and inspections for electrical work, ch. **505**, art. **III**; plumbing licenses, permits and inspections, ch. **510**, art. **II**; permit fees for mechanical work, §**515.030**; licenses and permit for moving of buildings, ch. **530**, art. **II**; permits for street excavation, ch. **545**, art. **II**; alcoholic beverage licenses, ch. **600**, art. **III**; operators licenses for pool halls, ch. **610**, art. **III**; permit and license for peddlers, ch. **615**; pawnbrokers, ch. **620**; certificate of public convenience and necessity for taxicabs, ch. **625**, art. **II**; drivers licenses for taxicab drivers, ch. **625**, art. **III**.

#### Article I

#### Licenses — Generally

Section 605.010 **Required.**  
[CC 1979 §15-16; Ord. No. 87-13, 6-16-1987]

Every person engaged in any business, occupation, pursuit, profession or trade, or in the keeping or maintaining of any institution, establishment, article, utility or commodity as specified by this article shall procure and pay for a license therefor from the City except those excluded State statute RSMo 71.620 and/or the provisions for merchants temporary under Chapter 615 of the City Code

A business is any activity engaged in by any person as defined by RSMo 144.010

Each business shall file a certificate showing that he/she has Workers' Compensation insurance if, under the laws of the State, he/she is required to carry such insurance.

Failure to comply with any of the requirements of this Section at any time during the term of the license shall result in immediate forfeiture of such license.

Section 605.020 **Form — Reserved.**  
[CC 1979 §15-17; Ord. No. 87-13, 6-16-1987]

**Section 605.030 Prerequisites to Issuance.**  
**[CC 1979 §15-18; Ord. No. 87-13, 6-16-1987]**

No license provided for or required under any of the provisions of this Code or other ordinances of the City shall be issued by the City Collector or agent or any other department thereof to any person if the business is indebted to the City for nonpayment of any fees for licenses, permits, utility bills, or any other debts of the City.

**Section 605.040 Certain Insurance Policies, Etc., Required Before Issuance of Licenses for Plumbers, Electricians, Contractors and Subcontractors.**  
**[CC 1979 §15-19; Ord. No. 87-13, 6-16-1987; Ord. No. 511-2012 §1, 8-7-2012]**

- A. In addition to payment of the license fees required of plumbers, electricians and general and special contractors and subcontractors in Section **605.010**, before a plumber's, electrician's or general or special subcontractor's license may be issued to any applicant, each applicant shall produce for the inspection and approval of the City Collector the following policies of insurance together with receipts showing the premiums fully paid for the period for which the license is sought:
1. Bodily injury liability insurance providing for a limit of not less than one hundred thousand dollars (\$100,000.00) for all damages arising out of bodily injuries to or for the death of one (1) person and subject to the limit for each person, a total limit of three hundred thousand dollars (\$300,000.00) for all damages arising out of bodily injuries to or death of two (2) or more persons in any one (1) accident.
  2. Comprehensive general contractor's property damage liability insurance providing for a limit of not less than fifty thousand dollars (\$50,000.00) for all damages arising out of injury to or destruction of property in any one (1) accident and subject to that limit per accident, a total aggregate limit of three hundred thousand dollars (\$300,000.00) for all damages arising out of injury to or destruction of property during the policy period.
  3. All insurance required herein must cover below-grade damage to be in full force during the entire construction process; and further be with a company approved by the City of Neosho; and such insurance shall cover the licensee and all employees of the licensee who may perform work in the City of Neosho, under the provisions of this Article.
  4. Each contractor shall file a certificate showing that he/she has Workers' Compensation insurance if, under the laws of the State, he/she is required to carry such insurance.
  5. Failure to comply with any of the requirements of this Section at any time during the term of the license shall result in immediate forfeiture of such license.
- B. In addition to the requirements set forth above by this Section and the license fees required to be paid, each applicant for a plumber's license shall comply with all provisions of the Plumbing Code of the City.

**Section 605.050 Issuance to Two or More Persons, Etc. — Assignability.**  
**[CC 1979 §15-20; Ord. No. 87-13, 6-16-1987]**

A license may be issued to any corporation, association or partnership, or to two (2) or more persons engaged in any joint enterprise, the same as to a single person and for the same charge, except where otherwise specifically provided; provided, that, no license or permit issued shall be assignable unless specifically provided for by the provisions of this Code or other ordinances.

**Section 605.060 Separate License Required for Each Place of Business and Each Business at Same Location.**

**[CC 1979 §15-21; Ord. No. 87-13, 6-16-1987]**

A separate license shall be obtained for each place of business conducted, operated, maintained or carried on by every person engaged in any occupation, calling, trade or enterprise for which a license is required by this Article and for each location of the same business, occupation or calling. Every merchant or corporation who is engaged in more than one of the businesses, trades or occupations named in this Article for which a license is required shall be required to obtain a separate license for each business, whether the business be conducted in the same place or not. This provision shall not apply to a business who is licensed under Section 605.010 and in good standing seeking a temporary 3-day relocation from a permanent business address.

**Section 605.070 Licenses to Be Preserved and Displayed.**

**[CC 1979 §15-22; Ord. No. 87-13, 6-16-1987]**

All licenses granted by the City pursuant to this Article shall be carefully preserved and shall be displayed in a conspicuous place in the places of business authorized to be conducted by such licenses. Failure to display a license in said manner shall be prima facie evidence of doing business without a license, punishable under Section **605.130**.

**Section 605.080 Term — Expiration Date — When Licenses Delinquent.**

**[CC 1979 §15-23; Ord. No. 87-13, 6-16-1987; Ord. No. 283-2022, 3-1-2022]**

All licenses pursuant to this Article shall be issued by the City Collector for a period of one (1) year, unless otherwise specified by this Article, and shall expire on the next following thirtieth (30th) day of September and all fees for licenses issued pursuant to this Article shall become delinquent on the next succeeding October first (1st) after issuance.

**Section 605.090 Fees — Generally.**

**[CC 1979 §15-24; Ord. No. 87-13, 6-16-1987; Ord. No. 408-2023, 6-16-2023]**

All businesses with a permanent business address shall pay the following fees, based upon gross sales:

|                                                        | Fee      |
|--------------------------------------------------------|----------|
| From \$0 to \$100,000 gross sales                      | \$25.00  |
| Sales Exceed \$100,001                                 | \$50.00  |
| Sales Exceed \$300,001                                 | \$75.00  |
| Sales Exceed \$500,001                                 | \$100.00 |
| For each additional \$1,000,000 in taxable gross sales | \$25.00  |
| All Manufacturers/Wholesale/Banking Institutions       |          |
| Flat Rate                                              | \$150.00 |



**Section 605.100 Fees — Non-Resident Plumbers, General Contractors, Special Contractors, Subcontractors and Electricians.**

**[CC 1979 §15-25; Ord. No. 87-13, 6-16-1987]**

Every person whose residence or situs is outside the corporate limits of the City, applying for a license as an electrician, general contractor, special contractor, subcontractor or plumber shall be entitled to the issuance of the license applied for at the annual fee of

|                                |          |
|--------------------------------|----------|
| Resident City limits of Neosho | \$25.00  |
| Resident Newton County         | \$50.00  |
| Outside Newton County          | \$100.00 |

**Section 605.110 Fees — Payment Prerequisite to Issuance of License.**

**[CC 1979 §15-26; Ord. No. 87-13, 6-16-1987]**

The City Collector shall not issue any license pursuant to this Article until the party applying for the same shall have paid the City Collector the sum of money charged therefor.

**Section 605.120 Fees — Penalty for Delayed Payment.**

**[CC 1979 §15-27; Ord. No. 87-13, 6-16-1987; Ord. No. 284-2022, 3-1-2022]**

For each month or fraction thereof, except the month of October, that any license tax remains unpaid, after the same becomes due and payable, there shall be added to such license a penalty of five percent (5%) per month of the amount of license tax. The penalty herein provided shall be in addition to all other penalties elsewhere provided for the violation of the provisions of this Article.

**Section 605.130 Doing Business Without License — Making Certain False Statements.**

**[CC 1979 §15-28; Ord. No. 87-13, 6-16-1987]**

Any person who engages in any business, occupation, pursuit, profession or trade or in keeping or maintaining any institution, establishment, article, utility or commodity, without first procuring and paying for a license to do so, or who knowingly makes a false statement in his/her application for an occupation license as to conditions or factors on which the license fee is or shall be based shall be deemed guilty of a misdemeanor.

**Section 605.140 Duties of Chief of Police.**

**[CC 1979 §15-29; Ord. No. 87-13, 6-16-1987]**

It shall be the duty of the Chief of Police to prevent any person commencing, carrying on or conducting any business, trade, calling, amusement, entertainment or other thing for which a license is required without first procuring from the City a license therefor. It is hereby made the duty of the Chief of Police to report to the proper authorities of the City all violations therefore, to make arrests and to cooperate with the City Collector and other officials of the City in a strict enforcement of the provisions of this Chapter and all other license laws and ordinances.

**Article II**

## **Miscellaneous Provisions Regulations**

### **Section 605.150 Bed and Breakfast Facilities.**

**[CC 1979 §15-1; Ord. No. 92-51 §1, 11-3-1992]**

A. Bed and breakfast facilities are subject to the following minimum standards:

1. A bed and breakfast shall be considered to be a single-family residential structure and shall not be treated as a hotel, except that a special use permit shall be required in any residential area. A bed and breakfast shall not operate as a restaurant unless zoned and licensed to do so.
2. A bed and breakfast shall be owner occupied. One (1) outside employee will be allowed to operate the business.
3. The provisions of this Section shall not be interpreted to affect locating zoning, fire safety, or housing regulations, except as set out in this Section.
4. A bed and breakfast shall serve breakfast at no extra cost to its tenants.
5. A bed and breakfast shall conform to all Federal, State and local laws and regulations concerning health, safety, licensing, non-discrimination or any other applicable law or regulations.
6. A bed and breakfast shall have a working smoke detector in every sleeping room and a fire extinguisher in proper working order on every floor. No significant or substantial landscaping or structures shall be removed to provide the required parking.
7. A site plan of the property and a building floor plan shall be submitted with the application for special use permit showing guest room locations, exits, location of smoke detectors and fire extinguishers.
8. The Council of the City of Neosho may revoke any special use permit granted under this Section for violation of any condition of said permit or if said facility shall become a nuisance to the community in which it is located.
9. Bed and breakfast facilities shall also be subject to any other conditions set by the City Council of the City of Neosho.
10. All bed and breakfast facilities shall contain a minimum of two thousand (2,000) square feet of living area.

### **“Section 605.160 Revocation of License — Grounds for Revocation.**

- A. Permits and licenses issued under the provisions of Chapters 605, 610 and 615 may be revoked by the City Collector after notice has been served on the applicant for any of the following causes:
1. Fraud, misrepresentation or false statement contained in the application for license.
  2. Fraud misrepresentation or false statement made in the course of carrying on his/her business as a peddler, solicitor or canvasser.
  3. Any violation of the relevant Chapter and/or any other provision of the Code of Ordinances.
  4. Conviction of any felony or other crime involving dishonesty.

### **Section 605.170 Notice of Revocation and Hearing.**

Notice of the revocation of a license shall be in writing, setting forth with particularity the grounds of complaint. Upon receipt of a complaint, the City Collector shall forthwith revoke the license so issued and shall contemporaneously therewith set a time and place for hearing. The hearing shall be conducted by the City Collector, at which hearing evidence may be presented by the complainant and the licensee or permittee. After

receiving and considering such evidence the City Collector shall reinstate the license or shall permanently revoke the same. The hearing before the City Collector must be conducted within five (5) days from the date of the receipt of the complaint. Any person aggrieved by a decision of the City Collector shall have the right to appeal to the City Council of the City of Neosho. Such appeal shall be filed in writing with the City Council within fourteen (14) days after notice of the revocation. The City Council shall set a time and place for a hearing on such appeal, notice of which shall be given to the licensee or permittee at least five (5) days prior to the date set for hearing. The decision and order of the City Council on such appeal shall be final and conclusive.”

## Chapter 610

# Amusements

Cross Reference — Parks and recreation, ch. 235.

### Article I

#### In General

Section 610.140 **Expiration.**

[Code 1962 §25-12; CC 1979 §5-33; Ord. No. 936 §3, 10-5-1976]

All licenses issued pursuant to this Article shall expire on the thirtieth (30th) day of September of each year, regardless of what month they may be issued; provided, that any license issued after the thirty-first (31st) day of December shall expire as aforesaid.

## Chapter 615

# Peddlers, Solicitors and Canvassers

Charter Reference — Authority to license and regulate businesses and occupations §7.01.

Cross Reference — Licenses and business regulations, ch. 605.

Section 615.010 **Definitions.**

[CC 1979 §21-16; Ord. No. 88-26 §2, 5-17-1988]

As used in this Chapter, the following terms shall have the meanings set out herein:

#### **PEDDLER**

Includes any person whether a resident of the City of Neosho or not who travels from place to place, from house to house, or from street to street carrying, conveying or transporting goods, wares, or merchandise of any nature, offering or exposing the same for sale or soliciting the sale of goods, wares, or merchandise from any vehicle, truck, trailer or other mobile unit in the City or anyone who offers for sale merchandise or solicits business by means of a telephone from within the City.

#### **PERSON**

Includes the singular and plural and shall also mean and include any person, firm, corporation, association, club, partnership, society or any other organization.

#### **SOLICITOR AND CANVASSER**

A person who travels from place to place taking or attempting to take orders for the sale of goods, wares and merchandise or property of any nature for future delivery or for services to be furnished or performed in the future.

#### MOBILE MERCHANT /Merchant Temporary

Mobile Merchant means any person who is not eligible for a license under Chapter 605 and that sells or offers merchandise or wares for sale on a temporary basis and shall include special events

#### Section 615.020 **Permit and License.** [CC 1979 §21-17; Ord. No. 88-26 §2, 5-17-1988]

It shall be unlawful for any person to engage in the business of peddler, solicitor, canvasser, and mobile merchant as defined in this Chapter within the corporate limits of the City of Neosho without first obtaining a permit and license as provided herein and without paying the prescribed fee for issuance of the same.

Each business shall file a certificate showing that he/she has Workers' Compensation insurance if, under the laws of the State, he/she is required to carry such insurance.

Failure to comply with any of the requirements of this Section at any time during the term of the license shall result in immediate forfeiture of such license.

#### Section 615.030 **Excluded Persons.** [CC 1979 §21-18; Ord. No. 88-26 §2, 5-17-1988]

- A. The following persons are excluded from the application of the provisions of this Chapter:
1. Persons engaged in selling personal property at wholesale to dealers in such property;
  2. Merchants having regular places of business in the City and their employees in taking orders at the houses of their customers for goods, wares and merchandise held in stock at such places of business and in delivering the goods so ordered. Such exclusion shall not apply to a person who for himself/herself or another person, firm or corporation hires, leases, uses or occupies a building, structure or shelter or any other place for the purpose of exhibiting samples and taking orders for present or future delivery;
  3. Persons selling daily or weekly newspapers or selling advertisements for daily or weekly newspaper, or persons selling advertising for radio or television stations;
  4. Charitable, nonprofit or eleemosynary institutions who are registered with and certified by Internal Revenue Service as qualifying nonprofit corporations and their agents, servants and representatives who solicit funds or sell items without actual or anticipated profit unless all proceeds of such sales over the cost of the items sold are dedicated to the purposes for which the organization is formed;
  5. Organizations formed within schools and churches serving Neosho, Missouri, who solicit or sell items for purposes incidental to such school or church; and
  6. Special events sponsored by local trade groups or civic organizations; including but not limited to fall festival, sidewalk sale and Christmas parade, which are approved by the City Council.
  7. Persons selling at an event held on premises used primarily as an event center and hosted by the owner



of the event center and also licensed and in good standing pursuant to Chapter **605** of this Code. [**Ord. No. 407-2023, 5-2-2023**]

8. Those individuals who meet the definition as written in RSMO 144.030 (24). Section 615.040 Application.
9. Events that promote a purpose that aligns with the City's mission for improving community involvement for the betterment of the overall public and citizens of Neosho, which are approved by the City Council

**[CC 1979 §21-19; Ord. No. 88-26 §2, 5-17-1988]**

An applicant for a permit or license hereunder shall file with the City Collector in duplicate a sworn application in writing, on a form to be furnished by the City Collector, setting forth the information required by this Chapter.

**Section 615.050 City Collector to Approve Application**  
**[CC 1979 §21-20; Ord. No. 88-26 §2, 5-17-1988]**

All licenses shall be signed by the City Collector and shall be invalid for all purposes until so signed and validated by the City Collector or his/her agent.

**Section 615.060 Investigation — Issuance of License Solicitor, Peddler or Canvasser.**  
**[CC 1979 §21-21; Ord. No. 88-26 §2, 5-17-1988]**

- A. *Police Report.* Upon receipt of an application for permit or license the City Collector shall refer one (1) copy to the Chief of Police, who shall note thereon any record concerning the applicant which may appear from the official records in his/her charge and return the same promptly to the City Collector.
- B. *City Collector's Inquiry.* The City Collector shall cause such other investigation or inquiry to be made concerning the applicant or applicant's employer as he/she may deem necessary to determine the character and business responsibility of the applicant and whether his/her application is in compliance with the terms and conditions of this Chapter. The City Collector shall also check to see if the applicant has paid any license fee from previous years.
- C. *Issuance of Permit or License.* If, as a result of the investigation, the character and business responsibility of the applicant are found to be satisfactory and the application is in compliance with the terms and conditions of this Chapter, the City Collector shall issue the permit or license.
- D. *Disapproval.* If, as a result of the investigation provided for in this Section, the applicant's character or business responsibility or that of his/her employer are found to be unsatisfactory or the facts stated in such application are found to be untrue, the Chief of Police or City Collector shall endorse on such application his/her disapproval thereof and the reasons for the same and the City Collector shall then notify the applicant that his/her application has been disapproved and that no license will be issued.
- E. *Appeal.* Any applicant aggrieved by the action of the Chief of Police or the City Collector in the denial of a permit or license as provided herein shall have the right to appeal therefrom to the City Council of the City of Neosho. Such appeal shall be filed in writing with the City Council within fourteen (14) days after notice of the action complained of has been given to the applicant personally or mailed, postage prepaid, to the address stated in his/her application. The City Council shall set a time and place for a hearing on such appeal, notice of which shall be given to the applicant at least five (5) days prior to the

date set for hearing. The decision and order of the City Council on such appeal shall be final and conclusive.

Section 615.070 **Reserved**

Section 615.080 **Reserved**

Section 615.090 **Transfer Prohibited.**  
**[CC 1979 §21-24; Ord. No. 88-26 §2, 5-17-1988]**

No license or permit issued under the provisions of this Chapter shall be used or worn at any time by any person other than the one to whom it was issued. Violation of this Section shall constitute a misdemeanor.

Section 615.100 **Use of Streets.**  
**[CC 1979 §21-25; Ord. No. 88-26 §2, 5-17-1988]**

No peddler, canvasser or solicitor shall have any exclusive right to any location in the public streets nor shall any be permitted a stationary location nor shall any be permitted to operate in a congested area where operations might impede or inconvenience the public.

Section 615.110 **Fees.**  
**[CC 1979 §21-26; Ord. No. 88-26 §2, 5-17-1988]**

- A. *Rate.* For the issuance of a license under Section 615 Solicitor, Canvasser or Peddler the City Collector shall assess and receive a fee of \$ 10.00 plus an additional \$ 30.00 for background screening totaling \$40.00.
- B. *Rate.* For the issuance of a license under Section 615 Mobile Merchant the City Collector shall assess and receive a fee of \$10.00.
- C. *Exemption.* A license but no fee shall be required of one selling products of the farm or orchard actually produced by the seller on land owned or leased by the seller located within the State, nor shall any license be required of one selling firewood.

Section 615.120 **Expiration of License.**  
**[CC 1979 §21-27; Ord. No. 88-26 §2, 5-17-1988]**

All licenses issued under the provisions of this Chapter shall expire on the date specified on the license.

Section 615.130 **Penalty.**  
**[CC 1979 §21-28; Ord. No. 88-26 §2, 5-17-1988]**

Any person violating any of the provisions of this Chapter shall, upon conviction thereof, be punished according to Section **100.130** of this Code.

The following Code does not display images or complicated formatting. Codes should be viewed online. This tool is only meant for editing.

## Title VI Business and Occupation

### Chapter 605 Licenses and Miscellaneous Business Regulations

Charter Reference — Power to license, tax and regulate businesses, occupations, professions, vocations, activities and things §7.01.

Cross References — Permit required for parades and processions, §**340.050**; soliciting business by standing in roadway, §**345.100**; license required for trailer camps, §420.070; garbage and trash containers in trailer camps, §420.280; permits and inspections for electrical work, ch. **505**, art. **III**; plumbing licenses, permits and inspections, ch. **510**, art. **II**; permit fees for mechanical work, §**515.030**; licenses and permit for moving of buildings, ch. **530**, art. **II**; permits for street excavation, ch. **545**, art. **II**; alcoholic beverage licenses, ch. **600**, art. **III**; operators licenses for pool halls, ch. **610**, art. **III**; permit and license for peddlers, ch. **615**; pawnbrokers, ch. **620**; certificate of public convenience and necessity for taxicabs, ch. **625**, art. **II**; drivers licenses for taxicab drivers, ch. **625**, art. **III**.

#### Article I Licenses — Generally

Section 605.010 **Required.**  
[CC 1979 §15-16; Ord. No. 87-13, 6-16-1987]

Every person engaged in any business, occupation, pursuit, profession or trade, or in the keeping or maintaining of any institution, establishment, article, utility or commodity as specified by this article shall procure and pay for a license therefor from the City except those excluded ~~by State law~~ [statute RSMo 71.620](#) ~~and/or the provisions for merchants temporary under Chapter 615 of the City Code.~~

~~A business is any activity engaged in by any person- as defined by RSMo 144.010~~

~~Each business shall file a certificate showing that he/she has Workers' Compensation insurance if, under the laws of the State, he/she is required to carry such insurance.~~

~~Failure to comply with any of the requirements of this Section at any time during the term of the license shall result in immediate forfeiture of such license.~~

Section 605.020 **Form** — ~~Validation~~**Reserved.**  
[CC 1979 §15-17; Ord. No. 87-13, 6-16-1987]

~~The following form shall be used for all regular business licenses. All licenses shall be signed by the City Collector and shall be invalid for all purposes until so signed and validated by the City Collector or his/her agent.~~

APPLICATION FOR BUSINESS LICENSE

New Application

Renewal Application

Name

Date of Birth

Address

SS#

Home Phone

Business Phone

Sales Tax Number

Zoning Classification

Business Gross Sales: (check appropriate line)

\_\_\_\_\_ from \$0 to \$50,000 gross sales

\_\_\_\_\_ over \$50,000 to \$100,000 gross sales

\_\_\_\_\_ over \$100,000 to \$500,000 gross sales.

\_\_\_\_\_ over \$500,000 gross sales

Type of bond and amount

Issuing company for bond

Name of company representing

Address

Kinds of goods or services to be sold

Relationship with company

Applicant

Approved by:

City Collector or Agent

Section 605.030 **Prerequisites to Issuance.**  
[CC 1979 §15-18; Ord. No. 87-13, 6-16-1987]



No license provided for or required under any of the provisions of this Code or other ordinances of the City shall be issued by the City Collector or agent or any other department thereof to any person if the business is indebted to the City for nonpayment of any fees for licenses, permits, utility bills, or any other debts of the City.

**Section 605.040 Certain Insurance Policies, Etc., Required Before Issuance of Licenses for Plumbers, Electricians, Contractors and Subcontractors.**

**[CC 1979 §15-19; Ord. No. 87-13, 6-16-1987; Ord. No. 511-2012 §1, 8-7-2012]**

A. In addition to payment of the license fees required of plumbers, electricians and general and special contractors and subcontractors in Section **605.010**, before a plumber's, electrician's or general or special subcontractor's license may be issued to any applicant, each applicant shall produce for the inspection and approval of the City Collector the following policies of insurance together with receipts showing the premiums fully paid for the period for which the license is sought:

- ~~1. Bodily injury liability insurance providing for a limit of not less than one hundred thousand dollars (\$100,000.00) for all damages arising out of bodily injuries to or for the death of one (1) person and subject to the limit for each person, a total limit of three hundred thousand dollars (\$300,000.00) for all damages arising out of bodily injuries to or death of two (2) or more persons in any one (1) accident.~~
- ~~2. Comprehensive general contractor's property damage liability insurance providing for a limit of not less than fifty thousand dollars (\$50,000.00) for all damages arising out of injury to or destruction of property in any one (1) accident and subject to that limit per accident, a total aggregate limit of three hundred thousand dollars (\$300,000.00) for all damages arising out of injury to or destruction of property during the policy period.~~
- ~~3. All insurance required herein must cover below-grade damage to be in full force during the entire construction process; and further be with a company approved by the City of Neosho; and such insurance shall cover the licensee and all employees of the licensee who may perform work in the City of Neosho, under the provisions of this Article.~~
- ~~4. Each contractor shall file a certificate showing that he/she has Workers' Compensation insurance if, under the laws of the State, he/she is required to carry such insurance.~~
- ~~5. Failure to comply with any of the requirements of this Section at any time during the term of the license shall result in immediate forfeiture of such license.~~

~~Bodily injury insurance liability coverage of twenty-five thousand dollars (\$25,000.00) per incident.~~

~~2.—Property damage, twenty-five thousand dollars (\$25,000.00).~~

~~3.—Bonding requirements.~~

- ~~a. If a contractor performs work within the City limits of Neosho, a license and permit bond, ten thousand dollars (\$10,000.00).~~
- ~~b. Unless otherwise provided, if a contractor performs work for the City of Neosho, a performance bond running to the City, ten thousand dollars (\$10,000.00).~~

B. In addition to the requirements set forth above by this Section and the license fees required to be paid, each applicant for a plumber's license shall comply with all provisions of the Plumbing Code of the City.

**Section 605.050 Issuance to Two or More Persons, Etc. — Assignability.**

**[CC 1979 §15-20; Ord. No. 87-13, 6-16-1987]**

A license may be issued to any corporation, association or partnership, or to two (2) or more persons engaged in any joint enterprise, the same as to a single person and for the same charge, except where otherwise specifically provided; provided, that, no license or permit issued shall be assignable unless specifically provided for by the provisions of this Code or other ordinances.

**Section 605.060 Separate License Required for Each Place of Business and Each Business at Same Location.**

[CC 1979 §15-21; Ord. No. 87-13, 6-16-1987]

A separate license shall be obtained for each place of business conducted, operated, maintained or carried on by every person engaged in any occupation, calling, trade or enterprise for which a license is required by this Article and for each location of the same business, occupation or calling. Every merchant or corporation who is engaged in more than one of the businesses, trades or occupations named in this Article for which a license is required shall be required to obtain a separate license for each business, whether the business be conducted in the same place or not. ~~This provision shall not apply to a business who is licensed under Section 605.010 and in good standing seeking a temporary 3-day relocation from a permanent business address. license in addition to a license issued for a permanent business address.~~

**Section 605.070 Licenses to Be Preserved and Displayed.**

[CC 1979 §15-22; Ord. No. 87-13, 6-16-1987]

All licenses granted by the City pursuant to this Article shall be carefully preserved and shall be displayed in a conspicuous place in the places of business authorized to be conducted by such licenses. Failure to display a license in said manner shall be prima facie evidence of doing business without a license, punishable under Section 605.130.

**Section 605.080 Term — Expiration Date — When Licenses Delinquent.**

[CC 1979 §15-23; Ord. No. 87-13, 6-16-1987; Ord. No. 283-2022, 3-1-2022]

All licenses pursuant to this Article shall be issued by the City Collector for a period of one (1) year, unless otherwise specified by this Article, and shall expire on the next following thirtieth (30th) day of September and all fees for licenses issued pursuant to this Article shall become delinquent on the next succeeding October first (1st) after issuance.

**Section 605.090 Fees — Generally.**

[CC 1979 §15-24; Ord. No. 87-13, 6-16-1987; Ord. No. 408-2023, 6-16-2023]

All businesses with a permanent business address shall pay the following fees, based upon gross sales:

|                                                                         | Fee                       |
|-------------------------------------------------------------------------|---------------------------|
| From \$0 to <del>\$50</del> 100,000 gross sales                         | <del>\$20.00</del> 25.00  |
| <del>Sales Exceed Over \$50,000</del> 100,001 to \$100,000 gross sales  | \$30 <del>50</del> .00    |
| <del>Sales Exceed Over \$100,000</del> 300,001 to \$500,000 gross sales | <del>\$40.00</del> 75.00  |
| <del>Over Sales Exceed \$500,000</del> 10 _gross sales                  | <del>\$50.00</del> 100.00 |
| For each additional \$1,000,000 in taxable gross sales                  | \$25.00                   |

|                                                         | Fee             |
|---------------------------------------------------------|-----------------|
| <u>All Manufacturers/Wholesale/Banking Institutions</u> |                 |
| <u>Flat Rate</u>                                        | <u>\$150.00</u> |

~~The fee structure under Chapter 605 for businesses will be effective with licenses renewed with effective date of October 1, 2025.~~

**Commented [FL1]:** I removed this section and will be effective upon approval.

**Section 605.100 Fees — Non-Resident Plumbers, General Contractors, Special Contractors, Subcontractors and Electricians.**  
**[CC 1979 §15-25; Ord. No. 87-13, 6-16-1987]**

Every person whose residence or situs is outside the corporate limits of the City, applying for a license as an electrician, general contractor, special contractor, subcontractor or plumber shall be entitled to the issuance of the license applied for at the annual fee of

|                                       |                 |
|---------------------------------------|-----------------|
| <u>Resident City limits of Neosho</u> | <u>\$25.00</u>  |
| <u>Resident Newton County</u>         | <u>\$50.00</u>  |
| <u>Outside Newton County</u>          | <u>\$100.00</u> |

~~one dollar (\$1.00) provided, a resident of the City applying for a similar license in the municipality of the applicant's residence or situs would be issued such a license for the one dollar (\$1.00) fee. In the event that the municipality wherein the applicant maintains his/her residence or situs would require a resident of the City to pay a greater fee for the issuance of a similar license, then and in such event the applicant for a license from the City shall pay the same licensing fee which would be charged a resident of the City applying for a similar license in the municipality of the applicant's residence or situs. Determination of the fees charged by another municipality will be done by ordinary mail. If requested by the applicant, telephone or telegraphic confirmation will be made by the City Collector and the applicant will pay an additional five dollars (\$5.00) to offset the cost of the telephone call or telegraphic message.~~

**Section 605.110 Fees — Payment Prerequisite to Issuance of License.**  
**[CC 1979 §15-26; Ord. No. 87-13, 6-16-1987]**

The City Collector shall not issue any license pursuant to this Article until the party applying for the same shall have paid the City Collector the sum of money charged therefor.

**Section 605.120 Fees — Penalty for Delayed Payment.**  
**[CC 1979 §15-27; Ord. No. 87-13, 6-16-1987; Ord. No. 284-2022, 3-1-2022]**

For each month or fraction thereof, except the month of October, that any license tax remains unpaid, after the same becomes due and payable, there shall be added to such license a penalty of five percent (5%) per month of the amount of license tax. The penalty herein provided shall be in addition to all other penalties elsewhere provided for the violation of the provisions of this Article.

**Section 605.130 Doing Business Without License — Making Certain False Statements.**  
**[CC 1979 §15-28; Ord. No. 87-13, 6-16-1987]**

Any person who engages in any business, occupation, pursuit, profession or trade or in keeping or maintaining any institution, establishment, article, utility or commodity, without first procuring and paying for a license to do so, or who knowingly makes a false statement in his/her application for an occupation license as to conditions or factors on which the license fee is or shall be based shall be deemed guilty of a misdemeanor.

**Section 605.140 Duties of Chief of Police.**  
**[CC 1979 §15-29; Ord. No. 87-13, 6-16-1987]**

It shall be the duty of the Chief of Police to prevent any person commencing, carrying on or conducting any business, trade, calling, amusement, entertainment or other thing for which a license is required without first procuring from the City a license therefor. It is hereby made the duty of the Chief of Police to report to the proper authorities of the City all violations therefore, to make arrests and to cooperate with the City Collector and other officials of the City in a strict enforcement of the provisions of this Chapter and all other license laws and ordinances.

**Article II**  
**Miscellaneous Provisions Regulations**

**Section 605.150 Bed and Breakfast Facilities.**  
**[CC 1979 §15-1; Ord. No. 92-51 §1, 11-3-1992]**

A. Bed and breakfast facilities are subject to the following minimum standards:

1. A bed and breakfast shall be considered to be a single-family residential structure and shall not be treated as a hotel, except that a special use permit shall be required in any residential area. A bed and breakfast shall not operate as a restaurant unless zoned and licensed to do so.
2. A bed and breakfast shall be owner occupied. One (1) outside employee will be allowed to operate the business.
3. The provisions of this Section shall not be interpreted to affect locating zoning, fire safety, or housing regulations, except as set out in this Section.
4. A bed and breakfast shall serve breakfast at no extra cost to its tenants.
5. A bed and breakfast shall conform to all Federal, State and local laws and regulations concerning health, safety, licensing, non-discrimination or any other applicable law or regulations.
6. A bed and breakfast shall have a working smoke detector in every sleeping room and a fire extinguisher in proper working order on every floor. No significant or substantial landscaping or structures shall be removed to provide the required parking.
7. A site plan of the property and a building floor plan shall be submitted with the application for special use permit showing guest room locations, exits, location of smoke detectors and fire extinguishers.
8. The Council of the City of Neosho may revoke any special use permit granted under this Section for violation of any condition of said permit or if said facility shall become a nuisance to the community in which it is located.
9. Bed and breakfast facilities shall also be subject to any other conditions set by the City Council of the City of Neosho.
10. All bed and breakfast facilities shall contain a minimum of two thousand (2,000) square feet of living



area.

**“Section 605.160 Revocation of License — Grounds for Revocation.**

**A. Permits and licenses issued under the provisions of Chapters 605, 610 and 615 may be revoked by the City Collector after notice has been served on the applicant for any of the following causes:**

- 1. Fraud, misrepresentation or false statement contained in the application for license.**
- 2. Fraud misrepresentation or false statement made in the course of carrying on his/her business as a peddler, solicitor or canvasser.**
- 3. Any violation of the relevant Chapter and/or any other provision of the Code of Ordinances.**
- 4. Conviction of any felony or other crime involving dishonesty.**

**Section 605.170 Notice of Revocation and Hearing.**

**Notice of the revocation of a license shall be in writing, setting forth with particularity the grounds of complaint. Upon receipt of a complaint, the City Collector shall forthwith revoke the license so issued and shall contemporaneously therewith set a time and place for hearing. The hearing shall be conducted by the City Collector, at which hearing evidence may be presented by the complainant and the licensee or permittee. After receiving and considering such evidence the City Collector shall reinstate the license or shall permanently revoke the same. The hearing before the City Collector must be conducted within five (5) days from the date of the receipt of the complaint. Any person aggrieved by a decision of the City Collector shall have the right to appeal to the City Council of the City of Neosho. Such appeal shall be filed in writing with the City Council within fourteen (14) days after notice of the revocation. The City Council shall set a time and place for a hearing on such appeal, notice of which shall be given to the licensee or permittee at least five (5) days prior to the date set for hearing. The decision and order of the City Council on such appeal shall be final and conclusive.”**

## Chapter 615

# Peddlers, Solicitors and Canvassers

Charter Reference — Authority to license and regulate businesses and occupations §7.01.

Cross Reference — Licenses and business regulations, ch. 605.

**Section 615.010 Definitions.**

**[CC 1979 §21-16; Ord. No. 88-26 §2, 5-17-1988]**

As used in this Chapter, the following terms shall have the meanings set out herein:

**PEDDLER**

Includes any person whether a resident of the City of Neosho or not who travels from place to place, from house to house, or from street to street carrying, conveying or transporting goods, wares, or merchandise of any nature, offering or exposing the same for sale or soliciting the sale of goods, wares, or merchandise from any vehicle, truck, trailer or other mobile unit in the City or anyone who offers for sale merchandise or solicits business by means of a telephone from within the City.

**PERSON**

Includes the singular and plural and shall also mean and include any person, firm, corporation, association, club, partnership, society or any other organization.

## SOLICITOR AND CANVASSER

A person who travels from place to place taking or attempting to take orders for the sale of goods, wares and merchandise or property of any nature for future delivery or for services to be furnished or performed in the future.

### MOBILE MERCHANT /Merchant Temporary

Mobile Merchant means any person who is not eligible for a license under Chapter 605 and that sells or offers for sale merchandise or wares merchandise or wares for sale on a temporary basis and shall include special events;

## Section 615.020 **Permit and License.**

**[CC 1979 §21-17; Ord. No. 88-26 §2, 5-17-1988]**

It shall be unlawful for any person to engage in the business of peddler, solicitor, ~~or~~ canvasser, and mobile merchant as defined in this Chapter within the corporate limits of the City of Neosho without first obtaining a permit and license as provided herein and without paving-paying the prescribed fee for issuance of the same.

Each business shall file a certificate showing that he/she has Workers' Compensation insurance if, under the laws of the State, he/she is required to carry such insurance.

Failure to comply with any of the requirements of this Section at any time during the term of the license shall result in immediate forfeiture of such license.

## Section 615.030 **Excluded Persons.**

**[CC 1979 §21-18; Ord. No. 88-26 §2, 5-17-1988]**

- A. The following persons are excluded from the application of the provisions of this Chapter:
1. Persons engaged in selling personal property at wholesale to dealers in such property;
  2. Merchants having regular places of business in the City and their employees in taking orders at the houses of their customers for goods, wares and merchandise held in stock at such places of business and in delivering the goods so ordered. Such exclusion shall not apply to a person who for himself/herself or another person, firm or corporation hires, leases, uses or occupies a building, structure or shelter or any other place for the purpose of exhibiting samples and taking orders for present or future delivery;
  3. Persons selling daily or weekly newspapers or selling advertisements for daily or weekly newspaper, or persons selling advertising for radio or television stations;
  4. Charitable, nonprofit or eleemosynary institutions who are registered with and certified by Internal Revenue Service as qualifying nonprofit corporations and their agents, servants and representatives who solicit funds or sell items without actual or anticipated profit unless all proceeds of such sales over the cost of the items sold are dedicated to the purposes for which the organization is formed;
  5. Organizations formed within schools and churches serving Neosho, Missouri, who solicit or sell items for purposes incidental to such school or church; and

6. Special events sponsored by local trade groups or civic organizations; including but not limited to fall festival, sidewalk sale and Christmas parade, which are approved by the City Council.
7. Persons selling at an event held on premises used primarily as an event center and ~~hosted by the owner operated of the event center and -by a person~~ also licensed and in good standing pursuant to Chapter 605 of this Code. [Ord. No. 407-2023, 5-2-2023]
8. ~~Those individuals who meet the definition as written in RSMO 144.030 (24).~~
9. ~~Events that promote a purpose that aligns with the City's mission for improving community involvement for the betterment of the overall public and citizens of Neosho, which are approved by the City Council~~

Section 615.040 **Application.**

[CC 1979 §21-19; Ord. No. 88-26 §2, 5-17-1988]

An applicant for a permit or license hereunder shall file with the City Collector in duplicate a sworn application in writing, on a form to be furnished by the City Collector, setting forth the information required by this Chapter. ~~Any applicant shall pay a thirty dollar (\$30.00) non-refundable application fee when submitting the completed application to the City Collector.~~

Section 615.050 ~~Contents of Application.~~ **City Collector to Approve Application**  
[CC 1979 §21-20; Ord. No. 88-26 §2, 5-17-1988]

~~All licenses shall be signed by the City Collector and shall be invalid for all purposes until so signed and validated by the City Collector or his/her agent.~~

~~All licenses shall be signed by the City Collector and shall be invalid for all purposes until so signed and validated by the City Collector or his/her agent.~~

A. ~~The application shall provide the following information:~~

1. ~~Full name, description, birth date, and social security number of each individual applicant.~~
2. ~~Address, both legal and local.~~
3. ~~Telephone number of individual, both residential and business.~~
4. ~~Driver's license number and issuing State.~~
5. ~~Sales tax number.~~
6. ~~Nature of business and kinds of goods or services to be sold.~~
7. ~~If employed by another, the name and address of the applicant's employer, together with a brief description of the credentials showing the exact relationship.~~
8. ~~Length of time for which right to do business is requested.~~
9. ~~Description and license number or other identification of any vehicle to be used.~~

~~10. Whether or not the applicant has held a peddler's license before in Missouri.~~

Section 615.060 **Investigation — Issuance of License Solicitor, Peddler or Canvasser.**  
[CC 1979 §21-21; Ord. No. 88-26 §2, 5-17-1988]

- A. *Police Report.* Upon receipt of an application for permit or license the City Collector shall refer one (1) copy to the Chief of Police, who shall note thereon any record concerning the applicant which may appear from the official records in his/her charge and return the same promptly to the City Collector.
- B. *City Collector's Inquiry.* The City Collector shall cause such other investigation or inquiry to be made concerning the applicant or applicant's employer as he/she may deem necessary to determine the character and business responsibility of the applicant and whether his/her application is in compliance with the terms and conditions of this Chapter. The City Collector shall also check to see if the applicant has paid any license fee from previous years.
- C. *Issuance of Permit or License.* If, as a result of the investigation, the character and business responsibility of the applicant are found to be satisfactory and the application is in compliance with the terms and conditions of this Chapter, the City Collector shall issue the permit or license.
- D. *Disapproval.* If, as a result of the investigation provided for in this Section, the applicant's character or business responsibility or that of his/her employer are found to be unsatisfactory or the facts stated in such application are found to be untrue, the Chief of Police or City Collector shall endorse on such application his/her disapproval thereof and the reasons for the same and the City Collector shall then notify the applicant that his/her application has been disapproved and that no license will be issued.
- E. *Appeal.* Any applicant aggrieved by the action of the Chief of Police or the City Collector in the denial of a permit or license as provided herein shall have the right to appeal therefrom to the City Council of the City of Neosho. Such appeal shall be filed in writing with the City Council within fourteen (14) days after notice of the action complained of has been given to the applicant personally or mailed, postage prepaid, to the address stated in his/her application. The City Council shall set a time and place for a hearing on such appeal, notice of which shall be given to the applicant at least five (5) days prior to the date set for hearing. The decision and order of the City Council on such appeal shall be final and conclusive.

Section 615.070 **Revocation of License — Grounds for Revocation. RESERVED**  
[CC 1979 §21-22; Ord. No. 88-26 §2, 5-17-1988]

- ~~A. Permits and licenses issued under the provisions of this Chapter may be revoked by the City Collector after notice has been served on the applicant for any of the following causes:~~
- ~~1. Fraud, misrepresentation or false statement contained in the application for license.~~
  - ~~2. Fraud misrepresentation or false statement made in the course of carrying on his/her business as a peddler, solicitor or canvasser.~~
  - ~~3. Any violation of this Chapter.~~
  - ~~4. Conviction of any felony or other crime involving dishonesty.~~

Section 615.080 **Notice of Revocation and Hearing. RESERVED**  
[CC 1979 §21-23; Ord. No. 88-26 §2, 5-17-1988]

~~Notice of the revocation of a license shall be in writing, setting forth with particularity the grounds of complaint. Upon receipt of a complaint, the City Collector shall forthwith revoke the license so issued and shall contemporaneously therewith set a time and place for hearing. The hearing shall be conducted by the City Collector, at which hearing evidence may be presented by the complainant and~~



~~the licensee or permittee. After receiving and considering such evidence the City Collector shall reinstate the license or shall permanently revoke the same. The hearing before the City Collector must be conducted within five (5) days from the date of the receipt of the complaint. Any person aggrieved by a decision of the City Collector shall have the right to appeal to the City Council of the City of Neosho as set forth in Section 615.060(E) above.~~

Section 615.090 **Transfer Prohibited.**

[CC 1979 §21-24; Ord. No. 88-26 §2, 5-17-1988]

No license or permit issued under the provisions of this Chapter shall be used or worn at any time by any person other than the one to whom it was issued. Violation of this Section shall constitute a misdemeanor.

Section 615.100 **Use of Streets.**

[CC 1979 §21-25; Ord. No. 88-26 §2, 5-17-1988]

No peddler, canvasser or solicitor shall have any exclusive right to any location in the public streets nor shall any be permitted a stationary location nor shall any be permitted to operate in a congested area where operations might impede or inconvenience the public.

Section 615.110 **Fees.**

[CC 1979 §21-26; Ord. No. 88-26 §2, 5-17-1988]

A. *Rate.* For the issuance of a license under Section 615 Solicitor, Canvasser or Peddler the City Collector shall assess and receive a fee of \$ 10.00 plus an additional \$ 30.00 for background screening totaling \$40.00.

B. *Rate.* For the issuance of a license under Section 615 Mobile Merchant the City Collector shall assess and receive a fee of \$10.00.

Merchant

|                        |              |              |
|------------------------|--------------|--------------|
| <u>Each Event.....</u> | <u>5.00</u>  |              |
| <u>Per Year.....</u>   | <u>50.00</u> | <u>50.00</u> |

BC. *Exemption.* A license but no fee shall be required of one selling products of the farm or orchard actually produced by the seller on land owned or leased by the seller located within the State, nor shall any license be required of one selling firewood.

Section 615.120 **Expiration of License.**

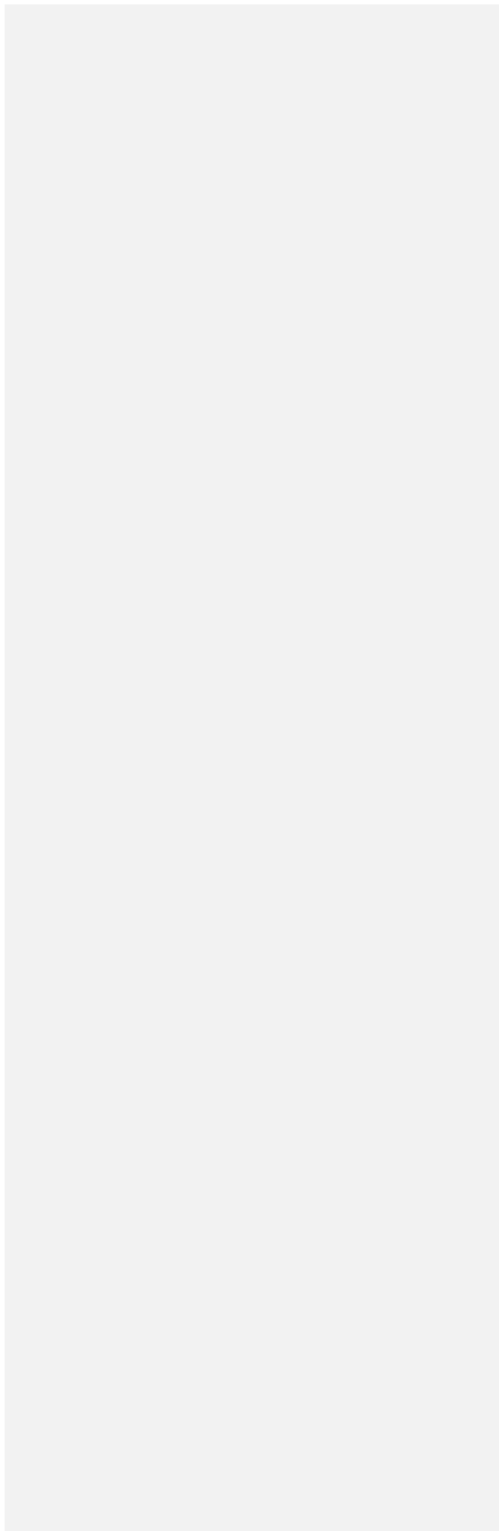
[CC 1979 §21-27; Ord. No. 88-26 §2, 5-17-1988]

All licenses issued under the provisions of this Chapter shall expire on the date specified on the license.

Section 615.130 **Penalty.**

[CC 1979 §21-28; Ord. No. 88-26 §2, 5-17-1988]

Any person violating any of the provisions of this Chapter shall, upon conviction thereof, be punished according to Section **100.130** of this Code.



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**REQUESTED COUNCIL MEETING DATE:** May 21, 2024

**ITEM:** Bill No. 2024-42: Blevins Asphalt Construction Company Inc. Agreement for 2024 Overlay

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**ORIGINATING DEPARTMENT:** Public Works Department

**ATTACHMENT:**

1. Bill No. 2024-42 Blevins Asphalt Construction Company Inc. RE asphalt milling and overlay - 2024
  2. Contract Blevins Asphalt Construction Company Inc. RE asphalt milling and overlay - 2024
  3. Blevins Asphalt Construction Company Inc. Bid Documents
  4. May 7th Agenda Item
- 

**PURPOSE:**

Request council approval for the Mayor to sign the Overlay and Asphalt Milling Agreement with Blevins Asphalt Construction Company.

**BACKGROUND:**

This is the agreement with Blevins Asphalt Construction Company to complete resurfacing and milling on approximately 3 miles of City Streets where the Council approved the bid of \$328,578.65.

**RECOMMENDATION:**

City Staff recommends the council approve the agreement with Blevins Asphalt Construction Company for \$328,578.65 and authorize the Mayor to sign.

AN ORDINANCE authorizing the City of Neosho, Missouri, to enter into an Agreement for Construction Services with Blevins Asphalt Construction Company, Inc., a Missouri Corporation, for the purpose of asphalt milling and overlay for the not to exceed price of Three Hundred Twenty-Eight Thousand Five Hundred Seventy-Eight and 65/100 (\$328,578.65); and authorizing the Mayor to execute the same by and on behalf of the City of Neosho.

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

Section 1. That the Agreement for Construction Services by and between the City of Neosho, Missouri, and Blevins Asphalt Construction Company, Inc., a Missouri Corporation, for the purpose of asphalt milling and overlay for the not to exceed price of Three Hundred Twenty-Eight Thousand Five Hundred Seventy-Eight and 65/100 (\$328,578.65), a true and accurate copy of said Agreement being attached hereto and incorporated as Exhibit "A," be and the same is hereby approved.

Section 2. That the Mayor of the City of Neosho, Missouri, is hereby authorized and directed to execute said Agreement by and on behalf of the City of Neosho.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.

\_\_\_\_\_  
Richard Davidson, Mayor

ATTEST:

\_\_\_\_\_  
Cheyenne Wright, City Clerk

APPROVED AS TO FORM:

\_\_\_\_\_  
Derek A. Snyder, City Attorney



**AGREEMENT**  
**FOR CONSTRUCTION SERVICES**

THIS AGREEMENT is made and entered into this \_\_\_\_\_ day of \_\_\_\_\_, 2024, hereinafter referred to as “the Effective Date,” by and between the City of Neosho, Missouri, a Missouri Municipal Corporation, hereinafter referred to as “City,” and Blevins Asphalt Construction Company, Inc., a Missouri Corporation, hereinafter referred to as “Contractor,” and with City and Contractor hereinafter referred to as “the Parties.”

WITNESSETH:

WHEREAS, City desires to engage a contractor for the purpose of performing asphalt milling and overlay, as described in City’s Request for Proposal, attached hereto and incorporated by reference as Exhibit A; and

WHEREAS, Contractor desires to be engaged as City’s contractor for the purpose of performing asphalt milling and overlay, as described in Contractor’s Response to City’s Request for Proposal, attached hereto and incorporated by reference as Exhibit B; and

WHEREAS, City has selected Contractor as the lowest and best bidder based on full consideration of all factors, preferences, and conditions deemed applicable by City.

NOW, THEREFORE, in exchange for valuable consideration each received from the other, the receipt and sufficiency of which is hereby acknowledged, the Parties do hereby agree as follows:

1. Manner and Time for Completion. Contractor agrees to furnish all supervision, labor, tools, equipment, materials, and supplies necessary to perform, and to perform said work at Contractor’s own expense in accordance with the Contract Documents and any applicable City ordinances and state and federal laws within ninety (90) calendar days from the date Contractor is ordered to proceed, which order shall be issued by the City Manager or his designee within thirty (30) days after the Effective Date of this Agreement.

2. Scope of Work. Contractor agrees to diligently perform in a professional and workmanlike manner the construction services described in City’s Request for Proposal, attached hereto and incorporated by reference as Exhibit A, and in Contractor’s Response to City’s Request for Proposal, attached hereto and incorporated by reference as Exhibit B. Specifically, Contractor agrees to construct asphalt and milling overlay as follows:

a. Streets Overlay. 2,525 tons of streets overlay (\$82.65 per unit), 6,880 linear feet of streets edge milling (\$4.05 per unit), 1,332 linear feet of transition milling (\$7.15 per unit), full mill 11,651 square yard (\$2.40 per unit) and mobilization.

b. Cemetery Overlay. 156 tons of cemetery overlay (\$98.50 per unit).

c. Alley Overlay. 297 tons of alley overlay (\$98.50 per unit), 138 linear feet

of alley transition milling (\$17.15 per unit) and mobilization.

3. Payment. City will pay Contractor as set forth herein, which shall constitute full and complete compensation for Contractor's work. City will pay Contractor Three Hundred Twenty-Eight Thousand Five Hundred Seventy-Eight and 65/100 (\$328,578.65) – the full amount of this contract – within fifteen (15) days of Contractor's completion and City's acceptance of the work.

4. Amendments. The covenants and obligations herein contained are the full and complete terms of this Agreement, and no alteration, amendments, or changes to such terms shall be binding unless first reduced to writing and executed with the same formality as this Agreement.

5. Assignment. This Agreement, including payment hereunder, shall not be sub-let, assigned, or otherwise disposed of, except with the prior written consent of City.

6. Attorney's Fees and Expenses. If City files suit in order to enforce any term of this Agreement and is the prevailing party, Contractor shall be liable for City's reasonable attorney's fees and expenses. In no event shall City be liable for Contractor's reasonable attorney's fees and expenses.

7. Choice of Law and Venue. This Agreement has been made, and its validity, performance and effect shall be determined, in accordance with the laws of the State of Missouri and venue for litigation between the parties shall be solely and exclusively in Newton County, Missouri.

8. Compliance with laws. Contractor shall observe and comply with all Federal, State, and local laws and ordinances that affect those employed or engaged by it on the project, or the material or equipment used, or the conduct of the work, and shall procure all necessary licenses, permits, and insurance.

9. Consequential Damages. In no event shall City be liable to Contractor for special, indirect, or consequential damages.

10. Contract Documents. The contract documents shall consist of the following: this Agreement, City's Request for Proposal, and Contractor's Response to City's Request for Proposal. In the event of conflict between the contract documents, this Agreement will prevail. In the event of conflict between City's Request for Proposal and Contractor's Response to City's Request for Proposal, City's Request for Proposal will prevail.

11. Entire Agreement. This Agreement (including any Exhibits) contains the entire understanding of the parties with respect to the subject matter hereof. It may not be altered or amended except by an agreement in writing signed by both parties.

12. Ethics. Contractor warrants that it has not employed or retained any company or person, other than a bona fide employee working solely for Contractor, to solicit or secure this Agreement, and that it has not paid or agreed to pay any company or person, other than a bona fide

employee working solely for Contractor, any fee, commission, gift, or contingent fee.

13. Guards and Lights. Contractor agrees that during the performance of said work, it will maintain proper guards for the prevention of accidents and put up and maintain suitable and sufficient lights.

14. Headings. The headings of paragraphs in this Agreement are for convenience only. The headings form no part of this Agreement and shall not affect its interpretation.

15. Indemnification. To the fullest extent permitted by law, Contractor agrees to defend with counsel selected by City, and indemnify and hold harmless City, its officers, engineers, representatives, agents, and employees from and against any and all liabilities, damages, losses, claims, or suits, including costs and attorneys' fees, for or on account of any kind of injury to person, bodily or otherwise, or death, or damage to or destruction of property, or any other circumstances, sustained by City or others, arising from breach or enforcement of this Agreement or out of services and operations negligently performed hereunder by Contractor, or claims relating thereto, and including but not limited to City's reliance on or use of the services or products provided by Contractor under the terms of this agreement. Contractor shall not be liable for any loss or damage attributable solely to the negligence of City. To the extent required by law to enforce this provision, Contractor agrees that this indemnification requires Contractor to obtain insurance in amounts specified herein and that Contractor has had the opportunity to recover the costs of such insurance in the Payment set forth in this Agreement.

16. Independent Contractor. This Agreement does not create an employer-employee relationship between the parties. Contractor is an independent contractor and is not entitled to any benefits including health, dental, vision, disability, life, and unemployment insurance, worker's compensation coverage, and LAGERS. Contractor is an independent contractor and not an employee for all purposes including the application of the Fair Labor Standards Act Minimum Wage and Overtime Payments, Federal Insurance Contribution Act, Social Security Act, Federal Unemployment Tax Act, and the provisions of the Internal Revenue Code, Missouri Revenue and Taxation Laws, and Missouri's Worker Compensation Laws and Unemployment Insurance Laws. Contractor will retain sole and absolute discretion in the judgment of the manner and means of carrying out its activities and responsibilities.

17. Insurance. Contractor shall secure and maintain at its own cost and expense, throughout the duration of this Agreement, insurance of such types, including but not limited to Worker's Compensation Insurance, Commercial General Liability Insurance, and Automobile Liability Insurance, and in such amounts as may be necessary to protect it against all hazards or risks of loss as hereunder specified or which may arise out of the performance of this Agreement, with limits of liability not less than the sovereign immunity limits for Missouri public entities calculated by the Missouri Department of Insurance as of January 1 each calendar year and published annually in the Missouri Register pursuant to Section 537.610, RSMo. (See, <http://insurance.mo.gov/industry/sovimunity.php>). The foregoing shall not be construed as a waiver of sovereign immunity.

18. Intellectual Property. Contractor shall provide City with copies of all documents

pertinent to the Scope of Work which shall include, without limitation, reports, correspondence, meeting minutes, and originals of all deliverables. City shall own all right, title and interest, including without limitations, all copyrights and intellectual property rights, to all documents and Work Product of Contractor created in performance of or relating to this Agreement. Contractor agrees to take all steps reasonably requested by City to evidence, maintain, and defend City's ownership rights in the Work Product.

19. Liquidated Damages. Time is of the essence of this Agreement. If Contractor shall neglect, fail, or refuse to complete its work by the date specified, then Contractor does hereby agree, as part of the consideration for the award of this Agreement, to pay to City, as liquidated damages and not as penalty, the sum of \$500.00 per day for each calendar day beyond the specified completion date the Contractor fails to complete the work. The Parties agree to this arrangement due to the impracticability and difficulty in ascertaining the true value of the damages the City will incur as a result of such delay, and said sum per day is agreed to be a reasonable estimate of the amount of such damages which City will sustain. The Parties further agree that such liquidated damages shall be deducted from any amounts owing to Contractor, and if such amounts owing are insufficient, the Contractor shall pay to City the amount of the difference.

20. Non-Appropriation. Intentionally omitted.

21. Non-Discrimination. Contractor agrees in the performance of this Agreement not to discriminate on the ground or because of race, creed, color, national origin or ancestry, sex, religion, handicap, age, status as a protected veteran or status as a qualified individual with a disability, or political opinion or affiliation, against any employee of Contractor or applicant for employment and shall include a similar provision in all subcontracts let or awarded hereunder.

22. Notices. All notices required or permitted hereinunder and required to be in writing may be given by first class mail addressed to City and Contractor at the addresses as follows:

City of Neosho  
ATTN: David Kennedy  
203 E. Main St.  
Neosho, MO 64850

Blevins Asphalt Construction Company, Inc.  
ATTN: Derek E. Stokes  
11837 Lawrence 1163  
Mount Vernon, MO 65712

The date of delivery of any notice given by mail shall be the date falling on the second full day after the day of its mailing.

23. Payment for Labor and Materials. Contractor agrees and binds itself to pay for all labor done, and for all the materials used in the construction of the work to be completed pursuant to this contract.

24. Payment Bond. Contractor shall furnish a Payment Bond with surety approved by City and on forms approved by City in the amount of Three Hundred Twenty-Eight Thousand Five Hundred Seventy-Eight and 65/100 (\$328,578.65) – the full amount of this contract – conditioned upon payment of all labor and material suppliers. It is further mutually agreed between the parties hereto that if at any time after the execution of this agreement and the surety bond(s) hereto



attached for its faithful payment of labor and material suppliers, City shall deem the surety or sureties upon such bond to be unsatisfactory, or if, for any reason, such bond ceases to be adequate to cover the payment of the work, Contractor shall, at its expense, within five (5) days after the receipt of notice from City to do so, furnish an additional bond, in such form and amount, and with such surety as shall be satisfactory to City. In such event no further payment to Contractor shall be deemed to be due under this contract until such new or additional security for the payment of labor and material suppliers shall be furnished in a manner and form satisfactory to City. The corporate surety on any payment bond must be licensed by the State of Missouri and if the required bond exceeds \$25,000.00 must be listed in United States Treasury Circular 570.

25. Performance Bond. Contractor shall furnish a Performance Bond with surety approved by City and on forms approved by City in the amount of Three Hundred Twenty-Eight Thousand Five Hundred Seventy-Eight and 65/100 (\$328,578.65) – the full amount of this contract – conditioned upon performance of the Scope of Work. It is further mutually agreed between the parties hereto that if at any time after the execution of this agreement and the surety bond(s) hereto attached for its faithful performance of the Scope of Work, City shall deem the surety or sureties upon such bond to be unsatisfactory, or if, for any reason, such bond ceases to be adequate to cover the performance of the work, Contractor shall, at its expense, within five (5) days after the receipt of notice from City to do so, furnish an additional bond, in such form and amount, and with such surety as shall be satisfactory to City. In such event no further payment to Contractor shall be deemed to be due under this contract until such new or additional security for the performance of the Scope of Work shall be furnished in a manner and form satisfactory to City. The corporate surety on any payment bond must be licensed by the State of Missouri and if the required bond exceeds \$25,000.00 must be listed in United States Treasury Circular 570.

26. Prevailing Wages. It is agreed that all labor utilized in the construction of the aforementioned improvements shall be paid a wage of no less than the “prevailing hourly rate of wages” for work of a similar character in this locality, as established and amended at any time by the Department of Labor and Industrial Relations of the State of Missouri.

27. Records and Audits. The Contractor shall maintain accounts and records, including personnel, property, and financial records, adequate to identify and account for all costs pertaining to the Contract and such other records as may be deemed necessary by the City to assure proper accounting for all project funds. These records will be made available for audit purposes to the City or any authorized representative, and will be retained for three years after the expiration of this Contract.

28. Representations. The signatories hereto represent and warrant that they have read this Agreement, that they are fully authorized in the capacities shown, that they understand the terms of this Agreement, and that they are executing the same voluntarily and solely for the consideration described herein.

29. Right to Proceed. In the event this contract is terminated, then the City may take over the work and prosecute the same to completion, by contract or otherwise, and Contractor and its sureties shall be liable to the City for any costs over the amount of this contract thereby occasioned by the City. In any such case, the City may take possession of, and utilize in

completing the work, such materials, appliances and structures as may be on the work site and are necessary for completion of the work. The foregoing provisions are in addition to, and not in limitation of, the rights of the City under any other provisions of the contract, city ordinances, and state and federal laws.

30. Safety Training. Contractor shall require all on-site employees to complete a ten-hour Occupational Safety and Health Administration (OSHA) construction safety program provided by Contractor which includes a course in construction safety and health approved by OSHA or a similar program approved by MoDOLIR which is at least as stringent as an approved OSHA program, as required under Subsection 292.675.2 RSMo. All employees are required to complete the program within sixty days of beginning work under this Agreement. Contractor shall also require all subcontractors under Contractor to provide the ten-hour training program required under Subsection 292.675.2 RSMo. to such subcontractors' on-site employees. On-site employees who have previously completed such ten-hour training program must hold documentation of prior completion of the program.

31. Severability. If any of the provisions of this Agreement shall be construed to be invalid or illegal, the legality or validity of the other provisions of this Agreement shall not be affected thereby. Any illegal or invalid provision of this Agreement shall be severable and any other provisions shall remain in full force and effect.

32. Subcontractors. Contractor shall be as fully responsible to City for the acts and omissions of its subcontractors, and of persons either directly or indirectly employed by them, as Contractor is for the acts and omissions of persons it directly employs. Contractor shall cause appropriate provisions to be inserted in all subcontracts relating to this work, to bind all subcontractors to Contractor by all the terms herein set forth, and insofar as applicable to the work of subcontractors and to give Contractor the same power regarding termination of any subcontract as City may exercise over Contractor under any provisions of this Agreement. Nothing contained in this Agreement shall create any contractual relation between the subcontractor and City or between any subcontractors.

33. Subsurface Conditions. Contractor agrees that information contained in the published reports and public actions of the Missouri Division of Geology and Land Survey shall be conclusive and binding upon the Contractor as to what subsurface conditions at the job site are reasonably anticipated or reasonably foreseeable. Contractor acknowledges and agrees that it shall not be entitled to any adjustment in the Contract Sum or Contract Times for any concealed condition of any nature, including but not limited to unknown physical conditions of an unusual nature which differ materially from those ordinarily found to exist and generally recognized as inherent in construction activities of the character provided for in the Contract Documents, in addition to the information contained in the published reports and public actions of the Missouri Division of Geology and Land Survey. Contractor recognizes that it has assumed the risks of concealed conditions and is being compensated for assuming these risks.

34. Termination. City reserves the right to terminate this contract by giving at least five (5) days prior written notice to Contractor, without prejudice to any other rights or remedies of City, should Contractor be adjudged bankrupt, or if Contractor should make a general

assignment for the benefit of its creditors, or if a receiver should be appointed for Contractor or for any of its property, or if Contractor should persistently or repeatedly fail or refuse to supply enough properly skilled workmen or proper material, or if Contractor should fail or refuse to make prompt payment to any person supplying labor or materials for the work under the contract, or persistently disregard instructions of City or fail to observe or perform any provisions of the contract. City may terminate this Agreement, without cause, by giving Contractor thirty (30) days' written notice of the same.

35. Unauthorized Aliens. That pursuant to Missouri Revised Statute Sections 285.525 through 285.555, if this contract exceeds the amount of \$5,000.00 and Contractor is associated with a business entity, Contractor shall provide an acceptable notarized affidavit stating that the associated business entity is enrolled in and participates in a federal work authorization program with respect to the employees working in connection with the contracted services, and that said business entity does not knowingly employ any person who is an unauthorized alien in connection with the contracted services. Additionally, Contractor must provide documentation for said business entity evidencing current enrollment in a federal work authorization program.

36. Waiver. Waiver of any provision of this Agreement or breach of this Agreement shall not thereafter be deemed to be a consent by the waiving party to any further waiver, modification or breach by the other party, whether new or continuing, of the same or any other covenant, condition or provision of this Agreement. Failure by one of the parties to this Agreement to assert its rights for any breach of this Agreement shall not be deemed a waiver of such rights.

37. Warranty. In addition to any other warranties in this Agreement, Contractor warrants that work performed under this Agreement conforms to the contract requirements and is free of any defect in equipment, material, or design furnished, or workmanship performed by the Contractor or any subcontractor or supplier at any tier. This warranty shall continue for a period of 1 year from the date of final acceptance of the work. Contractor shall remedy at Contractor's expense any failure to conform or any defect. In addition, Contractor shall remedy at Contractor's expense any damage to City's real or personal property, when that damage is the result of: (1) Contractor's failure to conform to contract requirements; or (2) any defect of equipment, material, workmanship, or design furnished by Contractor. Contractor shall restore any work damaged in fulfilling the terms and conditions of this clause. Contractor's warranty with respect to work repaired or replaced will run for 1 year from the date of repair or replacement. City will notify Contractor, in writing, within a reasonable time after the discovery of any failure, defect, or damage. If Contractor fails to remedy any failure, defect, or damage within a reasonable time after receipt of notice, City shall have the right to replace, repair, or otherwise remedy the failure, defect, or damage at Contractor's expense. With respect to all warranties, express or implied, from subcontractors, manufacturers, or suppliers for work performed and materials furnished under this contract, Contractor shall: (1) obtain all warranties that would be given in normal commercial practice; (2) require all warranties to be executed, in writing, for the benefit of City, as directed by City; and (3) enforce all warranties for the benefit of City. This warranty shall not limit City's rights with respect to latent defects, gross mistakes, or fraud.

[Remainder of page intentionally left blank – signature page follows]

IN WITNESS WHEREOF, the Parties have caused these presents to be executed in duplicate as of the day and year first above written.

CITY OF NEOSHO, MISSOURI

BLEVINS ASPHALT  
CONSTRUCTION COMPANY, INC.

\_\_\_\_\_  
Richard Davidson, Mayor

\_\_\_\_\_  
Derek E. Stokes, President

ATTEST:

\_\_\_\_\_  
Cheyenne Wright, City Clerk



BID FORM

Special bidding notes: Detailed Street locations are available on the plan sheet. Edge milling locations are noted on the scope of work quantities sheet. All driveway, intersection, and transition milling must be included in the bid. For furnishing all labor, materials, and equipment to complete the scope of work as defined 2024 Project. Street Overlay, and Cemetery Overlay totals must be separated into their own totals.

|                            |                 |               |              |                       |                   |
|----------------------------|-----------------|---------------|--------------|-----------------------|-------------------|
| Streets Overlay            | 2,525 Tons      | Unit Price \$ | <u>82.65</u> | Total Cost \$         | <u>208,691.25</u> |
| Streets Transition Milling | 1,332 Linear ft | Unit Price \$ | <u>7.15</u>  | Total Cost \$         | <u>9,523.80</u>   |
| Streets Edge Milling       | 6,880 Linear ft | Unit Price \$ | <u>4.05</u>  | Total Cost \$         | <u>27,864.00</u>  |
| Full Mill                  | 11,651 sy       | Unit Price \$ | <u>2.40</u>  | Total Cost \$         | <u>27,962.40</u>  |
|                            |                 |               |              | Streets Total Cost \$ | <u>274,041.45</u> |

|                          |                |               |              |                      |                  |
|--------------------------|----------------|---------------|--------------|----------------------|------------------|
| Alley Overlay            | 297 Tons       | Unit Price \$ | <u>98.50</u> | Total Cost \$        | <u>29,254.50</u> |
| Alley Transition Milling | 138' Linear ft | Unit Price \$ | <u>17.15</u> | Total Cost \$        | <u>2,366.70</u>  |
|                          |                |               |              | Alleys Total Cost \$ | <u>31,621.20</u> |

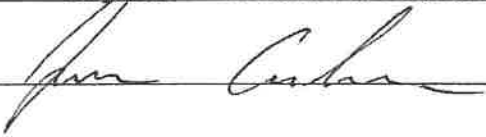
|                  |          |               |              |                        |                  |
|------------------|----------|---------------|--------------|------------------------|------------------|
| Cemetery Overlay | 156 Tons | Unit Price \$ | <u>98.50</u> | Total Cost \$          | <u>15,366.00</u> |
|                  |          |               |              | Cemetery Total Cost \$ | <u>15,366.00</u> |

Mobilization for all total Cost \$ 7,550.00

Total for all \$ 328,578.65

I certify that this bid on stated meets or exceeds the bid specifications (unless otherwise noted).

COMPANY: Blevins Asphalt Construction Co., Inc.

BY: 

**BID FORM**

**Description:** (To be completed by bidding party)

Project is bid in accordance with provided bid specifications and supplied information.

**Price(s) for unit(s) meeting enclosed specifications:**

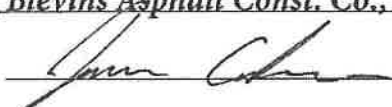
F.O.B. Neosho, MO

Projected Start Date: 07/01/2024

After completion - payment made on the third Tuesday of the month delivered

I certify that this bid on the stated piece(s) of equipment meets or exceeds the bid specifications (unless otherwise noted).

**COMPANY:** Blevins Asphalt Const. Co., Inc.

**SIGNED BY:** 

**ADDRESS:** PO Box 230, Mt. Vernon, MO 65712

**EMAIL:** jcordova@blevinsasphalt.com

**PHONE:** (417) 466-3758

**CITY OF NEOSHO**  
**AFFIDAVIT of COMPLIANCE**  
Section 285.530.2

State of Missouri ) ss

County of Greene )

Now this 1st day of May, 2024, the undersigned, being first duly sworn,  
deposes and says:

1. I am more than 18 years of age.
2. I make this affidavit from my personal knowledge of the facts stated herein or upon information and facts available to me as a duly authorized owner, partner, corporate or LLC officer or Human Relations Director of

Blevins Asphalt Const. Co., Inc. (name of Corporation, LLC, sole proprietorship, or partnership)

3. I am authorized to make this affidavit on behalf of

Blevins Asphalt Const. Co., Inc.. (Name of business entity, same as above)

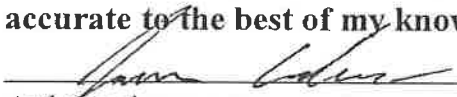
4. I state and affirm that Blevins Asphalt Const. Co., Inc. is enrolled and is (name of business entity, same as above) currently participating in E-Verify, a federal work authorization program or another equivalent electronic verification of work authorization program operated by the United States Department of Homeland Security under the Immigration Reform and Control Act of 1986.

5. Further, Blevins Asphalt Const. Co., Inc. does not knowingly employ any person  
(Name of business entity, same as above)  
who is an unauthorized alien.

6. Further, Blevins Asphalt Const. Co., Inc. has performed an electronic  
(Name of business entity, same as above)  
verification check as described above on all workers hired since January 1, 2009, or  
obtained documents required for completion of a federal I-9 form before it began  
participating in E-Verify.

7. Attached to this affidavit is a true and accurate copy of this company's Memorandum  
of Understanding with the United States concerning the use of E-Verify.

**I certify under penalty of perjury that the statements above are complete, true, and  
accurate to the best of my knowledge and belief.**

  
\_\_\_\_\_  
Authorized Agent, Partner, Owner or Officer

***If business has a Human Relations Director or equivalent that person must sign as an  
affiant as well.***

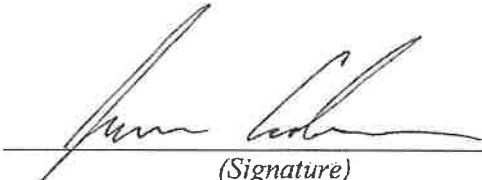
**I certify under penalty of perjury that the statements above are complete, true, and  
accurate to the best of my knowledge and belief.**

  
\_\_\_\_\_  
Human Relations Director

*This form is promulgated pursuant to 15CSR 60-15-.020. Use of this form is not required but the Attorney General has  
deemed this affidavit sufficient in form to satisfy the requirements of section 285.540, RSMo., Supp. 2008*



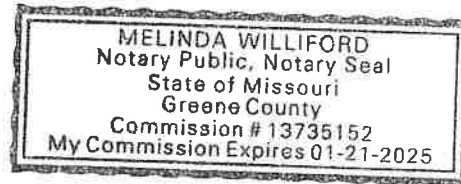
FURTHER THE AFFIANT SAYETH NOT

  
(Signature)

On this 1st day of May in the year 20 24, before me, Melinda Williford  
a Notary Public in and for said State, personally appeared Jeran Cordova, known to me  
to be the person who executed the within affidavit, and acknowledged to me that he/she executed the  
same for the purposes therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the county and  
State aforesaid, the day and year first above written.

Melinda Williford  
Notary Public



My Commission Expires January 21, 2025



Company ID Number: 197724

## THE E-VERIFY PROGRAM FOR EMPLOYMENT VERIFICATION MEMORANDUM OF UNDERSTANDING

### ARTICLE I

#### PURPOSE AND AUTHORITY

This Memorandum of Understanding (MOU) sets forth the points of agreement between the Department of Homeland Security (DHS) and Blevins Asphalt Construction Co., Inc. (Employer) regarding the Employer's participation in the Employment Eligibility Verification Program (E-Verify). This MOU explains certain features of the E-Verify program and enumerates specific responsibilities of DHS, the Social Security Administration (SSA), and the Employer. E-Verify is a program that electronically confirms an employee's eligibility to work in the United States after completion of the Employment Eligibility Verification Form (Form I-9). For covered government contractors, E-Verify is used to verify the employment eligibility of all newly hired employees and all existing employees assigned to Federal contracts.

Authority for the E-Verify program is found in Title IV, Subtitle A, of the Illegal Immigration Reform and Immigrant Responsibility Act of 1996 (IIRIRA), Pub. L. 104-208, 110 Stat. 3009, as amended (8 U.S.C. § 1324a note). Authority for use of the E-Verify program by Federal contractors and subcontractors covered by the terms of Subpart 22.18, "Employment Eligibility Verification", of the Federal Acquisition Regulation (FAR) (hereinafter referred to in this MOU as a "Federal contractor") to verify the employment eligibility of certain employees working on Federal contracts is also found in Subpart 22.18 and in Executive Order 12989, as amended.



E-VERIFY IS A SERVICE OF DHS

Company ID Number: 197724

To be accepted as a participant in E-Verify, you should only sign the Employer's Section of the signature page. If you have any questions, contact E-Verify at 888-464-4218.

**Employer Blevins Asphalt Construction Co., Inc.**

**Rick R Bekemeier**

Name (Please Type or Print)

Title

*Electronically Signed*

Signature

03/13/2009

Date

**Department of Homeland Security – Verification Division**

**USCIS Verification Division**

Name (Please Type or Print)

Title

*Electronically Signed*

Signature

03/13/2009

Date



Company ID Number: 197724

### Information Required for the E-Verify Program

#### Information relating to your Company:

Company Name: Blevins Asphalt Construction Co., Inc.

Company Facility Address: 11837 Lawrence 1163

Mount Vernon, MO 65712

Company Alternate

Address: PO BOX 230

Mount Vernon, MO 65712

County or Parish: LAWRENCE

Employer Identification

Number: 430964288

North American Industry

Classification Systems

Code: 237

Parent Company: \_\_\_\_\_

Number of Employees: 20 to 99

Number of Sites Verified

for: 1

Are you verifying for more than 1 site? If yes, please provide the number of sites verified for in each State:

- MISSOURI 1 site(s)





Company ID Number: 197724

**Information relating to the Program Administrator(s) for your Company on policy questions or operational problems:**

Name: **Rick R Bekemeier**  
Telephone Number: **(417) 466 - 3758**  
E-mail Address: **rbekemeier@aol.com**

Fax Number: **(417) 466 - 7914**

Name: **Susie L Osterloh**  
Telephone Number: **(417) 466 - 3758**  
E-mail Address: **sosterloh@blevinsasphalt.com**

Fax Number: **(417) 466 - 7914**

# AIA® Document A310™ – 2010

## Bid Bond

### CONTRACTOR:

(Name, legal status and address)

Blevins Asphalt Construction Co, Inc  
PO Box 230  
Mount Vernon, MO 65712

### SURETY:

(Name, legal status and principal place of business)

Hartford Fire Insurance Company  
One Hartford Plaza  
Hartford, CT 06155

### OWNER:

(Name, legal status and address)

City of Neosho, MO  
203 E Main Street  
Neosho, MO 64850

### BOND AMOUNT:

Five Percent of the Total Amount Bid (5%)

### PROJECT:

(Name, location or address, and Project number, if any)

2024 Asphalt Overlay and Milling Project

Various Locations

Neosho, Missouri 64850

Project Number, if any:

The Contractor and Surety are bound to the Owner in the amount set forth above, for the payment of which the Contractor and Surety bind themselves, their heirs, executors, administrators, successors and assigns, jointly and severally, as provided herein. The conditions of this Bond are such that if the Owner accepts the bid of the Contractor within the time specified in the bid documents, or within such time period as may be agreed to by the Owner and Contractor, and the Contractor either (1) enters into a contract with the Owner in accordance with the terms of such bid, and gives such bond or bonds as may be specified in the bidding or Contract Documents, with a surety admitted in the jurisdiction of the Project and otherwise acceptable to the Owner, for the faithful performance of such Contract and for the prompt payment of labor and material furnished in the prosecution thereof; or (2) pays to the Owner the difference, not to exceed the amount of this Bond, between the amount specified in said bid and such larger amount for which the Owner may in good faith contract with another party to perform the work covered by said bid, then this obligation shall be null and void, otherwise to remain in full force and effect. The Surety hereby waives any notice of an agreement between the Owner and Contractor to extend the time in which the Owner may accept the bid. Waiver of notice by the Surety shall not apply to any extension exceeding sixty (60) days in the aggregate beyond the time for acceptance of bids specified in the bid documents, and the Owner and Contractor shall obtain the Surety's consent for an extension beyond sixty (60) days.

If this Bond is issued in connection with a subcontractor's bid to a Contractor, the term Contractor in this Bond shall be deemed to be Subcontractor and the term Owner shall be deemed to be Contractor.

When this Bond has been furnished to comply with a statutory or other legal requirement in the location of the Project, any provision in this Bond conflicting with said statutory or legal requirement shall be deemed deleted herefrom and provisions conforming to such statutory or other legal requirement shall be deemed incorporated herein. When so furnished, the intent is that this Bond shall be construed as a statutory bond and not as a common law bond.

Signed and sealed this 29th day of April, 2024

(Witness)

(Witness)

Blevins Asphalt Construction Co, Inc.

(Principal)

(Seal)

(Title)

Jeran Cordova, Vice-President

Hartford Fire Insurance Company

(Surety)

(Seal)

(Title)

Nicole M. Johnson, Attorney-In-Fact

Init.

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# POWER OF ATTORNEY

Direct Inquiries/Claims to:

THE HARTFORD

BOND, T-11

One Hartford Plaza

Hartford, Connecticut 06155

[Bond.Claims@thehartford.com](mailto:Bond.Claims@thehartford.com)

call: 888-266-3488 or fax: 860-757-5835

KNOW ALL PERSONS BY THESE PRESENTS THAT:

Agency Name: BONDING AND INS SOLUTIONS LLC

Agency Code: 37-284958

- ☒ Hartford Fire Insurance Company, a corporation duly organized under the laws of the State of Connecticut  
☒ Hartford Casualty Insurance Company, a corporation duly organized under the laws of the State of Indiana  
☒ Hartford Accident and Indemnity Company, a corporation duly organized under the laws of the State of Connecticut  
☐ Hartford Underwriters Insurance Company, a corporation duly organized under the laws of the State of Connecticut  
☐ Twin City Fire Insurance Company, a corporation duly organized under the laws of the State of Indiana  
☐ Hartford Insurance Company of Illinois, a corporation duly organized under the laws of the State of Illinois  
☐ Hartford Insurance Company of the Midwest, a corporation duly organized under the laws of the State of Indiana  
☐ Hartford Insurance Company of the Southeast, a corporation duly organized under the laws of the State of Florida

having their home office in Hartford, Connecticut, (hereinafter collectively referred to as the "Companies") do hereby make, constitute and appoint, up to the amount of Unlimited :

Eric A. Dedovesh, Nicole M. Johnson, Rodney W. Paddock, Nathan Paddock of LEES SUMMIT, Missouri

their true and lawful Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign its name as surety(ies) only as delineated above by ☒, and to execute, seal and acknowledge any and all bonds, undertakings, contracts and other written instruments in the nature thereof, on behalf of the Companies in their business of guaranteeing the fidelity of persons, guaranteeing the performance of contracts and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

In Witness Whereof, and as authorized by a Resolution of the Board of Directors of the Companies on May 23, 2016 the Companies have caused these presents to be signed by its Assistant Vice President and its corporate seals to be hereto affixed, duly attested by its Assistant Secretary. Further, pursuant to Resolution of the Board of Directors of the Companies, the Companies hereby unambiguously affirm that they are and will be bound by any mechanically applied signatures applied to this Power of Attorney.



*Shelby Wiggins*

Shelby Wiggins, Assistant Secretary

*Joelle L. LaPierre*

Joelle L. LaPierre, Assistant Vice President

STATE OF FLORIDA

COUNTY OF SEMINOLE

ss. Lake Mary

On this 20th day of May, 2021, before me personally came Joelle LaPierre, to me known, who being by me duly sworn, did depose and say: that (s)he resides in Seminole County, State of Florida; that (s)he is the Assistant Vice President of the Companies, the corporations described in and which executed the above instrument; that (s)he knows the seals of the said corporations; that the seals affixed to the said instrument are such corporate seals; that they were so affixed by authority of the Boards of Directors of said corporations and that (s)he signed his/her name thereto by like authority.



*Jessica Ciccone*

Jessica Ciccone  
My Commission HH 122280  
Expires June 20, 2025

I, the undersigned, Assistant Vice President of the Companies, DO HEREBY CERTIFY that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which is still in full force effective as of April 29th, 2024.

Signed and sealed in Lake Mary, Florida.



*Keith D. Dozois*

Keith D. Dozois, Assistant Vice President

---

**REQUESTED COUNCIL MEETING DATE:** May 7, 2024

**ITEM:** 2024 Overlay and Asphalt Milling Project

---

**ORIGINATING DEPARTMENT:** Public Works Department

**ATTACHMENT:**

**1. Overlay Bid Documents and Bids Recieved 2024**

---

**PURPOSE:**

Request council's approval of bids for road surface improvements by an asphalt overlay.

**BACKGROUND:**

This project is for the resurfacing of approximately 2.7 miles of City streets, 6 alleys, and 2 cemetery roads with new asphalt.

We sent out three bid packets and received three bids.

APAC Central, Streets and Alley Overlay and milling: \$435,405.70, Cemetery Overlay: \$24,320.40, Mobilization \$4,110.00. Total bid \$463,836.10

Emery Sapp & Sons: Streets and Alley Overlay and milling: \$352,085.50, Cemetery Overlay: \$15,600.00, Mobilization \$.12,830.00. Total bid \$380,515.50

Blevins Asphalt: Streets and Alley Overlay and milling: \$305,662.65, Cemetery Overlay: \$15,366.00, Mobilization \$.7,550.00. Total bid \$328,578.65

**RECOMMENDATION:**

City Staff recommends approving the bid from Blevins Asphalt for the amount of \$328,578.65.





*City of Neosho*

203 E. Main St.  
Neosho, MO 64850  
(417) 451-8050 phone  
(417) 451-8065 fax  
[www.neoshomo.org](http://www.neoshomo.org)

---

### **INSTRUCTIONS TO BIDDERS**

The City of Neosho, Missouri will accept sealed bids until **Wednesday, May 1<sup>st</sup>, 2024, at 10:00 a.m.** at the Receptionist Desk of City Hall, Attn: City Clerk, 203 East Main Street, Neosho, MO 64850.  
The bid will be for the following:

**Project: 2024 Asphalt Overlay and Milling Project**

**Please label the envelope: 2024 Asphalt Overlay and Milling Project**

Questions concerning the specifications and bid procedure should be directed to Nate Siler, Public Works Director, at the following address/phone: 417-451-8071, 203 E. Main St. Neosho, MO 64850.

All bids shall be F.O.B., Neosho, MO. All bids shall be exclusive of federal, state, and city taxes. Bids on this (these) unit(s) shall be made on forms furnished with these specifications. Additional information, specifications, deviations, and manufacturer's literature should be attached to bid forms. All bids should include the turnaround time in getting started on this project.

*In section 605.040 of the City of Neosho code, it states that if a contractor performs work for the City a performance bond is required.*

Section 605.040 Certain Insurance Policies, Etc., Required Before Issuance of Licenses for Plumbers, Electricians, Contractors, and Subcontractors is amended to read as follows:

"A. In addition to payment of the license fees required of plumbers, electricians, and general and special contractors and subcontractors in Section 605.010, before a plumber's, electrician's, or general or special subcontractor's license may be issued to any applicant, each applicant shall produce for the inspection and approval of the City Collector the following policies of insurance together with receipts showing the premiums fully paid for the period for which the license is sought:

1. Bodily injury insurance liability coverage of twenty-five thousand dollars (\$25,000.00) per incident.
2. Property damage, twenty-five thousand dollars (\$25,000.00).
3. Bonding requirements.
  - a. If a contractor performs work within the City limits of Neosho, a license and permit bond, ten thousand dollars (\$10,000.00).

b. Unless otherwise provided, if a contractor performs work for the City of Neosho, the cost of which is estimated to exceed fifty thousand dollars (\$50,000.00), a performance bond running to the City, to the contract amount.

B. In addition to the requirements set forth above by this Section and the license fees required to be paid, each applicant for a plumber's license shall comply with all provisions of the Plumbing Code of the City."

If this project is in reference to a Stormwater Runoff Project, please reference Section 430.188 of the City Code which states:

A. Performance Bonds and Other Assurances for Completion of Stormwater Management Improvements. Upon approval of the Final Stormwater Management Plan, but before the issuance of a building permit, the City Building Inspector may require the applicant to post a performance bond, cash escrow, certified check, or other acceptable form of performance security for the amount of the work to be done pursuant to the approved Stormwater Management Plan.

B. Maintenance Agreement. A maintenance agreement, approved by the Governing Body of the City of Neosho, assuring perpetual maintenance of stormwater management improvements shall be agreed upon by the City and the applicant, if the facilities are to be maintained by the developer.

C. Maintenance Bond. A two (2) year maintenance bond against defects in workmanship may be required by the City for any portion of the stormwater management improvements dedicated to the public.

\*Missouri Prevailing Wage Rate if over \$75,000.00 (*A copy of the Missouri Prevailing Wage Rate is attached*)

\*Payment Bond Required for projects over \$50,000.00

\*City of Neosho Business License required

\*W-9 Required

\* Proof of Worker's Compensation Coverage Provided w/ Bid

The City reserves the right to reject any or all bids and to accept the lowest or best bid. The City reserves the right to split bids, if in the best interest of the City.

Thank you,

Nate Siler  
Public Works Director  
Neosho, MO

## INSTRUCTIONS TO BIDDERS

### **1. GENERAL INSTRUCTIONS AND DEFINED TERMS:**

- A) Prospective bidders are instructed to read and become very familiar with the current edition of the City of Neosho General Conditions and Technical Specifications and all revisions, these Instructions to Bidders in no way reduce the scope of or the contents of the provisions in the technical specifications.
- B) Terms used in these Instructions to Bidders which are defined in the General Conditions and Technical Specifications have the meanings assigned to them in the General Conditions. The term "Successful Bidder" means the lowest, qualified, responsible, and responsive Bidder to whom the City (based on evaluation as hereinafter provided) makes an award. The term "Bidding Documents" includes the Advertisement or Invitation to Bid, Instructions to Bidders, the Bid Form, and the proposed Contract Documents (including all Addenda issued before receipt of Bids).
- C) Other terms used in the Bidding Documents and not defined elsewhere have the following meanings that apply to both the singular and plural thereof:
- D) Responsive Bidder: Any person, firm, or corporation submitting a Bid for the work contemplated whose Bid Form is complete and regular, free of exclusions or special conditions, and has no alternative Bids for any item unless requested in the Technical Specifications.
- E) Responsible Bidder: Any person, firm, or corporation submitting a Bid for the work who maintains a permanent place of business, has adequate plant equipment to do the work properly and within the time limit that is established, and has adequate financial status to meet his obligations contingent to the work.
- F) **Additional Purchases by Other Public Agencies:**  
The vendor, by submitting a bid, authorizes other Public Agencies to "Piggy-Back" or purchase equipment and services being proposed in this Invitation for Bid unless otherwise noted on the Affidavit of Compliance form. Prices bid shall remain in full force for 90 days from the date of award.

### **2. COPIES OF BIDDING DOCUMENTS:**

- A) All copies of bidding documents are provided herein.

### **3. QUALIFICATIONS OF BIDDERS:**

- A) The successful bidder will be required to have completed ten (10) hours of OSHA safety training before performing any work.

### **4. EXAMINATION OF CONTRACT DOCUMENTS AND SITE:**

- A) It is the responsibility of each Bidder before submitting a Bid to (a) examine the Contract Documents thoroughly, (b) visit the site to become familiar with local conditions that may affect the cost, progress, performance, or furnishing of the Work, (c) consider federal, state and local laws and regulations that may affect cost, progress, performance or furnishing of the Work, (d) study and carefully correlate Bidder's observations with the Contract Documents, and (e) notify the City of all conflicts, errors or discrepancies in the Contract Documents.
- A) Information and data reflected in the Contract Documents concerning underground facilities at or contiguous to the site is based upon information and data furnished to the City by owners of such underground facilities or others. The City assumes NO responsibility for the accuracy or completeness thereof unless it expressly provided otherwise in the Special Provisions.
- C) Provisions concerning responsibilities for the adequacy of data furnished to prospective bidders on subsurface conditions, underground facilities, and other physical conditions, and possible changes in the Contract Documents due to differing conditions appear in the General Conditions.
- D) Before submitting a bid each Bidder will be responsible for making or obtaining such explorations, tests, and data concerning physical conditions (surface, subsurface, and underground facilities) at or contiguous to the site, or otherwise which may affect cost, progress, performance or furnishing of the Work and which Bidder deems necessary to determine its Bid for performing and furnishing the Work in accordance with the time, price, and other terms and conditions of the Contract Documents. If the bidder elects to make explorations in public street rights-of-way excavation permission must be obtained from the Street Superintendent, a Division of the Public Works Departments.

- E) Each bidder, upon request in advance, will be provided access to the site to conduct such explorations and tests as each Bidder deems necessary for the submission of a Bid. Bidder shall fill all holes, clean up, and restore the site to its former condition upon completion of such explorations.
- F) The lands upon which the Work is to be performed, rights-of-way and easements for access thereto, and other lands designated for use by the Contractor in performing the Work are identified in the Contract Documents. All additional lands and access thereto required for temporary construction facilities or storage of materials and equipment not shown on the plans are to be provided by the Contractor. Any related expense will be the responsibility of the Contractor.
- G) The submission of a Bid will constitute an incontrovertible representation by Bidder that Bidder has complied with every requirement of this article 4, that without exception the Bid is premised upon performing and furnishing the Work required by the Contract Documents and such means, methods, techniques, sequences or procedures of construction as may be indicated in or required by the Contract Documents, and may be indicated in or required by the Contract Documents, and that the Contract Documents are sufficient in scope and detail to indicate and convey understanding of all terms and conditions to performance and furnishing of the Work.

## **5. INTERPRETATIONS AND ADDENDA:**

- A) Any questions pertaining to these Contract Documents, plans or specifications for this project, contact the Public Works Director #: 417-451-8071.
- B) The City reserves the right to reject any or all proposals and to waive technicalities.

## **6. SUBCONTRACTORS, SUPPLIERS AND OTHERS:**

- A) The names, addresses, telephone numbers, and proposed work items and amount of all subcontractors the bidder expects to use in performing the work under this proposal shall be furnished with the proposal. If no subcontractors are expected to be used, a statement to the effect must accompany the bid. After the bid opening, the successful bidder may not substitute any of the subcontractors identified in the bid, except with the approval of the City and for good cause shown. The availability of another subcontractor at a lower cost to the general contractor after the general contractor's bid has been accepted by the City shall not constitute good cause for such substitution.
- B) The Contractor shall not assign or sublet the contract or any portion of the contract without the written approval of the City in accordance with the General Conditions and Technical Specifications. The form of approval shall be completion and submittal of the enclosed subcontractor form including a statement of qualifications of the subcontractor and assurances that the subcontractor is legally bound to comply with all the requirements of the contract as they would apply to the prime contractor, for example, wage rates, equal employment opportunity regulations, submittal of payrolls, etc.
- C) No subcontract shall under any circumstances relieve the Contractor or his surety of his liability and obligation under the contract and all transactions will be made through the contractor. Subcontractors will be recognized and dealt with only as workmen and representatives of the contractor.
- D) If approval is given for subletting work, the Contractor shall perform with his own organization work amounting to not less than fifty (50) percent of the total contract cost. The percentage of work to be performed shall be computed using the bid items as shown on the bid proposal and the unit prices as submitted by the Contractor. No breakdown of the bid items will be allowed, such as breaking an excavation bid item into labor, equipment, fuel, etc... The unit prices used in the computation will be the bid price on the bid proposal, not the price the Contractor is to pay the subcontractor. The contract value of items so designated as specialty items in the contract by the Special Provisions when subcontracted, may be deducted from the total contract price before computing the amount of work required to be performed by the prime contractor.
- E) No subcontractor may further subcontract any of his work.

## **7. BID FORM:**

- A) The Bid form is included with the Bidding Documents; additional copies may be obtained from Public Works Department.



- B) All blanks on the Bid form must be completed in ink or by typewriter. The Bid price of each item on the form must be stated in numerals.
- C) Bids by corporations must be executed in the corporate name by the president or a vice-president (or other corporate office accompanied by evidence of authority to sign) and the corporate seal must be affixed and attested by the secretary or an assistant secretary. The corporate address and state of incorporation must be shown below the signature.
- E) The address and telephone number for communications regarding the bid must be shown. All names must be typed or printed below the signature.
- F) The Bid shall contain an acknowledgment of receipt of all Addenda (the numbers of which must be filled in on the Bid Form).

## **8. SUBMISSION OF BIDS:**

- A) Bids shall be submitted at the time and place indicated in the Notice to Contractors and shall be enclosed in an opaque sealed envelope, marked with the Project title (and, if applicable, the designated portion of the Project for which the Bid is submitted) and name and address of the Bidder and accompanied by the Bid security and other required documents. If the Bid is sent through the mail or other delivery system, the sealed envelope shall be enclosed in a separate envelope with the notation "**BID ENCLOSED**" on the face of it.
- B) Prospective Bidders are furnished one (1) bound copy of the Bidding Documents with one (1) unbound copy of the Bid Form. The Bidding Documents may be retained by the Bidder. The unbound copy of the Bid Form is to be completed and submitted with the Bid security, and other required data or documents.
- C) A bid bond secured by an approved surety or sureties must be submitted for no less than five percent of the amount of the bid.

## **9. OPENING OF BIDS:**

- A) Bids will be opened, and the total amount of the bid read aloud publicly. Bids will be made available to bidders after the opening of Bids.
- B) A Bid Award will NOT be made at the Bid Opening. A final award may only be authorized by the Neosho City Council.

## **10. BIDS TO REMAIN SUBJECT TO ACCEPTANCE:**

- A) All bids will remain subject to acceptance for sixty (60) days after the day of the Bid opening, but the City may, in its sole discretion, release any Bid and return the Bid security prior to that date.

## **11. AWARD OF CONTRACT:**

- A) The City reserves the right to reject any, and all Bids, to waive any, and all informalities not involving price, time, or changes in the Work and to negotiate contract terms with the Successful Bidder and the right to disregard all nonconforming, nonresponsive, unbalanced, or conditional Bids. Also, the City reserves the right to reject the Bid of any Bidder it believes would not be in the best interest of the City to make an award to that Bidder, whether because the Bid is not responsive, or the Bidder is unqualified or doubtful financial ability or fails to meet any other pertinent standard or criteria established by the City. Discrepancies between the indicated sums of any column of figures and the correct sum thereof will be resolved in favor of the correct sum.
- B) In evaluating Bids, the City will consider the qualifications of the Bidders, whether or not the Bids comply with the prescribed requirements, and such alternates, unit prices and other data, as may be requested in the Bid Form or Prior to the Notice of Award.
- C) In addition, the City may consider the qualifications and experience of any Subcontractors, Suppliers, or other persons or organizations proposed for those portions of the Work as to which the identity of Subcontractors, Suppliers, or other persons or organizations must be submitted as provided in the Supplementary Conditions. The City may also consider the operating costs, maintenance requirements, performance data and guarantees of major

items of materials and equipment proposed for incorporation in the Work when such data is required to be submitted prior to the Notice of Award.

- D) The City may conduct such investigations as deemed necessary to assist in the evaluation of any Bid and to establish the responsibility, qualifications, and financial ability of Bidders, proposed Subcontractors, Suppliers and other persons and organizations to perform and furnish the Work in accordance with the Contract Documents to Owner's satisfaction within the prescribed time.
- E) If contract for this project is to be awarded, it will be awarded on the basis of the Bid(s) with the lowest total bid, from the lowest responsive, responsible, qualified Bidder whose evaluation indicates to the City that the award will be in the best interests of the Project and the City. The City will not accept tied Bids.
- F) If the contract is to be awarded, the City will give the successful Bidder a Notice of Award within sixty (60) days after the date of the Bid Opening.

## Scope of Work Quantities

|          | <u>Street Name</u>  | <u>Length</u> | <u>Width</u> | <u>Total</u> | <u>Depth</u> | <u>Total ton</u> | <u>Map #</u> |
|----------|---------------------|---------------|--------------|--------------|--------------|------------------|--------------|
| *        | Northwest Blvd      | 1,315'        | 26.5'        | 34,848       | 1.5"         | 322.66           | 1            |
| *        | Wood St             | 635'          | 22'          | 13,970       | 1.5"         | 129.35           | 2            |
| *        | Crowder Dr          | 1540'         | 22'          | 13,130       | 1.5"         | 313.70           | 3            |
| <b>W</b> | Radio Rd            | 360'          | 21'          | 7,560        | 3.0          | 140.00           | 3            |
| **       | McQuary St          | 480'          | 17.5'        | 8,400        | 1.5"         | 77.78            | 4            |
| **       | Sherman St I        | 765'          | 18.5'        | 14,153       | 1.5"         | 131.04           | 4            |
| **       | Sherman St II       | 860'          | 22'          | 18,920       | 1.5"         | 175.19           | 4            |
| **       | Ripley St           | 2010'         | 19'          | 38,190       | 1.5"         | 353.61           | 5            |
| *        | Front St & Grant St | 622'          | 19'          | 11,818       | 1.5"         | 109.43           | 6            |
|          | Oak St              | 375'          | 18'          | 6,750        | 1.5"         | 62.50            | 6            |
| <b>W</b> | Broadway St         | 375'          | 15'          | 16,150       | 1.5"         | 104.17           | 7            |
|          | Chestnut Ave        | 495'          | 21'          | 10,395       | 1.5"         | 95.25            | 8            |
| <b>W</b> | South Pl            | 17'           | 17'          | 4,437        | 3.0"         | 82.17            | 5            |
|          | Stadium Dr          | 350'          | 24'          | 8,400        | 3.0"         | 196.76           | 9            |
| **       | Maple St            | 720'          | 35'          | 25,200       | 1.5"         | 233.33           | 13           |
|          | Cornerstone Ct      | 475'          | 26.5'        | 12,588       | 1.5"         | 116.55           | 10           |
|          | Lafayette Alley     | 320'          | 12'          | 3,840        | 1.5"         | 35.56            | 11           |
|          | Adams St Alleys     | 650'          | 11'          | 7,150        | 1.5"         | 66.20            | 12           |
|          | Young St Alleys     | 280'          | 12'          | 3,360        | 1.5"         | 31.11            | 12           |
|          | Marrow Alley        | 410'          | 10'          | 4,100        | 1.5"         | 37.96            | 12           |
|          | Post Office Alley   | 338'          | 11'          | 3,718        | 1.5"         | 34.43            | 11           |
|          | Maple Alley         | 617'          | 12'          | 7,404        | 2.0"         | 68.56            | 13           |
|          | Cemetery Rds.       | 1262'         | 10'          | 1,402        | 2.0"         | 155.80           | 14           |
|          |                     |               |              |              |              |                  |              |
|          | <b>Total Tons</b>   |               |              |              |              | <b>2,978</b>     |              |

Streets Overlay

ASPHALT TOTAL TONNAGE FOR STREET OVERLAY: 2,525

TRANSITION MILLING, EST LINEAR FT FOR STREETS: 1,332'

\*EDGE MILLING, EST LINEAR FT FOR STREETS: 6,880'

\*\*FULL MILL, EST SQYDS FOR STREETS: 11,651 sy

W STREETS REQUIRING AT LEAST 1" WEDGE

Alleys

ASPHALT TOTAL TONNAGE FOR ALLEY OVERLAY: 297

TRANSITION MILLING, EST LINEAR FT FOR ALLEYS: 138'

Cemetery

ASPHALT TOTAL TONNAGE FOR CEMETERY OVERLAY: 156

LEVELING WEDGE AS NEEDED. THIS IS INCLUDED IN THE TOTAL TONAGE OF ASPHALT.

TRANSITION MILLING AT DRIVEWAYS, INTERSECTIONS, STOPS, AND STARTING POINTS FOR NEW ASPHALT TO ENSURE SMOOTH TRANSITION FROM OLD TO NEW AS NEEDED AND INSTRUCTED BY THE STREET DEPT SUPERVISOR. A MINIMUM OF 7' EDGE MILLING SHALL BE DONE ON NOTED STREETS WITH CURB AND GUTTER.

PLAN SHEET MAPS # 1-14 INCLUDED IN BID DOCUMENTS



### BID FORM

Special bidding notes: Detailed Street locations are available on the plan sheet. Edge milling locations are noted on the scope of work quantities sheet. All driveway, intersection, and transition milling must be included in the bid. For furnishing all labor, materials, and equipment to complete the scope of work as defined 2024 Project. Street Overlay, and Cemetery Overlay totals must be separated into their own totals.

|                            |                 |                     |                             |
|----------------------------|-----------------|---------------------|-----------------------------|
| Streets Overlay            | 2,525 Tons      | Unit Price \$ _____ | Total Cost \$ _____         |
| Streets Transition Milling | 1,332 Linear ft | Unit Price \$ _____ | Total Cost \$ _____         |
| Streets Edge Milling       | 6,880 Linear ft | Unit Price \$ _____ | Total Cost \$ _____         |
| Full Mill                  | 11,651 sy       | Unit Price \$ _____ | Total Cost \$ _____         |
|                            |                 |                     | Streets Total Cost \$ _____ |

|                          |                |                     |                            |
|--------------------------|----------------|---------------------|----------------------------|
| Alley Overlay            | 297 Tons       | Unit Price \$ _____ | Total Cost \$ _____        |
| Alley Transition Milling | 138' Linear ft | Unit Price \$ _____ | Total Cost \$ _____        |
|                          |                |                     | Alleys Total Cost \$ _____ |

|                  |          |                     |                              |
|------------------|----------|---------------------|------------------------------|
| Cemetery Overlay | 156 Tons | Unit Price \$ _____ | Total Cost \$ _____          |
|                  |          |                     | Cemetery Total Cost \$ _____ |

Mobilization for all total Cost \$ \_\_\_\_\_

Total for all \$ \_\_\_\_\_

I certify that this bid on stated meets or exceeds the bid specifications (unless otherwise noted).

COMPANY: \_\_\_\_\_

BY: \_\_\_\_\_

### **JOB SPECIAL PROVISIONS:**

#### **1. General:**

All construction shall conform to City of Neosho, Missouri, General Conditions and Technical Specifications and all revisions thereto, as applicable except where noted differently in these documents. City of Neosho Technical Specifications and Construction plans and project specifications are available in the office of the Neosho Street Superintendent or on the City of Neosho web page. Contact, Street Superintendent, City of Neosho, at 417-451-8071 with any questions.

The General Conditions are general in scope and may refer to conditions not encountered on the work covered by this contract. Any provision of the General Conditions which pertains to a nonexistent condition and is not applicable to the work to be performed, or which conflicts with any provision of the Special Provisions shall have no meaning in the contract and shall be disregarded.

Where the Director of Public Works or Street Superintendent is referenced, it shall mean the City of Neosho by and through the City of Neosho - Public Works Dept.

This contract requires payment of the prevailing hourly rate of wages for each craft or type of work required to execute the contract as determined by the Missouri Department of Labor and Industrial Relations and requires adherence to a schedule of minimum wages as determined by the United States Department of Labor. For work performed anywhere on this project, the contractor and the contractor's subcontractors shall pay the higher of these two applicable wage rates. State Wage Rates, Information on the Required Federal Aid Provisions, and the current Federal Wage Rates are available on the Missouri Department of Transportation web page at [www.modot.mo.gov](http://www.modot.mo.gov) under "Business With MODOT". These supplemental bidding documents have important legal consequences. It shall be conclusively presumed that they are in the bidder's possession, and they have been reviewed and used by the bidder in the preparation of any bid submitted on this project.

#### **2. Work Zone Traffic Control:**

All signing, and barricades shall conform to applicable portions of Division 100 and Division 600 of the Missouri Standard Specifications for Highway Construction, Latest Edition, and all revisions thereto, and the Manual on Uniform Traffic Control Devices from the Latest Edition published by the Federal Highway Administration, including any revisions thereto.

Typical traffic control layouts are illustrated in Part VI of the Manual on Uniform Traffic Control Devices (MUTCD). Additional traffic control layouts are shown on the plans. The contractor will be responsible for installing and maintaining all signs and barricades required for proper control of the traffic within the construction limits. As a minimum, the Contractor shall erect and maintain ROAD WORK AHEAD, END ROAD WORK SIGNS, and BUMP SIGNS at the project limits on streets under construction. These signs shall be in place at all times until all work is complete.

Charge for City Crew Call-Out: Any call-out of City crews for the purpose of removing, covering, or turning signs will be charged to the Contractor.

Cost and Payment: The cost of providing and maintaining signs, barricades, temporary pavement markings, pavement marking removal and temporary relocation of existing signs shall be at Contractors expense.

Traffic control devices shall be set up prior to the start of construction and construction shall not begin until the signing and barricading has been approved by the City or Inspector on the project. Signs and barricades shall be properly maintained during the time the construction project exists. They shall remain in place only as long as they are needed and shall be removed immediately thereafter. Where operations are performed in stages there shall be in place only those devices that apply to the conditions present during the stage in progress. Signs that do not apply to existing conditions shall be removed, covered, folded, or turned so as not to be readable by oncoming traffic. Contractor shall be responsible for providing and maintaining all traffic control devices and flag persons as necessary to protect the work area and safeguard and direct traffic.

Notification to Property Owners: The Contractor shall keep adjacent property owners informed at all times regarding the status of construction and provisions for access. The Contractor is required to maintain access to adjacent property owners within the project area at all times, except that the Contractor may close driveways as permitted in the construction phasing.

### **3. Prevailing Wage:**

Contractor will be required to furnish an affidavit to the City stating that he has paid the prevailing wages as set forth in the latest edition Work Order Missouri State Annual Wage, Section 073, Newton County, (copy attached) including any revisions thereto, and fully complied with the provisions and requirements of the Missouri State Prevailing Wage Law. It is agreed that all labor utilized in the construction of the improvements shall be paid a wage of no less than the "prevailing hourly rate of wages" for work of a similar character in this locality, as established at any time by the Department of Labor and Industrial Relations of the State of Missouri for this project.

Wage interviews of the contractor's and subcontractors' work force may be made at random to verify that the prevailing wage rate is being paid. These interviews may be on site examinations or a questionnaire mailed to the individual. At any time, the contractor is found to not have paid prevailing wages, the contractor shall forfeit as a penalty to the city one hundred dollars for each underpaid worker employed, for each calendar day, or portion thereof such worker is paid less than the said stipulated rates for any work done under this contract.

The contractor shall post and maintain in a prominent and easily accessible location a clearly legible statement of all prevailing hourly wage rates to be paid to all workers employed by the contractor and each subcontractor in order to execute this contract. It shall be the responsibility of the contractor to notify the Division of Labor Standards when a violation of the law is discovered.

### **4. Completion Time:**

The Contractor will be required to commence work under this contract within ten (10) calendar days after the date of receipt by him of the Notice to Proceed, to prosecute said work diligently and to **complete the work within 180 calendar days from the date of the Notice to Proceed.**

The Contractor is required to provide an enough work force and construction management so that no time extension will be granted for delay of contract award, weather conditions, utility conflicts, excavation encountering rock, changing excavation quantities, or Contractor scheduling of equipment or construction progress.

The Contractor shall have a superintendent or a responsible foreman on the project at all times when construction is in progress. Any claim for extension of time shall be made in accordance with the City of Neosho General Conditions and Technical Specifications.

### **5. Liquidated Damages:**

Failure or delay in completing the work in the time specified under the contract or as amended by a contract change order, shall result in liquidated damages being charged and withheld in accordance with the requirements of the General Conditions and Technical Specifications, shall be as follows.

**6. Contractor Guarantee:**

The Contractor shall be responsible for the condition of all material and all work performed as part of this contract and such material and labor shall be guaranteed by the Contractor and his surety against defective workmanship and/or material found to be defective in manufacture or which has been damaged in handling or placement after delivery for a period of 12 months after acceptance by the City. Contractor shall repair, replace, or otherwise make good at his own expense any such defect or failure which may become evident within the guarantee period, excepting as may be due to normal use or wear.

**7. Certificates of Compliance:**

Three copies of certifications are required for materials used on this project for demonstrating proof of compliance with materials specification requirements. Each certificate shall be signed by an official authorized to certify in behalf of the manufacturing company, shall be notarized and shall contain the name and address of the Contractor, the project name and location, and the quantity and the date or dates of shipment or delivery to which the certificates apply. Copies of laboratory test reports submitted with certificates shall contain the name and address of the testing laboratory and the date or dates of tests to which the report applies. Certification shall not be construed as relieving the Contractor from furnishing satisfactory material if, after tests are performed on selected samples, the material is found not to meet the specific requirements.

**8. Nondiscrimination:**

Contractor agrees in the performance of this contract not to discriminate on the grounds or because of race, creed, color, national origin or ancestry, sex, religion, handicap, or political opinion or affiliation against any employee of said contractor or applicant for employment and shall include a similar provision in all subcontracts let or awarded hereunder.

**9. Indemnity from Subcontractor Claims/Exceptions:**

The Contractor shall be fully responsible to the City of Neosho for the acts and omissions of its subcontractors and material suppliers.



## DETAILED SPECIFICATIONS

**SUMMARY OF WORK:** The maintenance work to be performed under this contract shall consist of furnishing all materials, tools, equipment, and labor necessary for all work pertaining to the resurfacing with asphaltic concrete of specified streets as shown on the schedule of quantities hereinafter listed.

**SCOPE OF WORK QUANTITIES:** Listing of streets on the resurfacing program and does not indicate the actual paving order to be followed. The contractor may organize this schedule to affect the most efficient paving order with final approval by the City of Neosho. Quantities or "tonnage" is estimated by City of Neosho.

**SURFACE PREPARATION:** The Contractor shall be responsible for the preparation of streets. The Contractor shall be responsible for sweeping and removal of all loose surface material.

**MONITORING OF TRAFFIC:** The contractor shall be responsible for the distribution of informational bulletins and other material to inform the public of street maintenance operations. The actual bulletins, press releases, and other printed material must be approved in advance by the City.

**RIGHT-OF-WAY:** All work under this contract shall be done within street right-of-way. Upon completion of each street, the contractor shall leave the area within the right-of-way free from tack coat spills, surplus asphaltic concrete from the paving operation or from cleaning of paving machine, and/or any other debris associated with the paving operation. It will be the responsibility of the contractor to restore any items (i.e. curbs, sidewalks, driveways, shrubbery, utility facilities, etc.) within the right-of-way damaged due to the paving process.

**TRAFFIC CONTROL:** The work shall be carried out at all times in a manner causing a minimum interference with traffic. The contractor shall provide necessary barricades, warning signs, lights, and flag persons in accordance with MUTCD guidelines to safely expedite the movement of traffic. The contractor shall barricade or divert traffic from all asphaltic concrete laid until it is cooled for an enough period of time to prevent scuffing or flushing of the asphalt surface wherever possible. The contractor shall post "no parking" signs, at least 24 hours prior to commencement of paving operations. It shall be contractor's responsibility to coordinate with the Neosho Police Department to ensure all vehicles are removed from the street so as to ensure an orderly progression of the work.

**UTILITIES TO BE MARKED:** The contractor shall mark and record each utility opening or manhole which is covered by resurfacing. The respective utility will be responsible for raising their facility to the new surface level. Any utility facility which is broken or damaged by the contractor shall be replaced entirely at the contractor's cost.

**ASPHALT SURFACE COURSE:** Asphalt overlay shall be **BP2** hot mix asphalt pavement. Overlay course shall be either a 1.5", 2", or 3" as noted in the scope of Work Quantities document. The mix shall conform to Missouri state highway Department requirements for section **401** Asphaltic pavements and be in accordance ASTM design grades. The mix requirements shall be substituted as stated in section **401.5.2** and be in accordance of gradation, asphalt content, deleterious, and density acceptance of Sec 401.

**TACK COAT APPLICATION:** Tack coat shall be anionic emulsified asphalt. Immediately prior to paving, a tack coat shall be applied to the clean surface at a rate of 0.10 to 0.20 gallons per sq. yd. Pools of primer material remaining on the surface after application shall be removed. All traffic not essential to the work shall be kept off the tack coat. Care shall be taken when applying the tack coat to prohibit the spray from adhering to any objects other than the surface to be paved. The contractor shall be held responsible for removing tack coat

from such objects. The contractor shall apply tack coat only to those streets which he/she will resurface each day. **Tack oil application shall be included in the bid amount.**

**LEVEL OR WEDGE COURSE:** A level or wedge course may be necessary on various streets as prescribed by the director or his/her agent. All level or wedge courses shall be placed in such a manner that their joints are staggered with the wearing course. Level or wedge course thickness will vary from 0 to 1.5" depending on the depth of the depressed area. In areas where more than 1.5" of level or wedge are required, additional lifts will be used. The contractor shall arrange his/her paving to provide hot joints wherever possible. Where it is necessary to leave a cold joint, the edge will be squared vertically and horizontally and compacted. When matching a cold joint, the contractor will paint the joint with emulsion prior to paving. Depth of the wearing course shall be 1" to 1.5" depending upon surface conditions. Asphalt laid adjacent to gutter lines shall meet the existing grade. All driveway and intersections shall have asphalt laid in such a way as to prevent bumps or dragging. Turn-out paving at driveways and intersections shall be allowed as indicated by the Director or his/her representative. **All leveling wedge work shall be as needed and is estimated in the total tonnage amount.**

**COLDMILLING:** Conform to Missouri State Highway Department section **622.10**. Roadway lane milling shall be standard 7' width measuring out from curb/gutter. Milling at all driveways, intersections, and the end of road sections shall be standard 24" width to accommodate a smooth transition with the new pavement. The contractor shall mill areas to a minimum depth of 1.5" or as designated by the City staff. The City will keep all milling material. Contractor will be responsible for hauling all milling material to a designated dumping area provided by City staff. **All Milling work shall be included in the bid amount.**

**ROLLERS:** All rollers, vibrators, or other equipment used to compact the asphaltic mixture shall be in satisfactory working condition. All rollers shall be capable of reversing without backlash, and steel wheel rollers shall be equipped with scrapers. Pneumatic tire rollers shall be self-propelled, of the oscillating-type, and equipped with smooth tires of equal size, diameter, and ply rating, all maintained at the same inflation pressure. Rollers shall have a system for moistening each wheel or roll. The following types of rollers shall be provided: 1. Initial Rolling: Eight-ton or 12-ton three-wheel roller or two-wheel tandem-type roller, or pneumatic tire roller (adjusting ballast and tire inflation pressure as required). 2. Intermediate Rolling: Pneumatic tire oscillating-type roller developing at least 80 pounds per square inch contact pressure uniformly for all wheels. The contractor shall furnish evidence regarding tire size, pressure, and loading to confirm that 80 pounds per square inch contact pressure is being developed. 3. Final Rolling: Not less than 10-ton two- or three-wheel tandem-type roller.

**DAMAGE TO MAILBOXES AND OTHER PERSONAL PROPERTY:** If any damage occurs to mailboxes or other personal property belonging to citizens during the performance of the contract, it shall be the responsibility of the contractor to make repairs and/or replacements.

**WEATHER LIMITATIONS:** Bituminous mixtures shall not be placed (1) when either the air temperature or the temperature of the surface on which the mixture is to be placed is below 40 degrees F. (2) on any wet or frozen surface or (3) when weather conditions prevent the proper handling or finishing of the mixture, as determined by the Director or his/her designated representative. Mixture shall not be placed during inclement weather.

**PAVEMENT MARKING:** All roadways open to traffic shall have either temporary or permanent pavement markings. Temporary pavement marking may be used in lieu of permanent marking for no more than 14 days after completion of final paving operations. All permanent pavement markings must conform to Missouri State Highway Department section 620.

**BID FORM**

**Description:** (To be completed by bidding party)

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**Price(s) for unit(s) meeting enclosed specifications:**

F.O.B. Neosho, MO

Projected Start Date: \_\_\_\_\_

After completion - payment made on the third Tuesday of the month delivered

I certify that this bid on the stated piece(s) of equipment meets or exceeds the bid specifications (unless otherwise noted).

**COMPANY:** \_\_\_\_\_

**SIGNED BY:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_

\_\_\_\_\_

**EMAIL:** \_\_\_\_\_

**PHONE:** \_\_\_\_\_

**CITY OF NEOSHO**  
**AFFIDAVIT of COMPLIANCE**  
**Section 285.530.2**

State of Missouri ) ss

County of \_\_\_\_\_ )

Now this \_\_\_\_ day of \_\_\_\_\_, 20\_\_, the undersigned, being first duly sworn,  
deposes and says:

1. I am more than 18 years of age.
2. I make this affidavit from my personal knowledge of the facts stated herein or upon  
information and facts available to me as a duly authorized owner, partner, corporate or  
LLC officer or Human Relations Director of

\_\_\_\_\_ (name of Corporation, LLC, sole  
proprietorship, or partnership)

3. I am authorized to make this affidavit on behalf of

\_\_\_\_\_. (Name of business entity, same as above)

4. I state and affirm that \_\_\_\_\_ is enrolled and is (name of  
business entity, same as above) currently participating in E-Verify, a federal work  
authorization program or another equivalent electronic verification of work  
authorization program operated by the United States Department of Homeland Security  
under the Immigration Reform and Control Act of 1986.

5. Further, \_\_\_\_\_ does not knowingly employ any person  
(Name of business entity, same as above)  
who is an unauthorized alien.



6. Further, \_\_\_\_\_ has performed an electronic  
(Name of business entity, same as above)  
verification check as described above on all workers hired since January 1, 2009, or  
obtained documents required for completion of a federal I-9 form before it began  
participating in E-Verify.

7. Attached to this affidavit is a true and accurate copy of this company's Memorandum  
of Understanding with the United States concerning the use of E-Verify.

**I certify under penalty of perjury that the statements above are complete, true, and  
accurate to the best of my knowledge and belief.**

\_\_\_\_\_  
*Authorized Agent, Partner, Owner or Officer*

***If business has a Human Relations Director or equivalent that person must sign as an  
affiant as well.***

**I certify under penalty of perjury that the statements above are complete, true, and  
accurate to the best of my knowledge and belief.**

\_\_\_\_\_  
Human Relations Director

*This form is promulgated pursuant to 15CSR 60-15-.020. Use of this form is not required but the Attorney General has  
deemed this affidavit sufficient in form to satisfy the requirements of section 285.540, RSMo., Supp. 2008*

FURTHER THE AFFIANT SAYETH NOT

\_\_\_\_\_  
(Signature)

On this \_\_\_\_ day of \_\_\_\_\_ in the year 20\_\_\_\_, before me, \_\_\_\_\_  
a Notary Public in and for said State, personally appeared \_\_\_\_\_, known to me  
to be the person who executed the within affidavit, and acknowledged to me that he/she executed the  
same for the purposes therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the county and  
State aforesaid, the day and year first above written.

\_\_\_\_\_  
Notary Public

My Commission Expires

# Neosho, MO



## Legend

- Road
- Interstate Highway
- US Highway
- Numbered State Highway
- Lettered State Highway
- County Roads / City Streets

## Notes

Map 1



1 : 2,424



This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.  
THIS MAP IS NOT TO BE USED FOR NAVIGATION

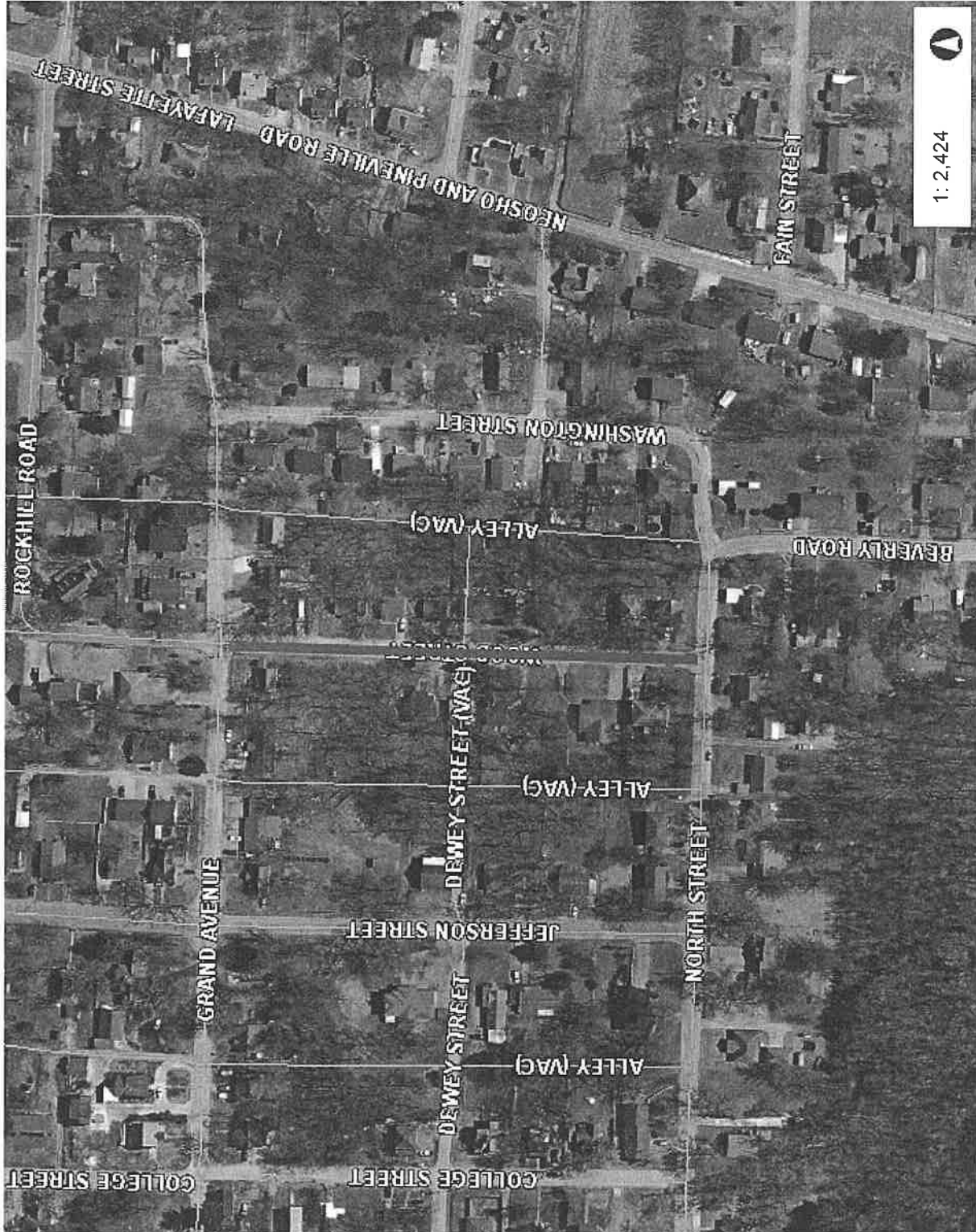
404.0 0 202.00 404.0 Feet

# Neosho, MO



- Legend**
- Road
  - Interstate Highway
  - US Highway
  - Numbered State Highway
  - Lettered State Highway
  - County Roads / City Streets

**Notes**  
Map 2



1: 2,424

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THIS MAP IS NOT TO BE USED FOR NAVIGATION





# Neosho, MO



## Legend

- Road
- Interstate Highway
  - US Highway
  - Numbered State Highway
  - Lettered State Highway
  - County Roads / City Streets

## Notes

Map 4



1: 2,424

404.0 Feet

202.00

0

404.0

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THIS MAP IS NOT TO BE USED FOR NAVIGATION

# Neosho, MO



## Legend

- Road
- Interstate Highway
  - US Highway
  - Numbered State Highway
  - Lettered State Highway
  - County Roads / City Streets

## Notes

Map 5



1: 4,848

This map is a user generated static output from an internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.  
THIS MAP IS NOT TO BE USED FOR NAVIGATION

808.0 0 403.99 808.0 Feet





## Notes

Map 6

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

THIS MAP IS NOT TO BE USED FOR NAVIGATION



# Neosho, MO



## Legend

- Road
- Interstate Highway
- US Highway
- Numbered State Highway
- Lettered State Highway
- County Roads / City Streets

## Notes

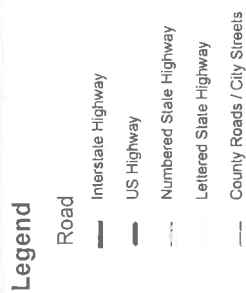
Map 7



1: 1,212

202.0 0 101.00 202.0 Feet

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.  
THIS MAP IS NOT TO BE USED FOR NAVIGATION



## Notes

Map 8

1: 1,212

|       |   |        |            |
|-------|---|--------|------------|
| 202.0 | 0 | 101.00 | 202.0 Feet |
|-------|---|--------|------------|

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

THIS MAP IS NOT TO BE USED FOR NAVIGATION

# Neosho, MO



## Legend

### Road

-  Interstate Highway
-  US Highway
-  Numbered State Highway
-  Lettered State Highway
-  County Roads / City Streets

## Notes

Map 9



1: 2,424

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.  
THIS MAP IS NOT TO BE USED FOR NAVIGATION



# Neosho, MO

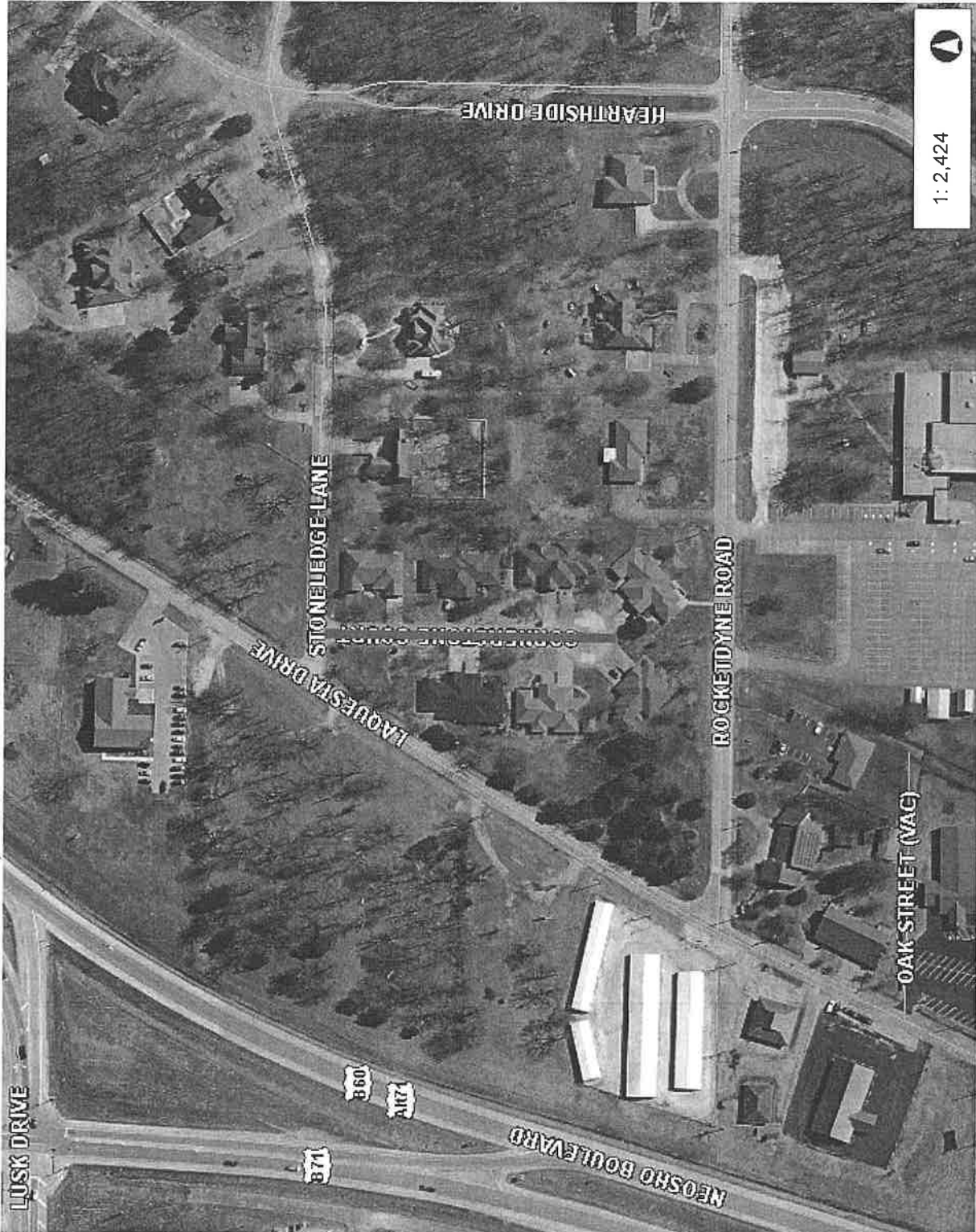


## Legend

- Road
- Interstate Highway
- US Highway
- Numbered State Highway
- Lettered State Highway
- County Roads / City Streets

## Notes

Map 10



1: 2,424

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable. THIS MAP IS NOT TO BE USED FOR NAVIGATION



# Neosho, MO



## Legend

- Road
- Interstate Highway
- US Highway
- Numbered State Highway
- Lettered State Highway
- County Roads / City Streets



1: 2,424

## Notes

Map 11

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable. THIS MAP IS NOT TO BE USED FOR NAVIGATION

# Neosho, MO



## Legend

- Road
- Interstate Highway
- US Highway
- Numbered State Highway
- Lettered State Highway
- County Roads / City Streets

## Notes

Map 12



1: 4,848

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable. THIS MAP IS NOT TO BE USED FOR NAVIGATION

# Neosho, MO



## Legend

- Road
- Interstate Highway
- US Highway
- Numbered State Highway
- Lettered State Highway
- County Roads / City Streets

## Notes

Map 13



404.0 0 202.00 404.0 Feet

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

THIS MAP IS NOT TO BE USED FOR NAVIGATION

1: 2,424





# Neosho, MO



## Legend

- Road
- Interstate Highway
- US Highway
- Numbered State Highway
- Lettered State Highway
- County Roads / City Streets

## Notes

14



404.0 0 202.00 404.0 Feet

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.  
THIS MAP IS NOT TO BE USED FOR NAVIGATION



# Missouri

## Division of Labor Standards

### WAGE AND HOUR SECTION



MICHAEL L. PARSON, Governor

## Annual Wage Order No. 30

Section 073  
**NEWTON COUNTY**

In accordance with Section 290.262 RSMo 2000, within thirty (30) days after a certified copy of this Annual Wage Order has been filed with the Secretary of State as indicated below, any person who may be affected by this Annual Wage Order may object by filing an objection in triplicate with the Labor and Industrial Relations Commission, P.O. Box 599, Jefferson City, MO 65102-0599. Such objections must set forth in writing the specific grounds of objection. Each objection shall certify that a copy has been furnished to the Division of Labor Standards, P.O. Box 449, Jefferson City, MO 65102-0449 pursuant to 8 CSR 20-5.010(1). A certified copy of the Annual Wage Order has been filed with the Secretary of State of Missouri.

Original Signed by

Todd Smith, Director  
Division of Labor Standards

Filed With Secretary of State: March 10, 2023

Last Date Objections May Be Filed: April 10, 2023

Prepared by Missouri Department of Labor and Industrial Relations

| OCCUPATIONAL TITLE           | **Prevailing<br>Hourly<br>Rate |
|------------------------------|--------------------------------|
| Asbestos Worker              | \$27.82                        |
| Boilermaker                  | \$28.27*                       |
| Bricklayer                   | \$50.94                        |
| Carpenter                    | \$43.86                        |
| Lather                       |                                |
| Linoleum Layer               |                                |
| Millwright                   |                                |
| Pile Driver                  |                                |
| Cement Mason                 | \$34.46                        |
| Plasterer                    |                                |
| Communications Technician    | \$28.27*                       |
| Electrician (Inside Wireman) | \$47.04                        |
| Electrician Outside Lineman  | \$28.27*                       |
| Lineman Operator             |                                |
| Lineman - Tree Trimmer       |                                |
| Groundman                    |                                |
| Groundman - Tree Trimmer     |                                |
| Elevator Constructor         | \$28.27*                       |
| Glazier                      | \$28.27*                       |
| Ironworker                   | \$28.27*                       |
| Laborer                      | \$39.33                        |
| General Laborer              |                                |
| First Semi-Skilled           |                                |
| Second Semi-Skilled          |                                |
| Mason                        | \$28.27*                       |
| Marble Mason                 |                                |
| Marble Finisher              |                                |
| Terrazzo Worker              |                                |
| Terrazzo Finisher            |                                |
| Tile Setter                  |                                |
| Tile Finisher                |                                |
| Operating Engineer           | \$45.58                        |
| Group I                      |                                |
| Group II                     |                                |
| Group III                    |                                |
| Group III-A                  |                                |
| Group IV                     |                                |
| Group V                      |                                |
| Painter                      | \$28.27*                       |
| Plumber                      | \$49.13                        |
| Pipe Fitter                  |                                |
| Roofer                       | \$41.52                        |
| Sheet Metal Worker           | \$49.42                        |
| Sprinkler Fitter             | \$28.27*                       |
| Truck Driver                 | \$28.27*                       |
| Truck Control Service Driver |                                |
| Group I                      |                                |
| Group II                     |                                |
| Group III                    |                                |
| Group IV                     |                                |

\*The Division of Labor Standards received fewer than 1,000 reportable hours for this occupational title. The public works contracting minimum wage is established for this occupational title using data provided by Missouri Economic Research and Information Center.

\*\*The Prevailing Hourly Rate includes any applicable fringe benefit amounts for each occupational title as defined in RSMO Section 290.210.

Heavy Construction Rates for  
NEWTON County

Section 073

| OCCUPATIONAL TITLE            | **Prevailing<br>Hourly<br>Rate |
|-------------------------------|--------------------------------|
| Carpenter                     | \$28.27*                       |
| Millwright                    |                                |
| Pile Driver                   |                                |
| Electrician (Outside Lineman) | \$28.27*                       |
| Lineman Operator              |                                |
| Lineman - Tree Trimmer        |                                |
| Groundman                     |                                |
| Groundman - Tree Trimmer      |                                |
| Laborer                       | \$44.79                        |
| General Laborer               |                                |
| Skilled Laborer               |                                |
| Operating Engineer            | \$51.73                        |
| Group I                       |                                |
| Group II                      |                                |
| Group III                     |                                |
| Group IV                      |                                |
| Truck Driver                  | \$28.27*                       |
| Truck Control Service Driver  |                                |
| Group I                       |                                |
| Group II                      |                                |
| Group III                     |                                |
| Group IV                      |                                |

Use Heavy Construction Rates on Highway and Heavy construction in accordance with the classifications of construction work established in 8 CSR 30-3.040(3).

Use Building Construction Rates on Building construction in accordance with the classifications of construction work established in 8 CSR 30-3.040(2).

If a worker is performing work on a heavy construction project within an occupational title that is not listed on the Heavy Construction Rate Sheet, use the rate for that occupational title as shown on the Building Construction Rate Sheet.

\*The Division of Labor Standards received fewer than 1,000 reportable hours for this occupational title. Public works contracting minimum wage is established for this occupational title using data provided by Missouri Economic Research and Information Center.

\*\*The Prevailing Hourly Rate includes any applicable fringe benefit amounts for each occupational title.

# OVERTIME and HOLIDAYS

## OVERTIME

For all work performed on a Sunday or a holiday, not less than twice (2x) the prevailing hourly rate of wages for work of a similar character in the locality in which the work is performed or the public works contracting minimum wage, whichever is applicable, shall be paid to all workers employed by or on behalf of any public body engaged in the construction of public works, exclusive of maintenance work.

For all overtime work performed, not less than one and one-half (1½) the prevailing hourly rate of wages for work of a similar character in the locality in which the work is performed or the public works contracting minimum wage, whichever is applicable, shall be paid to all workers employed by or on behalf of any public body engaged in the construction of public works, exclusive of maintenance work or contractual obligation. For purposes of this subdivision, **"overtime work"** shall include work that exceeds ten hours in one day and work in excess of forty hours in one calendar week; and

A thirty-minute lunch period on each calendar day shall be allowed for each worker on a public works project, provided that such time shall not be considered as time worked.

## HOLIDAYS

January first;  
The last Monday in May;  
July fourth;  
The first Monday in September;  
November eleventh;  
The fourth Thursday in November; and  
December twenty-fifth;

If any holiday falls on a Sunday, the following Monday shall be considered a holiday.



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**REQUESTED COUNCIL MEETING DATE:** May 21, 2024

**ITEM:** Bill No. 2024-43: Request for Rezoning for the area near 12966 Kerman Lane from C-3 Commercial Business District to RV Park District.

---

**ORIGINATING DEPARTMENT:** Development Services Department

**ATTACHMENT:**

1. Bill No. 2024-43 Approving Rezoning of 12966 Kerman Lane
  2. 12966 Kerman P&Z Application
  3. 12966 Kerman Lane zoning
  4. 12966 Kerman Lane
- 

**PURPOSE:**

The purpose of this item is to gain council acceptance of a zoning change for the area near 12966 Kerman Lane from C-3 Commercial to RV Park District.

**BACKGROUND:**

After proper notifications, postings, and public hearing this rezoning request was accepted by the Planning and Zoning Commission without additional comment.

**RECOMMENDATION:**

Staff recommends that the Council accept the rezoning of the described property.

AN ORDINANCE of the City of Neosho to amend the zoning District Map for the City of Neosho for certain property within the limits of the City located at 12966 Kerman Lane Neosho, Missouri, as requested by the owners, Ed R. Marcum and Ida S. Marcum, from a District "C-3" Commercial Business District to a "RV" Recreational Park District.

WHEREAS, there has been presented to the City of Neosho, Missouri, an application from Ed R. Marcum and Ida S. Marcum, to rezone from District "C-3" Commercial Business District to a "RV" Recreational Park District for property legally described as:

Tract 1:

Commencing at the Northwest corner of the Southeast Quarter of the Southwest Quarter of Section 14, Township 25 North, Range 32 West, Newton County, Missouri; thence S 0012'46"W along the West line of the SE 1/4 SW 1/4 103.41 feet to the point of beginning; thence S 86°46'14"E 135.19 feet; thence S 1°47'42"W 104.46 feet to the North right of way line of US Route Highway 71; thence West along the North line of Route 71 to the intersection with the West line of the Southeast Quarter of the Southwest Quarter; thence North along said 40 acre line, to the point of beginning; EXCEPT the East 15 feet for a non- exclusive roadway easement.

Tract 1a:

TOGETHER and with and subject to a non-exclusive easement for roadway over and across a tract 30 feet in width lying 15 feet on each side of the following described center line: Commencing at a point 528.24 feet South of the Northwest corner of the SE 1/4 SW 1/4 Sec. 14, Twp. 25, Rg. 32; thence S 89°50'44"E 119.56 feet to the point of beginning; thence S 17°11'04"E 313.21 feet; thence S 2°49'46"W 97.40 feet; thence S 21°49'16"W 200.00 feet; thence S 7°47'42"W 104.46 feet to the North right of way of U. S. Highway 71, the point of termination of said easement.

Tract 2:

Commencing at the Northwest corner of the Southeast Quarter of the Southwest Quarter of Section 14, Township 25 North, Range 32 West, Newton County, Missouri; thence S 0012'46"W along the West line of the SE 1/4 SW 1/4 528.24 feet to the point of beginning; thence S 0012'46"W 575.17 feet; thence S 86°46'14"E 135.19 feet; thence N 21°49'16" E 200.30 feet; thence N 2°49'46" E 97.40 feet; thence N 17°11'04" W 313.21 feet; thence N 89°50'44" W 119.56 feet to the point of beginning, EXCEPT the East 15.0 feet for a non- exclusive roadway easement.

Tract 3:

That part of the Southwest Quarter of the Southwest Quarter of Section 14, Township 25 North, Range 32 West, Newton County, Missouri described as commencing at the intersection of the East line of the Southwest Quarter of the Southwest Quarter of Section 14 with the North right of way line of Highway 71; thence North along the East line of the Southwest Quarter of the Southwest Quarter 223 feet; thence West 140 feet; thence South to the North right of way line of Highway 71; thence East along the North right of way line of said Highway 71 to the point of beginning.

WHEREAS, after having referred the subject matter of this request to the Planning and Zoning Commission for the City of Neosho, and after due publication as required by law and having held a public hearing thereon by the Planning and Zoning Commission, with a recommendation then reviewed and taken up at public hearing by the City Council, the application being approved.

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

**Section 1.** That City of Neosho zoning District Map for the City of Neosho be amended to for certain property within the limits of the City located at 12966 Kerman Lane, Neosho, Missouri, as requested by the owners, Ed R. Marcum and Ida S. Marcum, and same to be amended and changed from a District "C-3" Commercial Business District to a "RV" Recreational Park District for the property legally described as follows:

**Tract 1:**

Commencing at the Northwest corner of the Southeast Quarter of the Southwest Quarter of Section 14, Township 25 North, Range 32 West, Newton County, Missouri; thence S 0012'46"W along the West line of the SE 1/4 SW 1/4 103.41 feet to the point of beginning; thence S 86°46'14"E 135.19 feet; thence S 1°47'42"W 104.46 feet to the North right of way line of US Route Highway 71; thence West along the North line of Route 71 to the intersection with the West line of the Southeast Quarter of the Southwest Quarter; thence North along said 40 acre line, to the point of beginning; EXCEPT the East 15 feet for a non- exclusive roadway easement.

**Tract 1a:**

TOGETHER and with and subject to a non-exclusive easement for roadway over and across a tract 30 feet in width lying 15 feet on each side of the following described center line: Commencing at a point 528.24 feet South of the Northwest corner of the SE 1/4 SW 1/4 Sec. 14, Twp. 25, Rg. 32; thence S 89°50'44"E 119.56 feet to the point of beginning; thence S 17°11'04"E 313.21 feet; thence S 2°49'46"W 97.40 feet; thence S 21°49'16"W 200.00 feet; thence S 7°47'42"W 104.46 feet to the North right of way of U. S. Highway 71, the point of termination of said easement.

**Tract 2:**

Commencing at the Northwest corner of the Southeast Quarter of the Southwest Quarter of Section 14, Township 25 North, Range 32 West, Newton County, Missouri; thence S 0012'46"W along the West line of the SE 1/4 SW 1/4 528.24 feet to the point of beginning; thence S 0012'46"W 575.17 feet; thence S 86°46'14"E 135.19 feet; thence N 21°49'16" E 200.30 feet; thence N 2°49'46" E 97.40 feet; thence N 17°11'04" W 313.21 feet; thence N 89°50'44" W 119.56 feet to the point of beginning, EXCEPT the East 15.0 feet for a non- exclusive roadway easement.

**Tract 3:**

That part of the Southwest Quarter of the Southwest Quarter of Section 14, Township 25 North, Range 32 West, Newton County, Missouri described as commencing at the

intersection of the East line of the Southwest Quarter of the Southwest Quarter of Section 14 with the North right of way line of Highway 71; thence North along the East line of the Southwest Quarter of the Southwest Quarter 223 feet; thence West 140 feet; thence South to the North right of way line of Highway 71; thence East along the North right of way line of said Highway 71 to the point of beginning.

**Section 2.** That the City Clerk is hereby authorized and directed to file with the City the above referenced and described property within the City District Map for the amended district zone has herein approved.

**Section 3.** This this ordinance shall be in effect upon final passage.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.

\_\_\_\_\_  
Richard Davidson, Mayor  
ORDINANCE NO.

ATTEST:

\_\_\_\_\_  
Cheyenne Wright, City Clerk

APPROVED AS TO FORM:

\_\_\_\_\_  
Derek A. Snyder, City Attorney





## Planning and Zoning Department

City Hall 203 E. Main Neosho, MO 64850 Phone 451-8050

# PLANNING AND ZONING APPLICATION

### PROJECT TITLE & TYPE

- |                                                       |                                                   |
|-------------------------------------------------------|---------------------------------------------------|
| <input type="checkbox"/> Preliminary Plat / Site Plan | <input type="checkbox"/> Vacation of Right-of-Way |
| <input type="checkbox"/> Special Use Permit           | <input type="checkbox"/> Board of Adjustments     |
| <input checked="" type="checkbox"/> Rezoning          | <input type="checkbox"/> Vacation of Easement     |
| <input type="checkbox"/> Final Plat / Site Plan       | <input type="checkbox"/> Other _____              |

### INFORMATION

| APPLICANT                                | PROJECT                                   |
|------------------------------------------|-------------------------------------------|
| Name <u>Ed &amp; Ida Marcum</u>          | Project Location <u>12906 Kerman Lane</u> |
| Address <u>9777 Janis Ln Neosho</u>      | Existing Use <u>Commercial</u>            |
| Phone <u>417-592-4402</u>                | Proposed Use <u>RV Park</u>               |
| Contact Person Name <u>Ida Marcum</u>    | Existing Zone <u>C3</u>                   |
| Contact Person Phone <u>417-592-4402</u> | Proposed Zone <u>Add RV District</u>      |

### SIGNATURE OF OWNERS & DATE

The above information and the attached list of property owners and the area map are true and accurate to the best of my knowledge.

Ed Marcum

Signature of Owner

4-2-2024

Date

Ida Marcum

Signature of Co-Owner

4-1-2024

Date

#### Staff Use Only

Application Accepted...

Date \_\_\_\_\_

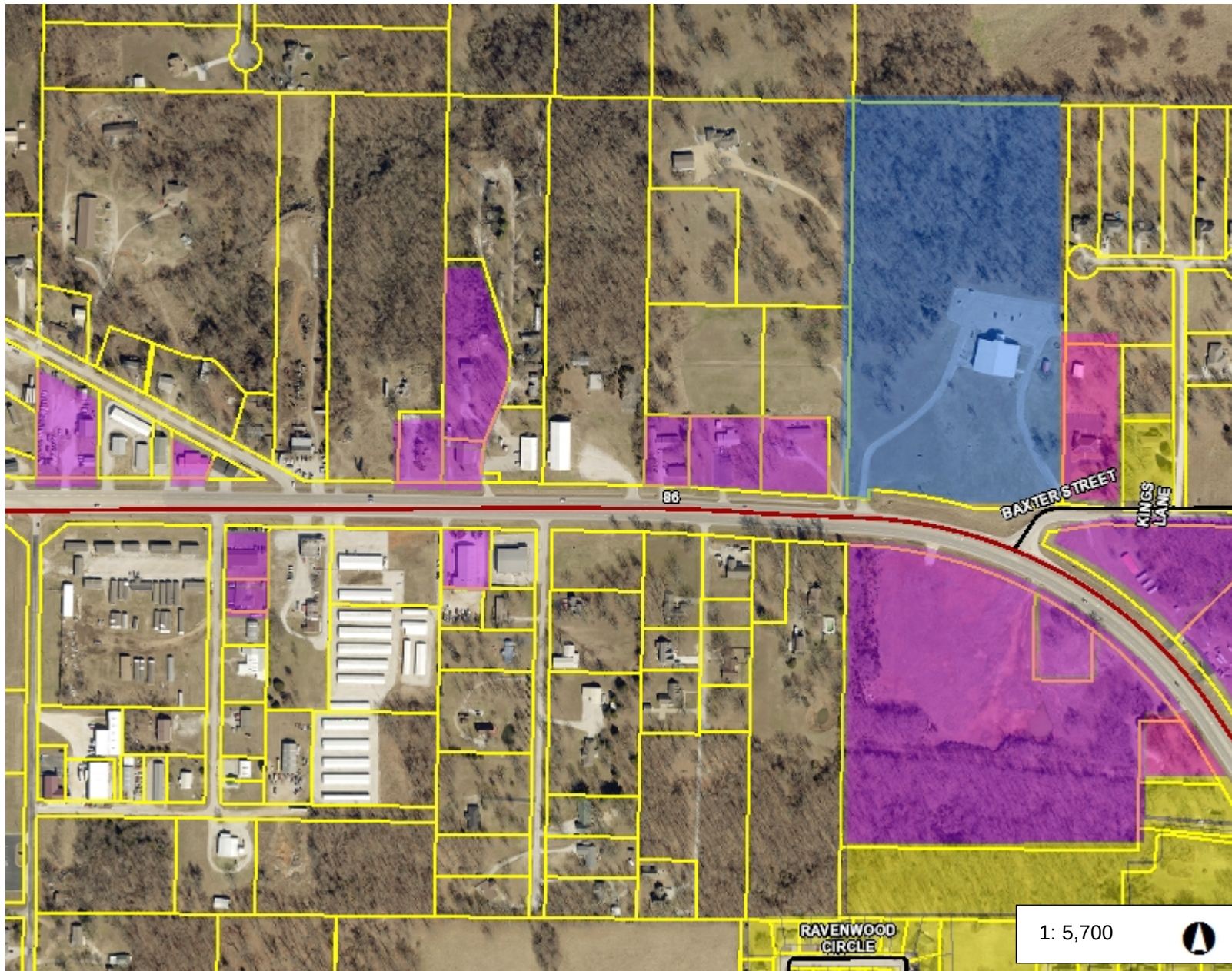
Time \_\_\_\_\_

By \_\_\_\_\_

- |                                                                 |
|-----------------------------------------------------------------|
| <input type="checkbox"/> Application Fee Received               |
| <input type="checkbox"/> Deed Attached                          |
| <input type="checkbox"/> Parcel Map Attached                    |
| <input type="checkbox"/> Property Owners Within 200 Ft Attached |
| <input type="checkbox"/> Publication Fee Received               |



# Neosho, MO



## Legend

### Neosho Streets

- <all other values>
- INTERSTATE
- U.S. HIGHWAY
- STATE HIGHWAY
- ALLEY
- CITY STREET
- NAMED COUNTY ROAD
- PLATTED/UNDEVELOPED
- UNNAMED
- VACATED STREET

### Zoning

- AG
- R-1
- R-2
- R-3
- C-0
- C-1
- C-2
- C-3
- M-1
- M-2
- RD-1
- Parcel

## Notes

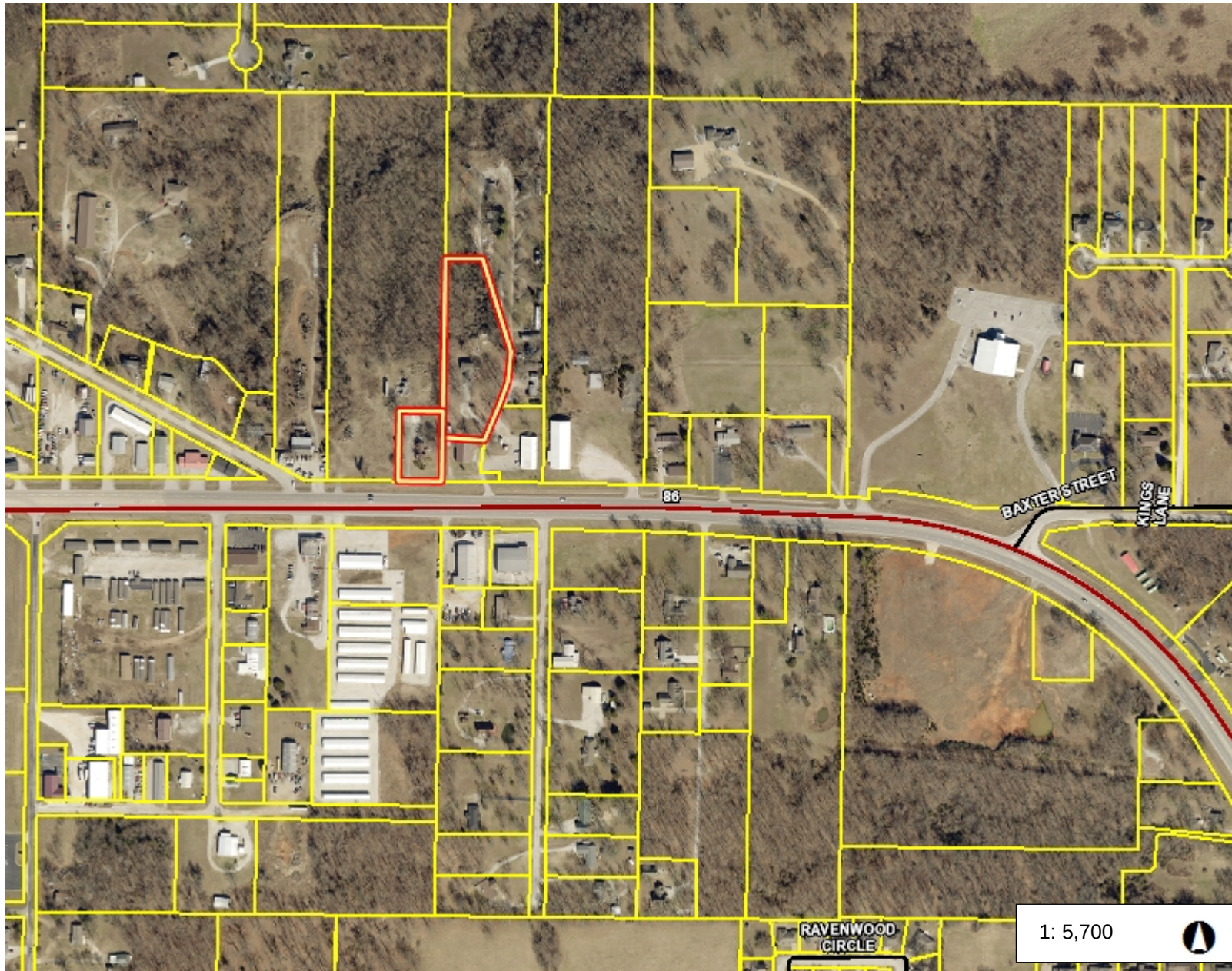
12966 Kerman Lane

950.1 0 475.03 950.1 Feet

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THIS MAP IS NOT TO BE USED FOR NAVIGATION



# Neosho, MO



## Legend

### Neosho Streets

- <all other values>
- INTERSTATE
- U.S. HIGHWAY
- STATE HIGHWAY
- ALLEY
- CITY STREET
- NAMED COUNTY ROAD
- PLATTED/UNDEVELOPED
- UNNAMED
- VACATED STREET

Parcel

1: 5,700



950.1 0 475.03 950.1 Feet

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## Notes

12966 Kerman Lane

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**REQUESTED COUNCIL MEETING DATE:** May 21, 2024

**ITEM:** Bill No. 2024-44: Request for Rezoning Change for the Property near 1420 N Business 49 from R-1 to C-3

---

**ORIGINATING DEPARTMENT:** Development Services Department

**ATTACHMENT:**

1. Bill No. 2024-44 Approving Rezoning of 1420 Bus. 49\_Neosho Storage
  2. 1420 N Business 49 P&Z Application
  3. 1420 N Business 49 site
  4. Neosho Storage WD
- 

**PURPOSE:**

To gain the Council's approval to change the Zoning of the property near 1420 N Business 49 from R-1 First Dwelling House District to C-3 Commercial Business District.

**BACKGROUND:**

This property was annexed into the City as a R-1 First Dwelling House District by default under the old ordinance. The property owner wishes to rezone the property to a C-3 Commercial Business District. After proper notifications, postings, and public hearing, this rezoning request was accepted by the Planning and Zoning Commission without additional comment.

**RECOMMENDATION:**

The staff recommends that the Council accept the rezoning of this property.



AN ORDINANCE of the City of Neosho to amend the zoning District Map for the City of Neosho for certain property within the limits of the City located at 1420 N. Business 49, Neosho, Missouri, as requested by the owner, Neosho Storage, LLC, from a District "R-1" First Dwelling House District to a District "C-3" Commercial Business District.

WHEREAS, there has been presented to the City of Neosho, Missouri, an application from Neosho Storage, LLC, to rezone from District "R-1" First Dwelling House District to District to a District "C-3" Commercial Business District for property legally described as:

Tract 1:

All of Lots 1 and 2 of Community Subdivision in Newton County, Missouri.

Tract 2:

All of Lot 3 of Community Subdivision in Newton County, Missouri.

Tract 2a:

TOGETHER and with a non-exclusive easement for ingress and egress over and across the East 35 feet of Lot 2 of Community Subdivision and the West 25 feet of the two tracts described as follows: (a) A part of the West Half of the Northeast Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, described as follows: commencing at the Southwest corner of said Northeast Quarter of the Northwest Quarter; thence North 0°08'45"East along the West line of said Northeast Quarter of the Northwest Quarter

928.10 feet; thence continuing North 0°08'45"East 132.58 feet to the point of beginning, thence South 89°47'40"East 150 feet; thence North 0°08'45"East 189 feet to the South right of way line of U.S. Highway Route 71; thence North 89°47'40"West along said South line of Highway 150 feet; thence South 0°08'45"West 189 feet to the point of beginning AND (b) A part of the West Half of the Northeast Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, described as follows: commencing at the Southwest corner of said Northeast Quarter of the Northwest Quarter; thence North 0°08'45"East along the West line of said Northeast Quarter of the Northwest Quarter 928.10 feet to the point of beginning; thence South 89°54'45"East 133.89 feet; thence North 00°11'25"East 132.31 feet; thence North 89°47'40"West 133.89 feet more or less to the West line of the West Half of the Northeast Quarter of the Northwest Quarter of said Section 23; thence South 0°08'45"West 132.58 feet to the point of beginning.

Tract 3:

Part of the Northwest Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, commencing at the Northeast corner thereof; thence South along the East line of said Quarter 655.61 feet to the place of beginning; thence West 553.45 feet; thence South 327.80 feet; thence East 552.08 feet; thence North 327.80 feet to the place of beginning.

EXCEPT

Part of the Northwest Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, commencing at the Northeast corner thereof, thence South along the East line of said Quarter 655.61 feet; thence South 302.80 feet; thence

North 89°55'10"West, 401.09 feet to the point of beginning; thence North 00°02'55"East, 302.93 feet more or less to the north line of the tract described in Book 358 at Page 6138 of the Newton County Land Records; thence West 151.56 feet to the Northwest corner of said tract described in Book 358 at Page 6138; thence South 327.80 feet; thence East 150.99 feet; thence North 25 feet to the place of beginning.

Tract 3a:

ALSO including a non-exclusive easement for purposes of ingress and egress over and across the following tracts: beginning 958.41 feet South and 552.08 feet West of the Northeast Corner of the Northwest Quarter of the Northwest Quarter of Section 23, the point of beginning; thence West 726.98 feet to the county road; thence South 50 feet; thence East 726.98 feet to a point directly South of the point of beginning; thence North 50 feet to the point of beginning, AND a tract described as commencing 958.41 feet South and 693.08 feet West of the Northeast corner of the said Northwest Quarter of the Northwest Quarter; thence North 302.80 feet; thence West 50 feet; thence South 302.80 feet to a point West of the point of beginning; thence East 50 feet to the point of beginning, AND a non-exclusive easement for purposes of ingress/egress over and across a tract described as commencing at the Northeast corner of the Northwest Quarter of the Northwest Quarter of Section 23, thence South 61.66 feet to the South right of way line of U.S. Highway 71; thence West along said South right of way 696.93 feet to existing private road, the true point of beginning; thence South to the North line of the South Half of the Northwest Quarter of the Northwest Quarter; thence West 50 feet; thence North to the South right of way line of US Highway 71; thence East along said right of way 50 feet to the point of beginning.

AND A road easement over the South 25 feet of the following: Part of the Northwest Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, commencing at the Northeast corner thereof, thence South along the East line of said Quarter 655.61 feet; thence South 302.80 feet; thence North 89°55'10"West, 401.09 feet to the point of beginning; thence North 00°02'55"East, 302.93 feet more or less to the north line of the tract described in Book 358 at Page 6138 of the Newton County Land Records; thence West 151.56 feet to the Northwest corner of said tract described in Book 358 at Page 6138; thence South 327.80 feet; thence East 150.99 feet; thence North 25 feet to the place of beginning.

Tract 4:

That part of the Southwest Quarter of the Northwest Quarter of Section 36, Township 25, Range 32, in the city of Neosho, Newton County, Missouri, described as: beginning at a point where the East right of way line of New Highway 71 (nka Hwy 175) intersects the South line of said Quarter Quarter Section, thence East along the South line of the Southwest Quarter of the Northwest Quarter 235.10 feet to a point where the West right of way line of Alt Highway 71 (nka Hwy 59) intersects the South line of said Quarter Quarter Section, thence Northerly along the West right of way line of Alt Highway 71 (nka Hwy 59), 213.52 (rec. 218.5) feet to a point agreed upon as a dividing line, thence West at an angle of 114°28'left a distance of 192.8 feet to an iron pin planted approximately 1 foot east of an Oak tree, thence in a Southwesterly

direction at an angle of 22°23' left a distance of 94.29 feet to a point on the East right of way line of New Missouri Highway 71, (nka Hwy 175), thence Southerly along said East right of way line of said New Highway 192.46 feet to beginning.

WHEREAS, after having referred the subject matter of this request to the Planning and Zoning Commission for the City of Neosho, and after due publication as required by law and having held a public hearing thereon by the Planning and Zoning Commission, with a recommendation then reviewed and taken up at public hearing by the City Council, the application being approved

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

**Section 1.** That City of Neosho zoning District Map for the City of Neosho be amended to for certain property within the limits of the City located at 1420 N. Business 49, Neosho, Missouri, as requested by the owner, Neosho Storage, LLC, and same to be amended and changed from a District "R-1" First Dwelling House District to a District "C-3" Commercial Business District for the property legally described as follows:

Tract 1:

All of Lots 1 and 2 of Community Subdivision in Newton County, Missouri.

Tract 2:

All of Lot 3 of Community Subdivision in Newton County, Missouri.

Tract 2a:

TOGETHER and with a non-exclusive easement for ingress and egress over and across the East 35 feet of Lot 2 of Community Subdivision and the West 25 feet of the two tracts described as follows: (a) A part of the West Half of the Northeast Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, described as follows: commencing at the Southwest corner of said Northeast Quarter of the Northwest Quarter; thence North 0°08'45" East along the West line of said Northeast Quarter of the Northwest Quarter 928.10 feet; thence continuing North 0°08'45" East 132.58 feet to the point of beginning, thence South 89°47'40" East 150 feet; thence North 0°08'45" East 189 feet to the South right of way line of U.S. Highway Route 71; thence North 89°47'40" West along said South line of Highway 150 feet; thence South 0°08'45" West 189 feet to the point of beginning AND (b) A part of the West Half of the Northeast Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, described as follows: commencing at the Southwest corner of said Northeast Quarter of the Northwest Quarter; thence North 0°08'45" East along the West line of said Northeast Quarter of the Northwest Quarter 928.10 feet to the point of beginning; thence South 89°54'45" East 133.89 feet; thence North 00°11'25" East 132.31 feet; thence North 89°47'40" West 133.89 feet more or less to the West line of the West Half of the Northeast Quarter of the Northwest Quarter of said Section 23; thence South 0°08'45" West 132.58 feet to the point of beginning.

Tract 3:

Part of the Northwest Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, commencing at the Northeast corner thereof; thence South along the East line of said Quarter 655.61 feet to the place of beginning; thence West 553.45 feet; thence South 327.80 feet; thence East 552.08 feet; thence North 327.80 feet to the place of beginning.

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Part of the Northwest Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, commencing at the Northeast corner thereof, thence South along the East line of said Quarter 655.61 feet; thence South 302.80 feet; thence North 89°55'10"West, 401.09 feet to the point of beginning; thence North 00°02'55"East, 302.93 feet more or less to the north line of the tract described in Book 358 at Page 6138 of the Newton County Land Records; thence West 151.56 feet to the Northwest corner of said tract described in Book 358 at Page 6138; thence South 327.80 feet; thence East 150.99 feet; thence North 25 feet to the place of beginning.

Tract 3a:

ALSO including a non-exclusive easement for purposes of ingress and egress over and across the following tracts: beginning 958.41 feet South and 552.08 feet West of the Northeast Corner of the Northwest Quarter of the Northwest Quarter of Section 23, the point of beginning; thence West 726.98 feet to the county road; thence South 50 feet; thence East 726.98 feet to a point directly South of the point of beginning; thence North 50 feet to the point of beginning, AND a tract described as commencing 958.41 feet South and 693.08 feet West of the Northeast corner of the said Northwest Quarter of the Northwest Quarter; thence North 302.80 feet; thence West 50 feet; thence South 302.80 feet to a point West of the point of beginning; thence East 50 feet to the point of beginning, AND a non-exclusive easement for purposes of ingress/egress over and across a tract described as commencing at the Northeast corner of the Northwest Quarter of the Northwest Quarter of Section 23, thence South 61.66 feet to the South right of way line of U.S. Highway 71; thence West along said South right of way 696.93 feet to existing private road, the true point of beginning; thence South to the North line of the South Half of the Northwest Quarter of the Northwest Quarter; thence West 50 feet; thence North to the South right of way line of US Highway 71; thence East along said right of way 50 feet to the point of beginning.

AND A road easement over the South 25 feet of the following: Part of the Northwest Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, commencing at the Northeast corner thereof, thence South along the East line of said Quarter 655.61 feet; thence South 302.80 feet; thence North 89°55'10"West, 401.09 feet to the point of beginning; thence North 00°02'55"East, 302.93 feet more or less to the north line of the tract described in Book 358 at Page 6138 of the Newton County Land Records; thence West

151.56 feet to the Northwest corner of said tract described in Book 358 at Page 6138; thence South 327.80 feet; thence East 150.99 feet; thence North 25 feet to the place of beginning.

Tract 4:



That part of the Southwest Quarter of the Northwest Quarter of Section 36, Township 25, Range 32, in the city of Neosho, Newton County, Missouri, described as: beginning at a point where the East right of way line of New Highway 71 (nka Hwy 175) intersects the South line of said Quarter Quarter Section, thence East along the South line of the Southwest Quarter of the Northwest Quarter 235.10 feet to a point where the West right of way line of Alt Highway 71 (nka Hwy 59) intersects the South line of said Quarter Quarter Section, thence Northerly along the West right of way line of Alt Highway 71 (nka Hwy 59), 213.52 (rec. 218.5) feet to a point agreed upon as a dividing line, thence West at an angle of 114°28' left a distance of 192.8 feet to an iron pin planted approximately 1 foot east of an Oak tree, thence in a Southwesterly direction at an angle of 22°23' left a distance of 94.29 feet to a point on the East right of way line of New Missouri Highway 71, (nka Hwy 175), thence Southerly along said East right of way line of said New Highway 192.46 feet to beginning.

**Section 2.** That the City Clerk is hereby authorized and directed to file with the City the above referenced and described property within the City District Map for the amended district zone has herein approved.

**Section 3.** This this ordinance shall be in effect upon final passage.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.

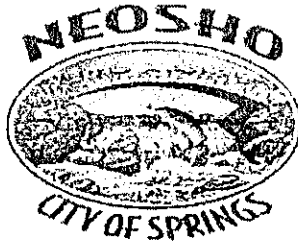
\_\_\_\_\_  
Richard Davidson, Mayor  
ORDINANCE NO.

ATTEST:

\_\_\_\_\_  
Cheyenne Wright, City Clerk

APPROVED AS TO FORM:

\_\_\_\_\_  
Derek A. Snyder, City Attorney



## Planning and Zoning Department

City Hall 203 E. Main Neosho, MO 64850 Phone 451-8050

# PLANNING AND ZONING APPLICATION

### PROJECT TITLE & TYPE

- |                                                       |                                                   |
|-------------------------------------------------------|---------------------------------------------------|
| <input type="checkbox"/> Preliminary Plat / Site Plan | <input type="checkbox"/> Vacation of Right-of-Way |
| <input type="checkbox"/> Special Use Permit           | <input type="checkbox"/> Board of Adjustments     |
| <input checked="" type="checkbox"/> Rezoning          | <input type="checkbox"/> Vacation of Easement     |
| <input type="checkbox"/> Final Plat / Site Plan       | <input type="checkbox"/> Other _____              |

### INFORMATION

| APPLICANT            |                                    | PROJECT          |                                  |
|----------------------|------------------------------------|------------------|----------------------------------|
| Name                 | <u>Neosho Storage LLC</u>          | Project Location | <u>1420 N Bus 49, Neosho, MO</u> |
| Address              | <u>1420 N. Bus. 49, Neosho, MO</u> | Existing Use     | <u>Self-Storage</u>              |
| Phone                | _____                              | Proposed Use     | <u>Self-Storage</u>              |
| Contact Person Name  | <u>Zach Quick</u>                  | Existing Zone    | <u>R1</u>                        |
| Contact Person Phone | <u>620-875-1439</u>                | Proposed Zone    | <u>C-2 or C-3</u>                |

### SIGNATURE OF OWNERS & DATE

The above information and the attached list of property owners and the area map are true and accurate to the best of my knowledge.

Zach Quick  
Signature of Owner

4/17/24  
Date

\_\_\_\_\_  
Signature of Co-Owner

\_\_\_\_\_  
Date

#### Staff Use Only

Application Accepted...

Date \_\_\_\_\_

Time \_\_\_\_\_

By \_\_\_\_\_

- |                                                                 |
|-----------------------------------------------------------------|
| <input type="checkbox"/> Application Fee Received               |
| <input type="checkbox"/> Deed Attached                          |
| <input type="checkbox"/> Parcel Map Attached                    |
| <input type="checkbox"/> Property Owners Within 200 Ft Attached |
| <input type="checkbox"/> Publication Fee Received               |

# Neosho, MO



## Legend

### Neosho Streets

- <all other values>
- INTERSTATE
- U.S. HIGHWAY
- STATE HIGHWAY
- ALLEY
- CITY STREET
- NAMED COUNTY ROAD
- PLATTED/UNDEVELOPED
- UNNAMED
- VACATED STREET

□ Parcel

## Notes

1420 N Business 49 zoning

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

THIS MAP IS NOT TO BE USED FOR NAVIGATION



Recording Date/Time: 04/15/2021 at 03:33:49 PM

Book: 370 Page: 3396

Instr #: 202103442

Type: WD

Pages: 3

Fee: \$30.00 S 20210002809

Jennifer A. Childers  
Recorder of Deeds

NCA

30-

Ch 3152

174-

SPACE ABOVE THIS LINE FOR RECORDING INFORMATION ONLY

**GENERAL WARRANTY DEED**

File No. 40214

THIS DEED, made and entered into this 15th day of April, 2021, by and between

**GRANTOR:** GLENDON A. HONEYCUTT and KAREN K. HONEYCUTT, husband and wife and GALE B. ELIS and SHEILA L. ELLIS, husband and wife  
of the county of Newton, State of Missouri, party or parties of the first part and

**GRANTEE:** NEOSHO STORAGE LLC

ADDRESS: P.O. Box 337, Neosho, Mo 64850  
of the county of Newton, State of Missouri, party or parties of the second part.

**WITNESSETH**, that the said party or parties of the first part, for and in consideration of the sum of One Dollar and other valuable considerations paid by the said party or parties of the second part, the receipt of which is hereby acknowledged, does or do by these presents **GRANT, BARGAIN AND SELL, CONVEY AND CONFIRM** unto the said party or parties of the second part, the following described Real Estate, situated in the county of Newton, and State of Missouri, to wit:

Tract 1:

All of Lots 1 and 2 of Community Subdivision in Newton County, Missouri.

Tract 2:

All of Lot 3 of Community Subdivision in Newton County, Missouri.

Tract 2a:

TOGETHER and with a non-exclusive easement for ingress and egress over and across the East 35 feet of Lot 2 of Community Subdivision and the West 25 feet of the two tracts described as follows: (a) A part of the West Half of the Northeast Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, described as follows: commencing at the Southwest corner of said Northeast Quarter of the Northwest Quarter; thence North 0°08'45" East along the West line of said Northeast Quarter of the Northwest Quarter 928.10 feet; thence continuing North 0°08'45" East 132.58 feet to the point of beginning, thence South 89°47'40" East 150 feet; thence North 0°08'45" East 189 feet to the South right of way line of U.S. Highway Route 71; thence North 89°47'40" West along said South line of Highway 150 feet; thence South 0°08'45" West 189 feet to the point of beginning AND (b) A part of the West Half of the Northeast Quarter of the Northwest Quarter of Section 23, Township 25, Range 32, Newton County, Missouri, described as follows: commencing at the Southwest corner of said Northeast Quarter of the Northwest Quarter; thence North 0°08'45" East along the West line of said Northeast Quarter of the Northwest Quarter 928.10 feet to the point of beginning; thence South



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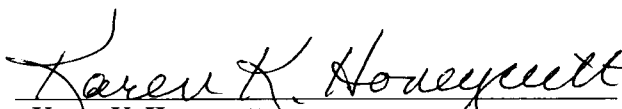
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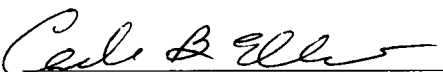
**TO HAVE AND TO HOLD THE SAME**, Together with all rights and appurtenances to the same belonging unto the said party or parties of the second part forever.

The said party or parties of the first part covenanting that said party or parties and the heirs, executors, administrators and assigns of such party or parties, shall and will WARRANT AND DEFEND the title to the premises unto the said party or parties of the second part, and to the heirs and assigns of such party or parties forever, against the lawful claims of all persons whomsoever, excepting however, the general taxes for the calendar year 2021 and thereafter, and special taxes becoming a lien after the date of this deed.

**IN WITNESS WHEREOF**, the said party or parties of the first part has or have hereunto set their hand or hands the day and year first above written.

  
Glendon A. Honeycutt

  
Karen K. Honeycutt

  
Gale B. Ellis

  
Sheila L. Ellis

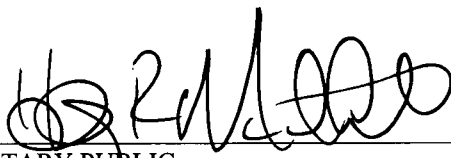
### ACKNOWLEDGMENT

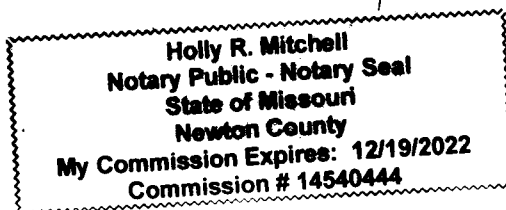
STATE OF MISSOURI                     )  
                                                      )SS  
COUNTY OF NEWTON                 )

On this 15th day of April, 2021, before me personally appeared GLENDON A. HONEYCUTT and KAREN K. HONEYCUTT, husband and wife and GALE B. ELIS and SHEILA L. ELLIS, husband and wife to me personally known to be the persons described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

**IN TESTIMONY WHEREOF**, I have hereunto set my hand and affixed my official seal in the county and State aforesaid, the day and year first above written.

My commission expires:

  
NOTARY PUBLIC



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**REQUESTED COUNCIL MEETING DATE:** May 21, 2024

**ITEM:** Bill No. 2024-46: Amending Section 405.270 Board of Adjustments Members

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**ORIGINATING DEPARTMENT:** Development Services Department

**ATTACHMENT:**

**1. Bill No. 2024-46 Amending 405.270 Bd of Adj Alt Members**

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**PURPOSE:**

To amend section 405.270 of the Neosho City Code.

**BACKGROUND:**

The Board shall consist of five (5) residents appointed by the Mayor and approved by the City Council, along with three (3) alternate members to serve in the absence of or the disqualification of the regular members. The new revision aligns with the Missouri State Statute authorizing alternate board members to serve in the absence or disqualification of regular members.

**RECOMMENDATION:**

To approve the amendment to section 405.270 of the Neosho City Code and authorize the Mayor to execute it.

**AN ORDINANCE of the City of Neosho amending Title IV Land Use, Chapter 405 Zoning Regulations, Article IV Administration to amend Section 405.270 Board of Adjustment – Powers and Duties, by repealing and replacing Paragraph B. of the Code of Ordinances to allow appointment of three alternate members pursuant to Chapter 89 RSMo.**

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, as follows:

**Section 1.** That Title IV, Land Use, Chapter 405 Zoning Regulations, Article IV Administration of the Code of Ordinances, Section 405.270 Board of Adjustment –Powers and Duties of the Code of Ordinances is amended in that Paragraph B. is repealed in its entirety replaced with a new Section 405.270 Board of Adjustment –Powers and Duties Paragraph B. to be hereby adopted to read as follows:

“Chapter 405. Zoning Regulations”

“Section 405.270 Board of Adjustment –Powers and Duties”

“B. The Board shall consist of five (5) residents appointed by the Mayor and approved by the City Council, along with three (3) alternate members to serve in the absence of or the disqualification of the regular members. The term of the office of the members of the Board shall be for five (5) years, excepting that five (5) members first (1st) appointed shall serve respectively for terms of one (1) year; two (2) years; three (3) years; four (4) years; and five (5) years; thereafter members shall be appointed for terms of five (5) years each. The members shall elect their own Chairman and Secretary, who shall serve for one (1) year. Vacancies shall be filled for the unexpired term only. Members may be removed for cause by the Mayor and the City Council upon written charges and after public hearing. The Board shall adopt rules of procedure in accordance with the provisions of this Chapter. Meetings of the Board shall be held at the call of the Chairman and at such other times as the Board may determine. Such Chairman, or in his/her absence the Acting Chairman, may administer oaths and compel the attendance of witnesses. All meetings of the Board shall be open to the public. The Board shall keep minutes of its proceedings, showing the vote of each member upon each question, or, if absent or failing to vote, indicating such fact, and shall keep records of its examinations and other official actions, all of which shall be immediately filed in the office of the Board and shall be a public record. All testimony, objections thereto, and rulings thereon shall be taken down by a reporter employed by the Board for that purpose. The presence of three (3) members of the Board shall constitute a quorum for the transaction of business, provided however, that the concurring vote of four (4) members of the Board shall be necessary to effect a ruling in favor of an appellant.

**Section 2.** All ordinances or parts of ordinances in conflict herewith are hereby repealed, but shall otherwise remain in full force and effect.

**Section 3.** This Ordinance shall be effective \_\_\_\_\_, 2024.

PASSED BY THE COUNCIL OF THE CITY OF NEOSHO, MISSOURI, this \_\_\_\_\_ day of \_\_\_\_\_, 2024, by a vote of \_\_\_\_\_.



Richard Davidson, Mayor

ATTEST:

---

Cheyenne Wright, City Clerk

APPROVED AS TO FORM:

---

Derek A. Snyder, City Attorney

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**REQUESTED COUNCIL MEETING DATE:** May 21, 2024

**ITEM:** Playground Scrap Tire Material Grant

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**ORIGINATING DEPARTMENT:** Parks and Recreation Department

**ATTACHMENT:**

1. DNR Scrap Tire Material Grants

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**PURPOSE:**

To seek council's approval to submit a bid for this grant. [Recycled Tire Material Grant] This material will be used as mulch in playground areas.

Also, this grant offers recycled tire material picnic tables and benches.

**BACKGROUND:**

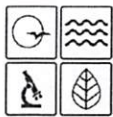
The Missouri Department of Natural Resources has reached out to us for this grant opportunity.

The Grant offers up to \$50,000

With no match required.

Completed applications must be submitted by June 14th, 2024.

**RECOMMENDATION:**



The Missouri Department of Natural Resources' Waste Management Program (WMP) administers grant programs to divert scrap tires from landfills and illegal dumps by promoting end-uses for scrap tires.

**Non-playground Scrap Tire Material Grants** – Approximately \$400,000 is available during the FY 2024 grant cycle for scrap tire material grants for running tracks, walking trails, equine/livestock stalls/riding area or similar types of surfacing projects or molded products. Grant recipients requesting mats/tiles or pour-in-place surface material or molded products will be eligible to receive up to \$50,000.

**Playground Scrap Tire Surface Material Grants** – Approximately \$600,000 is also available during the FY 2024 grant cycle for playground scrap tire surface material grants. Grant recipients requesting mats/tiles or pour-in-place surface material will be eligible to receive up to \$40,000.

The department will award both types of grants on a competitive basis.

**Who may apply?** – Public schools, private schools, parks, non-profit day care centers, other non-profit organizations, and governmental organizations **other than state agencies** are eligible to submit applications.

Recipients who have received a non-playground or playground scrap tire material grant(s) within the last ten years are ineligible, unless an expansion to a prior surfaced area is planned or a different location/area will be surfaced. Privately owned [*businesses and organizations*], residential backyard areas, and private in-home day care centers are ineligible.

**What projects are eligible?** – **Non-playground** grant funds are available for the cost, delivery and vendor installation of scrap tire surface material for running tracks, walking trails, equine stalls/riding area, picnic tables or benches, or other similar projects or products. Mats/tiles, pour-in-place material and molded product(s) must be placed on asphalt, concrete, or other suitable surfaces. **Playground** grant funds are available for the cost, delivery, and vendor installation of scrap tire surface material for playgrounds only.

**What types of scrap tire materials are acceptable?** – All grant recipients will be required to purchase scrap tire material from manufactures whose scrap tire material contains at least 40% Missouri generated scrap tires. Mats/tiles or pour-in-place material **must be** placed on asphalt, concrete, or other suitable surfaces. All surfacing projects must conform to the manufacturer's specifications and be approved by the department. All projects must be located within the state of Missouri.

**How can I get an application?** – Copies of the application packages may be downloaded from the department's website at <https://dnr.mo.gov/waste-recycling/what-were-doing/grants-financial-assistance-opportunities/scrap-tire-surface-material>.

**What is my deadline?** – Completed applications submitted via email or U.S. Postal Service must be postmarked by June 14, 2024, applications emailed to [scraptiregrants@dnr.mo.gov](mailto:scraptiregrants@dnr.mo.gov) or online applications at <https://modnr.force.com/> must arrive or be submitted by CST 5 p.m. on Friday, June 14, 2024.

**Playground and non-playground applications** must be completed and submitted according to the deadlines above. To submit an application online, take the following steps:

- 1: Download and save the application forms for the relevant grant you will be applying for.
- 2: Complete all required forms.
- 3: Establish access to the department's funding opportunities portal by completing the entity input form.
- 4: Begin your request for financial assistance by logging into the funding opportunities portal. This process can take **24-48 hours**.
- 5: Select the financial assistance program you are applying for. The system will guide you through the process and allow you to upload your documents.

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**REQUESTED COUNCIL MEETING DATE:** May 21, 2024

**ITEM:** Chamber of Commerce Presentation

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**ORIGINATING DEPARTMENT:** City Manager

**ATTACHMENT:** None

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**PURPOSE:**

The Chamber of Commerce would like to partner with the City of Neosho and other entities for software with placer.ai.

**BACKGROUND:**

Lauri Lyera will be providing details on the placer.ai software and what benefits this would have for Neosho and surrounding members. Mr. Leavens also met with the company and went through a demonstration of its capabilities and resources it has to offer.

**RECOMMENDATION:**



General Ledger

Budget Status

User: lforest  
Printed: 5/15/2024 - 11:27 AM  
Period: 7, 2024



| Account Number   |         | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var      | Encumbered Amount | Available    | % Available |
|------------------|---------|--------------------------------|---------------|---------------|------------|--------------|-------------------|--------------|-------------|
| Fund             | 100     | General Fund                   |               |               |            |              |                   |              |             |
| Dept             | 100-000 | Non-Departmental               |               |               |            |              |                   |              |             |
| R10              |         | NON-OPERATING REVENUES         |               |               |            |              |                   |              |             |
| 100-000-2500-000 |         | Unearned Grant Revenue         | 0.00          | 0.00          | 0.00       | 0.00         | 0.00              | 0.00         | 0.00        |
|                  |         |                                |               |               |            |              |                   |              |             |
|                  |         | R10 Sub Totals:                | 0.00          | 0.00          | 0.00       | 0.00         | 0.00              | 0.00         | 0.00        |
| R90              |         | TRANSFERS IN                   |               |               |            |              |                   |              |             |
| 100-000-3305-110 |         | Transfre fm Public Safety Fund | 20,000.00     | 1,667.00      | 11,669.00  | 8,331.00     | 0.00              | 8,331.00     | 41.66       |
| 100-000-3305-111 |         | Trns fm Public Safety Fund     | 0.00          | 0.00          | 0.00       | 0.00         | 0.00              | 0.00         | 0.00        |
| 100-000-3305-120 |         | Trns from Public Safety Fund   | 1,022,441.00  | 85,201.00     | 596,407.00 | 426,034.00   | 0.00              | 426,034.00   | 41.67       |
| 100-000-3305-144 |         | Trns from Public Safety Fund   | 20,047.00     | 1,671.00      | 11,697.00  | 8,350.00     | 0.00              | 8,350.00     | 41.65       |
| 100-000-3306-000 |         | Transfer fm ARPA Investment    | 0.00          | 0.00          | 0.00       | 0.00         | 0.00              | 0.00         | 0.00        |
| 100-000-3310-000 |         | Transfer fm Hotel/Motel Admin  | 2,860.00      | 239.00        | 1,673.00   | 1,187.00     | 0.00              | 1,187.00     | 41.50       |
| 100-000-3316-000 |         | Transfer fm Street >Land       | 5,660.00      | 471.67        | 3,301.69   | 2,358.31     | 0.00              | 2,358.31     | 41.67       |
| 100-000-3325-115 |         | Transfer fm Police Dept        | 50,000.00     | 0.00          | 0.00       | 50,000.00    | 0.00              | 50,000.00    | 100.00      |
| 100-000-3355-000 |         | Transfer to Gen Celebrate      | 19,500.00     | 0.00          | 0.00       | 19,500.00    | 0.00              | 19,500.00    | 100.00      |
| 100-000-3356-000 |         | Transfer to Gen Fall Festival  | 13,000.00     | 0.00          | 13,000.00  | 0.00         | 0.00              | 0.00         | 0.00        |
|                  |         |                                |               |               |            |              |                   |              |             |
|                  |         | R90 Sub Totals:                | 1,153,508.00  | 89,249.67     | 637,747.69 | 515,760.31   | 0.00              | 515,760.31   | 44.71       |
|                  |         |                                |               |               |            |              |                   |              |             |
|                  |         | Revenue Sub Totals:            | 1,153,508.00  | 89,249.67     | 637,747.69 | 515,760.31   | 0.00              | 515,760.31   | 44.71       |
| E90              |         | TRANSFERS OUT                  |               |               |            |              |                   |              |             |
| 100-000-3200-000 |         | Sales Tax to TIF               | 0.00          | 0.00          | 0.00       | 0.00         | 0.00              | 0.00         | 0.00        |
| 100-000-3202-000 |         | Transfer to Other Funds        | 0.00          | 0.00          | 0.00       | 0.00         | 0.00              | 0.00         | 0.00        |
| 100-000-3203-000 |         | Transfer to Senior Center      | 0.00          | 0.00          | 0.00       | 0.00         | 0.00              | 0.00         | 0.00        |
| 100-000-3205-000 |         | Transfer to Fire Dept          | 753,748.00    | 62,813.00     | 439,691.00 | 314,057.00   | 0.00              | 314,057.00   | 41.67       |
| 100-000-3205-110 |         | Trns to General                | 20,000.00     | 1,667.00      | 11,669.00  | 8,331.00     | 0.00              | 8,331.00     | 41.66       |
| 100-000-3205-120 |         | Trns to Police Department      | 1,022,411.00  | 85,201.00     | 596,407.00 | 426,004.00   | 0.00              | 426,004.00   | 41.67       |
| 100-000-3205-144 |         | Trns to Emergency Mgmt         | 20,047.00     | 1,671.00      | 11,697.00  | 8,350.00     | 0.00              | 8,350.00     | 41.65       |
| 100-000-3206-000 |         | Transfer to ARPA               | 307,307.00    | 0.00          | 0.00       | 307,307.00   | 0.00              | 307,307.00   | 100.00      |
| 100-000-3206-170 |         | Transfer to Drainage           | 1,129,114.00  | 0.00          | 0.00       | 1,129,114.00 | 0.00              | 1,129,114.00 | 100.00      |
| 100-000-3224-000 |         | Transfer to Police Grants      | 2,310.00      | 0.00          | 0.00       | 2,310.00     | 0.00              | 2,310.00     | 100.00      |
| 100-000-3225-115 |         | Trns to Develop Service        | 50,000.00     | 0.00          | 0.00       | 50,000.00    | 0.00              | 50,000.00    | 100.00      |
| 100-000-3230-000 |         | Transfer to Fire fm General    | 714,751.00    | 59,563.00     | 416,941.00 | 297,810.00   | 0.00              | 297,810.00   | 41.67       |
| 100-000-3240-000 |         | Transfer to GC fm General      | 120,000.00    | 0.00          | 0.00       | 120,000.00   | 0.00              | 120,000.00   | 100.00      |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount   | YTD Var      | Encumbered Amount | Available    | % Available |
|------------------|--------------------------------|---------------|---------------|--------------|--------------|-------------------|--------------|-------------|
| 100-000-3243-000 | Transfer to Parks Department   | 50,000.00     | 4,167.00      | 29,169.00    | 20,831.00    | 0.00              | 20,831.00    | 41.66       |
| 100-000-3285-111 | Trns to Capital Impr/Purch     | 52,233.00     | 51.96         | 52,309.50    | -76.50       | 0.00              | -76.50       | 0.00        |
| 100-000-3285-112 | Trns to Capital Improvement    | 209,630.00    | 0.00          | 197,630.00   | 12,000.00    | 0.00              | 12,000.00    | 5.72        |
| 100-000-3285-115 | Trns to Capital Impr/Purch     | 12,434.00     | 0.00          | 8,253.19     | 4,180.81     | 0.00              | 4,180.81     | 33.62       |
| 100-000-3285-118 | Trns to Capital Improvement    | 68,000.00     | 29,970.00     | 42,166.78    | 25,833.22    | 0.00              | 25,833.22    | 37.99       |
| 100-000-3285-120 | Trns to Capital Improvement    | 151,000.00    | 93,894.00     | 252,040.48   | -101,040.48  | 0.00              | -101,040.48  | 0.00        |
| 100-000-3285-160 | Trns to Capital Improvement    | 727,538.00    | 0.00          | 481,713.09   | 245,824.91   | 0.00              | 245,824.91   | 33.79       |
| 100-000-3285-204 | Trns to Capital Impr/Purch     | 91,107.00     | 0.00          | 41,106.52    | 50,000.48    | 0.00              | 50,000.48    | 54.88       |
| 100-000-3285-680 | Transfer to CDBG               | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  |                                |               |               |              |              |                   |              |             |
|                  | E90 Sub Totals:                | 5,501,630.00  | 338,997.96    | 2,580,793.56 | 2,920,836.44 | 0.00              | 2,920,836.44 | 53.09       |
|                  |                                |               |               |              |              |                   |              |             |
|                  | Expense Sub Totals:            | 5,501,630.00  | 338,997.96    | 2,580,793.56 | 2,920,836.44 | 0.00              | 2,920,836.44 | 53.09       |
|                  |                                |               |               |              |              |                   |              |             |
|                  | Dept 000 Sub Totals:           | 4,348,122.00  | 249,748.29    | 1,943,045.87 | 2,405,076.13 | 0.00              |              |             |
| Dept 100-110     |                                |               |               |              |              |                   |              |             |
| R01              | TAXES                          |               |               |              |              |                   |              |             |
| 100-110-4010-110 | Property Tax                   | 475,000.00    | 5,008.13      | 549,766.32   | -74,766.32   | 0.00              | -74,766.32   | 0.00        |
| 100-110-4020-110 | Financial Institution Tax      | 300.00        | 0.00          | 245.55       | 54.45        | 0.00              | 54.45        | 18.15       |
| 100-110-4030-110 | 1-Cent City Sales Tax          | 3,092,449.00  | 244,178.99    | 1,965,348.82 | 1,127,100.18 | 0.00              | 1,127,100.18 | 36.45       |
| 100-110-4031-110 | 3-Cent Recreational Sales Tax  | 200,000.00    | 0.00          | 96,507.55    | 103,492.45   | 0.00              | 103,492.45   | 51.75       |
| 100-110-4050-110 | Cigarette Tax                  | 54,200.00     | 3,474.16      | 25,817.00    | 28,383.00    | 0.00              | 28,383.00    | 52.37       |
| 100-110-4130-110 | Franchises                     | 775,000.00    | 75,859.11     | 525,992.31   | 249,007.69   | 0.00              | 249,007.69   | 32.13       |
|                  |                                |               |               |              |              |                   |              |             |
|                  | R01 Sub Totals:                | 4,596,949.00  | 328,520.39    | 3,163,677.55 | 1,433,271.45 | 0.00              | 1,433,271.45 | 31.18       |
| R02              | LICENSES AND PERMITS           |               |               |              |              |                   |              |             |
| 100-110-4100-110 | Occupation Licenses            | 54,794.00     | 1,368.75      | 29,521.94    | 25,272.06    | 0.00              | 25,272.06    | 46.12       |
|                  |                                |               |               |              |              |                   |              |             |
|                  | R02 Sub Totals:                | 54,794.00     | 1,368.75      | 29,521.94    | 25,272.06    | 0.00              | 25,272.06    | 46.12       |
| R03              | INTER-GOVERNMENTAL             |               |               |              |              |                   |              |             |
| 100-110-4201-110 | CARES/ARPA                     | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  |                                |               |               |              |              |                   |              |             |
|                  | R03 Sub Totals:                | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| R06              | REVENUE FROM USE OF ASSET      |               |               |              |              |                   |              |             |
| 100-110-4700-110 | Interest Earned-General Fund   | 12,500.00     | 22,109.36     | 132,551.26   | -120,051.26  | 0.00              | -120,051.26  | 0.00        |
| 100-110-4760-110 | Insurance Proceeds             | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 100-110-4820-110 | General Admin Sale of Property | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  |                                |               |               |              |              |                   |              |             |
|                  | R06 Sub Totals:                | 12,500.00     | 22,109.36     | 132,551.26   | -120,051.26  | 0.00              | -120,051.26  | 0.00        |
| R07              | OTHER INCOME                   |               |               |              |              |                   |              |             |
| 100-110-4790-110 | Judgments                      | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 100-110-4800-110 | General Admin Miscellaneous    | 238,206.00    | 0.00          | 238,206.07   | -0.07        | 0.00              | -0.07        | 0.00        |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount    | YTD Var      | Encumbered Amount | Available    | % Available |
|------------------|--------------------------------|---------------|---------------|---------------|--------------|-------------------|--------------|-------------|
|                  | R07 Sub Totals:                | 238,206.00    | 0.00          | 238,206.07    | -0.07        | 0.00              | -0.07        | 0.00        |
|                  | Revenue Sub Totals:            | 4,902,449.00  | 351,998.50    | 3,563,956.82  | 1,338,492.18 | 0.00              | 1,338,492.18 | 27.30       |
| E10              | PERSONNEL                      |               |               |               |              |                   |              |             |
| 100-110-5010-110 | General Admin Salaries         | 267,428.00    | 22,141.61     | 153,284.28    | 114,143.72   | 0.00              | 114,143.72   | 42.68       |
| 100-110-5020-110 | General Admin Overtime         | 2,000.00      | 14.35         | 797.23        | 1,202.77     | 0.00              | 1,202.77     | 60.14       |
| 100-110-5040-110 | Acting City Mgr Per Diem       | 4,500.00      | 300.00        | 300.00        | 4,200.00     | 0.00              | 4,200.00     | 93.33       |
| 100-110-5070-110 | Availability Allowance         | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
| 100-110-5170-110 | General Admin Social Security  | 20,956.00     | 1,563.48      | 10,893.98     | 10,062.02    | 0.00              | 10,062.02    | 48.01       |
| 100-110-5180-110 | General Admin Retirement       | 13,697.00     | 931.60        | 7,167.76      | 6,529.24     | 0.00              | 6,529.24     | 47.67       |
| 100-110-5190-110 | General Admin Health Insurance | 39,199.00     | 3,596.04      | 20,607.48     | 18,591.52    | 0.00              | 18,591.52    | 47.43       |
| 100-110-5210-110 | General Admin Workers Comp.    | 11,999.00     | 0.00          | 0.00          | 11,999.00    | 0.00              | 11,999.00    | 100.00      |
| 100-110-5360-110 | General Admin Memb/Train/Trvl  | 2,905.00      | 429.00        | 777.29        | 2,127.71     | 0.00              | 2,127.71     | 73.24       |
| 100-110-5380-110 | Uniforms                       | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E10 Sub Totals:                | 362,684.00    | 28,976.08     | 193,828.02    | 168,855.98   | 0.00              | 168,855.98   | 46.56       |
| E20              | OPERATING COSTS                |               |               |               |              |                   |              |             |
| 100-110-5260-110 | General Admin Prof. Service    | 115,712.00    | 5,435.53      | 37,439.68     | 78,272.32    | 1,500.00          | 76,772.32    | 66.35       |
| 100-110-5290-110 | County Collector Fees          | 19,000.00     | 200.33        | 19,205.45     | -205.45      | 0.00              | -205.45      | 0.00        |
| 100-110-5300-110 | General Admin Ins. & Bonds     | 16,347.00     | 0.00          | 175.00        | 16,172.00    | 0.00              | 16,172.00    | 98.93       |
| 100-110-5330-110 | General Admin Equipment Maint. | 7,575.00      | 0.00          | 89.98         | 7,485.02     | 0.00              | 7,485.02     | 98.81       |
| 100-110-5450-110 | General Admin Claims & Judgmnt | 350,516.00    | 0.00          | 54.84         | 350,461.16   | 0.00              | 350,461.16   | 99.98       |
| 100-110-5530-110 | General Admin Fuels/Lubricants | 525.00        | 40.22         | 484.75        | 40.25        | 0.00              | 40.25        | 7.67        |
| 100-110-5590-110 | General Admin Gen. Supplies    | 15,340.00     | 1,227.76      | 8,681.74      | 6,658.26     | 0.00              | 6,658.26     | 43.40       |
| 100-110-5700-110 | General Admin Comp., Software  | 1,873.00      | 413.53        | 621.80        | 1,251.20     | 0.00              | 1,251.20     | 66.80       |
|                  | E20 Sub Totals:                | 526,888.00    | 7,317.37      | 66,753.24     | 460,134.76   | 1,500.00          | 458,634.76   | 87.05       |
| E25              | NON-OPERATING EXPENSE          |               |               |               |              |                   |              |             |
| 100-110-5271-110 | Master Bank Acct Fees          | 1,000.00      | 0.00          | 0.00          | 1,000.00     | 0.00              | 1,000.00     | 100.00      |
| 100-110-5272-110 | Investement Acct. Bank Fees    | 1,200.00      | 0.00          | 0.00          | 1,200.00     | 0.00              | 1,200.00     | 100.00      |
|                  | E25 Sub Totals:                | 2,200.00      | 0.00          | 0.00          | 2,200.00     | 0.00              | 2,200.00     | 100.00      |
|                  | Expense Sub Totals:            | 891,772.00    | 36,293.45     | 260,581.26    | 631,190.74   | 1,500.00          | 629,690.74   | 70.61       |
|                  | Dept 110 Sub Totals:           | -4,010,677.00 | -315,705.05   | -3,303,375.56 | -707,301.44  | 1,500.00          |              |             |
| Dept 100-111     |                                |               |               |               |              |                   |              |             |
| R01              | TAXES                          |               |               |               |              |                   |              |             |
| 100-111-4031-110 | 3-Cent Recreational Use        | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | R01 Sub Totals:                | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
| R04              | CHARGES FOR SERVICES           |               |               |               |              |                   |              |             |

| Account Number   | Description                  | Budget Amount | Period Amount | YTD Amount | YTD Var   | Encumbered Amount | Available | % Available |
|------------------|------------------------------|---------------|---------------|------------|-----------|-------------------|-----------|-------------|
| 100-111-4800-111 | City Clerk Miscellaneous     | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | R04 Sub Totals:              | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | Revenue Sub Totals:          | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| E10              | PERSONNEL                    |               |               |            |           |                   |           |             |
| 100-111-5010-111 | Clerk Salaries               | 54,387.00     | 4,160.34      | 31,054.74  | 23,332.26 | 0.00              | 23,332.26 | 42.90       |
| 100-111-5030-111 | Clerk Part Time              | 2,100.00      | 165.00        | 1,005.00   | 1,095.00  | 0.00              | 1,095.00  | 52.14       |
| 100-111-5170-111 | Clerk Social Security        | 4,322.00      | 305.97        | 2,219.07   | 2,102.93  | 0.00              | 2,102.93  | 48.66       |
| 100-111-5180-111 | Clerk Retirement             | 2,720.00      | 208.02        | 1,552.75   | 1,167.25  | 0.00              | 1,167.25  | 42.91       |
| 100-111-5190-111 | Clerk Health Insurance       | 6,043.00      | 564.62        | 4,067.36   | 1,975.64  | 0.00              | 1,975.64  | 32.69       |
| 100-111-5210-111 | Clerk Workers Compensation   | 2,475.00      | 0.00          | 0.00       | 2,475.00  | 0.00              | 2,475.00  | 100.00      |
| 100-111-5360-111 | Clerk Member/Train/Trvl      | 10,535.00     | 662.74        | 4,789.68   | 5,745.32  | 0.00              | 5,745.32  | 54.54       |
|                  | E10 Sub Totals:              | 82,582.00     | 6,066.69      | 44,688.60  | 37,893.40 | 0.00              | 37,893.40 | 45.89       |
| E20              | OPERATING COSTS              |               |               |            |           |                   |           |             |
| 100-111-5260-111 | Clerk Professional Services  | 17,360.00     | 1,198.62      | 12,425.17  | 4,934.83  | 0.00              | 4,934.83  | 28.43       |
| 100-111-5300-111 | Clerk Insurance & Bonds      | 650.00        | 0.00          | 100.00     | 550.00    | 0.00              | 550.00    | 84.62       |
| 100-111-5430-111 | Clerk Elections              | 10,000.00     | 6,709.28      | 6,709.28   | 3,290.72  | 0.00              | 3,290.72  | 32.91       |
| 100-111-5590-111 | Clerk General Supplies       | 966.00        | 44.07         | 370.41     | 595.59    | 0.00              | 595.59    | 61.66       |
| 100-111-5700-111 | Clerk Comp., Software        | 819.00        | 0.00          | 496.15     | 322.85    | 0.00              | 322.85    | 39.42       |
|                  | E20 Sub Totals:              | 29,795.00     | 7,951.97      | 20,101.01  | 9,693.99  | 0.00              | 9,693.99  | 32.54       |
|                  | Expense Sub Totals:          | 112,377.00    | 14,018.66     | 64,789.61  | 47,587.39 | 0.00              | 47,587.39 | 42.35       |
|                  | Dept 111 Sub Totals:         | 112,377.00    | 14,018.66     | 64,789.61  | 47,587.39 | 0.00              |           |             |
| Dept 100-113     |                              |               |               |            |           |                   |           |             |
| R06              | REVENUE FROM USE OF ASSET    |               |               |            |           |                   |           |             |
| 100-113-4470-755 | Celebrate Booth Fees         | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| 100-113-4470-756 | Fall Festival Booth Fees     | 8,000.00      | 1,530.00      | 4,650.00   | 3,350.00  | 0.00              | 3,350.00  | 41.88       |
| 100-113-4471-755 | Celebrate Race Fees          | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | R06 Sub Totals:              | 8,000.00      | 1,530.00      | 4,650.00   | 3,350.00  | 0.00              | 3,350.00  | 41.88       |
| R08              | SALES REVENUE                |               |               |            |           |                   |           |             |
| 100-113-4480-755 | Celebrate Neosho Shirt Sales | 0.00          | 0.00          | 75.00      | -75.00    | 0.00              | -75.00    | 0.00        |
|                  | R08 Sub Totals:              | 0.00          | 0.00          | 75.00      | -75.00    | 0.00              | -75.00    | 0.00        |
| R87              | DONATIONS                    |               |               |            |           |                   |           |             |
| 100-113-4990-755 | Celebrate Neosho Sponsors    | 8,000.00      | 3,197.00      | 7,822.00   | 178.00    | 0.00              | 178.00    | 2.23        |
| 100-113-4990-756 | Fall Festival Sponsorships   | 8,000.00      | 3,125.00      | 7,300.00   | 700.00    | 0.00              | 700.00    | 8.75        |
|                  | R87 Sub Totals:              | 16,000.00     | 6,322.00      | 15,122.00  | 878.00    | 0.00              | 878.00    | 5.49        |



| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|--------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
|                  |                                |               |               |            |            |                   |            |             |
|                  | Revenue Sub Totals:            | 24,000.00     | 7,852.00      | 19,847.00  | 4,153.00   | 0.00              | 4,153.00   | 17.30       |
| E20              | OPERATING COSTS                |               |               |            |            |                   |            |             |
| 100-113-6520-755 | Celebrate Neosho Expenses      | 27,500.00     | 101.23        | 10,106.21  | 17,393.79  | 0.00              | 17,393.79  | 63.25       |
| 100-113-6530-756 | Fall Festival Expenses         | 29,000.00     | 24.93         | 11,442.90  | 17,557.10  | 0.00              | 17,557.10  | 60.54       |
|                  |                                |               |               |            |            |                   |            |             |
|                  | E20 Sub Totals:                | 56,500.00     | 126.16        | 21,549.11  | 34,950.89  | 0.00              | 34,950.89  | 61.86       |
|                  |                                |               |               |            |            |                   |            |             |
|                  | Expense Sub Totals:            | 56,500.00     | 126.16        | 21,549.11  | 34,950.89  | 0.00              | 34,950.89  | 61.86       |
|                  |                                |               |               |            |            |                   |            |             |
|                  | Dept 113 Sub Totals:           | 32,500.00     | -7,725.84     | 1,702.11   | 30,797.89  | 0.00              |            |             |
| Dept 100-115     |                                |               |               |            |            |                   |            |             |
| R02              | LICENSES AND PERMITS           |               |               |            |            |                   |            |             |
| 100-115-4120-115 | Building Permits/Inspec.       | 102,152.00    | 12,040.88     | 90,756.38  | 11,395.62  | 0.00              | 11,395.62  | 11.16       |
| 100-115-4770-115 | Planning & Zoning Fees         | 1,735.00      | 500.00        | 1,243.40   | 491.60     | 0.00              | 491.60     | 28.33       |
|                  |                                |               |               |            |            |                   |            |             |
|                  | R02 Sub Totals:                | 103,887.00    | 12,540.88     | 91,999.78  | 11,887.22  | 0.00              | 11,887.22  | 11.44       |
| R03              | INTER-GOVERNMENTAL             |               |               |            |            |                   |            |             |
| 100-115-4200-708 | CDBG Grant Revenue             | 50,132.00     | 10,877.41     | 22,673.04  | 27,458.96  | 0.00              | 27,458.96  | 54.77       |
|                  |                                |               |               |            |            |                   |            |             |
|                  | R03 Sub Totals:                | 50,132.00     | 10,877.41     | 22,673.04  | 27,458.96  | 0.00              | 27,458.96  | 54.77       |
| R04              | CHARGES FOR SERVICES           |               |               |            |            |                   |            |             |
| 100-115-4791-115 | Code Enforcement Fees          | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                                |               |               |            |            |                   |            |             |
|                  | R04 Sub Totals:                | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| R06              | REVENUE FROM USE OF ASSET      |               |               |            |            |                   |            |             |
| 100-115-4820-115 | Sale of Dev. Service Property  | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                                |               |               |            |            |                   |            |             |
|                  | R06 Sub Totals:                | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| R07              | OTHER INCOME                   |               |               |            |            |                   |            |             |
| 100-115-4800-115 | Code Enforcement Miscellaneous | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                                |               |               |            |            |                   |            |             |
|                  | R07 Sub Totals:                | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                                |               |               |            |            |                   |            |             |
|                  | Revenue Sub Totals:            | 154,019.00    | 23,418.29     | 114,672.82 | 39,346.18  | 0.00              | 39,346.18  | 25.55       |
| E10              | PERSONNEL                      |               |               |            |            |                   |            |             |
| 100-115-5010-115 | Bldg/Inspection Salaries       | 184,126.00    | 13,720.72     | 77,920.20  | 106,205.80 | 0.00              | 106,205.80 | 57.68       |
| 100-115-5020-115 | Bldg/Inspection Overtime       | 1,750.00      | 177.76        | 808.97     | 941.03     | 0.00              | 941.03     | 53.77       |
| 100-115-5070-115 | Availability Allowance         | 1,440.00      | 60.00         | 420.00     | 1,020.00   | 0.00              | 1,020.00   | 70.83       |
| 100-115-5170-115 | Bldg/Inspection Social Sec.    | 14,220.00     | 1,056.68      | 5,993.59   | 8,226.41   | 0.00              | 8,226.41   | 57.85       |
| 100-115-5180-115 | Bldg/Inspection Retirement     | 9,294.00      | 697.94        | 4,116.37   | 5,177.63   | 0.00              | 5,177.63   | 55.71       |
| 100-115-5190-115 | Bldg/Inspection Health Ins.    | 30,211.00     | 2,382.88      | 12,510.12  | 17,700.88  | 0.00              | 17,700.88  | 58.59       |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|--------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
| 100-115-5210-115 | Bldg/Inspection Workers Comp.  | 8,142.00      | 0.00          | 0.00       | 8,142.00   | 0.00              | 8,142.00   | 100.00      |
| 100-115-5360-115 | Bldg/Inspection Mem/Train/Trvl | 5,000.00      | 0.00          | 0.00       | 5,000.00   | 0.00              | 5,000.00   | 100.00      |
| 100-115-5380-115 | Bldg/Inspection Uniforms       | 735.00        | 0.00          | 797.91     | -62.91     | 0.00              | -62.91     | 0.00        |
|                  |                                |               |               |            |            |                   |            |             |
|                  | E10 Sub Totals:                | 254,918.00    | 18,095.98     | 102,567.16 | 152,350.84 | 0.00              | 152,350.84 | 59.76       |
| E20              | OPERATING COSTS                |               |               |            |            |                   |            |             |
| 100-115-5260-115 | Bldg/Inspection Prof. Services | 132,980.00    | 11,838.93     | 38,909.69  | 94,070.31  | 19,983.24         | 74,087.07  | 55.71       |
| 100-115-5270-115 | Credit Card Fees               | 1,000.00      | 25.99         | 270.12     | 729.88     | 0.00              | 729.88     | 72.99       |
| 100-115-5300-115 | Bldg/Inspection Ins. & Bonds   | 199.00        | 0.00          | 0.00       | 199.00     | 0.00              | 199.00     | 100.00      |
| 100-115-5330-115 | Bldg/Inspection Equip Maint.   | 1,575.00      | 663.40        | 1,083.31   | 491.69     | 0.00              | 491.69     | 31.22       |
| 100-115-5530-115 | Bldg/Inspection Fuels          | 3,675.00      | 130.19        | 683.83     | 2,991.17   | 0.00              | 2,991.17   | 81.39       |
| 100-115-5590-115 | Bldg/Inspection Gen. Supplies  | 7,350.00      | 233.06        | 3,882.15   | 3,467.85   | 0.00              | 3,467.85   | 47.18       |
| 100-115-5700-115 | Development Computer/Software  | 2,054.00      | 162.92        | 892.07     | 1,161.93   | 0.00              | 1,161.93   | 56.57       |
|                  |                                |               |               |            |            |                   |            |             |
|                  | E20 Sub Totals:                | 148,833.00    | 13,054.49     | 45,721.17  | 103,111.83 | 19,983.24         | 83,128.59  | 55.85       |
|                  |                                |               |               |            |            |                   |            |             |
|                  | Expense Sub Totals:            | 403,751.00    | 31,150.47     | 148,288.33 | 255,462.67 | 19,983.24         | 235,479.43 | 58.32       |
|                  |                                |               |               |            |            |                   |            |             |
|                  | Dept 115 Sub Totals:           | 249,732.00    | 7,732.18      | 33,615.51  | 216,116.49 | 19,983.24         |            |             |
| Dept 100-118     |                                |               |               |            |            |                   |            |             |
| R03              | INTER-GOVERNMENTAL             |               |               |            |            |                   |            |             |
| 100-118-4200-118 | Region M Grant                 | 71,491.00     | 0.00          | 45,491.79  | 25,999.21  | 0.00              | 25,999.21  | 36.37       |
|                  |                                |               |               |            |            |                   |            |             |
|                  | R03 Sub Totals:                | 71,491.00     | 0.00          | 45,491.79  | 25,999.21  | 0.00              | 25,999.21  | 36.37       |
| R06              | REVENUE FROM USE OF ASSET      |               |               |            |            |                   |            |             |
| 100-118-4760-118 | Insurance Proceeds             | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 100-118-4820-118 | Sale of Property               | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                                |               |               |            |            |                   |            |             |
|                  | R06 Sub Totals:                | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| R07              | OTHER INCOME                   |               |               |            |            |                   |            |             |
| 100-118-4800-118 | Recycle Center Miscellaneous   | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                                |               |               |            |            |                   |            |             |
|                  | R07 Sub Totals:                | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| R08              | SALES REVENUE                  |               |               |            |            |                   |            |             |
| 100-118-4420-118 | Recycle Center Sales           | 25,654.00     | 7,349.70      | 54,501.80  | -28,847.80 | 0.00              | -28,847.80 | 0.00        |
|                  |                                |               |               |            |            |                   |            |             |
|                  | R08 Sub Totals:                | 25,654.00     | 7,349.70      | 54,501.80  | -28,847.80 | 0.00              | -28,847.80 | 0.00        |
|                  |                                |               |               |            |            |                   |            |             |
|                  | Revenue Sub Totals:            | 97,145.00     | 7,349.70      | 99,993.59  | -2,848.59  | 0.00              | -2,848.59  | 0.00        |
| E10              | PERSONNEL                      |               |               |            |            |                   |            |             |
| 100-118-5010-118 | Recycle Center Salaries        | 97,114.00     | 6,084.32      | 54,276.33  | 42,837.67  | 0.00              | 42,837.67  | 44.11       |
| 100-118-5020-118 | Recycle Center Overtime        | 1,500.00      | 49.72         | 66.99      | 1,433.01   | 0.00              | 1,433.01   | 95.53       |
| 100-118-5030-118 | Recycle Center Part Time       | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var   | Encumbered Amount | Available | % Available |
|------------------|--------------------------------|---------------|---------------|------------|-----------|-------------------|-----------|-------------|
| 100-118-5170-118 | Recycle Center Social Sec.     | 7,544.00      | 467.40        | 4,144.34   | 3,399.66  | 0.00              | 3,399.66  | 45.06       |
| 100-118-5180-118 | Recycle Center Retirement      | 4,931.00      | 306.70        | 2,717.13   | 2,213.87  | 0.00              | 2,213.87  | 44.90       |
| 100-118-5190-118 | Recycle Center Health Ins.     | 22,659.00     | 1,787.16      | 12,510.12  | 10,148.88 | 0.00              | 10,148.88 | 44.79       |
| 100-118-5210-118 | Recycle Center Workers Comp    | 4,320.00      | 0.00          | 0.00       | 4,320.00  | 0.00              | 4,320.00  | 100.00      |
| 100-118-5360-118 | Recycle Center Memb/Train/Trvl | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| 100-118-5380-118 | Recycle Center Uniforms        | 1,800.00      | 0.00          | 780.37     | 1,019.63  | 0.00              | 1,019.63  | 56.65       |
|                  | E10 Sub Totals:                | 139,868.00    | 8,695.30      | 74,495.28  | 65,372.72 | 0.00              | 65,372.72 | 46.74       |
| E20              | OPERATING COSTS                |               |               |            |           |                   |           |             |
| 100-118-5260-118 | Recycle Ctr Professional Svcs  | 1,284.00      | 175.62        | 1,605.46   | -321.46   | 0.00              | -321.46   | 0.00        |
| 100-118-5265-118 | Shipping/Disposal              | 5,250.00      | 0.00          | 4,886.43   | 363.57    | 0.00              | 363.57    | 6.93        |
| 100-118-5300-118 | Recycle Center Ins. & Bonds    | 2,176.00      | 0.00          | 0.00       | 2,176.00  | 0.00              | 2,176.00  | 100.00      |
| 100-118-5320-118 | Recycle Center Facility Maint. | 2,550.00      | 0.00          | 202.08     | 2,347.92  | 0.00              | 2,347.92  | 92.08       |
| 100-118-5330-118 | Recycle Center Equipment Maint | 2,100.00      | -261.95       | 761.79     | 1,338.21  | 0.00              | 1,338.21  | 63.72       |
| 100-118-5530-118 | Recycle Center Fuels           | 1,890.00      | 650.00        | 2,415.55   | -525.55   | 0.00              | -525.55   | 0.00        |
| 100-118-5590-118 | Recycle Center Gen. Supplies   | 1,575.00      | 314.75        | 480.96     | 1,094.04  | 0.00              | 1,094.04  | 69.46       |
| 100-118-5700-118 | Recycle Comp., Software        | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| 100-118-6300-118 | Recycle Center Electricity     | 1,874.00      | 186.98        | 1,141.16   | 732.84    | 0.00              | 732.84    | 39.11       |
| 100-118-6310-118 | Recycle Center Heating Fuels   | 2,077.00      | 113.93        | 1,206.61   | 870.39    | 0.00              | 870.39    | 41.91       |
| 100-118-6350-118 | Recycle Center Phones          | 5,154.00      | 115.65        | 2,519.89   | 2,634.11  | 0.00              | 2,634.11  | 51.11       |
|                  | E20 Sub Totals:                | 25,930.00     | 1,294.98      | 15,219.93  | 10,710.07 | 0.00              | 10,710.07 | 41.30       |
|                  | Expense Sub Totals:            | 165,798.00    | 9,990.28      | 89,715.21  | 76,082.79 | 0.00              | 76,082.79 | 45.89       |
|                  | Dept 118 Sub Totals:           | 68,653.00     | 2,640.58      | -10,278.38 | 78,931.38 | 0.00              |           |             |
| Dept 100-120     |                                |               |               |            |           |                   |           |             |
| R01              | TAXES                          |               |               |            |           |                   |           |             |
| 100-120-4130-120 | Sanitation Enforcement         | 100,000.00    | 27,878.55     | 89,089.60  | 10,910.40 | 0.00              | 10,910.40 | 10.91       |
|                  | R01 Sub Totals:                | 100,000.00    | 27,878.55     | 89,089.60  | 10,910.40 | 0.00              | 10,910.40 | 10.91       |
| R02              | LICENSES AND PERMITS           |               |               |            |           |                   |           |             |
| 100-120-4080-122 | Animal Licenses                | 500.00        | 0.00          | 438.00     | 62.00     | 0.00              | 62.00     | 12.40       |
|                  | R02 Sub Totals:                | 500.00        | 0.00          | 438.00     | 62.00     | 0.00              | 62.00     | 12.40       |
| R03              | INTER-GOVERNMENTAL             |               |               |            |           |                   |           |             |
| 100-120-4200-120 | Grant Revenue                  | 4,310.00      | 0.00          | 0.00       | 4,310.00  | 0.00              | 4,310.00  | 100.00      |
| 100-120-4205-120 | MIRMA Grant                    | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| 100-120-4810-120 | School Resource Ofcr           | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| 100-120-4810-121 | School Resource Ofcr Crowder   | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | R03 Sub Totals:                | 4,310.00      | 0.00          | 0.00       | 4,310.00  | 0.00              | 4,310.00  | 100.00      |
| R04              | CHARGES FOR SERVICES           |               |               |            |           |                   |           |             |

| Account Number   | Description                   | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|-------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
| 100-120-4840-120 | Security Detail Reimburse     | 4,000.00      | 0.00          | 0.00       | 4,000.00   | 0.00              | 4,000.00   | 100.00      |
|                  |                               |               |               |            |            |                   |            |             |
|                  | R04 Sub Totals:               | 4,000.00      | 0.00          | 0.00       | 4,000.00   | 0.00              | 4,000.00   | 100.00      |
| R05              | FINES AND FORFEITURES         |               |               |            |            |                   |            |             |
| 100-120-4600-120 | Court Fines                   | 250,000.00    | 20,534.26     | 123,969.29 | 126,030.71 | 0.00              | 126,030.71 | 50.41       |
| 100-120-4610-120 | Police Training Fees          | 2,000.00      | 348.00        | 2,104.00   | -104.00    | 0.00              | -104.00    | 0.00        |
| 100-120-4620-120 | C. Victim's Compensation      | 400.00        | 64.79         | 389.57     | 10.43      | 0.00              | 10.43      | 2.61        |
| 100-120-4630-120 | Recoupment Jail Fees          | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 100-120-4640-120 | Recoupment Arrest Fees        | 3,500.00      | 57.00         | 2,756.15   | 743.85     | 0.00              | 743.85     | 21.25       |
|                  |                               |               |               |            |            |                   |            |             |
|                  | R05 Sub Totals:               | 255,900.00    | 21,004.05     | 129,219.01 | 126,680.99 | 0.00              | 126,680.99 | 49.50       |
| R06              | REVENUE FROM USE OF ASSET     |               |               |            |            |                   |            |             |
| 100-120-4760-120 | Insurance Proceeds            | 0.00          | 1,094.30      | 1,094.30   | -1,094.30  | 0.00              | -1,094.30  | 0.00        |
| 100-120-4820-120 | Police Sale of Property       | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                               |               |               |            |            |                   |            |             |
|                  | R06 Sub Totals:               | 0.00          | 1,094.30      | 1,094.30   | -1,094.30  | 0.00              | -1,094.30  | 0.00        |
| R07              | OTHER INCOME                  |               |               |            |            |                   |            |             |
| 100-120-4800-120 | Law Enforcement Miscellaneous | 2,160.00      | 69.45         | 2,512.27   | -352.27    | 0.00              | -352.27    | 0.00        |
|                  |                               |               |               |            |            |                   |            |             |
|                  | R07 Sub Totals:               | 2,160.00      | 69.45         | 2,512.27   | -352.27    | 0.00              | -352.27    | 0.00        |
| R87              | DONATIONS                     |               |               |            |            |                   |            |             |
| 100-120-4990-120 | Police Donations              | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 100-120-4992-120 | Donated Rewards               | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                               |               |               |            |            |                   |            |             |
|                  | R87 Sub Totals:               | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                               |               |               |            |            |                   |            |             |
|                  | Revenue Sub Totals:           | 366,870.00    | 50,046.35     | 222,353.18 | 144,516.82 | 0.00              | 144,516.82 | 39.39       |
| E10              | PERSONNEL                     |               |               |            |            |                   |            |             |
| 100-120-5010-120 | Police Dept Salaries          | 1,288,823.00  | 97,336.87     | 709,571.13 | 579,251.87 | 0.00              | 579,251.87 | 44.94       |
| 100-120-5020-120 | Police Dept Overtime          | 93,000.00     | 1,339.19      | 53,938.72  | 39,061.28  | 0.00              | 39,061.28  | 42.00       |
| 100-120-5030-120 | Police Dept Part Time         | 10,224.00     | 551.63        | 8,615.02   | 1,608.98   | 0.00              | 1,608.98   | 15.74       |
| 100-120-5070-120 | Availability Allowance        | 2,520.00      | 180.00        | 1,162.50   | 1,357.50   | 0.00              | 1,357.50   | 53.87       |
| 100-120-5170-120 | Police Dept Social Security   | 106,492.00    | 7,156.27      | 56,020.73  | 50,471.27  | 0.00              | 50,471.27  | 47.39       |
| 100-120-5180-120 | Police Dept Retirement        | 105,019.00    | 6,277.77      | 49,315.40  | 55,703.60  | 0.00              | 55,703.60  | 53.04       |
| 100-120-5190-120 | Police Dept Health Insurance  | 188,817.00    | 15,655.12     | 105,898.16 | 82,918.84  | 0.00              | 82,918.84  | 43.91       |
| 100-120-5210-120 | Police Dept Workers Comp.     | 60,972.00     | 0.00          | 0.00       | 60,972.00  | 0.00              | 60,972.00  | 100.00      |
| 100-120-5360-120 | Police Dept Member/Train/Trvl | 21,355.00     | 3,099.94      | 8,944.49   | 12,410.51  | 0.00              | 12,410.51  | 58.12       |
| 100-120-5361-120 | Academy Training              | 17,000.00     | 0.00          | -4,950.00  | 21,950.00  | 0.00              | 21,950.00  | 129.12      |
| 100-120-5380-120 | Police Dept Uniforms          | 19,950.00     | 254.95        | 7,925.07   | 12,024.93  | 0.00              | 12,024.93  | 60.28       |
|                  |                               |               |               |            |            |                   |            |             |
|                  | E10 Sub Totals:               | 1,914,172.00  | 131,851.74    | 996,441.22 | 917,730.78 | 0.00              | 917,730.78 | 47.94       |
| E20              | OPERATING COSTS               |               |               |            |            |                   |            |             |
| 100-120-5260-120 | Police Dept Prof. Services    | 562,675.00    | 4,620.13      | 39,510.70  | 523,164.30 | 0.00              | 523,164.30 | 92.98       |



| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount   | YTD Var      | Encumbered Amount | Available    | % Available |
|------------------|--------------------------------|---------------|---------------|--------------|--------------|-------------------|--------------|-------------|
| 100-120-5300-120 | Police Dept Insurance & Bonds  | 13,748.00     | 0.00          | 0.00         | 13,748.00    | 0.00              | 13,748.00    | 100.00      |
| 100-120-5320-120 | Police Dept Facility Maint.    | 7,350.00      | 0.00          | 200.73       | 7,149.27     | 0.00              | 7,149.27     | 97.27       |
| 100-120-5330-120 | Police Dept Equipment Maint    | 31,500.00     | 2,926.73      | 15,897.20    | 15,602.80    | 0.00              | 15,602.80    | 49.53       |
| 100-120-5363-120 | TSMCS Account                  | 2,000.00      | 0.00          | 0.00         | 2,000.00     | 0.00              | 2,000.00     | 100.00      |
| 100-120-5420-120 | Police Care of Prisoners       | 40,000.00     | 0.00          | 15,900.00    | 24,100.00    | 0.00              | 24,100.00    | 60.25       |
| 100-120-5500-120 | Investigation Account          | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 100-120-5530-120 | Police Dept Fuels/Lubricants   | 70,000.00     | 5,186.76      | 28,905.87    | 41,094.13    | 0.00              | 41,094.13    | 58.71       |
| 100-120-5540-120 | Police Dept Chemicals          | 263.00        | 0.00          | 0.00         | 263.00       | 0.00              | 263.00       | 100.00      |
| 100-120-5590-120 | Police Dept General Supplies   | 11,550.00     | 773.33        | 4,766.55     | 6,783.45     | 0.00              | 6,783.45     | 58.73       |
| 100-120-5590-122 | ACO General Supplies           | 15,750.00     | 0.00          | 4,128.70     | 11,621.30    | 0.00              | 11,621.30    | 73.79       |
| 100-120-5700-120 | Police Dept Comp., Software    | 17,766.00     | 0.00          | 843.99       | 16,922.01    | 0.00              | 16,922.01    | 95.25       |
| 100-120-5780-120 | Law Enforcement Vehicles       | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 100-120-6300-120 | Police Dept Electricity        | 15,013.00     | 812.75        | 6,254.17     | 8,758.83     | 0.00              | 8,758.83     | 58.34       |
| 100-120-6350-120 | Police Dept Phones             | 15,120.00     | 1,525.87      | 8,257.73     | 6,862.27     | 0.00              | 6,862.27     | 45.39       |
| 100-120-6390-120 | Police Dept Minor Equipment    | 57,098.00     | 8,308.49      | 47,829.44    | 9,268.56     | 0.00              | 9,268.56     | 16.23       |
|                  | E20 Sub Totals:                | 859,833.00    | 24,154.06     | 172,495.08   | 687,337.92   | 0.00              | 687,337.92   | 79.94       |
| E30              | CAPITAL OUTLAY                 |               |               |              |              |                   |              |             |
| 100-120-6380-120 | Lease Purchase Payments        | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E30 Sub Totals:                | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | Expense Sub Totals:            | 2,774,005.00  | 156,005.80    | 1,168,936.30 | 1,605,068.70 | 0.00              | 1,605,068.70 | 57.86       |
|                  | Dept 120 Sub Totals:           | 2,407,135.00  | 105,959.45    | 946,583.12   | 1,460,551.88 | 0.00              |              |             |
| Dept 100-125     |                                |               |               |              |              |                   |              |             |
| R05              | FINES AND FORFEITURES          |               |               |              |              |                   |              |             |
| 100-125-4590-125 | Court Costs                    | 16,000.00     | 1,914.91      | 11,569.90    | 4,430.10     | 0.00              | 4,430.10     | 27.69       |
| 100-125-4611-125 | Court Clerk Training Fees      | 1,400.00      | 209.36        | 1,008.70     | 391.30       | 0.00              | 391.30       | 27.95       |
|                  | R05 Sub Totals:                | 17,400.00     | 2,124.27      | 12,578.60    | 4,821.40     | 0.00              | 4,821.40     | 27.71       |
|                  | Revenue Sub Totals:            | 17,400.00     | 2,124.27      | 12,578.60    | 4,821.40     | 0.00              | 4,821.40     | 27.71       |
| E10              | PERSONNEL                      |               |               |              |              |                   |              |             |
| 100-125-5010-125 | Municipal Court Salaries       | 106,746.00    | 7,992.65      | 60,536.69    | 46,209.31    | 0.00              | 46,209.31    | 43.29       |
| 100-125-5020-125 | Municipal Court Overtime       | 1,800.00      | 218.51        | 887.06       | 912.94       | 0.00              | 912.94       | 50.72       |
| 100-125-5170-125 | Municipal Court Social Secur.  | 8,304.00      | 557.58        | 4,049.75     | 4,254.25     | 0.00              | 4,254.25     | 51.23       |
| 100-125-5180-125 | Municipal Court Retirement     | 5,428.00      | 410.56        | 3,071.19     | 2,356.81     | 0.00              | 2,356.81     | 43.42       |
| 100-125-5190-125 | Municipal Court Health Ins.    | 22,659.00     | 1,889.10      | 13,631.46    | 9,027.54     | 0.00              | 9,027.54     | 39.84       |
| 100-125-5210-125 | Municipal Court Workers Comp.  | 4,755.00      | 0.00          | 0.00         | 4,755.00     | 0.00              | 4,755.00     | 100.00      |
| 100-125-5360-125 | Municipal Court Mem/Train/Trvl | 2,500.00      | 1,039.90      | 1,416.50     | 1,083.50     | 0.00              | 1,083.50     | 43.34       |
|                  | E10 Sub Totals:                | 152,192.00    | 12,108.30     | 83,592.65    | 68,599.35    | 0.00              | 68,599.35    | 45.07       |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var   | Encumbered Amount | Available | % Available |
|------------------|--------------------------------|---------------|---------------|------------|-----------|-------------------|-----------|-------------|
| E20              | OPERATING COSTS                |               |               |            |           |                   |           |             |
| 100-125-5260-125 | Municipal Court Prof. Services | 3,850.00      | 468.12        | 3,505.56   | 344.44    | 0.00              | 344.44    | 8.95        |
| 100-125-5261-125 | Court Appointed Expenses       | 1,000.00      | 0.00          | 0.00       | 1,000.00  | 0.00              | 1,000.00  | 100.00      |
| 100-125-5263-125 | Domestic Violence Expense      | 3,600.00      | 414.00        | 1,759.00   | 1,841.00  | 0.00              | 1,841.00  | 51.14       |
| 100-125-5330-125 | Municipal Court Equip. Maint.  | 500.00        | 0.00          | 0.00       | 500.00    | 0.00              | 500.00    | 100.00      |
| 100-125-5590-125 | Municipal Court Gen Supplies   | 2,730.00      | 138.86        | 1,408.55   | 1,321.45  | 0.00              | 1,321.45  | 48.40       |
| 100-125-5700-125 | Municipal Court Comp., Softwre | 1,454.00      | 0.00          | 292.24     | 1,161.76  | 0.00              | 1,161.76  | 79.90       |
| 100-125-6350-125 | Municipal Court Phones         | 1,260.00      | 123.78        | 723.78     | 536.22    | 0.00              | 536.22    | 42.56       |
|                  | E20 Sub Totals:                | 14,394.00     | 1,144.76      | 7,689.13   | 6,704.87  | 0.00              | 6,704.87  | 46.58       |
|                  | Expense Sub Totals:            | 166,586.00    | 13,253.06     | 91,281.78  | 75,304.22 | 0.00              | 75,304.22 | 45.20       |
|                  | Dept 125 Sub Totals:           | 149,186.00    | 11,128.79     | 78,703.18  | 70,482.82 | 0.00              |           |             |
| Dept 100-141     |                                |               |               |            |           |                   |           |             |
| R06              | REVENUE FROM USE OF ASSET      |               |               |            |           |                   |           |             |
| 100-141-4820-141 | Sale of IT Property            | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | R06 Sub Totals:                | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | Revenue Sub Totals:            | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| E10              | PERSONNEL                      |               |               |            |           |                   |           |             |
| 100-141-5010-141 | IT Salaries                    | 32,754.00     | 2,480.09      | 18,621.29  | 14,132.71 | 0.00              | 14,132.71 | 43.15       |
| 100-141-5020-141 | IT Overtime                    | 200.00        | 39.37         | 269.43     | -69.43    | 0.00              | -69.43    | 0.00        |
| 100-141-5070-141 | Availability Allowance         | 360.00        | 30.00         | 210.00     | 150.00    | 0.00              | 150.00    | 41.67       |
| 100-141-5170-141 | IT Social Security             | 2,521.00      | 192.92        | 1,446.41   | 1,074.59  | 0.00              | 1,074.59  | 42.63       |
| 100-141-5180-141 | IT Retirement                  | 1,648.00      | 127.48        | 956.45     | 691.55    | 0.00              | 691.55    | 41.96       |
| 100-141-5190-141 | IT Health Insurance            | 7,553.00      | 595.72        | 4,170.04   | 3,382.96  | 0.00              | 3,382.96  | 44.79       |
| 100-141-5210-141 | IT Workers Compensation        | 1,444.00      | 0.00          | 0.00       | 1,444.00  | 0.00              | 1,444.00  | 100.00      |
| 100-141-5360-141 | IT Membership/Training/Travel  | 1,500.00      | 0.00          | 0.00       | 1,500.00  | 0.00              | 1,500.00  | 100.00      |
|                  | E10 Sub Totals:                | 47,980.00     | 3,465.58      | 25,673.62  | 22,306.38 | 0.00              | 22,306.38 | 46.49       |
| E20              | OPERATING COSTS                |               |               |            |           |                   |           |             |
| 100-141-5260-141 | IT Professional Services       | 53,058.00     | 575.82        | 8,832.10   | 44,225.90 | 0.00              | 44,225.90 | 83.35       |
| 100-141-5590-141 | IT General Supplies            | 260.00        | 0.00          | 0.00       | 260.00    | 0.00              | 260.00    | 100.00      |
| 100-141-5700-141 | IT Computers, Software, Etc.   | 2,840.00      | 0.00          | 591.15     | 2,248.85  | 0.00              | 2,248.85  | 79.18       |
|                  | E20 Sub Totals:                | 56,158.00     | 575.82        | 9,423.25   | 46,734.75 | 0.00              | 46,734.75 | 83.22       |
|                  | Expense Sub Totals:            | 104,138.00    | 4,041.40      | 35,096.87  | 69,041.13 | 0.00              | 69,041.13 | 66.30       |
|                  | Dept 141 Sub Totals:           | 104,138.00    | 4,041.40      | 35,096.87  | 69,041.13 | 0.00              |           |             |
| Dept 100-143     |                                |               |               |            |           |                   |           |             |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var   | Encumbered Amount | Available | % Available |
|------------------|--------------------------------|---------------|---------------|------------|-----------|-------------------|-----------|-------------|
| E20              | OPERATING COSTS                |               |               |            |           |                   |           |             |
| 100-143-5530-143 | Fleet Mtce Fuels               | 3,150.00      | 341.42        | 733.72     | 2,416.28  | 0.00              | 2,416.28  | 76.71       |
| 100-143-5590-143 | Fleet Maint. General Supplies  | 2,100.00      | 8.97          | 213.91     | 1,886.09  | 0.00              | 1,886.09  | 89.81       |
| 100-143-6390-143 | Fleet Mtce Minor Equipment     | 3,150.00      | 46.75         | 2,844.86   | 305.14    | 0.00              | 305.14    | 9.69        |
|                  |                                |               |               |            |           |                   |           |             |
|                  | E20 Sub Totals:                | 8,400.00      | 397.14        | 3,792.49   | 4,607.51  | 0.00              | 4,607.51  | 54.85       |
|                  |                                |               |               |            |           |                   |           |             |
|                  | Expense Sub Totals:            | 8,400.00      | 397.14        | 3,792.49   | 4,607.51  | 0.00              | 4,607.51  | 54.85       |
|                  |                                |               |               |            |           |                   |           |             |
|                  | Dept 143 Sub Totals:           | 8,400.00      | 397.14        | 3,792.49   | 4,607.51  | 0.00              |           |             |
| Dept 100-144     |                                |               |               |            |           |                   |           |             |
| E20              | OPERATING COSTS                |               |               |            |           |                   |           |             |
| 100-144-5260-144 | Emergency Mgmt Prof. Services  | 13,521.00     | 0.00          | 13,521.00  | 0.00      | 0.00              | 0.00      | 0.00        |
| 100-144-5300-144 | Emergency Mgmt Ins. & Bonds    | 3,300.00      | 0.00          | 0.00       | 3,300.00  | 0.00              | 3,300.00  | 100.00      |
| 100-144-5330-144 | Emergency Mgmt Equip. Mtce     | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| 100-144-6300-144 | Emergency Mgmt Electricity     | 3,226.00      | 256.20        | 1,500.49   | 1,725.51  | 0.00              | 1,725.51  | 53.49       |
|                  |                                |               |               |            |           |                   |           |             |
|                  | E20 Sub Totals:                | 20,047.00     | 256.20        | 15,021.49  | 5,025.51  | 0.00              | 5,025.51  | 25.07       |
|                  |                                |               |               |            |           |                   |           |             |
|                  | Expense Sub Totals:            | 20,047.00     | 256.20        | 15,021.49  | 5,025.51  | 0.00              | 5,025.51  | 25.07       |
|                  |                                |               |               |            |           |                   |           |             |
|                  | Dept 144 Sub Totals:           | 20,047.00     | 256.20        | 15,021.49  | 5,025.51  | 0.00              |           |             |
| Dept 100-145     |                                |               |               |            |           |                   |           |             |
| E10              | PERSONNEL                      |               |               |            |           |                   |           |             |
| 100-145-5010-145 | Human Resources Salaries       | 62,368.00     | 4,566.76      | 34,184.17  | 28,183.83 | 0.00              | 28,183.83 | 45.19       |
| 100-145-5170-145 | Human Resources Social Secur.  | 4,542.00      | 313.16        | 2,361.71   | 2,180.29  | 0.00              | 2,180.29  | 48.00       |
| 100-145-5180-145 | Human Resources Retirement     | 2,969.00      | 228.34        | 1,709.22   | 1,259.78  | 0.00              | 1,259.78  | 42.43       |
| 100-145-5190-145 | Human Resources Health Ins.    | 7,553.00      | 672.18        | 4,705.26   | 2,847.74  | 0.00              | 2,847.74  | 37.70       |
| 100-145-5210-145 | Human Resources Workers Comp.  | 2,601.00      | 0.00          | 0.00       | 2,601.00  | 0.00              | 2,601.00  | 100.00      |
| 100-145-5360-145 | Human Resources Mem/Train/Trvl | 4,250.00      | 440.00        | 1,806.92   | 2,443.08  | 0.00              | 2,443.08  | 57.48       |
|                  |                                |               |               |            |           |                   |           |             |
|                  | E10 Sub Totals:                | 84,283.00     | 6,220.44      | 44,767.28  | 39,515.72 | 0.00              | 39,515.72 | 46.88       |
| E20              | OPERATING COSTS                |               |               |            |           |                   |           |             |
| 100-145-5260-145 | Human Resources Prof. Services | 3,935.00      | 672.04        | 1,929.34   | 2,005.66  | 0.00              | 2,005.66  | 50.97       |
| 100-145-5590-145 | Human Resources GenSupplies    | 5,800.00      | 0.00          | 2,042.88   | 3,757.12  | 0.00              | 3,757.12  | 64.78       |
| 100-145-5700-145 | HR Computer/Software           | 6,400.00      | 0.00          | 796.15     | 5,603.85  | 0.00              | 5,603.85  | 87.56       |
|                  |                                |               |               |            |           |                   |           |             |
|                  | E20 Sub Totals:                | 16,135.00     | 672.04        | 4,768.37   | 11,366.63 | 0.00              | 11,366.63 | 70.45       |
|                  |                                |               |               |            |           |                   |           |             |
|                  | Expense Sub Totals:            | 100,418.00    | 6,892.48      | 49,535.65  | 50,882.35 | 0.00              | 50,882.35 | 50.67       |
|                  |                                |               |               |            |           |                   |           |             |
|                  | Dept 145 Sub Totals:           | 100,418.00    | 6,892.48      | 49,535.65  | 50,882.35 | 0.00              |           |             |
| Dept 100-160     |                                |               |               |            |           |                   |           |             |

| Account Number   | Description                   | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|-------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
| R03              | INTER-GOVERNMENTAL            |               |               |            |            |                   |            |             |
| 100-160-4200-160 | Grant Revenue                 | 572,946.00    | 0.00          | 32,000.00  | 540,946.00 | 0.00              | 540,946.00 | 94.41       |
| 100-160-4201-160 | Grant Revenue -CARES          | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                               |               |               |            |            |                   |            |             |
|                  | R03 Sub Totals:               | 572,946.00    | 0.00          | 32,000.00  | 540,946.00 | 0.00              | 540,946.00 | 94.41       |
| R06              | REVENUE FROM USE OF ASSET     |               |               |            |            |                   |            |             |
| 100-160-4400-160 | Land Lease at Airport         | 22,000.00     | 0.00          | 13,471.54  | 8,528.46   | 0.00              | 8,528.46   | 38.77       |
| 100-160-4410-160 | Airport Land Lease - City     | 9,700.00      | 808.34        | 5,658.38   | 4,041.62   | 0.00              | 4,041.62   | 41.67       |
| 100-160-4500-160 | Airport Hangar Rentals        | 60,120.00     | 3,766.57      | 34,934.98  | 25,185.02  | 0.00              | 25,185.02  | 41.89       |
| 100-160-4505-160 | Airport Room Rental           | 0.00          | 116.67        | 116.67     | -116.67    | 0.00              | -116.67    | 0.00        |
| 100-160-4820-160 | Airport Sale of Property      | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                               |               |               |            |            |                   |            |             |
|                  | R06 Sub Totals:               | 91,820.00     | 4,691.58      | 54,181.57  | 37,638.43  | 0.00              | 37,638.43  | 40.99       |
| R07              | OTHER INCOME                  |               |               |            |            |                   |            |             |
| 100-160-4800-160 | Miscellaneous Income          | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                               |               |               |            |            |                   |            |             |
|                  | R07 Sub Totals:               | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| R08              | SALES REVENUE                 |               |               |            |            |                   |            |             |
| 100-160-4540-160 | Sale of Jet Fuel              | 70,000.00     | 2,918.17      | 13,253.52  | 56,746.48  | 0.00              | 56,746.48  | 81.07       |
| 100-160-4550-160 | Sale of Aviation Gas          | 85,000.00     | 4,006.25      | 40,116.41  | 44,883.59  | 0.00              | 44,883.59  | 52.80       |
| 100-160-4560-160 | Sale of Pilot Supplies        | 500.00        | 0.00          | 374.75     | 125.25     | 0.00              | 125.25     | 25.05       |
|                  |                               |               |               |            |            |                   |            |             |
|                  | R08 Sub Totals:               | 155,500.00    | 6,924.42      | 53,744.68  | 101,755.32 | 0.00              | 101,755.32 | 65.44       |
|                  |                               |               |               |            |            |                   |            |             |
|                  | Revenue Sub Totals:           | 820,266.00    | 11,616.00     | 139,926.25 | 680,339.75 | 0.00              | 680,339.75 | 82.94       |
| E10              | PERSONNEL                     |               |               |            |            |                   |            |             |
| 100-160-5010-160 | Airport Salaries              | 39,772.00     | 3,059.34      | 22,855.14  | 16,916.86  | 0.00              | 16,916.86  | 42.53       |
| 100-160-5020-160 | Airport Overtime              | 900.00        | 0.00          | 200.77     | 699.23     | 0.00              | 699.23     | 77.69       |
| 100-160-5030-160 | Airport Part Time             | 28,704.00     | 1,986.87      | 14,796.03  | 13,907.97  | 0.00              | 13,907.97  | 48.45       |
| 100-160-5070-160 | Availability Allowance        | 360.00        | 30.00         | 210.00     | 150.00     | 0.00              | 150.00     | 41.67       |
| 100-160-5170-160 | Airport Social Security       | 5,308.00      | 388.33        | 2,911.69   | 2,396.31   | 0.00              | 2,396.31   | 45.15       |
| 100-160-5180-160 | Airport Retirement            | 2,034.00      | 154.46        | 1,164.47   | 869.53     | 0.00              | 869.53     | 42.75       |
| 100-160-5190-160 | Airport Health Insurance      | 7,553.00      | 595.72        | 4,159.37   | 3,393.63   | 0.00              | 3,393.63   | 44.93       |
| 100-160-5210-160 | Airport Workers Compensation  | 3,039.00      | 0.00          | 0.00       | 3,039.00   | 0.00              | 3,039.00   | 100.00      |
| 100-160-5360-160 | Membership/Training/Travel    | 525.00        | 0.00          | 0.00       | 525.00     | 0.00              | 525.00     | 100.00      |
| 100-160-5380-160 | Airport Uniforms              | 828.00        | 0.00          | 109.97     | 718.03     | 0.00              | 718.03     | 86.72       |
|                  |                               |               |               |            |            |                   |            |             |
|                  | E10 Sub Totals:               | 89,023.00     | 6,214.72      | 46,407.44  | 42,615.56  | 0.00              | 42,615.56  | 47.87       |
| E20              | OPERATING COSTS               |               |               |            |            |                   |            |             |
| 100-160-5260-160 | Airport Professional Services | 10,410.00     | 234.59        | 5,982.96   | 4,427.04   | 0.00              | 4,427.04   | 42.53       |
| 100-160-5300-160 | Airport Insurance & Bonds     | 19,467.00     | 0.00          | 200.00     | 19,267.00  | 0.00              | 19,267.00  | 98.97       |
| 100-160-5320-160 | Airport Facility Maintenance  | 5,250.00      | 1,710.65      | 15,421.92  | -10,171.92 | 0.00              | -10,171.92 | 0.00        |
| 100-160-5330-160 | Airport Equipment Maintenance | 9,410.00      | 0.00          | 17,664.25  | -8,254.25  | 0.00              | -8,254.25  | 0.00        |



| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount  | YTD Var     | Encumbered Amount | Available  | % Available |
|------------------|--------------------------------|---------------|---------------|-------------|-------------|-------------------|------------|-------------|
| 100-160-5460-160 | Cost of Av Gas Sold            | 74,550.00     | 3,393.20      | 42,724.17   | 31,825.83   | 0.00              | 31,825.83  | 42.69       |
| 100-160-5470-160 | Cost of Jet Fuel Sold          | 60,900.00     | 2,434.95      | 13,561.83   | 47,338.17   | 0.00              | 47,338.17  | 77.73       |
| 100-160-5480-160 | Cost of Pilot Supplies         | 735.00        | 0.00          | 549.86      | 185.14      | 0.00              | 185.14     | 25.19       |
| 100-160-5530-160 | Airport Fuels/Lubricants       | 2,100.00      | 254.33        | 730.46      | 1,369.54    | 0.00              | 1,369.54   | 65.22       |
| 100-160-5590-160 | Airport General Supplies       | 4,200.00      | 270.71        | 935.01      | 3,264.99    | 0.00              | 3,264.99   | 77.74       |
| 100-160-5700-160 | Airport Computer/Software      | 615.00        | 0.00          | 208.27      | 406.73      | 0.00              | 406.73     | 66.13       |
| 100-160-6300-160 | Airport Electricity            | 14,231.00     | 987.07        | 7,340.39    | 6,890.61    | 0.00              | 6,890.61   | 48.42       |
| 100-160-6350-160 | Airport Phones                 | 5,544.00      | 173.47        | 2,722.41    | 2,821.59    | 0.00              | 2,821.59   | 50.89       |
|                  | E20 Sub Totals:                | 207,412.00    | 9,458.97      | 108,041.53  | 99,370.47   | 0.00              | 99,370.47  | 47.91       |
|                  | Expense Sub Totals:            | 296,435.00    | 15,673.69     | 154,448.97  | 141,986.03  | 0.00              | 141,986.03 | 47.90       |
|                  | Dept 160 Sub Totals:           | -523,831.00   | 4,057.69      | 14,522.72   | -538,353.72 | 0.00              |            |             |
| Dept 100-199     |                                |               |               |             |             |                   |            |             |
| R01              | TAXES                          |               |               |             |             |                   |            |             |
| 100-199-4031-199 | Public Safety Tax              | 1,546,225.00  | 117,341.73    | 939,330.53  | 606,894.47  | 0.00              | 606,894.47 | 39.25       |
|                  | R01 Sub Totals:                | 1,546,225.00  | 117,341.73    | 939,330.53  | 606,894.47  | 0.00              | 606,894.47 | 39.25       |
| R06              | REVENUE FROM USE OF ASSET      |               |               |             |             |                   |            |             |
| 100-199-4700-199 | Public Safety Interest Earned  | 1,000.00      | 4,970.96      | 30,892.91   | -29,892.91  | 0.00              | -29,892.91 | 0.00        |
|                  | R06 Sub Totals:                | 1,000.00      | 4,970.96      | 30,892.91   | -29,892.91  | 0.00              | -29,892.91 | 0.00        |
|                  | Revenue Sub Totals:            | 1,547,225.00  | 122,312.69    | 970,223.44  | 577,001.56  | 0.00              | 577,001.56 | 37.29       |
|                  | Dept 199 Sub Totals:           | -1,547,225.00 | -122,312.69   | -970,223.44 | -577,001.56 | 0.00              |            |             |
| Dept 100-204     |                                |               |               |             |             |                   |            |             |
| R04              | I.O.O.F. Cemetery              |               |               |             |             |                   |            |             |
|                  | CHARGES FOR SERVICES           |               |               |             |             |                   |            |             |
| 100-204-4420-204 | Plot Sales                     | 20,000.00     | 2,050.00      | 5,200.00    | 14,800.00   | 0.00              | 14,800.00  | 74.00       |
| 100-204-4524-204 | Burial Fees                    | 28,000.00     | 1,800.00      | 15,300.00   | 12,700.00   | 0.00              | 12,700.00  | 45.36       |
|                  | R04 Sub Totals:                | 48,000.00     | 3,850.00      | 20,500.00   | 27,500.00   | 0.00              | 27,500.00  | 57.29       |
| R06              | REVENUE FROM USE OF ASSET      |               |               |             |             |                   |            |             |
| 100-204-4700-204 | Interest Earned                | 0.00          | 0.00          | 0.00        | 0.00        | 0.00              | 0.00       | 0.00        |
|                  | R06 Sub Totals:                | 0.00          | 0.00          | 0.00        | 0.00        | 0.00              | 0.00       | 0.00        |
| R07              | OTHER INCOME                   |               |               |             |             |                   |            |             |
| 100-204-4800-204 | Cemetery Miscellaneous Revenue | 0.00          | 27.00         | 704.00      | -704.00     | 0.00              | -704.00    | 0.00        |
|                  | R07 Sub Totals:                | 0.00          | 27.00         | 704.00      | -704.00     | 0.00              | -704.00    | 0.00        |
| R87              | DONATIONS                      |               |               |             |             |                   |            |             |
| 100-204-4990-204 | Cemetery Donations             | 3,500.00      | 0.00          | 100.00      | 3,400.00    | 0.00              | 3,400.00   | 97.14       |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var   | Encumbered Amount | Available | % Available |
|------------------|--------------------------------|---------------|---------------|------------|-----------|-------------------|-----------|-------------|
|                  | R87 Sub Totals:                | 3,500.00      | 0.00          | 100.00     | 3,400.00  | 0.00              | 3,400.00  | 97.14       |
|                  | Revenue Sub Totals:            | 51,500.00     | 3,877.00      | 21,304.00  | 30,196.00 | 0.00              | 30,196.00 | 58.63       |
| E10              | PERSONNEL                      |               |               |            |           |                   |           |             |
| 100-204-5010-204 | Cemetery Salaries              | 10,000.00     | 792.44        | 6,030.17   | 3,969.83  | 0.00              | 3,969.83  | 39.70       |
| 100-204-5020-204 | Cemetery Overtime              | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| 100-204-5030-204 | IOOF Part Time                 | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| 100-204-5070-204 | Availability Allowance         | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| 100-204-5170-204 | IOOF Social Security           | 765.00        | 55.88         | 416.18     | 348.82    | 0.00              | 348.82    | 45.60       |
| 100-204-5180-204 | IOOF Retirement                | 500.00        | 39.62         | 301.50     | 198.50    | 0.00              | 198.50    | 39.70       |
| 100-204-5190-204 | IOOF HEalth Insurance          | 1,511.00      | 107.56        | 790.81     | 720.19    | 0.00              | 720.19    | 47.66       |
| 100-204-5210-204 | IOOF Workers Compensation      | 438.00        | 0.00          | 0.00       | 438.00    | 0.00              | 438.00    | 100.00      |
|                  | E10 Sub Totals:                | 13,214.00     | 995.50        | 7,538.66   | 5,675.34  | 0.00              | 5,675.34  | 42.95       |
| E20              | OPERATING COSTS                |               |               |            |           |                   |           |             |
| 100-204-5260-204 | I.O.O.F. Professional Services | 110,035.00    | 13,616.00     | 50,048.20  | 59,986.80 | 49,500.00         | 10,486.80 | 9.53        |
| 100-204-5262-204 | I.O.O.F. Burial Costs          | 21,000.00     | 2,500.00      | 12,180.00  | 8,820.00  | 0.00              | 8,820.00  | 42.00       |
| 100-204-5300-204 | Cemetery Insurance & Bonds     | 1,017.00      | 0.00          | 0.00       | 1,017.00  | 0.00              | 1,017.00  | 100.00      |
| 100-204-5320-204 | Cemetery Facility Maintenance  | 4,526.00      | 0.00          | -8.64      | 4,534.64  | 0.00              | 4,534.64  | 100.19      |
| 100-204-5325-204 | Grounds Maintenance            | 10,600.00     | 0.00          | 188.53     | 10,411.47 | 0.00              | 10,411.47 | 98.22       |
| 100-204-5330-204 | Cemetery Equipment Maintenance | 1,250.00      | 0.00          | 0.00       | 1,250.00  | 0.00              | 1,250.00  | 100.00      |
| 100-204-5530-204 | Cemetery Fuels/Lubricants      | 420.00        | 0.00          | 0.00       | 420.00    | 0.00              | 420.00    | 100.00      |
| 100-204-5590-204 | General Supplies               | 725.00        | 0.00          | 51.98      | 673.02    | 0.00              | 673.02    | 92.83       |
| 100-204-6300-204 | I.O.O.F. Electricity Costs     | 571.00        | 41.49         | 207.45     | 363.55    | 0.00              | 363.55    | 63.67       |
|                  | E20 Sub Totals:                | 150,144.00    | 16,157.49     | 62,667.52  | 87,476.48 | 49,500.00         | 37,976.48 | 25.29       |
|                  | Expense Sub Totals:            | 163,358.00    | 17,152.99     | 70,206.18  | 93,151.82 | 49,500.00         | 43,651.82 | 26.72       |
|                  | Dept 204 Sub Totals:           | 111,858.00    | 13,275.99     | 48,902.18  | 62,955.82 | 49,500.00         |           |             |
| Dept 100-999     | City Hall                      |               |               |            |           |                   |           |             |
| E10              | PERSONNEL                      |               |               |            |           |                   |           |             |
| 100-999-5200-112 | Unemployment Compensation      | 8,000.00      | 0.00          | 5,898.00   | 2,102.00  | 0.00              | 2,102.00  | 26.28       |
|                  | E10 Sub Totals:                | 8,000.00      | 0.00          | 5,898.00   | 2,102.00  | 0.00              | 2,102.00  | 26.28       |
| E20              | OPERATING COSTS                |               |               |            |           |                   |           |             |
| 100-999-5320-112 | City Hall Facility Maintenance | 15,000.00     | 500.67        | 3,471.68   | 11,528.32 | 0.00              | 11,528.32 | 76.86       |
| 100-999-6300-112 | City Hall Electricity          | 18,156.01     | 820.78        | 5,579.89   | 12,576.12 | 0.00              | 12,576.12 | 69.27       |
| 100-999-6310-112 | City Hall Heating Fuels        | 4,699.00      | 583.21        | 5,925.26   | -1,226.26 | 0.00              | -1,226.26 | 0.00        |
| 100-999-6350-112 | City Hall Phones               | 23,310.00     | 1,664.98      | 12,089.31  | 11,220.69 | 0.00              | 11,220.69 | 48.14       |
|                  | E20 Sub Totals:                | 61,165.01     | 3,569.64      | 27,066.14  | 34,098.87 | 0.00              | 34,098.87 | 55.75       |

| Account Number   | Description                | Budget Amount | Period Amount | YTD Amount    | YTD Var      | Encumbered Amount | Available    | % Available |
|------------------|----------------------------|---------------|---------------|---------------|--------------|-------------------|--------------|-------------|
| E30              | CAPITAL OUTLAY             |               |               |               |              |                   |              |             |
| 100-999-5790-112 | City Hall Capital          | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E30 Sub Totals:            | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | Expense Sub Totals:        | 69,165.01     | 3,569.64      | 32,964.14     | 36,200.87    | 0.00              | 36,200.87    | 52.34       |
|                  | Dept 999 Sub Totals:       | 69,165.01     | 3,569.64      | 32,964.14     | 36,200.87    | 0.00              |              |             |
|                  | Fund Revenue Sub Totals:   | 9,134,382.00  | 669,844.47    | 5,802,603.39  | 3,331,778.61 | 0.00              | 3,331,778.61 | 36.48       |
|                  | Fund Expense Sub Totals:   | 10,834,380.01 | 647,819.38    | 4,787,000.95  | 6,047,379.06 | 70,983.24         | 5,976,395.82 | 55.16       |
|                  | Fund 100 Sub Totals:       | 1,699,998.01  | -22,025.09    | -1,015,602.44 | 2,715,600.45 | 70,983.24         |              |             |
| Fund 120         | Police Grants              |               |               |               |              |                   |              |             |
| Dept 120-000     | Non-Departmental           |               |               |               |              |                   |              |             |
| R90              | TRANSFERS IN               |               |               |               |              |                   |              |             |
| 120-000-3324-000 | Transfer from Police Dept  | 2,310.00      | 0.00          | 0.00          | 2,310.00     | 0.00              | 2,310.00     | 100.00      |
| 120-000-3326-000 | Trasnfer from Dare         | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | R90 Sub Totals:            | 2,310.00      | 0.00          | 0.00          | 2,310.00     | 0.00              | 2,310.00     | 100.00      |
|                  | Revenue Sub Totals:        | 2,310.00      | 0.00          | 0.00          | 2,310.00     | 0.00              | 2,310.00     | 100.00      |
|                  | Dept 000 Sub Totals:       | -2,310.00     | 0.00          | 0.00          | -2,310.00    | 0.00              |              |             |
| Dept 120-128     | DWI Grant                  |               |               |               |              |                   |              |             |
| R03              | INTER-GOVERNMENTAL         |               |               |               |              |                   |              |             |
| 120-128-4240-120 | DWI Grant Revenue          | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | R03 Sub Totals:            | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | Revenue Sub Totals:        | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
| E10              | PERSONNEL                  |               |               |               |              |                   |              |             |
| 120-128-5020-120 | DWI Overtime               | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E10 Sub Totals:            | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
| E20              | OPERATING COSTS            |               |               |               |              |                   |              |             |
| 120-128-5590-120 | DWI Grant General Supplies | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E20 Sub Totals:            | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | Expense Sub Totals:        | 0.00          | 0.00          | 0.00          | 0.00         | 0.00              | 0.00         | 0.00        |

| Account Number                                              |                            | Description | Budget Amount | Period Amount | YTD Amount | YTD Var   | Encumbered Amount | Available | % Available |        |
|-------------------------------------------------------------|----------------------------|-------------|---------------|---------------|------------|-----------|-------------------|-----------|-------------|--------|
|                                                             |                            |             |               |               |            |           |                   |           |             |        |
| Dept 120-129<br>R03<br>120-129-4230-120                     | Dept 128 Sub Totals:       |             | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              |           |             |        |
|                                                             | HMV Grant                  |             |               |               |            |           |                   |           |             |        |
|                                                             | INTER-GOVERNMENTAL         |             |               |               |            |           |                   |           |             |        |
|                                                             | HMV Grant Revenue          |             | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |        |
| R03 Sub Totals:                                             |                            |             | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |        |
| E10<br>120-129-5020-120<br>120-129-5360-120                 | Revenue Sub Totals:        |             | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |        |
|                                                             | PERSONNEL                  |             |               |               |            |           |                   |           |             |        |
|                                                             | HMV Overtime               |             | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |        |
|                                                             | HMV Grant Training         |             | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |        |
| E10 Sub Totals:                                             |                            |             | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |        |
| E20<br>120-129-5590-120                                     | OPERATING COSTS            |             |               |               |            |           |                   |           |             |        |
|                                                             | HMV Grant General Supplies |             | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |        |
|                                                             | E20 Sub Totals:            |             |               | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |        |
| Expense Sub Totals:                                         |                            |             | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |        |
| Dept 120-131<br>R03<br>120-131-4220-120<br>120-131-4250-120 | Dept 129 Sub Totals:       |             | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              |           |             |        |
|                                                             | DOJ Grant                  |             |               |               |            |           |                   |           |             |        |
|                                                             | INTER-GOVERNMENTAL         |             |               |               |            |           |                   |           |             |        |
|                                                             | Justice Dept Vest Grant    |             | 2,310.00      | 0.00          | 0.00       | 2,310.00  | 0.00              | 2,310.00  | 100.00      |        |
|                                                             | LLEBG Grant Revenue        |             | 10,000.00     | 0.00          | 0.00       | 10,000.00 | 0.00              | 10,000.00 | 100.00      |        |
| R03 Sub Totals:                                             |                            |             | 12,310.00     | 0.00          | 0.00       | 12,310.00 | 0.00              | 12,310.00 | 100.00      |        |
| E10<br>120-131-5380-120                                     | Revenue Sub Totals:        |             | 12,310.00     | 0.00          | 0.00       | 12,310.00 | 0.00              | 12,310.00 | 100.00      |        |
|                                                             | PERSONNEL                  |             |               |               |            |           |                   |           |             |        |
|                                                             | Police Dept Uniforms-Vests |             | 4,620.00      | 4,619.93      | 4,619.93   | 0.07      | 0.00              | 0.07      | 0.00        |        |
| E10 Sub Totals:                                             |                            |             | 4,620.00      | 4,619.93      | 4,619.93   | 0.07      | 0.00              | 0.07      | 0.00        |        |
| E30<br>120-131-5790-120                                     | CAPITAL OUTLAY             |             |               |               |            |           |                   |           |             |        |
|                                                             | LLEBG-Law Enf Safety Prog  |             | 10,000.00     | 0.00          | 0.00       | 10,000.00 | 0.00              | 10,000.00 | 100.00      |        |
|                                                             | E30 Sub Totals:            |             |               | 10,000.00     | 0.00       | 0.00      | 10,000.00         | 0.00      | 10,000.00   | 100.00 |
|                                                             | Expense Sub Totals:        |             |               | 14,620.00     | 4,619.93   | 4,619.93  | 10,000.07         | 0.00      | 10,000.07   | 68.40  |
| Dept 131 Sub Totals:                                        |                            |             | 2,310.00      | 4,619.93      | 4,619.93   | -2,309.93 | 0.00              |           |             |        |



| Account Number   | Description                  | Budget Amount | Period Amount | YTD Amount | YTD Var   | Encumbered Amount | Available | % Available |
|------------------|------------------------------|---------------|---------------|------------|-----------|-------------------|-----------|-------------|
|                  | Fund Revenue Sub Totals:     | 14,620.00     | 0.00          | 0.00       | 14,620.00 | 0.00              | 14,620.00 | 100.00      |
|                  | Fund Expense Sub Totals:     | 14,620.00     | 4,619.93      | 4,619.93   | 10,000.07 | 0.00              | 10,000.07 | 68.40       |
|                  | Fund 120 Sub Totals:         | 0.00          | 4,619.93      | 4,619.93   | -4,619.93 | 0.00              |           |             |
| Fund 124         | Shop With a Cop              |               |               |            |           |                   |           |             |
| Dept 124-120     | DONATIONS                    |               |               |            |           |                   |           |             |
| R87              | Halloween Bash               | 0.00          | 0.00          | 136.07     | -136.07   | 0.00              | -136.07   | 0.00        |
| 124-120-4990-126 | R87 Sub Totals:              | 0.00          | 0.00          | 136.07     | -136.07   | 0.00              | -136.07   | 0.00        |
|                  | Revenue Sub Totals:          | 0.00          | 0.00          | 136.07     | -136.07   | 0.00              | -136.07   | 0.00        |
| E20              | OPERATING COSTS              |               |               |            |           |                   |           |             |
| 124-120-6430-126 | Halloween Bash Expenses      | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | E20 Sub Totals:              | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | Expense Sub Totals:          | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | Dept 120 Sub Totals:         | 0.00          | 0.00          | -136.07    | 136.07    | 0.00              |           |             |
| Dept 124-124     | REVENUE FROM USE OF ASSET    |               |               |            |           |                   |           |             |
| R06              | Interest Earned-Shop w/a Cop | 10.00         | 3.83          | 62.83      | -52.83    | 0.00              | -52.83    | 0.00        |
| 124-124-4700-124 | R06 Sub Totals:              | 10.00         | 3.83          | 62.83      | -52.83    | 0.00              | -52.83    | 0.00        |
| R87              | DONATIONS                    |               |               |            |           |                   |           |             |
| 124-124-4830-124 | Shop With A Cop              | 17,080.00     | 0.00          | 14,497.62  | 2,582.38  | 0.00              | 2,582.38  | 15.12       |
|                  | R87 Sub Totals:              | 17,080.00     | 0.00          | 14,497.62  | 2,582.38  | 0.00              | 2,582.38  | 15.12       |
|                  | Revenue Sub Totals:          | 17,090.00     | 3.83          | 14,560.45  | 2,529.55  | 0.00              | 2,529.55  | 14.80       |
| E20              | OPERATING COSTS              |               |               |            |           |                   |           |             |
| 124-124-6440-124 | Shop With A Cop Expenses     | 17,068.00     | 0.00          | 17,067.09  | 0.91      | 0.00              | 0.91      | 0.01        |
|                  | E20 Sub Totals:              | 17,068.00     | 0.00          | 17,067.09  | 0.91      | 0.00              | 0.91      | 0.01        |
|                  | Expense Sub Totals:          | 17,068.00     | 0.00          | 17,067.09  | 0.91      | 0.00              | 0.91      | 0.01        |
|                  | Dept 124 Sub Totals:         | -22.00        | -3.83         | 2,506.64   | -2,528.64 | 0.00              |           |             |

| Account Number                                      |  | Description               | Budget Amount | Period Amount | YTD Amount | YTD Var   | Encumbered Amount | Available | % Available |
|-----------------------------------------------------|--|---------------------------|---------------|---------------|------------|-----------|-------------------|-----------|-------------|
| Fund 126<br>Dept 126-000<br>E90<br>126-000-3205-120 |  | Fund Revenue Sub Totals:  | 17,090.00     | 3.83          | 14,696.52  | 2,393.48  | 0.00              | 2,393.48  | 14.01       |
|                                                     |  | Fund Expense Sub Totals:  | 17,068.00     | 0.00          | 17,067.09  | 0.91      | 0.00              | 0.91      | 0.01        |
|                                                     |  | Fund 124 Sub Totals:      | -22.00        | -3.83         | 2,370.57   | -2,392.57 | 0.00              |           |             |
|                                                     |  | D.A.R.E Program           |               |               |            |           |                   |           |             |
|                                                     |  | TRANSFERS OUT             |               |               |            |           |                   |           |             |
|                                                     |  | Trasnfer to Police        | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                                                     |  | E90 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                                                     |  | Expense Sub Totals:       | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                                                     |  | Dept 000 Sub Totals:      | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              |           |             |
|                                                     |  | REVENUE FROM USE OF ASSET |               |               |            |           |                   |           |             |
| Dept 126-126<br>R06<br>126-126-4700-126             |  | D.A.R.E Interest Earned   | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                                                     |  | R06 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                                                     |  | DONATIONS                 |               |               |            |           |                   |           |             |
|                                                     |  | D.A.R.E Program Donations | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| R87<br>126-126-4990-126                             |  | R87 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                                                     |  | Revenue Sub Totals:       | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                                                     |  | OPERATING COSTS           |               |               |            |           |                   |           |             |
|                                                     |  | D.A.R.E Program Expenses  | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| E20<br>126-126-6430-126                             |  | E20 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                                                     |  | Expense Sub Totals:       | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                                                     |  | Dept 126 Sub Totals:      | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              |           |             |
|                                                     |  | Fund Revenue Sub Totals:  | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                                                     |  | Fund Expense Sub Totals:  | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                                                     |  | Fund 126 Sub Totals:      | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              |           |             |
|                                                     |  | Fire Sales Tax            |               |               |            |           |                   |           |             |
|                                                     |  |                           |               |               |            |           |                   |           |             |

| Account Number   |  | Description                    | Budget Amount | Period Amount | YTD Amount  | YTD Var     | Encumbered Amount | Available  | % Available |
|------------------|--|--------------------------------|---------------|---------------|-------------|-------------|-------------------|------------|-------------|
| Dept 130-000     |  | Non-Departmental               |               |               |             |             |                   |            |             |
| R90              |  | TRANSFERS IN                   |               |               |             |             |                   |            |             |
| 130-000-3305-000 |  | Transfer fm Public Safety Fund | 753,748.00    | 62,813.00     | 439,691.00  | 314,057.00  | 0.00              | 314,057.00 | 41.67       |
| 130-000-3330-000 |  | Transfer fm General            | 714,751.00    | 59,563.00     | 416,941.00  | 297,810.00  | 0.00              | 297,810.00 | 41.67       |
|                  |  |                                |               |               |             |             |                   |            |             |
|                  |  | R90 Sub Totals:                | 1,468,499.00  | 122,376.00    | 856,632.00  | 611,867.00  | 0.00              | 611,867.00 | 41.67       |
|                  |  |                                |               |               |             |             |                   |            |             |
|                  |  | Revenue Sub Totals:            | 1,468,499.00  | 122,376.00    | 856,632.00  | 611,867.00  | 0.00              | 611,867.00 | 41.67       |
| E90              |  | TRANSFERS OUT                  |               |               |             |             |                   |            |             |
| 130-000-3200-000 |  | Sales Tax to TIF               | 0.00          | 0.00          | 0.00        | 0.00        | 0.00              | 0.00       | 0.00        |
| 130-000-3285-000 |  | Trns to Capital Improvement    | 640,345.00    | 3,000.00      | 275,747.37  | 364,597.63  | 0.00              | 364,597.63 | 56.94       |
|                  |  |                                |               |               |             |             |                   |            |             |
|                  |  | E90 Sub Totals:                | 640,345.00    | 3,000.00      | 275,747.37  | 364,597.63  | 0.00              | 364,597.63 | 56.94       |
|                  |  |                                |               |               |             |             |                   |            |             |
|                  |  | Expense Sub Totals:            | 640,345.00    | 3,000.00      | 275,747.37  | 364,597.63  | 0.00              | 364,597.63 | 56.94       |
|                  |  |                                |               |               |             |             |                   |            |             |
|                  |  | Dept 000 Sub Totals:           | -828,154.00   | -119,376.00   | -580,884.63 | -247,269.37 | 0.00              |            |             |
| Dept 130-130     |  |                                |               |               |             |             |                   |            |             |
| R01              |  | TAXES                          |               |               |             |             |                   |            |             |
| 130-130-4030-130 |  | Fire Department Sales Tax      | 678,809.00    | 58,676.69     | 471,778.71  | 207,030.29  | 0.00              | 207,030.29 | 30.50       |
|                  |  |                                |               |               |             |             |                   |            |             |
|                  |  | R01 Sub Totals:                | 678,809.00    | 58,676.69     | 471,778.71  | 207,030.29  | 0.00              | 207,030.29 | 30.50       |
| R02              |  | LICENSES AND PERMITS           |               |               |             |             |                   |            |             |
| 130-130-4150-130 |  | Fire Department Fees           | 300.00        | 100.00        | 260.00      | 40.00       | 0.00              | 40.00      | 13.33       |
|                  |  |                                |               |               |             |             |                   |            |             |
|                  |  | R02 Sub Totals:                | 300.00        | 100.00        | 260.00      | 40.00       | 0.00              | 40.00      | 13.33       |
| R03              |  | INTER-GOVERNMENTAL             |               |               |             |             |                   |            |             |
| 130-130-4200-130 |  | Grant Revenues                 | 105,000.00    | 0.00          | 94,884.86   | 10,115.14   | 0.00              | 10,115.14  | 9.63        |
| 130-130-4850-130 |  | Contract: Fire District        | 125,864.00    | 130,000.00    | 130,000.00  | -4,136.00   | 0.00              | -4,136.00  | 0.00        |
|                  |  |                                |               |               |             |             |                   |            |             |
|                  |  | R03 Sub Totals:                | 230,864.00    | 130,000.00    | 224,884.86  | 5,979.14    | 0.00              | 5,979.14   | 2.59        |
| R06              |  | REVENUE FROM USE OF ASSET      |               |               |             |             |                   |            |             |
| 130-130-4700-130 |  | Fire Dept Interest Earned      | 0.00          | 1,780.21      | 8,783.24    | -8,783.24   | 0.00              | -8,783.24  | 0.00        |
| 130-130-4760-130 |  | Insurance Proceeds             | 0.00          | 0.00          | 10,456.11   | -10,456.11  | 0.00              | -10,456.11 | 0.00        |
| 130-130-4820-130 |  | Fire Sale of Property          | 0.00          | 0.00          | 0.00        | 0.00        | 0.00              | 0.00       | 0.00        |
|                  |  |                                |               |               |             |             |                   |            |             |
|                  |  | R06 Sub Totals:                | 0.00          | 1,780.21      | 19,239.35   | -19,239.35  | 0.00              | -19,239.35 | 0.00        |
| R07              |  | OTHER INCOME                   |               |               |             |             |                   |            |             |
| 130-130-4800-130 |  | Fire Department Miscellaneous  | 0.00          | 60.00         | 60.00       | -60.00      | 0.00              | -60.00     | 0.00        |
|                  |  |                                |               |               |             |             |                   |            |             |
|                  |  | R07 Sub Totals:                | 0.00          | 60.00         | 60.00       | -60.00      | 0.00              | -60.00     | 0.00        |
| R87              |  | DONATIONS                      |               |               |             |             |                   |            |             |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount   | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|--------------------------------|---------------|---------------|--------------|------------|-------------------|------------|-------------|
| 130-130-4990-130 | Donations - Fire Dept.         | 0.00          | 0.00          | 70.00        | -70.00     | 0.00              | -70.00     | 0.00        |
|                  | R87 Sub Totals:                | 0.00          | 0.00          | 70.00        | -70.00     | 0.00              | -70.00     | 0.00        |
|                  | Revenue Sub Totals:            | 909,973.00    | 190,616.90    | 716,292.92   | 193,680.08 | 0.00              | 193,680.08 | 21.28       |
| E10              | PERSONNEL                      |               |               |              |            |                   |            |             |
| 130-130-5010-130 | Fire Dept Salaries             | 1,229,372.00  | 91,956.99     | 684,077.79   | 545,294.21 | 0.00              | 545,294.21 | 44.36       |
| 130-130-5020-130 | Fire Dept Overtime             | 134,000.00    | 2,866.68      | 102,983.97   | 31,016.03  | 0.00              | 31,016.03  | 23.15       |
| 130-130-5030-130 | Fire Dept Part Time            | 3,500.00      | 0.00          | 238.10       | 3,261.90   | 0.00              | 3,261.90   | 93.20       |
| 130-130-5070-130 | Availability Allowance         | 1,800.00      | 120.00        | 915.00       | 885.00     | 0.00              | 885.00     | 49.17       |
| 130-130-5170-130 | Fire Dept Social Security      | 104,528.00    | 6,990.39      | 58,476.37    | 46,051.63  | 0.00              | 46,051.63  | 44.06       |
| 130-130-5180-130 | Fire Dept Retirement           | 111,797.00    | 7,589.73      | 61,046.45    | 50,750.55  | 0.00              | 50,750.55  | 45.40       |
| 130-130-5190-130 | Fire Dept Health Insurance     | 203,923.00    | 14,713.98     | 103,106.71   | 100,816.29 | 0.00              | 100,816.29 | 49.44       |
| 130-130-5210-130 | Fire Dept Workers Compensation | 59,848.00     | 0.00          | 0.00         | 59,848.00  | 0.00              | 59,848.00  | 100.00      |
| 130-130-5230-130 | Physicals                      | 1,500.00      | 0.00          | 147.60       | 1,352.40   | 0.00              | 1,352.40   | 90.16       |
| 130-130-5360-130 | Fire Dept Member/Train/Trvl    | 7,990.00      | 430.00        | 704.35       | 7,285.65   | 0.00              | 7,285.65   | 91.18       |
| 130-130-5361-130 | Fire Academy Training          | 2,400.00      | 0.00          | 0.00         | 2,400.00   | 0.00              | 2,400.00   | 100.00      |
| 130-130-5380-130 | Fire Dept Uniforms             | 1,100.00      | 0.00          | 0.00         | 1,100.00   | 0.00              | 1,100.00   | 100.00      |
|                  | E10 Sub Totals:                | 1,861,758.00  | 124,667.77    | 1,011,696.34 | 850,061.66 | 0.00              | 850,061.66 | 45.66       |
| E20              | OPERATING COSTS                |               |               |              |            |                   |            |             |
| 130-130-5260-130 | Fire Dept Prof. Services       | 52,336.00     | 1,815.62      | 27,198.88    | 25,137.12  | 0.00              | 25,137.12  | 48.03       |
| 130-130-5300-130 | Fire Dept Insurance and Bonds  | 35,112.00     | 0.00          | 2,938.00     | 32,174.00  | 0.00              | 32,174.00  | 91.63       |
| 130-130-5320-130 | Fire Dept Facility Maintenance | 15,500.00     | 611.55        | 2,764.33     | 12,735.67  | 0.00              | 12,735.67  | 82.17       |
| 130-130-5330-130 | Fire Dept Equipment Maint.     | 39,242.00     | 22,996.99     | 52,656.91    | -13,414.91 | 0.00              | -13,414.91 | 0.00        |
| 130-130-5530-130 | Fire Dept Fuels/Lubricants     | 15,750.00     | 1,574.74      | 10,138.40    | 5,611.60   | 0.00              | 5,611.60   | 35.63       |
| 130-130-5540-130 | Fire Dept Chemicals            | 525.00        | 419.30        | 419.30       | 105.70     | 0.00              | 105.70     | 20.13       |
| 130-130-5590-130 | Fire Dept General Supplies     | 9,500.00      | 172.74        | 4,560.09     | 4,939.91   | 0.00              | 4,939.91   | 52.00       |
| 130-130-5700-130 | Fire Dept Comp., Software      | 11,724.00     | 0.00          | 496.15       | 11,227.85  | 0.00              | 11,227.85  | 95.77       |
| 130-130-6300-130 | Fire Dept Electricity          | 15,430.00     | 1,059.48      | 7,024.01     | 8,405.99   | 0.00              | 8,405.99   | 54.48       |
| 130-130-6310-130 | Fire Dept Heating Fuels        | 8,400.00      | 537.72        | 6,003.15     | 2,396.85   | 0.00              | 2,396.85   | 28.53       |
| 130-130-6350-130 | Fire Dept Phones               | 18,900.00     | 1,390.31      | 10,826.85    | 8,073.15   | 0.00              | 8,073.15   | 42.72       |
| 130-130-6390-130 | Fire Dept. Minor Equipment     | 33,895.00     | 88.50         | 1,643.31     | 32,251.69  | 0.00              | 32,251.69  | 95.15       |
|                  | E20 Sub Totals:                | 256,314.00    | 30,666.95     | 126,669.38   | 129,644.62 | 0.00              | 129,644.62 | 50.58       |
| E30              | CAPITAL OUTLAY                 |               |               |              |            |                   |            |             |
| 130-130-6380-130 | Lease Purchase Payments        | 0.00          | 0.00          | 0.00         | 0.00       | 0.00              | 0.00       | 0.00        |
|                  | E30 Sub Totals:                | 0.00          | 0.00          | 0.00         | 0.00       | 0.00              | 0.00       | 0.00        |
|                  | Expense Sub Totals:            | 2,118,072.00  | 155,334.72    | 1,138,365.72 | 979,706.28 | 0.00              | 979,706.28 | 46.25       |
|                  | Dept 130 Sub Totals:           | 1,208,099.00  | -35,282.18    | 422,072.80   | 786,026.20 | 0.00              |            |             |



| Account Number                                      |                               | Description | Budget Amount | Period Amount | YTD Amount   | YTD Var      | Encumbered Amount | Available    | % Available |
|-----------------------------------------------------|-------------------------------|-------------|---------------|---------------|--------------|--------------|-------------------|--------------|-------------|
| Fund 170<br>Dept 170-000<br>R90<br>170-000-3306-000 | Fund Revenue Sub Totals:      |             | 2,378,472.00  | 312,992.90    | 1,572,924.92 | 805,547.08   | 0.00              | 805,547.08   | 33.87       |
|                                                     | Fund Expense Sub Totals:      |             | 2,758,417.00  | 158,334.72    | 1,414,113.09 | 1,344,303.91 | 0.00              | 1,344,303.91 | 48.73       |
|                                                     | Fund 130 Sub Totals:          |             | 379,945.00    | -154,658.18   | -158,811.83  | 538,756.83   | 0.00              |              |             |
|                                                     | Drainage Sales Tax            |             |               |               |              |              |                   |              |             |
|                                                     | Non-Departmental              |             |               |               |              |              |                   |              |             |
|                                                     | TRANSFERS IN                  |             |               |               |              |              |                   |              |             |
|                                                     | Transfer fm ARPA              |             | 1,129,114.00  | 0.00          | 0.00         | 1,129,114.00 | 0.00              | 1,129,114.00 | 100.00      |
|                                                     | R90 Sub Totals:               |             | 1,129,114.00  | 0.00          | 0.00         | 1,129,114.00 | 0.00              | 1,129,114.00 | 100.00      |
|                                                     | Revenue Sub Totals:           |             | 1,129,114.00  | 0.00          | 0.00         | 1,129,114.00 | 0.00              | 1,129,114.00 | 100.00      |
|                                                     | TRANSFERS OUT                 |             |               |               |              |              |                   |              |             |
| E90<br>170-000-3200-000                             | Sales Tax to TIF              |             | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 170-000-3243-000                                    | Transfer to Parks Capital Imp |             | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 170-000-3285-000                                    | Trns to Capital Improvement   |             | 9,284,114.00  | 106,531.21    | 1,303,289.35 | 7,980,824.65 | 0.00              | 7,980,824.65 | 85.96       |
| E90 Sub Totals:                                     |                               |             | 9,284,114.00  | 106,531.21    | 1,303,289.35 | 7,980,824.65 | 0.00              | 7,980,824.65 | 85.96       |
| Expense Sub Totals:                                 |                               |             | 9,284,114.00  | 106,531.21    | 1,303,289.35 | 7,980,824.65 | 0.00              | 7,980,824.65 | 85.96       |
| Dept 000 Sub Totals:                                |                               |             | 8,155,000.00  | 106,531.21    | 1,303,289.35 | 6,851,710.65 | 0.00              |              |             |
| Dept 170-990<br>R01<br>170-990-4030-990             | TAXES                         |             |               |               |              |              |                   |              |             |
| Sales Tax Drainage                                  |                               |             | 407,468.00    | 35,205.86     | 283,067.32   | 124,400.68   | 0.00              | 124,400.68   | 30.53       |
| R01 Sub Totals:                                     |                               |             | 407,468.00    | 35,205.86     | 283,067.32   | 124,400.68   | 0.00              | 124,400.68   | 30.53       |
| R03<br>170-990-4200-990                             | INTER-GOVERNMENTAL            |             |               |               |              |              |                   |              |             |
| Grant Revenue                                       |                               |             | 7,500,000.00  | 11,718.06     | 146,567.62   | 7,353,432.38 | 0.00              | 7,353,432.38 | 98.05       |
| R03 Sub Totals:                                     |                               |             | 7,500,000.00  | 11,718.06     | 146,567.62   | 7,353,432.38 | 0.00              | 7,353,432.38 | 98.05       |
| R06<br>170-990-4700-990                             | REVENUE FROM USE OF ASSET     |             |               |               |              |              |                   |              |             |
| Interest Earned-Drainage Fund                       |                               |             | 2,500.00      | 889.95        | 11,426.01    | -8,926.01    | 0.00              | -8,926.01    | 0.00        |
| 170-990-4820-990                                    | Sale of Drainage Property     |             | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| R06 Sub Totals:                                     |                               |             | 2,500.00      | 889.95        | 11,426.01    | -8,926.01    | 0.00              | -8,926.01    | 0.00        |
| R07<br>170-990-4800-990                             | OTHER INCOME                  |             |               |               |              |              |                   |              |             |
| Drainage Miscellaneous                              |                               |             | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| R07 Sub Totals:                                     |                               |             | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount   | YTD Var       | Encumbered Amount | Available    | % Available |
|------------------|--------------------------------|---------------|---------------|--------------|---------------|-------------------|--------------|-------------|
|                  | Revenue Sub Totals:            | 7,909,968.00  | 47,813.87     | 441,060.95   | 7,468,907.05  | 0.00              | 7,468,907.05 | 94.42       |
| E10              | PERSONNEL                      |               |               |              |               |                   |              |             |
| 170-990-5010-990 | Drainage Salaries              | 50,079.00     | -13,337.98    | 28,593.60    | 21,485.40     | 0.00              | 21,485.40    | 42.90       |
| 170-990-5020-990 | Drainage Overtime              | 4,667.00      | -207.92       | 1,125.07     | 3,541.93      | 0.00              | 3,541.93     | 75.89       |
| 170-990-5030-990 | Drainage Part Time             | 12,000.00     | 0.00          | 0.00         | 12,000.00     | 0.00              | 12,000.00    | 100.00      |
| 170-990-5070-990 | Availability Allowance         | 360.00        | 30.00         | 210.00       | 150.00        | 0.00              | 150.00       | 41.67       |
| 170-990-5170-990 | Drainage Social Security       | 5,107.00      | -1,031.76     | 2,268.33     | 2,838.67      | 0.00              | 2,838.67     | 55.58       |
| 170-990-5180-990 | Drainage Retirement            | 2,738.00      | -72.00        | 1,496.49     | 1,241.51      | 0.00              | 1,241.51     | 45.34       |
| 170-990-5190-990 | Drainage Health Insurance      | 7,553.00      | -2,978.60     | 4,170.04     | 3,382.96      | 0.00              | 3,382.96     | 44.79       |
| 170-990-5210-990 | Drainage Workers Compensation  | 2,924.00      | 0.00          | 0.00         | 2,924.00      | 0.00              | 2,924.00     | 100.00      |
| 170-990-5380-990 | Drainage Uniforms              | 1,310.00      | 0.00          | 486.19       | 823.81        | 0.00              | 823.81       | 62.89       |
|                  | E10 Sub Totals:                | 86,738.00     | -17,598.26    | 38,349.72    | 48,388.28     | 0.00              | 48,388.28    | 55.79       |
| E20              | OPERATING COSTS                |               |               |              |               |                   |              |             |
| 170-990-5260-990 | Drainage Professional Services | 10,250.00     | 175.62        | 1,394.38     | 8,855.62      | 0.00              | 8,855.62     | 86.40       |
| 170-990-5300-990 | Drainage Insurance & Bonds     | 400.00        | 0.00          | 0.00         | 400.00        | 0.00              | 400.00       | 100.00      |
| 170-990-5330-990 | Drainage Equipment Maintenance | 15,750.00     | 800.28        | 2,402.46     | 13,347.54     | 0.00              | 13,347.54    | 84.75       |
| 170-990-5530-990 | Drainage Fuels/Lubricants      | 8,000.00      | 147.67        | 891.75       | 7,108.25      | 0.00              | 7,108.25     | 88.85       |
| 170-990-5590-990 | Drainage General Supplies      | 0.00          | 0.00          | 0.00         | 0.00          | 0.00              | 0.00         | 0.00        |
| 170-990-5640-990 | Drainage Maintenance           | 21,000.00     | 600.00        | 1,225.36     | 19,774.64     | 0.00              | 19,774.64    | 94.16       |
|                  | E20 Sub Totals:                | 55,400.00     | 1,723.57      | 5,913.95     | 49,486.05     | 0.00              | 49,486.05    | 89.33       |
| E30              | CAPITAL OUTLAY                 |               |               |              |               |                   |              |             |
| 170-990-6380-990 | Lease Purchase Payments        | 0.00          | 0.00          | 0.00         | 0.00          | 0.00              | 0.00         | 0.00        |
|                  | E30 Sub Totals:                | 0.00          | 0.00          | 0.00         | 0.00          | 0.00              | 0.00         | 0.00        |
|                  | Expense Sub Totals:            | 142,138.00    | -15,874.69    | 44,263.67    | 97,874.33     | 0.00              | 97,874.33    | 68.86       |
|                  | Dept 990 Sub Totals:           | -7,767,830.00 | -63,688.56    | -396,797.28  | -7,371,032.72 | 0.00              |              |             |
|                  | Fund Revenue Sub Totals:       | 9,039,082.00  | 47,813.87     | 441,060.95   | 8,598,021.05  | 0.00              | 8,598,021.05 | 95.12       |
|                  | Fund Expense Sub Totals:       | 9,426,252.00  | 90,656.52     | 1,347,553.02 | 8,078,698.98  | 0.00              | 8,078,698.98 | 85.70       |
|                  | Fund 170 Sub Totals:           | 387,170.00    | 42,842.65     | 906,492.07   | -519,322.07   | 0.00              |              |             |
| Fund 175         | Senior Center Sales Tax        |               |               |              |               |                   |              |             |
| Dept 175-000     | Non-Departmental               |               |               |              |               |                   |              |             |
| R90              | TRANSFERS IN                   |               |               |              |               |                   |              |             |
| 175-000-3303-000 | Transfer from General          | 0.00          | 0.00          | 0.00         | 0.00          | 0.00              | 0.00         | 0.00        |
| 175-000-3364-000 | Transfer to Mtce Reserve       | 0.00          | 0.00          | 0.00         | 0.00          | 0.00              | 0.00         | 0.00        |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var   | Encumbered Amount | Available | % Available |
|------------------|--------------------------------|---------------|---------------|------------|-----------|-------------------|-----------|-------------|
|                  | R90 Sub Totals:                | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | Revenue Sub Totals:            | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| E90              | TRANSFERS OUT                  |               |               |            |           |                   |           |             |
| 175-000-3214-000 | Transfer to 2014 Series COP    | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| 175-000-3221-000 | Transfer to 2021 Series DS     | 53,680.00     | 0.00          | 48,695.00  | 4,985.00  | 0.00              | 4,985.00  | 9.29        |
| 175-000-3264-000 | Transfer to Mtce Reserve       | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
| 175-000-3285-000 | Trns to Capital Improvement    | 43,000.00     | 4,540.00      | 24,345.00  | 18,655.00 | 0.00              | 18,655.00 | 43.38       |
|                  | E90 Sub Totals:                | 96,680.00     | 4,540.00      | 73,040.00  | 23,640.00 | 0.00              | 23,640.00 | 24.45       |
|                  | Expense Sub Totals:            | 96,680.00     | 4,540.00      | 73,040.00  | 23,640.00 | 0.00              | 23,640.00 | 24.45       |
|                  | Dept 000 Sub Totals:           | 96,680.00     | 4,540.00      | 73,040.00  | 23,640.00 | 0.00              |           |             |
| Dept 175-175     | TAXES                          |               |               |            |           |                   |           |             |
| R01              | Sales Tax - 1/16-Cent          | 169,780.00    | 14,669.18     | 117,944.70 | 51,835.30 | 0.00              | 51,835.30 | 30.53       |
| 175-175-4030-175 | R01 Sub Totals:                | 169,780.00    | 14,669.18     | 117,944.70 | 51,835.30 | 0.00              | 51,835.30 | 30.53       |
| R06              | REVENUE FROM USE OF ASSET      |               |               |            |           |                   |           |             |
| 175-175-4700-175 | Interest Earned-Senior Center  | 400.00        | 616.18        | 3,974.44   | -3,574.44 | 0.00              | -3,574.44 | 0.00        |
| 175-175-4820-175 | Sale of Property               | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | R06 Sub Totals:                | 400.00        | 616.18        | 3,974.44   | -3,574.44 | 0.00              | -3,574.44 | 0.00        |
| R07              | OTHER INCOME                   |               |               |            |           |                   |           |             |
| 175-175-4800-175 | Senior Center Miscellaneous    | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | R07 Sub Totals:                | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | Revenue Sub Totals:            | 170,180.00    | 15,285.36     | 121,919.14 | 48,260.86 | 0.00              | 48,260.86 | 28.36       |
| E10              | PERSONNEL                      |               |               |            |           |                   |           |             |
| 175-175-5010-175 | Senior Center Salaries         | 5,743.00      | 441.66        | 3,276.03   | 2,466.97  | 0.00              | 2,466.97  | 42.96       |
| 175-175-5020-175 | Senior Center Overtime         | 500.00        | 0.00          | 27.60      | 472.40    | 0.00              | 472.40    | 94.48       |
| 175-175-5170-175 | Senior Center Social Security  | 478.00        | 33.29         | 249.36     | 228.64    | 0.00              | 228.64    | 47.83       |
| 175-175-5180-175 | Senior Center Retirement       | 313.00        | 22.09         | 165.17     | 147.83    | 0.00              | 147.83    | 47.23       |
| 175-175-5190-175 | Senior Center Health Insurance | 1,209.00      | 95.29         | 667.24     | 541.76    | 0.00              | 541.76    | 44.81       |
| 175-175-5210-175 | Senior Center Workers Comp.    | 274.00        | 0.00          | 0.00       | 274.00    | 0.00              | 274.00    | 100.00      |
| 175-175-5360-175 | Senior Center Memb/Train/Trvl  | 300.00        | 300.00        | 300.00     | 0.00      | 0.00              | 0.00      | 0.00        |
|                  | E10 Sub Totals:                | 8,817.00      | 892.33        | 4,685.40   | 4,131.60  | 0.00              | 4,131.60  | 46.86       |
| E20              | OPERATING COSTS                |               |               |            |           |                   |           |             |

| Account Number           |  | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|--------------------------|--|--------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
| 175-175-5260-175         |  | Senior Center Prof. Services   | 7,430.00      | 635.00        | 5,981.16   | 1,448.84   | 0.00              | 1,448.84   | 19.50       |
| 175-175-5300-175         |  | Senior Center Ins. & Bonds     | 5,581.00      | 0.00          | 0.00       | 5,581.00   | 0.00              | 5,581.00   | 100.00      |
| 175-175-5320-175         |  | Senior Center Facility Maint.  | 12,348.00     | 435.28        | 1,282.39   | 11,065.61  | 0.00              | 11,065.61  | 89.61       |
| 175-175-5330-175         |  | Senior Center Equipment Maint. | 500.00        | 0.00          | 0.00       | 500.00     | 0.00              | 500.00     | 100.00      |
| 175-175-5590-175         |  | Senior Center General Supplies | 1,050.00      | 0.00          | 206.63     | 843.37     | 0.00              | 843.37     | 80.32       |
| 175-175-5610-175         |  | Senior Center Activity/Event   | 3,150.00      | 129.46        | 866.39     | 2,283.61   | 0.00              | 2,283.61   | 72.50       |
| 175-175-5700-175         |  | Senior Center Comp., Software  | 525.00        | 0.00          | 0.00       | 525.00     | 0.00              | 525.00     | 100.00      |
| 175-175-6300-175         |  | Senior Center Electricity      | 27,000.00     | 2,407.41      | 13,685.74  | 13,314.26  | 0.00              | 13,314.26  | 49.31       |
| 175-175-6350-175         |  | Senior Center Phones           | 4,473.00      | 0.00          | 2,114.82   | 2,358.18   | 0.00              | 2,358.18   | 52.72       |
| E20 Sub Totals:          |  |                                | 62,057.00     | 3,607.15      | 24,137.13  | 37,919.87  | 0.00              | 37,919.87  | 61.10       |
| Expense Sub Totals:      |  |                                | 70,874.00     | 4,499.48      | 28,822.53  | 42,051.47  | 0.00              | 42,051.47  | 59.33       |
| Dept 175 Sub Totals:     |  |                                | -99,306.00    | -10,785.88    | -93,096.61 | -6,209.39  | 0.00              |            |             |
| Fund Revenue Sub Totals: |  |                                | 170,180.00    | 15,285.36     | 121,919.14 | 48,260.86  | 0.00              | 48,260.86  | 28.36       |
| Fund Expense Sub Totals: |  |                                | 167,554.00    | 9,039.48      | 101,862.53 | 65,691.47  | 0.00              | 65,691.47  | 39.21       |
| Fund 175 Sub Totals:     |  |                                | -2,626.00     | -6,245.88     | -20,056.61 | 17,430.61  | 0.00              |            |             |
| Fund 180                 |  | Parks Sales Tax                |               |               |            |            |                   |            |             |
| Dept 180-000             |  | Non-Departmental               |               |               |            |            |                   |            |             |
| R90                      |  | TRANSFERS IN                   |               |               |            |            |                   |            |             |
| 180-000-3343-000         |  | Transfer from Other Funds      | 50,000.00     | 4,167.00      | 29,169.00  | 20,831.00  | 0.00              | 20,831.00  | 41.66       |
| 180-000-3390-000         |  | Transfer from Parks Sales Tax  | 65,180.00     | 5,432.00      | 38,024.00  | 27,156.00  | 0.00              | 27,156.00  | 41.66       |
| R90 Sub Totals:          |  |                                | 115,180.00    | 9,599.00      | 67,193.00  | 47,987.00  | 0.00              | 47,987.00  | 41.66       |
| Revenue Sub Totals:      |  |                                | 115,180.00    | 9,599.00      | 67,193.00  | 47,987.00  | 0.00              | 47,987.00  | 41.66       |
| E90                      |  | TRANSFERS OUT                  |               |               |            |            |                   |            |             |
| 180-000-3200-000         |  | Sales Tax to TIF               | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 180-000-3241-000         |  | Transfer to GC fm Parks -Mtce  | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 180-000-3285-000         |  | Trns to Capital Improvement    | 429,028.00    | 29,500.00     | 277,055.10 | 151,972.90 | 0.00              | 151,972.90 | 35.42       |
| 180-000-3290-000         |  | Transfer to Parks Recreation   | 65,180.00     | 5,432.00      | 38,024.00  | 27,156.00  | 0.00              | 27,156.00  | 41.66       |
| E90 Sub Totals:          |  |                                | 494,208.00    | 34,932.00     | 315,079.10 | 179,128.90 | 0.00              | 179,128.90 | 36.25       |
| Expense Sub Totals:      |  |                                | 494,208.00    | 34,932.00     | 315,079.10 | 179,128.90 | 0.00              | 179,128.90 | 36.25       |
| Dept 000 Sub Totals:     |  |                                | 379,028.00    | 25,333.00     | 247,886.10 | 131,141.90 | 0.00              |            |             |
| Dept 180-750             |  | TAXES                          |               |               |            |            |                   |            |             |
| R01                      |  |                                |               |               |            |            |                   |            |             |



| Account Number   | Description                  | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
| 180-750-4030-750 | Sales Tax Parks              | 611,202.00    | 52,808.79     | 424,600.99 | 186,601.01 | 0.00              | 186,601.01 | 30.53       |
|                  |                              |               |               |            |            |                   |            |             |
|                  | R01 Sub Totals:              | 611,202.00    | 52,808.79     | 424,600.99 | 186,601.01 | 0.00              | 186,601.01 | 30.53       |
| R03              | INTER-GOVERNMENTAL           |               |               |            |            |                   |            |             |
| 180-750-4200-750 | Grant Revenue                | 92,652.00     | 0.00          | 0.00       | 92,652.00  | 0.00              | 92,652.00  | 100.00      |
|                  |                              |               |               |            |            |                   |            |             |
|                  | R03 Sub Totals:              | 92,652.00     | 0.00          | 0.00       | 92,652.00  | 0.00              | 92,652.00  | 100.00      |
| R04              | CHARGES FOR SERVICES         |               |               |            |            |                   |            |             |
| 180-750-4530-750 | Fish Food Monies             | 3,500.00      | 737.96        | 3,575.16   | -75.16     | 0.00              | -75.16     | 0.00        |
|                  |                              |               |               |            |            |                   |            |             |
|                  | R04 Sub Totals:              | 3,500.00      | 737.96        | 3,575.16   | -75.16     | 0.00              | -75.16     | 0.00        |
| R06              | REVENUE FROM USE OF ASSET    |               |               |            |            |                   |            |             |
| 180-750-4500-750 | Park Fees                    | 2,000.00      | 725.00        | 1,626.00   | 374.00     | 0.00              | 374.00     | 18.70       |
| 180-750-4500-752 | RV Pad Rental                | 3,000.00      | 850.00        | 1,837.00   | 1,163.00   | 0.00              | 1,163.00   | 38.77       |
| 180-750-4700-750 | Interest Earned-Parks Fund   | 1,400.00      | 1,509.92      | 11,158.77  | -9,758.77  | 0.00              | -9,758.77  | 0.00        |
| 180-750-4760-750 | Insurance Proceeds           | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 180-750-4820-750 | Sale and Use of Property     | 0.00          | 0.00          | 2,154.00   | -2,154.00  | 0.00              | -2,154.00  | 0.00        |
|                  |                              |               |               |            |            |                   |            |             |
|                  | R06 Sub Totals:              | 6,400.00      | 3,084.92      | 16,775.77  | -10,375.77 | 0.00              | -10,375.77 | 0.00        |
| R07              | OTHER INCOME                 |               |               |            |            |                   |            |             |
| 180-750-4800-750 | Parks Miscellaneous          | 0.00          | 0.00          | 381.50     | -381.50    | 0.00              | -381.50    | 0.00        |
|                  |                              |               |               |            |            |                   |            |             |
|                  | R07 Sub Totals:              | 0.00          | 0.00          | 381.50     | -381.50    | 0.00              | -381.50    | 0.00        |
| R87              | DONATIONS                    |               |               |            |            |                   |            |             |
| 180-750-4990-750 | Donations Parks              | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 180-750-4990-753 | Skate Park Donations         | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                              |               |               |            |            |                   |            |             |
|                  | R87 Sub Totals:              | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                              |               |               |            |            |                   |            |             |
|                  | Revenue Sub Totals:          | 713,754.00    | 56,631.67     | 445,333.42 | 268,420.58 | 0.00              | 268,420.58 | 37.61       |
| E10              | PERSONNEL                    |               |               |            |            |                   |            |             |
| 180-750-5010-750 | Parks Salaries               | 232,051.00    | 17,226.79     | 124,886.48 | 107,164.52 | 0.00              | 107,164.52 | 46.18       |
| 180-750-5020-750 | Parks Overtime               | 8,000.00      | 4.27          | 2,231.79   | 5,768.21   | 0.00              | 5,768.21   | 72.10       |
| 180-750-5070-750 | Availability Allowance       | 720.00        | 60.00         | 420.00     | 300.00     | 0.00              | 300.00     | 41.67       |
| 180-750-5170-750 | Parks Social Security        | 18,364.00     | 1,302.96      | 9,624.52   | 8,739.48   | 0.00              | 8,739.48   | 47.59       |
| 180-750-5180-750 | Parks Retirement             | 12,003.00     | 760.88        | 4,541.02   | 7,461.98   | 0.00              | 7,461.98   | 62.17       |
| 180-750-5190-750 | Parks Health Insurance       | 45,317.00     | 3,563.55      | 24,705.80  | 20,611.20  | 0.00              | 20,611.20  | 45.48       |
| 180-750-5210-750 | Parks Workers Compensation   | 10,515.00     | 0.00          | 0.00       | 10,515.00  | 0.00              | 10,515.00  | 100.00      |
| 180-750-5360-750 | Parks Member/Training/Travel | 1,040.00      | 70.00         | 110.00     | 930.00     | 0.00              | 930.00     | 89.42       |
| 180-750-5380-750 | Parks Uniforms               | 3,500.00      | 123.46        | 2,746.50   | 753.50     | 0.00              | 753.50     | 21.53       |
|                  |                              |               |               |            |            |                   |            |             |
|                  | E10 Sub Totals:              | 331,510.00    | 23,111.91     | 169,266.11 | 162,243.89 | 0.00              | 162,243.89 | 48.94       |
| E20              | OPERATING COSTS              |               |               |            |            |                   |            |             |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount  | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|--------------------------------|---------------|---------------|-------------|------------|-------------------|------------|-------------|
| 180-750-5260-750 | Parks Professional Services    | 2,395.00      | 251.12        | 3,460.13    | -1,065.13  | 0.00              | -1,065.13  | 0.00        |
| 180-750-5300-750 | Parks Insurance and Bonds      | 27,198.00     | 0.00          | 0.00        | 27,198.00  | 0.00              | 27,198.00  | 100.00      |
| 180-750-5320-750 | Parks Facility Maintenance     | 28,000.00     | 3,116.73      | 20,877.97   | 7,122.03   | 0.00              | 7,122.03   | 25.44       |
| 180-750-5320-753 | Skatepark Facility Maintenance | 1,000.00      | 0.00          | 22.92       | 977.08     | 0.00              | 977.08     | 97.71       |
| 180-750-5330-750 | Parks Equipment Maintenance    | 18,000.00     | 1,324.54      | 13,706.00   | 4,294.00   | 0.00              | 4,294.00   | 23.86       |
| 180-750-5331-750 | Helicopter Maintenance         | 5,000.00      | 0.00          | 284.57      | 4,715.43   | 0.00              | 4,715.43   | 94.31       |
| 180-750-5530-750 | Parks Fuels/Lubricants         | 13,500.00     | 1,799.51      | 7,253.59    | 6,246.41   | 0.00              | 6,246.41   | 46.27       |
| 180-750-5590-750 | Parks General Supplies         | 10,000.00     | 843.65        | 4,379.16    | 5,620.84   | 0.00              | 5,620.84   | 56.21       |
| 180-750-5590-752 | RV Park Expenses               | 1,000.00      | 0.00          | 119.99      | 880.01     | 0.00              | 880.01     | 88.00       |
| 180-750-5610-750 | Christmas Lighting             | 4,200.00      | 0.00          | 3,978.79    | 221.21     | 0.00              | 221.21     | 5.27        |
| 180-750-5630-750 | Wading Pool Expenses           | 1,050.00      | 1,099.92      | 1,099.92    | -49.92     | 0.00              | -49.92     | 0.00        |
| 180-750-5700-750 | Parks Computer/Software        | 3,132.00      | 299.50        | 688.74      | 2,443.26   | 0.00              | 2,443.26   | 78.01       |
| 180-750-6300-750 | Parks Electricity              | 17,000.00     | 2,572.77      | 10,164.58   | 6,835.42   | 0.00              | 6,835.42   | 40.21       |
| 180-750-6310-750 | Parks Heating Fuels            | 2,900.00      | 120.55        | 1,347.43    | 1,552.57   | 0.00              | 1,552.57   | 53.54       |
| 180-750-6350-750 | Parks Phones                   | 4,814.00      | 57.82         | 2,317.34    | 2,496.66   | 0.00              | 2,496.66   | 51.86       |
| 180-750-6390-750 | Parks Minor Equipment          | 10,500.00     | 993.00        | 4,016.10    | 6,483.90   | 0.00              | 6,483.90   | 61.75       |
| 180-750-6410-750 | Flowers & Plants               | 4,725.00      | 1,156.54      | 2,739.54    | 1,985.46   | 0.00              | 1,985.46   | 42.02       |
|                  | E20 Sub Totals:                | 154,414.00    | 13,635.65     | 76,456.77   | 77,957.23  | 0.00              | 77,957.23  | 50.49       |
|                  | Expense Sub Totals:            | 485,924.00    | 36,747.56     | 245,722.88  | 240,201.12 | 0.00              | 240,201.12 | 49.43       |
|                  | Dept 750 Sub Totals:           | -227,830.00   | -19,884.11    | -199,610.54 | -28,219.46 | 0.00              |            |             |
| Dept 180-940     |                                |               |               |             |            |                   |            |             |
| E20              | OPERATING COSTS                |               |               |             |            |                   |            |             |
| 180-940-5260-940 | Pool Professional Services     | 45,000.00     | 20.00         | 170.00      | 44,830.00  | 0.00              | 44,830.00  | 99.62       |
| 180-940-5300-940 | Parks - Swim Insurance & Bonds | 12,796.00     | 0.00          | 0.00        | 12,796.00  | 0.00              | 12,796.00  | 100.00      |
| 180-940-5320-940 | Parks - Swim Facility Maint.   | 6,000.00      | 2,199.87      | 3,150.39    | 2,849.61   | 0.00              | 2,849.61   | 47.49       |
| 180-940-5330-940 | Swim Equipment Maintenance     | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00       | 0.00        |
| 180-940-5590-940 | Parks - Swim General Supplies  | 5,000.00      | 0.00          | 1,790.90    | 3,209.10   | 0.00              | 3,209.10   | 64.18       |
| 180-940-6300-940 | Parks - Pool Electricity       | 4,000.00      | -1,422.00     | -1,699.98   | 5,699.98   | 0.00              | 5,699.98   | 142.50      |
|                  | E20 Sub Totals:                | 72,796.00     | 797.87        | 3,411.31    | 69,384.69  | 0.00              | 69,384.69  | 95.31       |
|                  | Expense Sub Totals:            | 72,796.00     | 797.87        | 3,411.31    | 69,384.69  | 0.00              | 69,384.69  | 95.31       |
|                  | Dept 940 Sub Totals:           | 72,796.00     | 797.87        | 3,411.31    | 69,384.69  | 0.00              |            |             |
|                  | Fund Revenue Sub Totals:       | 828,934.00    | 66,230.67     | 512,526.42  | 316,407.58 | 0.00              | 316,407.58 | 38.17       |
|                  | Fund Expense Sub Totals:       | 1,052,928.00  | 72,477.43     | 564,213.29  | 488,714.71 | 0.00              | 488,714.71 | 46.41       |
|                  | Fund 180 Sub Totals:           | 223,994.00    | 6,246.76      | 51,686.87   | 172,307.13 | 0.00              |            |             |

| Account Number   |         | Description                   | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|---------|-------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
| Fund             | 195     | Auditorium Sales Tax          |               |               |            |            |                   |            |             |
| Dept             | 195-000 | Non-Departmental              |               |               |            |            |                   |            |             |
| E90              |         | TRANSFERS OUT                 |               |               |            |            |                   |            |             |
| 195-000-3214-000 |         | Transfer to 2014 COP          | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 195-000-3221-000 |         | Transfer to 2021 Series DS    | 213,719.00    | 0.00          | 194,780.00 | 18,939.00  | 0.00              | 18,939.00  | 8.86        |
| 195-000-3285-000 |         | Trns to Capital Improvement   | 318,410.00    | 0.00          | 168,410.00 | 150,000.00 | 0.00              | 150,000.00 | 47.11       |
|                  |         | E90 Sub Totals:               | 532,129.00    | 0.00          | 363,190.00 | 168,939.00 | 0.00              | 168,939.00 | 31.75       |
|                  |         | Expense Sub Totals:           | 532,129.00    | 0.00          | 363,190.00 | 168,939.00 | 0.00              | 168,939.00 | 31.75       |
|                  |         | Dept 000 Sub Totals:          | 532,129.00    | 0.00          | 363,190.00 | 168,939.00 | 0.00              |            |             |
| Dept             | 195-114 | REVENUE FROM USE OF ASSET     |               |               |            |            |                   |            |             |
| R06              |         | Lampo Rental Fees             | 13,000.00     | 1,800.00      | 11,104.27  | 1,895.73   | 0.00              | 1,895.73   | 14.58       |
| 195-114-4500-114 |         | R06 Sub Totals:               | 13,000.00     | 1,800.00      | 11,104.27  | 1,895.73   | 0.00              | 1,895.73   | 14.58       |
|                  |         | Revenue Sub Totals:           | 13,000.00     | 1,800.00      | 11,104.27  | 1,895.73   | 0.00              | 1,895.73   | 14.58       |
| E20              |         | OPERATING COSTS               |               |               |            |            |                   |            |             |
| 195-114-5260-114 |         | Lampo Professional Services   | 2,200.00      | 525.00        | 1,257.60   | 942.40     | 0.00              | 942.40     | 42.84       |
| 195-114-5300-114 |         | Lampo Insurance and Bonds     | 2,571.00      | 0.00          | 0.00       | 2,571.00   | 0.00              | 2,571.00   | 100.00      |
| 195-114-5320-114 |         | Lampo Facility Maintenance    | 7,500.00      | 0.00          | 6,959.72   | 540.28     | 0.00              | 540.28     | 7.20        |
| 195-114-5330-114 |         | Lampo Equipment Mtce          | 1,050.00      | 0.00          | 42.01      | 1,007.99   | 0.00              | 1,007.99   | 96.00       |
| 195-114-5590-114 |         | Lampo General Supplies        | 1,050.00      | 48.02         | 618.95     | 431.05     | 0.00              | 431.05     | 41.05       |
| 195-114-6300-114 |         | Lampo Electricity             | 10,000.00     | 144.49        | 973.92     | 9,026.08   | 0.00              | 9,026.08   | 90.26       |
| 195-114-6310-114 |         | Lampo Heating Fuels           | 4,933.00      | 352.20        | 4,219.77   | 713.23     | 0.00              | 713.23     | 14.46       |
|                  |         | E20 Sub Totals:               | 29,304.00     | 1,069.71      | 14,071.97  | 15,232.03  | 0.00              | 15,232.03  | 51.98       |
|                  |         | Expense Sub Totals:           | 29,304.00     | 1,069.71      | 14,071.97  | 15,232.03  | 0.00              | 15,232.03  | 51.98       |
|                  |         | Dept 114 Sub Totals:          | 16,304.00     | -730.29       | 2,967.70   | 13,336.30  | 0.00              |            |             |
| Dept             | 195-195 | TAXES                         |               |               |            |            |                   |            |             |
| R01              |         | Auditorium Sales Tax          | 509,334.00    | 44,007.54     | 353,834.07 | 155,499.93 | 0.00              | 155,499.93 | 30.53       |
| 195-195-4030-195 |         | R01 Sub Totals:               | 509,334.00    | 44,007.54     | 353,834.07 | 155,499.93 | 0.00              | 155,499.93 | 30.53       |
| R06              |         | REVENUE FROM USE OF ASSET     |               |               |            |            |                   |            |             |
| 195-195-4500-195 |         | Auditorium Rental Fees        | 18,500.00     | 3,695.00      | 11,812.50  | 6,687.50   | 0.00              | 6,687.50   | 36.15       |
| 195-195-4520-195 |         | Auditorium Sound Fees         | 3,000.00      | 540.00        | 2,015.00   | 985.00     | 0.00              | 985.00     | 32.83       |
| 195-195-4700-195 |         | Interest Earned-Auditorium Fd | 1,500.00      | 2,796.93      | 19,224.91  | -17,724.91 | 0.00              | -17,724.91 | 0.00        |
| 195-195-4820-195 |         | Auditorium Sale of Property   | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |

| Account Number   | Description                  | Budget Amount | Period Amount | YTD Amount  | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|------------------------------|---------------|---------------|-------------|------------|-------------------|------------|-------------|
|                  | R06 Sub Totals:              | 23,000.00     | 7,031.93      | 33,052.41   | -10,052.41 | 0.00              | -10,052.41 | 0.00        |
|                  | Revenue Sub Totals:          | 532,334.00    | 51,039.47     | 386,886.48  | 145,447.52 | 0.00              | 145,447.52 | 27.32       |
| E10              | PERSONNEL                    |               |               |             |            |                   |            |             |
| 195-195-5010-195 | Auditorium Salaries          | 43,926.00     | 1,794.26      | 13,393.93   | 30,532.07  | 0.00              | 30,532.07  | 69.51       |
| 195-195-5020-195 | Auditorium Overtime          | 6,000.00      | 47.60         | 986.55      | 5,013.45   | 0.00              | 5,013.45   | 83.56       |
| 195-195-5030-195 | Auditorium Part Time         | 2,000.00      | 0.00          | 97.50       | 1,902.50   | 0.00              | 1,902.50   | 95.13       |
| 195-195-5170-195 | Auditorium Social Security   | 3,973.00      | 138.85        | 1,090.50    | 2,882.50   | 0.00              | 2,882.50   | 72.55       |
| 195-195-5180-195 | Auditorium Retirement        | 2,497.00      | 92.09         | 698.78      | 1,798.22   | 0.00              | 1,798.22   | 72.02       |
| 195-195-5190-195 | Auditorium Health Insurance  | 8,686.00      | 397.98        | 2,825.80    | 5,860.20   | 0.00              | 5,860.20   | 67.47       |
| 195-195-5210-195 | Auditorium Workers Comp.     | 2,275.00      | 0.00          | 0.00        | 2,275.00   | 0.00              | 2,275.00   | 100.00      |
|                  | E10 Sub Totals:              | 69,357.00     | 2,470.78      | 19,093.06   | 50,263.94  | 0.00              | 50,263.94  | 72.47       |
| E20              | OPERATING COSTS              |               |               |             |            |                   |            |             |
| 195-195-5260-195 | Auditorium Prof. Services    | 7,110.00      | 530.00        | 5,101.75    | 2,008.25   | 0.00              | 2,008.25   | 28.25       |
| 195-195-5300-195 | Auditorium Insurance & Bonds | 21,549.00     | 0.00          | 0.00        | 21,549.00  | 0.00              | 21,549.00  | 100.00      |
| 195-195-5320-195 | Auditorium Facility Maint.   | 24,520.00     | 407.03        | 7,772.45    | 16,747.55  | 0.00              | 16,747.55  | 68.30       |
| 195-195-5330-195 | Auditorium Equipment Maint.  | 5,000.00      | 0.00          | 0.00        | 5,000.00   | 0.00              | 5,000.00   | 100.00      |
| 195-195-5590-195 | Auditorium General Supplies  | 2,625.00      | 24.00         | 1,228.46    | 1,396.54   | 0.00              | 1,396.54   | 53.20       |
| 195-195-6300-195 | Auditorium Electricity       | 38,000.00     | 2,353.64      | 17,812.12   | 20,187.88  | 0.00              | 20,187.88  | 53.13       |
| 195-195-6310-195 | Auditorium Heating Fuels     | 13,000.00     | 642.60        | 9,233.64    | 3,766.36   | 0.00              | 3,766.36   | 28.97       |
| 195-195-6350-195 | Auditorium Phones            | 4,448.00      | 0.00          | 2,114.82    | 2,333.18   | 0.00              | 2,333.18   | 52.45       |
|                  | E20 Sub Totals:              | 116,252.00    | 3,957.27      | 43,263.24   | 72,988.76  | 0.00              | 72,988.76  | 62.78       |
|                  | Expense Sub Totals:          | 185,609.00    | 6,428.05      | 62,356.30   | 123,252.70 | 0.00              | 123,252.70 | 66.40       |
|                  | Dept 195 Sub Totals:         | -346,725.00   | -44,611.42    | -324,530.18 | -22,194.82 | 0.00              |            |             |
|                  | Fund Revenue Sub Totals:     | 545,334.00    | 52,839.47     | 397,990.75  | 147,343.25 | 0.00              | 147,343.25 | 27.02       |
|                  | Fund Expense Sub Totals:     | 747,042.00    | 7,497.76      | 439,618.27  | 307,423.73 | 0.00              | 307,423.73 | 41.15       |
|                  | Fund 195 Sub Totals:         | 201,708.00    | -45,341.71    | 41,627.52   | 160,080.48 | 0.00              |            |             |
| Fund 212         | 2012 A&B                     |               |               |             |            |                   |            |             |
| Dept 212-000     | Non-Departmental             |               |               |             |            |                   |            |             |
| R90              | TRANSFERS IN                 |               |               |             |            |                   |            |             |
| 212-000-3314-000 | Transfer To Other Account    | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00       | 0.00        |
| 212-000-3320-000 | Transfer fm Other Funds      | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00       | 0.00        |
|                  | R90 Sub Totals:              | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00       | 0.00        |





| Account Number                  | Description                                         | Budget Amount | Period Amount | YTD Amount | YTD Var | Encumbered Amount | Available | % Available |
|---------------------------------|-----------------------------------------------------|---------------|---------------|------------|---------|-------------------|-----------|-------------|
| 213-200-0331-400                | Transfer To Other Account                           | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | R90 Sub Totals:                                     | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | Revenue Sub Totals:                                 | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | Dept 200 Sub Totals:                                | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              |           |             |
| Dept 213-213<br>R06             | REVENUE FROM USE OF ASSET                           |               |               |            |         |                   |           |             |
| 213-213-4700-213                | Interest Earned                                     | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | R06 Sub Totals:                                     | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | Revenue Sub Totals:                                 | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
| E50                             | DEBT SERVICE - INTEREST & FI                        |               |               |            |         |                   |           |             |
| 213-213-5920-213                | 2013 Series Interest Payment                        | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
| 213-213-5940-213                | 2013 Series Admin Fees                              | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | E50 Sub Totals:                                     | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
| E55                             | DEBT SERVICE - PRINCIPLE                            |               |               |            |         |                   |           |             |
| 213-213-5910-213                | 2013 SpObl Principal Pymt                           | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | E55 Sub Totals:                                     | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | Expense Sub Totals:                                 | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | Dept 213 Sub Totals:                                | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              |           |             |
|                                 | Fund Revenue Sub Totals:                            | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | Fund Expense Sub Totals:                            | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | Fund 213 Sub Totals:                                | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              |           |             |
| Fund 214<br>Dept 214-000<br>R90 | 2014 A&B Series<br>Non-Departmental<br>TRANSFERS IN |               |               |            |         |                   |           |             |
| 214-000-3314-000                | Transfer from Other Funds                           | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
| 214-000-3320-000                | Transfer to                                         | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | R90 Sub Totals:                                     | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                                 | Revenue Sub Totals:                                 | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |

| Account Number   | Description                   | Budget Amount | Period Amount | YTD Amount  | YTD Var    | Encumbered Amount | Available | % Available |
|------------------|-------------------------------|---------------|---------------|-------------|------------|-------------------|-----------|-------------|
|                  |                               |               |               |             |            |                   |           |             |
|                  | Dept 000 Sub Totals:          | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              |           |             |
| Dept 214-214     |                               |               |               |             |            |                   |           |             |
| R06              | REVENUE FROM USE OF ASSET     |               |               |             |            |                   |           |             |
| 214-214-4700-214 | Interest Income               | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |
|                  |                               |               |               |             |            |                   |           |             |
|                  | R06 Sub Totals:               | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |
|                  |                               |               |               |             |            |                   |           |             |
|                  | Revenue Sub Totals:           | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |
| E50              | DEBT SERVICE - INTEREST & FI  |               |               |             |            |                   |           |             |
| 214-214-5920-214 | 2014 Series Interest Payment  | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |
| 214-214-5940-214 | 2014 Series Admin Fees        | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |
|                  |                               |               |               |             |            |                   |           |             |
|                  | E50 Sub Totals:               | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |
| E55              | DEBT SERVICE - PRINCIPLE      |               |               |             |            |                   |           |             |
| 214-214-5910-214 | 2014 Series Principal Payment | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |
|                  |                               |               |               |             |            |                   |           |             |
|                  | E55 Sub Totals:               | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |
|                  |                               |               |               |             |            |                   |           |             |
|                  | Expense Sub Totals:           | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |
|                  |                               |               |               |             |            |                   |           |             |
|                  | Dept 214 Sub Totals:          | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              |           |             |
|                  |                               |               |               |             |            |                   |           |             |
|                  | Fund Revenue Sub Totals:      | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |
|                  |                               |               |               |             |            |                   |           |             |
|                  | Fund Expense Sub Totals:      | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |
|                  |                               |               |               |             |            |                   |           |             |
|                  | Fund 214 Sub Totals:          | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              |           |             |
| Fund 216         | 2016 Series COPs              |               |               |             |            |                   |           |             |
| Dept 216-000     |                               |               |               |             |            |                   |           |             |
| R90              | TRANSFERS IN                  |               |               |             |            |                   |           |             |
| 216-000-3376-000 | Transfer in from Other Funds  | 251,950.00    | 208,144.38    | 233,075.55  | 18,874.45  | 0.00              | 18,874.45 | 7.49        |
|                  |                               |               |               |             |            |                   |           |             |
|                  | R90 Sub Totals:               | 251,950.00    | 208,144.38    | 233,075.55  | 18,874.45  | 0.00              | 18,874.45 | 7.49        |
|                  |                               |               |               |             |            |                   |           |             |
|                  | Revenue Sub Totals:           | 251,950.00    | 208,144.38    | 233,075.55  | 18,874.45  | 0.00              | 18,874.45 | 7.49        |
|                  |                               |               |               |             |            |                   |           |             |
|                  | Dept 000 Sub Totals:          | -251,950.00   | -208,144.38   | -233,075.55 | -18,874.45 | 0.00              |           |             |
| Dept 216-216     |                               |               |               |             |            |                   |           |             |
| R06              | REVENUE FROM USE OF ASSET     |               |               |             |            |                   |           |             |
| 216-216-4700-216 | Interest Income               | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00      | 0.00        |

| Account Number   | Description                   | Budget Amount | Period Amount | YTD Amount  | YTD Var     | Encumbered Amount | Available   | % Available |
|------------------|-------------------------------|---------------|---------------|-------------|-------------|-------------------|-------------|-------------|
|                  | R06 Sub Totals:               | 0.00          | 0.00          | 0.00        | 0.00        | 0.00              | 0.00        | 0.00        |
|                  | Revenue Sub Totals:           | 0.00          | 0.00          | 0.00        | 0.00        | 0.00              | 0.00        | 0.00        |
| E50              | DEBT SERVICE - INTEREST & FI  |               |               |             |             |                   |             |             |
| 216-216-5920-216 | Interest Expense 2016 Series  | 57,200.00     | 18,144.38     | 43,075.55   | 14,124.45   | 0.00              | 14,124.45   | 24.69       |
| 216-216-5940-216 | 2016 Series Admin Fees        | 4,750.00      | 0.00          | 625.00      | 4,125.00    | 0.00              | 4,125.00    | 86.84       |
|                  | E50 Sub Totals:               | 61,950.00     | 18,144.38     | 43,700.55   | 18,249.45   | 0.00              | 18,249.45   | 29.46       |
| E55              | DEBT SERVICE - PRINCIPLE      |               |               |             |             |                   |             |             |
| 216-216-5910-216 | Principal Paid 2016 COP       | 190,000.00    | 190,000.00    | 190,000.00  | 0.00        | 0.00              | 0.00        | 0.00        |
|                  | E55 Sub Totals:               | 190,000.00    | 190,000.00    | 190,000.00  | 0.00        | 0.00              | 0.00        | 0.00        |
|                  | Expense Sub Totals:           | 251,950.00    | 208,144.38    | 233,700.55  | 18,249.45   | 0.00              | 18,249.45   | 7.24        |
|                  | Dept 216 Sub Totals:          | 251,950.00    | 208,144.38    | 233,700.55  | 18,249.45   | 0.00              |             |             |
|                  | Fund Revenue Sub Totals:      | 251,950.00    | 208,144.38    | 233,075.55  | 18,874.45   | 0.00              | 18,874.45   | 7.49        |
|                  | Fund Expense Sub Totals:      | 251,950.00    | 208,144.38    | 233,700.55  | 18,249.45   | 0.00              | 18,249.45   | 7.24        |
|                  | Fund 216 Sub Totals:          | 0.00          | 0.00          | 625.00      | -625.00     | 0.00              |             |             |
| Fund 221         | 2021 Special Obligation Bonds |               |               |             |             |                   |             |             |
| Dept 221-000     | Non-Departmental              |               |               |             |             |                   |             |             |
| R90              | TRANSFERS IN                  |               |               |             |             |                   |             |             |
| 221-000-3320-000 | Transfer to 2021 Series DS    | 0.00          | 0.00          | 486,950.00  | -486,950.00 | 0.00              | -486,950.00 | 0.00        |
| 221-000-3321-000 | Transfer in 2021 Series DS    | 501,302.00    | 0.00          | 0.00        | 501,302.00  | 0.00              | 501,302.00  | 100.00      |
|                  | R90 Sub Totals:               | 501,302.00    | 0.00          | 486,950.00  | 14,352.00   | 0.00              | 14,352.00   | 2.86        |
|                  | Revenue Sub Totals:           | 501,302.00    | 0.00          | 486,950.00  | 14,352.00   | 0.00              | 14,352.00   | 2.86        |
|                  | Dept 000 Sub Totals:          | -501,302.00   | 0.00          | -486,950.00 | -14,352.00  | 0.00              |             |             |
| Dept 221-221     | 2021 Special Obligation Bonds |               |               |             |             |                   |             |             |
| R06              | REVENUE FROM USE OF ASSET     |               |               |             |             |                   |             |             |
| 221-221-4700-221 | Interest Earned 2021 Series   | 0.00          | 4.88          | 35.02       | -35.02      | 0.00              | -35.02      | 0.00        |
|                  | R06 Sub Totals:               | 0.00          | 4.88          | 35.02       | -35.02      | 0.00              | -35.02      | 0.00        |
| R10              | NON-OPERATING REVENUES        |               |               |             |             |                   |             |             |
| 221-221-4750-221 | Bond Proceeds                 | 0.00          | 0.00          | 0.00        | 0.00        | 0.00              | 0.00        | 0.00        |



| Account Number   | Description                   | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|-------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
|                  | R10 Sub Totals:               | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  | Revenue Sub Totals:           | 0.00          | 4.88          | 35.02      | -35.02     | 0.00              | -35.02     | 0.00        |
| E50              | DEBT SERVICE - INTEREST & FI  |               |               |            |            |                   |            |             |
| 221-221-5920-221 | 2021 Series Interest          | 43,001.00     | 0.00          | 16,950.00  | 26,051.00  | 0.00              | 26,051.00  | 60.58       |
| 221-221-5940-221 | 2021 Series Admin Fees        | 2,500.00      | 0.00          | 636.00     | 1,864.00   | 0.00              | 1,864.00   | 74.56       |
| 221-221-5950-221 | 2021 Series Cost of Issuance  | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  | E50 Sub Totals:               | 45,501.00     | 0.00          | 17,586.00  | 27,915.00  | 0.00              | 27,915.00  | 61.35       |
| E55              | DEBT SERVICE - PRINCIPLE      |               |               |            |            |                   |            |             |
| 221-221-5910-221 | 2021 Series Principal         | 455,000.00    | 0.00          | 470,000.00 | -15,000.00 | 0.00              | -15,000.00 | 0.00        |
|                  | E55 Sub Totals:               | 455,000.00    | 0.00          | 470,000.00 | -15,000.00 | 0.00              | -15,000.00 | 0.00        |
|                  | Expense Sub Totals:           | 500,501.00    | 0.00          | 487,586.00 | 12,915.00  | 0.00              | 12,915.00  | 2.58        |
|                  | Dept 221 Sub Totals:          | 500,501.00    | -4.88         | 487,550.98 | 12,950.02  | 0.00              |            |             |
|                  | Fund Revenue Sub Totals:      | 501,302.00    | 4.88          | 486,985.02 | 14,316.98  | 0.00              | 14,316.98  | 2.86        |
|                  | Fund Expense Sub Totals:      | 500,501.00    | 0.00          | 487,586.00 | 12,915.00  | 0.00              | 12,915.00  | 2.58        |
|                  | Fund 221 Sub Totals:          | -801.00       | -4.88         | 600.98     | -1,401.98  | 0.00              |            |             |
| Fund 290         | Employee Insurance            |               |               |            |            |                   |            |             |
| Dept 290-000     | Non-Departmental              |               |               |            |            |                   |            |             |
| R90              | TRANSFERS IN                  |               |               |            |            |                   |            |             |
| 290-000-3390-000 | Transfer In                   | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  | R90 Sub Totals:               | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  | Revenue Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  | Dept 000 Sub Totals:          | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              |            |             |
| Dept 290-290     | REVENUE FROM USE OF ASSET     |               |               |            |            |                   |            |             |
| R06              | Interest Earned-Employee Ins. | 100.00        | 0.00          | 12.03      | 87.97      | 0.00              | 87.97      | 87.97       |
| 290-290-4700-290 | R06 Sub Totals:               | 100.00        | 0.00          | 12.03      | 87.97      | 0.00              | 87.97      | 87.97       |
| R10              | NON-OPERATING REVENUES        |               |               |            |            |                   |            |             |
| 290-290-4951-290 | City Portion for Ins Shortage | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 290-290-4960-290 | Employee Portion-Insurance    | 158,000.00    | 19,745.38     | 107,860.50 | 50,139.50  | 0.00              | 50,139.50  | 31.73       |

| Account Number                                                                                                          | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|-------------------------------------------------------------------------------------------------------------------------|--------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
| R90<br>290-290-4950-290                                                                                                 | R10 Sub Totals:                | 158,000.00    | 19,745.38     | 107,860.50 | 50,139.50  | 0.00              | 50,139.50  | 31.73       |
|                                                                                                                         | TRANSFERS IN                   |               |               |            |            |                   |            |             |
|                                                                                                                         | City's Portion - Insur.        | 836,848.00    | 62,041.58     | 425,118.72 | 411,729.28 | 0.00              | 411,729.28 | 49.20       |
|                                                                                                                         | R90 Sub Totals:                | 836,848.00    | 62,041.58     | 425,118.72 | 411,729.28 | 0.00              | 411,729.28 | 49.20       |
| E25<br>290-290-6140-290<br>290-290-6150-290                                                                             | Revenue Sub Totals:            | 994,948.00    | 81,786.96     | 532,991.25 | 461,956.75 | 0.00              | 461,956.75 | 46.43       |
|                                                                                                                         | NON-OPERATING EXPENSE          |               |               |            |            |                   |            |             |
|                                                                                                                         | Health Insurance Fees Employee | 861,017.00    | 61,196.07     | 479,502.31 | 381,514.69 | 0.00              | 381,514.69 | 44.31       |
|                                                                                                                         | Health Insurance Fees Dependnt | 158,000.00    | 10,839.38     | 86,667.26  | 71,332.74  | 0.00              | 71,332.74  | 45.15       |
|                                                                                                                         | E25 Sub Totals:                | 1,019,017.00  | 72,035.45     | 566,169.57 | 452,847.43 | 0.00              | 452,847.43 | 44.44       |
|                                                                                                                         | Expense Sub Totals:            | 1,019,017.00  | 72,035.45     | 566,169.57 | 452,847.43 | 0.00              | 452,847.43 | 44.44       |
| Dept 290-291<br>E25<br>290-291-6120-290<br>290-291-6130-290<br>290-291-6130-291<br>290-291-6130-292<br>290-291-6135-290 | Dept 290 Sub Totals:           | 24,069.00     | -9,751.51     | 33,178.32  | -9,109.32  | 0.00              |            |             |
|                                                                                                                         | NON-OPERATING EXPENSE          |               |               |            |            |                   |            |             |
|                                                                                                                         | Dental Insurance -Employee     | 0.00          | 2,486.00      | 17,596.60  | -17,596.60 | 0.00              | -17,596.60 | 0.00        |
|                                                                                                                         | Dental Insurance Dependent     | 0.00          | 1,320.58      | 8,493.04   | -8,493.04  | 0.00              | -8,493.04  | 0.00        |
|                                                                                                                         | Life Insurance Employee        | 0.00          | 0.00          | 965.65     | -965.65    | 0.00              | -965.65    | 0.00        |
|                                                                                                                         | Life Insurance Dependent       | 0.00          | 0.00          | 8,541.32   | -8,541.32  | 0.00              | -8,541.32  | 0.00        |
|                                                                                                                         | Vision Insurance               | 0.00          | 528.27        | 4,287.57   | -4,287.57  | 0.00              | -4,287.57  | 0.00        |
|                                                                                                                         | E25 Sub Totals:                | 0.00          | 4,334.85      | 39,884.18  | -39,884.18 | 0.00              | -39,884.18 | 0.00        |
|                                                                                                                         | Expense Sub Totals:            | 0.00          | 4,334.85      | 39,884.18  | -39,884.18 | 0.00              | -39,884.18 | 0.00        |
|                                                                                                                         | Dept 291 Sub Totals:           | 0.00          | 4,334.85      | 39,884.18  | -39,884.18 | 0.00              |            |             |
|                                                                                                                         | Fund Revenue Sub Totals:       | 994,948.00    | 81,786.96     | 532,991.25 | 461,956.75 | 0.00              | 461,956.75 | 46.43       |
|                                                                                                                         | Fund Expense Sub Totals:       | 1,019,017.00  | 76,370.30     | 606,053.75 | 412,963.25 | 0.00              | 412,963.25 | 40.53       |
| Fund 300<br>Dept 300-000<br>R90<br>300-000-3303-000<br>300-000-3385-000<br>300-000-3385-111                             | Fund 290 Sub Totals:           | 24,069.00     | -5,416.66     | 73,062.50  | -48,993.50 | 0.00              |            |             |
|                                                                                                                         | Capital Improvement Sales Tax  |               |               |            |            |                   |            |             |
|                                                                                                                         | Non-Departmental               |               |               |            |            |                   |            |             |
|                                                                                                                         | TRANSFERS IN                   |               |               |            |            |                   |            |             |
|                                                                                                                         | Transfer from General          | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                                                                                                                         | Transfer From Other Funds      | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                                                                                                                         | Transfer fm City Clerk         | 52,233.00     | 51.96         | 52,309.50  | -76.50     | 0.00              | -76.50     | 0.00        |

| Account Number   | Description                   | Budget Amount  | Period Amount | YTD Amount    | YTD Var       | Encumbered Amount | Available    | % Available |
|------------------|-------------------------------|----------------|---------------|---------------|---------------|-------------------|--------------|-------------|
| 300-000-3385-112 | Transfer fm General Admin     | 209,630.00     | 0.00          | 197,630.00    | 12,000.00     | 0.00              | 12,000.00    | 5.72        |
| 300-000-3385-115 | Transfer from Development     | 12,434.00      | 0.00          | 8,253.19      | 4,180.81      | 0.00              | 4,180.81     | 33.62       |
| 300-000-3385-118 | Transfer fm Recycle Center    | 68,000.00      | 29,970.00     | 42,166.78     | 25,833.22     | 0.00              | 25,833.22    | 37.99       |
| 300-000-3385-120 | Transfer fm Police Dept       | 151,000.00     | 93,894.00     | 252,040.48    | -101,040.48   | 0.00              | -101,040.48  | 0.00        |
| 300-000-3385-130 | Transfer fm Fire Department   | 640,345.00     | 3,000.00      | 275,747.37    | 364,597.63    | 0.00              | 364,597.63   | 56.94       |
| 300-000-3385-160 | Transfer fm Airport           | 727,538.00     | 0.00          | 481,713.09    | 245,824.91    | 0.00              | 245,824.91   | 33.79       |
| 300-000-3385-170 | Transfer fm Drainage          | 9,284,114.00   | 106,531.21    | 1,303,289.35  | 7,980,824.65  | 0.00              | 7,980,824.65 | 85.96       |
| 300-000-3385-175 | Transfer fm Senior Center     | 43,000.00      | 4,540.00      | 24,345.00     | 18,655.00     | 0.00              | 18,655.00    | 43.38       |
| 300-000-3385-180 | Transfer fm Parks & Rec       | 429,028.00     | 29,500.00     | 277,055.10    | 151,972.90    | 0.00              | 151,972.90   | 35.42       |
| 300-000-3385-195 | Transfer fm Auditorium        | 318,410.00     | 0.00          | 168,410.00    | 150,000.00    | 0.00              | 150,000.00   | 47.11       |
| 300-000-3385-204 | Transfer fm Cemetery          | 91,107.00      | 0.00          | 41,106.52     | 50,000.48     | 0.00              | 50,000.48    | 54.88       |
| 300-000-3385-450 | Transfer fm Golf Course       | 275,367.00     | 0.00          | 167,573.80    | 107,793.20    | 0.00              | 107,793.20   | 39.15       |
| 300-000-3385-800 | Transfer fm Streets Dept      | 596,036.00     | 0.00          | 261,955.54    | 334,080.46    | 0.00              | 334,080.46   | 56.05       |
|                  | R90 Sub Totals:               | 12,898,242.00  | 267,487.17    | 3,553,595.72  | 9,344,646.28  | 0.00              | 9,344,646.28 | 72.45       |
|                  | Revenue Sub Totals:           | 12,898,242.00  | 267,487.17    | 3,553,595.72  | 9,344,646.28  | 0.00              | 9,344,646.28 | 72.45       |
| E90              | TRANSFERS OUT                 |                |               |               |               |                   |              |             |
| 300-000-3200-000 | Sales Tax to TIF              | 0.00           | 0.00          | 0.00          | 0.00          | 0.00              | 0.00         | 0.00        |
| 300-000-3220-000 | Transfer to 2012A&B Fund      | 0.00           | 0.00          | 0.00          | 0.00          | 0.00              | 0.00         | 0.00        |
| 300-000-3242-000 | Transfer to Golf Cap Imp Debt | 251,950.00     | 20,996.00     | 146,972.00    | 104,978.00    | 0.00              | 104,978.00   | 41.67       |
| 300-000-3243-000 | Transfer to Parks Department  | 0.00           | 0.00          | 0.00          | 0.00          | 0.00              | 0.00         | 0.00        |
|                  | E90 Sub Totals:               | 251,950.00     | 20,996.00     | 146,972.00    | 104,978.00    | 0.00              | 104,978.00   | 41.67       |
|                  | Expense Sub Totals:           | 251,950.00     | 20,996.00     | 146,972.00    | 104,978.00    | 0.00              | 104,978.00   | 41.67       |
|                  | Dept 000 Sub Totals:          | -12,646,292.00 | -246,491.17   | -3,406,623.72 | -9,239,668.28 | 0.00              |              |             |
| Dept 300-300     | Capital Improvement           |                |               |               |               |                   |              |             |
| R01              | TAXES                         |                |               |               |               |                   |              |             |
| 300-300-4030-300 | Capital Improvement Sales Tax | 336,204.00     | 29,338.28     | 235,889.32    | 100,314.68    | 0.00              | 100,314.68   | 29.84       |
|                  | R01 Sub Totals:               | 336,204.00     | 29,338.28     | 235,889.32    | 100,314.68    | 0.00              | 100,314.68   | 29.84       |
| R06              | REVENUE FROM USE OF ASSET     |                |               |               |               |                   |              |             |
| 300-300-4700-300 | Interest Earned-Econ Develop  | 1,200.00       | 1,783.20      | 7,418.39      | -6,218.39     | 0.00              | -6,218.39    | 0.00        |
|                  | R06 Sub Totals:               | 1,200.00       | 1,783.20      | 7,418.39      | -6,218.39     | 0.00              | -6,218.39    | 0.00        |
| R07              | OTHER INCOME                  |                |               |               |               |                   |              |             |
| 300-300-4800-300 | Miscellaneous Revenue         | 0.00           | 0.00          | 0.00          | 0.00          | 0.00              | 0.00         | 0.00        |
|                  | R07 Sub Totals:               | 0.00           | 0.00          | 0.00          | 0.00          | 0.00              | 0.00         | 0.00        |
|                  | Revenue Sub Totals:           | 337,404.00     | 31,121.48     | 243,307.71    | 94,096.29     | 0.00              | 94,096.29    | 27.89       |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount   | YTD Var      | Encumbered Amount | Available    | % Available |
|------------------|--------------------------------|---------------|---------------|--------------|--------------|-------------------|--------------|-------------|
| E30              | CAPITAL OUTLAY                 |               |               |              |              |                   |              |             |
| 300-300-5790-111 | Capital Impr./Purchase Clerk   | 52,233.00     | 51.96         | 52,309.50    | -76.50       | 0.00              | -76.50       | 0.00        |
| 300-300-5790-112 | Capital Impr./Purchase GenAdm  | 209,630.00    | 0.00          | 197,630.00   | 12,000.00    | 0.00              | 12,000.00    | 5.72        |
| 300-300-5790-115 | Capital Impr/Purch Development | 12,434.00     | 0.00          | 8,253.19     | 4,180.81     | 3,750.00          | 430.81       | 3.46        |
| 300-300-5790-130 | Capital Impr/Purch Fire Dept   | 640,345.00    | 3,000.00      | 275,747.37   | 364,597.63   | 0.00              | 364,597.63   | 56.94       |
| 300-300-5790-175 | Capital Impr/Purch Senior Cent | 43,000.00     | 4,540.00      | 24,345.00    | 18,655.00    | 0.00              | 18,655.00    | 43.38       |
| 300-300-5790-195 | Capital Impr/Purch Auditorium  | 318,410.00    | 0.00          | 168,410.00   | 150,000.00   | 96,230.00         | 53,770.00    | 16.89       |
| 300-300-5790-204 | Capital Impr/Purch IOOF        | 91,107.00     | 0.00          | 41,106.52    | 50,000.48    | 0.00              | 50,000.48    | 54.88       |
| 300-300-5790-300 | Capital Improvement/Purchases  | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 300-300-5790-430 | Capital Impr/Purch Golf Course | 275,367.00    | 0.00          | 155,573.80   | 119,793.20   | 0.00              | 119,793.20   | 43.50       |
| 300-300-5790-750 | Capital Impr/Purch Parks & Rec | 429,028.00    | 29,500.00     | 277,055.10   | 151,972.90   | 0.00              | 151,972.90   | 35.42       |
| 300-300-5790-800 | Capital Impr/Purch Street Dept | 596,036.00    | 0.00          | 273,955.54   | 322,080.46   | 109,098.00        | 212,982.46   | 35.73       |
| 300-300-5790-990 | Capital Impr/Purch Drainage    | 9,284,114.00  | 106,531.21    | 1,303,235.35 | 7,980,878.65 | 2,929,263.18      | 5,051,615.47 | 54.41       |
|                  | E30 Sub Totals:                | 11,951,704.00 | 143,623.17    | 2,777,621.37 | 9,174,082.63 | 3,138,341.18      | 6,035,741.45 | 50.50       |
| E90              | TRANSFERS OUT                  |               |               |              |              |                   |              |             |
| 300-300-5790-118 | Capital Impr/Purch Recycle Ctr | 68,000.00     | 0.00          | 42,166.78    | 25,833.22    | 0.00              | 25,833.22    | 37.99       |
| 300-300-5790-120 | Capital Impr/Purch Police Dept | 151,000.00    | 93,894.00     | 252,040.48   | -101,040.48  | 0.00              | -101,040.48  | 0.00        |
| 300-300-5790-160 | Capital Impr/Purch Airport     | 727,538.00    | 0.00          | 481,713.09   | 245,824.91   | 103,373.31        | 142,451.60   | 19.58       |
|                  | E90 Sub Totals:                | 946,538.00    | 93,894.00     | 775,920.35   | 170,617.65   | 103,373.31        | 67,244.34    | 7.10        |
|                  | Expense Sub Totals:            | 12,898,242.00 | 237,517.17    | 3,553,541.72 | 9,344,700.28 | 3,241,714.49      | 6,102,985.79 | 47.32       |
|                  | Dept 300 Sub Totals:           | 12,560,838.00 | 206,395.69    | 3,310,234.01 | 9,250,603.99 | 3,241,714.49      |              |             |
|                  | Fund Revenue Sub Totals:       | 13,235,646.00 | 298,608.65    | 3,796,903.43 | 9,438,742.57 | 0.00              | 9,438,742.57 | 71.31       |
|                  | Fund Expense Sub Totals:       | 13,150,192.00 | 258,513.17    | 3,700,513.72 | 9,449,678.28 | 3,241,714.49      | 6,207,963.79 | 47.21       |
|                  | Fund 300 Sub Totals:           | -85,454.00    | -40,095.48    | -96,389.71   | 10,935.71    | 3,241,714.49      |              |             |
| Fund 310         | Hotel/Motel Tax                |               |               |              |              |                   |              |             |
| Dept 310-000     | Non-Departmental               |               |               |              |              |                   |              |             |
| E90              | TRANSFERS OUT                  |               |               |              |              |                   |              |             |
| 310-000-3210-000 | Tran to General Adm 3% Adm Cst | 2,860.00      | 239.00        | 1,673.00     | 1,187.00     | 0.00              | 1,187.00     | 41.50       |
| 310-000-3211-000 | Transfer to Gen. PR Coord      | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 310-000-3255-000 | Transfer to -Celebrate         | 19,500.00     | 0.00          | 0.00         | 19,500.00    | 0.00              | 19,500.00    | 100.00      |
| 310-000-3256-000 | Tran to -Fall Festival         | 13,000.00     | 0.00          | 13,000.00    | 0.00         | 0.00              | 0.00         | 0.00        |
| 310-000-3257-000 | Transfer to-Bluegrass          | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E90 Sub Totals:                | 35,360.00     | 239.00        | 14,673.00    | 20,687.00    | 0.00              | 20,687.00    | 58.50       |
|                  | Expense Sub Totals:            | 35,360.00     | 239.00        | 14,673.00    | 20,687.00    | 0.00              | 20,687.00    | 58.50       |





| Account Number   |  | Description               | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|--|---------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
| 360-360-4910-360 |  | Sales Tax TIF County      | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | R01 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| R06              |  | REVENUE FROM USE OF ASSET |               |               |            |            |                   |            |             |
| 360-360-4700-360 |  | Interest Earned-TIF Fund  | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | R06 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| R10              |  | NON-OPERATING REVENUES    |               |               |            |            |                   |            |             |
| 360-360-4900-000 |  | CDBG Grant                | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | R10 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | Revenue Sub Totals:       | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| E25              |  | NON-OPERATING EXPENSE     |               |               |            |            |                   |            |             |
| 360-360-5590-360 |  | TIF Expenses              | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | E25 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| E90              |  | TRANSFERS OUT             |               |               |            |            |                   |            |             |
| 360-360-6980-360 |  | TIF Reim. W/WW 2012A&B    | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | E90 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | Expense Sub Totals:       | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | Dept 360 Sub Totals:      | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              |            |             |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | Fund Revenue Sub Totals:  | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | Fund Expense Sub Totals:  | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | Fund 360 Sub Totals:      | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              |            |             |
| Fund 450         |  | Golf Course               |               |               |            |            |                   |            |             |
| Dept 450-000     |  | Non-Departmental          |               |               |            |            |                   |            |             |
| R90              |  | TRANSFERS IN              |               |               |            |            |                   |            |             |
| 450-000-3340-000 |  | Transfer fm General       | 120,000.00    | 0.00          | 0.00       | 120,000.00 | 0.00              | 120,000.00 | 100.00      |
| 450-000-3341-000 |  | Transfer fm Parks -Mtce   | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 450-000-3342-000 |  | Transfer fm Capital Imp   | 251,950.00    | 20,996.00     | 146,972.00 | 104,978.00 | 0.00              | 104,978.00 | 41.67       |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | R90 Sub Totals:           | 371,950.00    | 20,996.00     | 146,972.00 | 224,978.00 | 0.00              | 224,978.00 | 60.49       |
|                  |  |                           |               |               |            |            |                   |            |             |
|                  |  | Revenue Sub Totals:       | 371,950.00    | 20,996.00     | 146,972.00 | 224,978.00 | 0.00              | 224,978.00 | 60.49       |
| E90              |  | TRANSFERS OUT             |               |               |            |            |                   |            |             |

| Account Number   | Description                 | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|-----------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
| 450-000-3276-000 | Transfer to 2016 DS         | 251,950.00    | 208,144.38    | 233,075.55 | 18,874.45  | 0.00              | 18,874.45  | 7.49        |
| 450-000-3285-000 | Trns to Capital Improvement | 275,367.00    | 0.00          | 167,573.80 | 107,793.20 | 0.00              | 107,793.20 | 39.15       |
|                  | E90 Sub Totals:             | 527,317.00    | 208,144.38    | 400,649.35 | 126,667.65 | 0.00              | 126,667.65 | 24.02       |
|                  | Expense Sub Totals:         | 527,317.00    | 208,144.38    | 400,649.35 | 126,667.65 | 0.00              | 126,667.65 | 24.02       |
|                  | Dept 000 Sub Totals:        | 155,367.00    | 187,148.38    | 253,677.35 | -98,310.35 | 0.00              |            |             |
| Dept 450-150     |                             |               |               |            |            |                   |            |             |
| R04              | CHARGES FOR SERVICES        |               |               |            |            |                   |            |             |
| 450-150-4350-430 | Golf Course Fees            | 145,000.00    | 0.00          | 45,495.00  | 99,505.00  | 0.00              | 99,505.00  | 68.62       |
| 450-150-4352-430 | City Tournament Fees        | 14,400.00     | 0.00          | 5,600.00   | 8,800.00   | 0.00              | 8,800.00   | 61.11       |
| 450-150-4370-430 | Passes for Fees             | 80,000.00     | -75.00        | 3,897.00   | 76,103.00  | 0.00              | 76,103.00  | 95.13       |
| 450-150-4993-430 | Advertising Revenue         | 500.00        | 0.00          | 0.00       | 500.00     | 0.00              | 500.00     | 100.00      |
|                  | R04 Sub Totals:             | 239,900.00    | -75.00        | 54,992.00  | 184,908.00 | 0.00              | 184,908.00 | 77.08       |
| R06              | REVENUE FROM USE OF ASSET   |               |               |            |            |                   |            |             |
| 450-150-4360-430 | Golf Cart Rentals           | 130,000.00    | 0.00          | 44,408.00  | 85,592.00  | 0.00              | 85,592.00  | 65.84       |
| 450-150-4390-430 | Driving Range Revenue       | 5,000.00      | 0.00          | 2,199.00   | 2,801.00   | 0.00              | 2,801.00   | 56.02       |
| 450-150-4500-430 | Community Room Rental       | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 450-150-4700-430 | Interest Earned-Golf Course | 0.00          | 272.78        | 1,601.93   | -1,601.93  | 0.00              | -1,601.93  | 0.00        |
| 450-150-4760-430 | Insurance Proceeds          | 0.00          | 0.00          | 19,000.00  | -19,000.00 | 0.00              | -19,000.00 | 0.00        |
| 450-150-4820-430 | Sale of Property            | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  | R06 Sub Totals:             | 135,000.00    | 272.78        | 67,208.93  | 67,791.07  | 0.00              | 67,791.07  | 50.22       |
| R07              | OTHER INCOME                |               |               |            |            |                   |            |             |
| 450-150-4800-430 | Golf Course Miscellaneous   | 0.00          | 0.00          | 3,255.48   | -3,255.48  | 0.00              | -3,255.48  | 0.00        |
|                  | R07 Sub Totals:             | 0.00          | 0.00          | 3,255.48   | -3,255.48  | 0.00              | -3,255.48  | 0.00        |
| R08              | SALES REVENUE               |               |               |            |            |                   |            |             |
| 450-150-4380-430 | Pro Shop Revenue            | 30,000.00     | 0.00          | 10,991.75  | 19,008.25  | 0.00              | 19,008.25  | 63.36       |
| 450-150-4420-430 | Golf Concessions Revenue    | 35,000.00     | 0.00          | 12,202.25  | 22,797.75  | 0.00              | 22,797.75  | 65.14       |
|                  | R08 Sub Totals:             | 65,000.00     | 0.00          | 23,194.00  | 41,806.00  | 0.00              | 41,806.00  | 64.32       |
|                  | Revenue Sub Totals:         | 439,900.00    | 197.78        | 148,650.41 | 291,249.59 | 0.00              | 291,249.59 | 66.21       |
| E10              | PERSONNEL                   |               |               |            |            |                   |            |             |
| 450-150-5010-430 | Golf Course Salaries        | 161,397.00    | 0.00          | 40,095.23  | 121,301.77 | 0.00              | 121,301.77 | 75.16       |
| 450-150-5020-430 | Golf Course Overtime        | 5,000.00      | 0.00          | 1,877.91   | 3,122.09   | 0.00              | 3,122.09   | 62.44       |
| 450-150-5030-430 | Golf Course Part Time       | 87,128.00     | 0.00          | 33,420.26  | 53,707.74  | 0.00              | 53,707.74  | 61.64       |
| 450-150-5070-430 | Availability Allowance      | 360.00        | 0.00          | 30.00      | 330.00     | 0.00              | 330.00     | 91.67       |
| 450-150-5170-430 | Golf Course Social Security | 19,395.00     | 0.00          | 5,741.26   | 13,653.74  | 0.00              | 13,653.74  | 70.40       |
| 450-150-5180-430 | Golf Course Retirement      | 8,320.00      | 0.00          | 335.22     | 7,984.78   | 0.00              | 7,984.78   | 95.97       |

| Account Number   |  | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|--|--------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
| 450-150-5190-430 |  | Golf Course Health Insurance   | 30,211.00     | 0.00          | 3,735.58   | 26,475.42  | 0.00              | 26,475.42  | 87.64       |
| 450-150-5210-430 |  | Golf Course Workers Comp.      | 11,105.00     | 0.00          | 0.00       | 11,105.00  | 0.00              | 11,105.00  | 100.00      |
| 450-150-5360-430 |  | Golf Course Member/Train/Trvl  | 1,050.00      | 0.00          | 80.00      | 970.00     | 0.00              | 970.00     | 92.38       |
| 450-150-5380-430 |  | Uniforms                       | 3,675.00      | 0.00          | 32.30      | 3,642.70   | 0.00              | 3,642.70   | 99.12       |
|                  |  |                                |               |               |            |            |                   |            |             |
|                  |  | E10 Sub Totals:                | 327,641.00    | 0.00          | 85,347.76  | 242,293.24 | 0.00              | 242,293.24 | 73.95       |
| E20              |  | OPERATING COSTS                |               |               |            |            |                   |            |             |
| 450-150-5260-430 |  | Golf Course Prof. Services     | 10,511.00     | 7,549.62      | 21,619.56  | -11,108.56 | 0.00              | -11,108.56 | 0.00        |
| 450-150-5265-430 |  | Golf Mngmt Contracted Services | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 450-150-5270-430 |  | Golf Course Credit Card Fees   | 9,450.00      | 0.00          | 3,092.58   | 6,357.42   | 0.00              | 6,357.42   | 67.27       |
| 450-150-5300-430 |  | Golf Insurance & Bonds         | 15,241.00     | 0.00          | 0.00       | 15,241.00  | 0.00              | 15,241.00  | 100.00      |
| 450-150-5310-430 |  | Golf Course Concession Cost    | 31,500.00     | 0.00          | 6,124.80   | 25,375.20  | 0.00              | 25,375.20  | 80.56       |
| 450-150-5314-430 |  | Golf Course Accessories        | 26,250.00     | 0.00          | 4,932.56   | 21,317.44  | 0.00              | 21,317.44  | 81.21       |
| 450-150-5320-430 |  | Golf Facility Maintenance      | 10,000.00     | 66.30         | 7,401.90   | 2,598.10   | 0.00              | 2,598.10   | 25.98       |
| 450-150-5325-430 |  | Grounds Maintenance            | 40,000.00     | 0.00          | 162.46     | 39,837.54  | 0.00              | 39,837.54  | 99.59       |
| 450-150-5330-430 |  | Golf Equipment Maintenance     | 15,000.00     | 107.21        | 14,932.62  | 67.38      | 0.00              | 67.38      | 0.45        |
| 450-150-5335-430 |  | Golf Cart Maintenance          | 3,675.00      | 0.00          | 980.39     | 2,694.61   | 0.00              | 2,694.61   | 73.32       |
| 450-150-5350-430 |  | Driving Range Expense          | 1,575.00      | 0.00          | 0.00       | 1,575.00   | 0.00              | 1,575.00   | 100.00      |
| 450-150-5530-430 |  | Golf Course Fuels/Lubricants   | 21,000.00     | 51.12         | 7,017.22   | 13,982.78  | 0.00              | 13,982.78  | 66.58       |
| 450-150-5540-430 |  | Golf Course Chemicals          | 60,000.00     | 0.00          | 45,695.44  | 14,304.56  | 0.00              | 14,304.56  | 23.84       |
| 450-150-5590-430 |  | Golf Course General Supplies   | 6,300.00      | 0.00          | 1,375.69   | 4,924.31   | 0.00              | 4,924.31   | 78.16       |
| 450-150-5610-430 |  | City Tournament Expense        | 4,000.00      | 0.00          | 0.00       | 4,000.00   | 0.00              | 4,000.00   | 100.00      |
| 450-150-5700-430 |  | Golf Course Computer/Software  | 1,454.00      | 0.00          | 208.27     | 1,245.73   | 0.00              | 1,245.73   | 85.68       |
| 450-150-6300-430 |  | Golf Course Electricity        | 27,000.00     | 1,129.77      | 6,891.34   | 20,108.66  | 0.00              | 20,108.66  | 74.48       |
| 450-150-6350-430 |  | Golf Course Phones             | 5,670.00      | 115.65        | 2,519.89   | 3,150.11   | 0.00              | 3,150.11   | 55.56       |
|                  |  |                                |               |               |            |            |                   |            |             |
|                  |  | E20 Sub Totals:                | 288,626.00    | 9,019.67      | 122,954.72 | 165,671.28 | 0.00              | 165,671.28 | 57.40       |
| E30              |  | CAPITAL OUTLAY                 |               |               |            |            |                   |            |             |
| 450-150-6380-430 |  | Lease Payments                 | 18,807.00     | 0.00          | 0.00       | 18,807.00  | 0.00              | 18,807.00  | 100.00      |
|                  |  |                                |               |               |            |            |                   |            |             |
|                  |  | E30 Sub Totals:                | 18,807.00     | 0.00          | 0.00       | 18,807.00  | 0.00              | 18,807.00  | 100.00      |
|                  |  |                                |               |               |            |            |                   |            |             |
|                  |  | Expense Sub Totals:            | 635,074.00    | 9,019.67      | 208,302.48 | 426,771.52 | 0.00              | 426,771.52 | 67.20       |
|                  |  |                                |               |               |            |            |                   |            |             |
|                  |  | Dept 150 Sub Totals:           | 195,174.00    | 8,821.89      | 59,652.07  | 135,521.93 | 0.00              |            |             |
|                  |  |                                |               |               |            |            |                   |            |             |
|                  |  | Fund Revenue Sub Totals:       | 811,850.00    | 21,193.78     | 295,622.41 | 516,227.59 | 0.00              | 516,227.59 | 63.59       |
|                  |  |                                |               |               |            |            |                   |            |             |
|                  |  | Fund Expense Sub Totals:       | 1,162,391.00  | 217,164.05    | 608,951.83 | 553,439.17 | 0.00              | 553,439.17 | 47.61       |
|                  |  |                                |               |               |            |            |                   |            |             |
|                  |  | Fund 450 Sub Totals:           | 350,541.00    | 195,970.27    | 313,329.42 | 37,211.58  | 0.00              |            |             |
| Fund 500         |  | Water/Wastewater               |               |               |            |            |                   |            |             |
| Dept 500-000     |  | Non-Departmental               |               |               |            |            |                   |            |             |



| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount   | YTD Var      | Encumbered Amount | Available    | % Available |
|------------------|--------------------------------|---------------|---------------|--------------|--------------|-------------------|--------------|-------------|
| R10              | NON-OPERATING REVENUES         |               |               |              |              |                   |              |             |
| 500-000-2590-000 | Deferred Revenue               | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | R10 Sub Totals:                | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| R90              | TRANSFERS IN                   |               |               |              |              |                   |              |             |
| 500-000-3303-000 | Transfer from General          | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-000-3306-000 | Transfer fm ARPA               | 307,307.00    | 0.00          | 0.00         | 307,307.00   | 0.00              | 307,307.00   | 100.00      |
| 500-000-3353-000 | Transfer fm Water -Rplcmt Rsrv | 1,135,980.00  | 94,665.00     | 507,123.00   | 628,857.00   | 0.00              | 628,857.00   | 55.36       |
| 500-000-3361-000 | Transfer fm WW -Rplcmt Rsrv    | 1,132,791.00  | 94,399.00     | 487,165.00   | 645,626.00   | 0.00              | 645,626.00   | 56.99       |
| 500-000-3362-000 | Transfer from Other Funds      | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-000-3363-000 | Slip Lining Reserve            | 150,000.00    | 12,500.00     | 87,500.00    | 62,500.00    | 0.00              | 62,500.00    | 41.67       |
| 500-000-3364-000 | Trns to Main Replacement       | 250,000.00    | 20,833.00     | 145,831.00   | 104,169.00   | 0.00              | 104,169.00   | 41.67       |
|                  | R90 Sub Totals:                | 2,976,078.00  | 222,397.00    | 1,227,619.00 | 1,748,459.00 | 0.00              | 1,748,459.00 | 58.75       |
|                  | Revenue Sub Totals:            | 2,976,078.00  | 222,397.00    | 1,227,619.00 | 1,748,459.00 | 0.00              | 1,748,459.00 | 58.75       |
| E90              | TRANSFERS OUT                  |               |               |              |              |                   |              |             |
| 500-000-3253-000 | Transfer to Water Rplcmt Rsrv  | 1,135,980.00  | 94,665.00     | 507,123.00   | 628,857.00   | 0.00              | 628,857.00   | 55.36       |
| 500-000-3261-000 | Transfer to WW Rplcmt Reserve  | 1,132,791.00  | 94,399.00     | 487,165.00   | 645,626.00   | 0.00              | 645,626.00   | 56.99       |
| 500-000-3263-000 | Slip Lining Reserve            | 150,000.00    | 12,500.00     | 87,500.00    | 62,500.00    | 0.00              | 62,500.00    | 41.67       |
| 500-000-3264-000 | Trns to Main Replacement       | 250,000.00    | 20,833.00     | 145,831.00   | 104,169.00   | 0.00              | 104,169.00   | 41.67       |
| 500-000-3292-000 | Transfer to other funds        | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E90 Sub Totals:                | 2,668,771.00  | 222,397.00    | 1,227,619.00 | 1,441,152.00 | 0.00              | 1,441,152.00 | 54.00       |
|                  | Expense Sub Totals:            | 2,668,771.00  | 222,397.00    | 1,227,619.00 | 1,441,152.00 | 0.00              | 1,441,152.00 | 54.00       |
|                  | Dept 000 Sub Totals:           | -307,307.00   | 0.00          | 0.00         | -307,307.00  | 0.00              |              |             |
| Dept 500-212     | 2012 A&B COPs                  |               |               |              |              |                   |              |             |
| E50              | DEBT SERVICE - INTEREST & FI   |               |               |              |              |                   |              |             |
| 500-212-5920-212 | Interest Expense 2012A         | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-212-5930-212 | Admin. Fee 2012 A              | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E50 Sub Totals:                | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | Expense Sub Totals:            | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | Dept 212 Sub Totals:           | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              |              |             |
| Dept 500-500     |                                |               |               |              |              |                   |              |             |
| E02              | DEPRECIATION EXPENSE           |               |               |              |              |                   |              |             |
| 500-500-5990-500 | Depreciation Expense           | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E02 Sub Totals:                | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |

| Account Number   | Description                   | Budget Amount | Period Amount | YTD Amount   | YTD Var      | Encumbered Amount | Available    | % Available |
|------------------|-------------------------------|---------------|---------------|--------------|--------------|-------------------|--------------|-------------|
|                  | Expense Sub Totals:           | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | Dept 500 Sub Totals:          | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              |              |             |
| Dept 500-510     | INTER-GOVERNMENTAL            |               |               |              |              |                   |              |             |
| R03              | CARES Act                     | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-510-4201-510 | R03 Sub Totals:               | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| R04              | CHARGES FOR SERVICES          |               |               |              |              |                   |              |             |
| 500-510-3510-510 | Penalties/Utility Bills       | 107,000.00    | 11,806.92     | 66,225.83    | 40,774.17    | 0.00              | 40,774.17    | 38.11       |
| 500-510-3530-510 | Residential Trash Billing     | 574,560.00    | 54,736.87     | 378,275.40   | 196,284.60   | 0.00              | 196,284.60   | 34.16       |
| 500-510-3540-510 | Service Application Fee       | 8,300.00      | 450.00        | 3,495.00     | 4,805.00     | 0.00              | 4,805.00     | 57.89       |
| 500-510-3580-510 | Trash Tag Sales               | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-510-3600-510 | Billing Customers-Water       | 3,198,181.00  | 233,267.82    | 1,621,954.08 | 1,576,226.92 | 0.00              | 1,576,226.92 | 49.29       |
| 500-510-4792-510 | Online Surcharge Fees         | 11,000.00     | 673.99        | 4,582.01     | 6,417.99     | 0.00              | 6,417.99     | 58.35       |
|                  | R04 Sub Totals:               | 3,899,041.00  | 300,935.60    | 2,074,532.32 | 1,824,508.68 | 0.00              | 1,824,508.68 | 46.79       |
| R06              | REVENUE FROM USE OF ASSET     |               |               |              |              |                   |              |             |
| 500-510-3560-510 | Lease Pmt. Tower Space        | 50,780.00     | 5,018.80      | 37,085.43    | 13,694.57    | 0.00              | 13,694.57    | 26.97       |
| 500-510-4700-510 | Interest Earned-Water/WW      | 15,000.00     | 16,838.55     | 105,108.63   | -90,108.63   | 0.00              | -90,108.63   | 0.00        |
| 500-510-4760-510 | Insurance Proceeds            | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | R06 Sub Totals:               | 65,780.00     | 21,857.35     | 142,194.06   | -76,414.06   | 0.00              | -76,414.06   | 0.00        |
| R07              | OTHER INCOME                  |               |               |              |              |                   |              |             |
| 500-510-4800-510 | Water Admin Miscellaneous     | 0.00          | 227.02        | 1,172.22     | -1,172.22    | 0.00              | -1,172.22    | 0.00        |
|                  | R07 Sub Totals:               | 0.00          | 227.02        | 1,172.22     | -1,172.22    | 0.00              | -1,172.22    | 0.00        |
|                  | Revenue Sub Totals:           | 3,964,821.00  | 323,019.97    | 2,217,898.60 | 1,746,922.40 | 0.00              | 1,746,922.40 | 44.06       |
| E10              | PERSONNEL                     |               |               |              |              |                   |              |             |
| 500-510-5010-510 | Water Admin Salaries          | 315,399.00    | 24,209.91     | 179,031.18   | 136,367.82   | 0.00              | 136,367.82   | 43.24       |
| 500-510-5020-510 | Water Admin Overtime          | 3,000.00      | 57.04         | 1,066.35     | 1,933.65     | 0.00              | 1,933.65     | 64.46       |
| 500-510-5170-510 | Water Admin Social Security   | 24,128.00     | 1,738.00      | 12,954.84    | 11,173.16    | 0.00              | 11,173.16    | 46.31       |
| 500-510-5180-510 | Water Admin Retirement        | 15,770.00     | 1,213.36      | 9,007.97     | 6,762.03     | 0.00              | 6,762.03     | 42.88       |
| 500-510-5185-510 | Pension Expense               | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-510-5190-510 | Water Admin Health Insurance  | 49,093.00     | 4,025.08      | 27,992.96    | 21,100.04    | 0.00              | 21,100.04    | 42.98       |
| 500-510-5210-510 | Water Admin Workers Comp.     | 13,815.00     | 0.00          | 0.00         | 13,815.00    | 0.00              | 13,815.00    | 100.00      |
| 500-510-5360-510 | Water Admin Member/Train/Trvl | 8,284.00      | 2,005.00      | 4,614.22     | 3,669.78     | 0.00              | 3,669.78     | 44.30       |
|                  | E10 Sub Totals:               | 429,489.00    | 33,248.39     | 234,667.52   | 194,821.48   | 0.00              | 194,821.48   | 45.36       |
| E20              | OPERATING COSTS               |               |               |              |              |                   |              |             |
| 500-510-5260-510 | Water Admin Prof. Services    | 97,407.00     | 14,347.88     | 68,751.13    | 28,655.87    | 1,500.00          | 27,155.87    | 27.88       |

| Account Number   | Description                   | Budget Amount | Period Amount | YTD Amount    | YTD Var       | Encumbered Amount | Available  | % Available |
|------------------|-------------------------------|---------------|---------------|---------------|---------------|-------------------|------------|-------------|
| 500-510-5270-510 | Water Admin Credit Card Fees  | 41,000.00     | 5,727.77      | 36,219.54     | 4,780.46      | 0.00              | 4,780.46   | 11.66       |
| 500-510-5273-510 | Collection Agency Charges     | 2,000.00      | 58.76         | 290.09        | 1,709.91      | 0.00              | 1,709.91   | 85.50       |
| 500-510-5300-510 | Water Admin Insurance & Bonds | 600.00        | 0.00          | 100.00        | 500.00        | 0.00              | 500.00     | 83.33       |
| 500-510-5330-510 | Water Admin Equipment Maint.  | 1,000.00      | 0.00          | 432.39        | 567.61        | 0.00              | 567.61     | 56.76       |
| 500-510-5590-510 | Water Admin General Supplies  | 58,140.00     | 823.54        | 29,719.77     | 28,420.23     | 0.00              | 28,420.23  | 48.88       |
| 500-510-5700-510 | Water Admin Comp., Software   | 2,916.00      | 0.00          | 496.15        | 2,419.85      | 0.00              | 2,419.85   | 82.99       |
| 500-510-6260-510 | Trash Service Paid            | 545,832.00    | 101,588.19    | 355,758.94    | 190,073.06    | 0.00              | 190,073.06 | 34.82       |
| 500-510-6350-510 | Water Admin Phones            | 5,040.00      | 0.00          | 2,400.00      | 2,640.00      | 0.00              | 2,640.00   | 52.38       |
|                  | E20 Sub Totals:               | 753,935.00    | 122,546.14    | 494,168.01    | 259,766.99    | 1,500.00          | 258,266.99 | 34.26       |
| E30              | CAPITAL OUTLAY                |               |               |               |               |                   |            |             |
| 500-510-5790-510 | Water Admin Capital Purchase  | 5,000.00      | 0.00          | 0.00          | 5,000.00      | 0.00              | 5,000.00   | 100.00      |
|                  | E30 Sub Totals:               | 5,000.00      | 0.00          | 0.00          | 5,000.00      | 0.00              | 5,000.00   | 100.00      |
|                  | Expense Sub Totals:           | 1,188,424.00  | 155,794.53    | 728,835.53    | 459,588.47    | 1,500.00          | 458,088.47 | 38.55       |
|                  | Dept 510 Sub Totals:          | -2,776,397.00 | -167,225.44   | -1,489,063.07 | -1,287,333.93 | 1,500.00          |            |             |
| Dept 500-530     |                               |               |               |               |               |                   |            |             |
| R03              | INTER-GOVERNMENTAL            |               |               |               |               |                   |            |             |
| 500-530-4200-530 | Grant Revenue                 | 0.00          | 0.00          | 0.00          | 0.00          | 0.00              | 0.00       | 0.00        |
|                  | R03 Sub Totals:               | 0.00          | 0.00          | 0.00          | 0.00          | 0.00              | 0.00       | 0.00        |
| R04              | CHARGES FOR SERVICES          |               |               |               |               |                   |            |             |
| 500-530-3500-531 | Meter Fee                     | 130,000.00    | 11,465.07     | 78,246.43     | 51,753.57     | 0.00              | 51,753.57  | 39.81       |
| 500-530-3610-531 | Water Taps                    | 58,000.00     | 29,017.05     | 49,106.77     | 8,893.23      | 0.00              | 8,893.23   | 15.33       |
|                  | R04 Sub Totals:               | 188,000.00    | 40,482.12     | 127,353.20    | 60,646.80     | 0.00              | 60,646.80  | 32.26       |
| R06              | REVENUE FROM USE OF ASSET     |               |               |               |               |                   |            |             |
| 500-530-4760-530 | Insurance Proceeds            | 0.00          | 0.00          | 0.00          | 0.00          | 0.00              | 0.00       | 0.00        |
| 500-530-4820-530 | Sale of Property              | 0.00          | 0.00          | 2,710.00      | -2,710.00     | 0.00              | -2,710.00  | 0.00        |
|                  | R06 Sub Totals:               | 0.00          | 0.00          | 2,710.00      | -2,710.00     | 0.00              | -2,710.00  | 0.00        |
| R07              | OTHER INCOME                  |               |               |               |               |                   |            |             |
| 500-530-4800-530 | D&M Miscellaneous             | 0.00          | 0.00          | 4,501.94      | -4,501.94     | 0.00              | -4,501.94  | 0.00        |
| 500-530-4800-531 | Meter Misc. Revenue           | 0.00          | 0.00          | 0.00          | 0.00          | 0.00              | 0.00       | 0.00        |
|                  | R07 Sub Totals:               | 0.00          | 0.00          | 4,501.94      | -4,501.94     | 0.00              | -4,501.94  | 0.00        |
|                  | Revenue Sub Totals:           | 188,000.00    | 40,482.12     | 134,565.14    | 53,434.86     | 0.00              | 53,434.86  | 28.42       |
| E02              | DEPRECIATION EXPENSE          |               |               |               |               |                   |            |             |
| 500-530-5990-530 | Depreciation                  | 220,000.00    | 0.00          | 0.00          | 220,000.00    | 0.00              | 220,000.00 | 100.00      |

| Account Number   | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|--------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
|                  | E02 Sub Totals:                | 220,000.00    | 0.00          | 0.00       | 220,000.00 | 0.00              | 220,000.00 | 100.00      |
| E10              | PERSONNEL                      |               |               |            |            |                   |            |             |
| 500-530-5010-530 | Water Distribution Salaries    | 380,656.00    | 41,809.38     | 193,439.19 | 187,216.81 | 0.00              | 187,216.81 | 49.18       |
| 500-530-5010-531 | Meter Read/Mtnce. Salaries     | 120,757.00    | 8,751.16      | 60,811.70  | 59,945.30  | 0.00              | 59,945.30  | 49.64       |
| 500-530-5020-530 | Water Distribution Overtime    | 25,000.00     | 2,418.18      | 16,782.69  | 8,217.31   | 0.00              | 8,217.31   | 32.87       |
| 500-530-5020-531 | Meter Reading Overtime         | 8,000.00      | 589.23        | 3,951.50   | 4,048.50   | 0.00              | 4,048.50   | 50.61       |
| 500-530-5030-531 | Meter Program Part Time        | 22,620.00     | 191.25        | 5,741.25   | 16,878.75  | 0.00              | 16,878.75  | 74.62       |
| 500-530-5070-530 | Availability Allowance         | 1,800.00      | 120.00        | 915.00     | 885.00     | 0.00              | 885.00     | 49.17       |
| 500-530-5070-531 | Availability Allowance         | 1,080.00      | 60.00         | 420.00     | 660.00     | 0.00              | 660.00     | 61.11       |
| 500-530-5170-530 | Water Distribution Soc'l Sec.  | 30,804.00     | 3,375.66      | 16,024.47  | 14,779.53  | 0.00              | 14,779.53  | 47.98       |
| 500-530-5170-531 | Meter Program Social Security  | 11,504.00     | 727.07        | 5,381.65   | 6,122.35   | 0.00              | 6,122.35   | 53.22       |
| 500-530-5180-530 | Water Distribution Retirement  | 20,133.00     | 1,396.95      | 8,299.46   | 11,833.54  | 0.00              | 11,833.54  | 58.78       |
| 500-530-5180-531 | Meter Program Retirement       | 6,388.00      | 332.95        | 2,529.17   | 3,858.83   | 0.00              | 3,858.83   | 60.41       |
| 500-530-5185-530 | Pension Expense                | 40,000.00     | 0.00          | 0.00       | 40,000.00  | 0.00              | 40,000.00  | 100.00      |
| 500-530-5190-530 | Water Distribution Health Ins. | 67,975.00     | 7,744.36      | 32,764.60  | 35,210.40  | 0.00              | 35,210.40  | 51.80       |
| 500-530-5190-531 | Meter Prog Health Insurance    | 22,659.00     | 1,787.16      | 11,318.68  | 11,340.32  | 0.00              | 11,340.32  | 50.05       |
| 500-530-5210-530 | Water Distribution Work Comp   | 17,637.00     | 0.00          | 0.00       | 17,637.00  | 0.00              | 17,637.00  | 100.00      |
| 500-530-5210-531 | Meter Program Workers Comp.    | 6,587.00      | 0.00          | 0.00       | 6,587.00   | 0.00              | 6,587.00   | 100.00      |
| 500-530-5360-530 | Water Distrib. Mem/Train/Trvl  | 5,000.00      | 543.70        | 2,792.15   | 2,207.85   | 0.00              | 2,207.85   | 44.16       |
| 500-530-5380-530 | Water Distribution Uniforms    | 5,895.00      | 0.00          | 3,909.02   | 1,985.98   | 0.00              | 1,985.98   | 33.69       |
| 500-530-5380-531 | Meter Program Uniforms         | 1,875.00      | 0.00          | 1,333.88   | 541.12     | 0.00              | 541.12     | 28.86       |
|                  | E10 Sub Totals:                | 796,370.00    | 69,847.05     | 366,414.41 | 429,955.59 | 0.00              | 429,955.59 | 53.99       |
| E20              | OPERATING COSTS                |               |               |            |            |                   |            |             |
| 500-530-5260-530 | Water Distribution Prof. Svcs  | 34,620.00     | 1,084.19      | 9,151.71   | 25,468.29  | 0.00              | 25,468.29  | 73.57       |
| 500-530-5300-530 | Water Distribution Ins & Bonds | 13,225.00     | 0.00          | 0.00       | 13,225.00  | 0.00              | 13,225.00  | 100.00      |
| 500-530-5300-531 | Meter Program Insurance & Bond | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 500-530-5320-530 | Water Distrib. Facility Maint  | 108,000.00    | 53.98         | 50,018.37  | 57,981.63  | 32,147.00         | 25,834.63  | 23.92       |
| 500-530-5330-530 | Water Distribution Equip Maint | 42,000.00     | 6,412.08      | 27,417.97  | 14,582.03  | 0.00              | 14,582.03  | 34.72       |
| 500-530-5330-531 | Meter Program Equipment Maint. | 26,250.00     | 0.00          | 999.20     | 25,250.80  | 7,894.50          | 17,356.30  | 66.12       |
| 500-530-5530-530 | Water Distribution Fuels       | 36,750.00     | 2,094.97      | 15,899.83  | 20,850.17  | 0.00              | 20,850.17  | 56.74       |
| 500-530-5530-531 | Meter Program Fuels/Lubricants | 7,350.00      | 220.02        | 1,733.82   | 5,616.18   | 0.00              | 5,616.18   | 76.41       |
| 500-530-5590-530 | Water Distrib. Gen Supplies    | 4,200.00      | 198.45        | 1,342.07   | 2,857.93   | 0.00              | 2,857.93   | 68.05       |
| 500-530-5590-531 | Meter Program General Supplies | 1,575.00      | 200.62        | 2,131.98   | -556.98    | 0.00              | -556.98    | 0.00        |
| 500-530-5620-530 | Water Distribution Line Repair | 115,236.00    | 5,357.39      | 35,456.37  | 79,779.63  | 7,985.09          | 71,794.54  | 62.30       |
| 500-530-5650-531 | Meter Program Meter Sets       | 55,000.00     | 0.00          | 28,046.02  | 26,953.98  | 36,404.25         | -9,450.27  | 0.00        |
| 500-530-5700-530 | Water Distrib. Comp., Software | 2,954.00      | 0.00          | 278.32     | 2,675.68   | 0.00              | 2,675.68   | 90.58       |
| 500-530-5700-531 | Meter Reading Comp/Software    | 2,146.00      | 0.00          | 248.25     | 1,897.75   | 0.00              | 1,897.75   | 88.43       |
| 500-530-6300-530 | Water Distribution Electricity | 6,372.00      | 309.14        | 1,958.28   | 4,413.72   | 0.00              | 4,413.72   | 69.27       |
| 500-530-6310-530 | Water Distrib. Heating Fuels   | 2,106.00      | 218.38        | 2,514.85   | -408.85    | 0.00              | -408.85    | 0.00        |
| 500-530-6350-530 | Water Dist Telephones          | 5,670.00      | 590.26        | 3,209.16   | 2,460.84   | 0.00              | 2,460.84   | 43.40       |
| 500-530-6390-530 | Water Distribution Minor Equip | 6,300.00      | 212.45        | 1,483.10   | 4,816.90   | 0.00              | 4,816.90   | 76.46       |



| Account Number   | Description                  | Budget Amount | Period Amount | YTD Amount   | YTD Var      | Encumbered Amount | Available    | % Available |
|------------------|------------------------------|---------------|---------------|--------------|--------------|-------------------|--------------|-------------|
|                  | E20 Sub Totals:              | 469,754.00    | 16,951.93     | 181,889.30   | 287,864.70   | 84,430.84         | 203,433.86   | 43.31       |
| E30              | CAPITAL OUTLAY               |               |               |              |              |                   |              |             |
| 500-530-5660-531 | Meter Replacement Program    | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-530-5780-530 | D&M Vehicle                  | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-530-5790-530 | Water Dist Capital Purchases | 181,000.00    | 29,985.50     | 74,735.92    | 106,264.08   | 50,697.00         | 55,567.08    | 30.70       |
| 500-530-5790-531 | Meter Program Capital Equip  | 52,221.00     | 27,448.85     | 50,402.58    | 1,818.42     | 0.00              | 1,818.42     | 3.48        |
| 500-530-6380-530 | Lease Purchase Payments      | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-530-8200-530 | PW Facility-Building         | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E30 Sub Totals:              | 233,221.00    | 57,434.35     | 125,138.50   | 108,082.50   | 50,697.00         | 57,385.50    | 24.61       |
| E50              | DEBT SERVICE - INTEREST & FI |               |               |              |              |                   |              |             |
| 500-530-5920-596 | 2011 DNR SRF Interest Exp    | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E50 Sub Totals:              | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | Expense Sub Totals:          | 1,719,345.00  | 144,233.33    | 673,442.21   | 1,045,902.79 | 135,127.84        | 910,774.95   | 52.97       |
|                  | Dept 530 Sub Totals:         | 1,531,345.00  | 103,751.21    | 538,877.07   | 992,467.93   | 135,127.84        |              |             |
| Dept 500-610     |                              |               |               |              |              |                   |              |             |
| R03              | INTER-GOVERNMENTAL           |               |               |              |              |                   |              |             |
| 500-610-4200-520 | Grant Revenue                | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-610-4205-610 | MIRMA Grant                  | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | R03 Sub Totals:              | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| R04              | CHARGES FOR SERVICES         |               |               |              |              |                   |              |             |
| 500-610-3520-610 | Pretreatment/Surcharge WW    | 82,000.00     | 7,657.19      | 64,085.85    | 17,914.15    | 0.00              | 17,914.15    | 21.85       |
| 500-610-3590-610 | Billings to Customers WW     | 3,102,194.00  | 205,100.78    | 1,433,722.53 | 1,668,471.47 | 0.00              | 1,668,471.47 | 53.78       |
| 500-610-3610-610 | Sewer Saddle Charges         | 3,000.00      | 0.00          | 225.00       | 2,775.00     | 0.00              | 2,775.00     | 92.50       |
|                  | R04 Sub Totals:              | 3,187,194.00  | 212,757.97    | 1,498,033.38 | 1,689,160.62 | 0.00              | 1,689,160.62 | 53.00       |
| R06              | REVENUE FROM USE OF ASSET    |               |               |              |              |                   |              |             |
| 500-610-4760-520 | Filtration Insurance Claims  | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-610-4760-610 | Insurance Claims             | 0.00          | 0.00          | 5,397.61     | -5,397.61    | 0.00              | -5,397.61    | 0.00        |
| 500-610-4820-610 | Wastewater Sale of Property  | 0.00          | 0.00          | 2,710.00     | -2,710.00    | 0.00              | -2,710.00    | 0.00        |
|                  | R06 Sub Totals:              | 0.00          | 0.00          | 8,107.61     | -8,107.61    | 0.00              | -8,107.61    | 0.00        |
| R07              | OTHER INCOME                 |               |               |              |              |                   |              |             |
| 500-610-4800-520 | Filtration Miscellaneous     | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-610-4800-610 | Wastewater Misc. Revenue     | 0.00          | 0.00          | 163.20       | -163.20      | 0.00              | -163.20      | 0.00        |
|                  | R07 Sub Totals:              | 0.00          | 0.00          | 163.20       | -163.20      | 0.00              | -163.20      | 0.00        |

| Account Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Description                   | Budget Amount | Period Amount | YTD Amount   | YTD Var      | Encumbered Amount | Available    | % Available |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------|---------------|--------------|--------------|-------------------|--------------|-------------|
| E02<br>500-610-5990-610                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Revenue Sub Totals:           | 3,187,194.00  | 212,757.97    | 1,506,304.19 | 1,680,889.81 | 0.00              | 1,680,889.81 | 52.74       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | DEPRECIATION EXPENSE          |               |               |              |              |                   |              |             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Depreciation                  | 600,000.00    | 0.00          | 0.00         | 600,000.00   | 0.00              | 600,000.00   | 100.00      |
| E10<br>500-610-5185-520<br>500-610-5185-610                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | E02 Sub Totals:               | 600,000.00    | 0.00          | 0.00         | 600,000.00   | 0.00              | 600,000.00   | 100.00      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | PERSONNEL                     |               |               |              |              |                   |              |             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Pension Expense               | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| E20<br>500-610-5250-610<br>500-610-5260-520<br>500-610-5260-610<br>500-610-5300-520<br>500-610-5300-610<br>500-610-5320-520<br>500-610-5320-610<br>500-610-5330-520<br>500-610-5330-610<br>500-610-5530-520<br>500-610-5530-610<br>500-610-5590-520<br>500-610-5590-610<br>500-610-5620-610<br>500-610-5700-520<br>500-610-5700-610<br>500-610-5800-520<br>500-610-5800-610<br>500-610-6300-520<br>500-610-6300-610<br>500-610-6310-520<br>500-610-6310-610<br>500-610-6350-520<br>500-610-6350-610<br>500-610-6390-610 | E10 Sub Totals:               | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | OPERATING COSTS               |               |               |              |              |                   |              |             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Rent Expense       | 9,700.00      | 808.34        | 5,658.38     | 4,041.62     | 0.00              | 4,041.62     | 41.67       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Water Plant Prof. Services    | 19,650.00     | 265.00        | 5,900.53     | 13,749.47    | 9,918.00          | 3,831.47     | 19.50       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Prof. Services     | 33,766.00     | 4,360.19      | 22,714.76    | 11,051.24    | 378.30            | 10,672.94    | 31.61       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Water Plant Insurance & Bonds | 84,786.00     | 0.00          | 0.00         | 84,786.00    | 0.00              | 84,786.00    | 100.00      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Insurance & Bonds  | 51,960.00     | 0.00          | 0.00         | 51,960.00    | 0.00              | 51,960.00    | 100.00      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Water Plant Facility Maint.   | 15,000.00     | 0.00          | 2,311.55     | 12,688.45    | 0.00              | 12,688.45    | 84.59       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Facility Maint.    | 20,000.00     | 1,970.00      | 1,970.00     | 18,030.00    | 0.00              | 18,030.00    | 90.15       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Water Plant Equipment Maint.  | 10,000.00     | 1,227.70      | 1,323.68     | 8,676.32     | 0.00              | 8,676.32     | 86.76       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Equipment Maint.   | 82,500.00     | 528.56        | 20,195.98    | 62,304.02    | 37,536.36         | 24,767.66    | 30.02       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Water Plant Fuels/Lubricants  | 1,200.00      | 71.30         | 937.49       | 262.51       | 0.00              | 262.51       | 21.88       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Fuels/Lubricants   | 23,352.00     | 1,757.55      | 10,590.62    | 12,761.38    | 0.00              | 12,761.38    | 54.65       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Water Plant General Supplies  | 200.00        | 0.00          | 88.38        | 111.62       | 0.00              | 111.62       | 55.81       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater General Supplies   | 525.00        | 24.96         | 64.26        | 460.74       | 0.00              | 460.74       | 87.76       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Line Repair        | 3,000.00      | 0.00          | 0.00         | 3,000.00     | 0.00              | 3,000.00     | 100.00      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Filtration Comp., Software    | 196.00        | 0.00          | 0.00         | 196.00       | 0.00              | 196.00       | 100.00      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Comp., Software    | 196.00        | 0.00          | 208.27       | -12.27       | 0.00              | -12.27       | 0.00        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Alliance Contract             | 282,852.00    | 22,263.31     | 168,463.96   | 114,388.04   | 0.00              | 114,388.04   | 40.44       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Alliance Contract             | 930,768.00    | 74,533.69     | 563,988.04   | 366,779.96   | 0.00              | 366,779.96   | 39.41       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Filtration Electricity        | 346,578.00    | 27,413.52     | 158,459.67   | 188,118.33   | 0.00              | 188,118.33   | 54.28       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Electricity        | 259,109.00    | 16,481.84     | 103,248.72   | 155,860.28   | 0.00              | 155,860.28   | 60.15       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Filtration Heating Fuels      | 9,905.00      | 906.89        | 9,614.29     | 290.71       | 0.00              | 290.71       | 2.93        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Heating Fuels      | 7,350.00      | 0.00          | 2,016.01     | 5,333.99     | 0.00              | 5,333.99     | 72.57       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Filtration Phones             | 10,521.00     | 2,071.21      | 6,077.87     | 4,443.13     | 0.00              | 4,443.13     | 42.23       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Phones             | 9,765.00      | 115.65        | 4,634.71     | 5,130.29     | 0.00              | 5,130.29     | 52.54       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Wastewater Minor Equipment    | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| E30<br>500-610-5780-520<br>500-610-5780-610<br>500-610-5790-520<br>500-610-5790-610                                                                                                                                                                                                                                                                                                                                                                                                                                     | E20 Sub Totals:               | 2,212,879.00  | 154,799.71    | 1,088,467.17 | 1,124,411.83 | 47,832.66         | 1,076,579.17 | 48.65       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | CAPITAL OUTLAY                |               |               |              |              |                   |              |             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Filtration Cap. Vehicles      | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | WW Vehicle                    | 84,763.00     | 0.00          | 0.00         | 84,763.00    | 0.00              | 84,763.00    | 100.00      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Filtration Capital- Other     | 332,562.00    | 0.00          | 34,866.70    | 297,695.30   | 127,265.00        | 170,430.30   | 51.25       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | WW Capital Equipment          | 537,437.00    | 8,655.29      | 339,019.29   | 198,417.71   | 0.00              | 198,417.71   | 36.92       |

| Account Number      | Description                   | Budget Amount | Period Amount | YTD Amount   | YTD Var      | Encumbered Amount | Available    | % Available |
|---------------------|-------------------------------|---------------|---------------|--------------|--------------|-------------------|--------------|-------------|
| 500-610-5810-619    | WW Line Capital Improvemt     | 1,056,491.00  | 0.00          | 19,364.05    | 1,037,126.95 | 152,677.94        | 884,449.01   | 83.72       |
|                     | E30 Sub Totals:               | 2,011,253.00  | 8,655.29      | 393,250.04   | 1,618,002.96 | 279,942.94        | 1,338,060.02 | 66.53       |
|                     | Expense Sub Totals:           | 4,824,132.00  | 163,455.00    | 1,481,717.21 | 3,342,414.79 | 327,775.60        | 3,014,639.19 | 62.49       |
|                     | Dept 610 Sub Totals:          | 1,636,938.00  | -49,302.97    | -24,586.98   | 1,661,524.98 | 327,775.60        |              |             |
| Dept 500-640<br>R90 | TRANSFERS IN                  |               |               |              |              |                   |              |             |
| 500-640-3990-641    | Transfer for TIF 2012         | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                     | R90 Sub Totals:               | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                     | Revenue Sub Totals:           | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| E02                 | DEPRECIATION EXPENSE          |               |               |              |              |                   |              |             |
| 500-640-5980-640    | Depreciation Expense          | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                     | E02 Sub Totals:               | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| E50                 | DEBT SERVICE - INTEREST & FI  |               |               |              |              |                   |              |             |
| 500-640-5920-646    | Interest on 2009B             | 32,247.00     | 0.00          | 14,644.58    | 17,602.42    | 0.00              | 17,602.42    | 54.59       |
| 500-640-5920-648    | 2011 Water Impr Interest Exp. | 74,376.00     | 0.00          | 34,414.30    | 39,961.70    | 0.00              | 39,961.70    | 53.73       |
| 500-640-5930-645    | Other Debt Charges            | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
| 500-640-5930-646    | Paying Agent Fee - 2009B      | 10,678.00     | 0.00          | 6,072.88     | 4,605.12     | 0.00              | 4,605.12     | 43.13       |
| 500-640-5930-648    | 2011 Water Impr. Adm Fees     | 24,628.00     | 0.00          | 13,307.66    | 11,320.34    | 0.00              | 11,320.34    | 45.97       |
|                     | E50 Sub Totals:               | 141,929.00    | 0.00          | 68,439.42    | 73,489.58    | 0.00              | 73,489.58    | 51.78       |
|                     | Expense Sub Totals:           | 141,929.00    | 0.00          | 68,439.42    | 73,489.58    | 0.00              | 73,489.58    | 51.78       |
|                     | Dept 640 Sub Totals:          | 141,929.00    | 0.00          | 68,439.42    | 73,489.58    | 0.00              |              |             |
|                     | Fund Revenue Sub Totals:      | 10,316,093.00 | 798,657.06    | 5,086,386.93 | 5,229,706.07 | 0.00              | 5,229,706.07 | 50.69       |
|                     | Fund Expense Sub Totals:      | 10,542,601.00 | 685,879.86    | 4,180,053.37 | 6,362,547.63 | 464,403.44        | 5,898,144.19 | 55.95       |
|                     | Fund 500 Sub Totals:          | 226,508.00    | -112,777.20   | -906,333.56  | 1,132,841.56 | 464,403.44        |              |             |
| Fund 653            | FEMA DR 4250 Flooding         |               |               |              |              |                   |              |             |
| Dept 653-653        | FEMA DR 4250 Flooding         |               |               |              |              |                   |              |             |
| R03                 | INTER-GOVERNMENTAL            |               |               |              |              |                   |              |             |
| 653-653-4660-653    | FEMA Flooding Revenue         | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                     | R03 Sub Totals:               | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |

| Account Number          |  | Description                      | Budget Amount | Period Amount | YTD Amount | YTD Var | Encumbered Amount | Available | % Available |
|-------------------------|--|----------------------------------|---------------|---------------|------------|---------|-------------------|-----------|-------------|
| E20<br>653-653-5590-653 |  | Revenue Sub Totals:              | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | OPERATING COSTS                  |               |               |            |         |                   |           |             |
|                         |  | FEMA Expense                     | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | E20 Sub Totals:                  | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | Expense Sub Totals:              | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | Dept 653 Sub Totals:             | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              |           |             |
|                         |  | Fund Revenue Sub Totals:         | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | Fund Expense Sub Totals:         | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | Fund 653 Sub Totals:             | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              |           |             |
|                         |  | FEMA DR Flooding                 |               |               |            |         |                   |           |             |
| Fund 654                |  | FEMA DR Flooding                 |               |               |            |         |                   |           |             |
| Dept 654-654            |  | INTER-GOVERNMENTAL               |               |               |            |         |                   |           |             |
| R03                     |  | FEMA DR Flooding Revenue         | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
| 654-654-4660-654        |  | R03 Sub Totals:                  | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | Revenue Sub Totals:              | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | Dept 654 Sub Totals:             | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              |           |             |
|                         |  | Fund Revenue Sub Totals:         | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | Fund Expense Sub Totals:         | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | Fund 654 Sub Totals:             | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              |           |             |
| Fund 680                |  | CDBG Public Service Pass Through |               |               |            |         |                   |           |             |
| Dept 680-000            |  | Non-Departmental                 |               |               |            |         |                   |           |             |
| R03                     |  | INTER-GOVERNMENTAL               |               |               |            |         |                   |           |             |
| 680-000-2099-000        |  | CDBG transfer fm                 | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | R03 Sub Totals:                  | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | Revenue Sub Totals:              | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              | 0.00      | 0.00        |
|                         |  | Dept 000 Sub Totals:             | 0.00          | 0.00          | 0.00       | 0.00    | 0.00              |           |             |



| Account Number   |  | Description                    | Budget Amount | Period Amount | YTD Amount | YTD Var   | Encumbered Amount | Available | % Available |
|------------------|--|--------------------------------|---------------|---------------|------------|-----------|-------------------|-----------|-------------|
| Dept 680-610     |  |                                |               |               |            |           |                   |           |             |
| R03              |  | INTER-GOVERNMENTAL             |               |               |            |           |                   |           |             |
| 680-610-4450-000 |  | CDBG Grant                     | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | R03 Sub Totals:                | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | Revenue Sub Totals:            | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | Dept 610 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              |           |             |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | Fund Revenue Sub Totals:       | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | Fund Expense Sub Totals:       | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | Fund 680 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              |           |             |
| Fund 700         |  | Abbott Brothers Trust          |               |               |            |           |                   |           |             |
| Dept 700-000     |  | Non-Departmental               |               |               |            |           |                   |           |             |
| E90              |  | TRANSFERS OUT                  |               |               |            |           |                   |           |             |
| 700-000-3243-000 |  | Transfer to Parks Department   | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | E90 Sub Totals:                | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | Expense Sub Totals:            | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              | 0.00      | 0.00        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | Dept 000 Sub Totals:           | 0.00          | 0.00          | 0.00       | 0.00      | 0.00              |           |             |
| Dept 700-700     |  |                                |               |               |            |           |                   |           |             |
| R06              |  | REVENUE FROM USE OF ASSET      |               |               |            |           |                   |           |             |
| 700-700-4570-700 |  | Farm Proceeds                  | 2,700.00      | 0.00          | 0.00       | 2,700.00  | 0.00              | 2,700.00  | 100.00      |
| 700-700-4700-700 |  | Int. Earned-Abbott Brothers Fd | 75.00         | 136.50        | 824.38     | -749.38   | 0.00              | -749.38   | 0.00        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | R06 Sub Totals:                | 2,775.00      | 136.50        | 824.38     | 1,950.62  | 0.00              | 1,950.62  | 70.29       |
| R07              |  | OTHER INCOME                   |               |               |            |           |                   |           |             |
| 700-700-4760-700 |  | Farm Insurance Claims          | 0.00          | 0.00          | 2,314.00   | -2,314.00 | 0.00              | -2,314.00 | 0.00        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | R07 Sub Totals:                | 0.00          | 0.00          | 2,314.00   | -2,314.00 | 0.00              | -2,314.00 | 0.00        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | Revenue Sub Totals:            | 2,775.00      | 136.50        | 3,138.38   | -363.38   | 0.00              | -363.38   | 0.00        |
| E20              |  | OPERATING COSTS                |               |               |            |           |                   |           |             |
| 700-700-5300-700 |  | Insurance and Bonds            | 200.00        | 0.00          | 0.00       | 200.00    | 0.00              | 200.00    | 100.00      |
| 700-700-5440-700 |  | Real Estate Taxes              | 158.00        | 0.00          | 153.00     | 5.00      | 0.00              | 5.00      | 3.16        |
|                  |  |                                |               |               |            |           |                   |           |             |
|                  |  | E20 Sub Totals:                | 358.00        | 0.00          | 153.00     | 205.00    | 0.00              | 205.00    | 57.26       |

| Account Number   | Description                   | Budget Amount | Period Amount | YTD Amount | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|-------------------------------|---------------|---------------|------------|------------|-------------------|------------|-------------|
|                  | Expense Sub Totals:           | 358.00        | 0.00          | 153.00     | 205.00     | 0.00              | 205.00     | 57.26       |
|                  | Dept 700 Sub Totals:          | -2,417.00     | -136.50       | -2,985.38  | 568.38     | 0.00              |            |             |
|                  | Fund Revenue Sub Totals:      | 2,775.00      | 136.50        | 3,138.38   | -363.38    | 0.00              | -363.38    | 0.00        |
|                  | Fund Expense Sub Totals:      | 358.00        | 0.00          | 153.00     | 205.00     | 0.00              | 205.00     | 57.26       |
|                  | Fund 700 Sub Totals:          | -2,417.00     | -136.50       | -2,985.38  | 568.38     | 0.00              |            |             |
| Fund 710         | Morse Park Trust              |               |               |            |            |                   |            |             |
| Dept 710-710     | REVENUE FROM USE OF ASSET     |               |               |            |            |                   |            |             |
| R06              | Interest Earned-Morse Park Fd | 13.00         | 10.62         | 64.14      | -51.14     | 0.00              | -51.14     | 0.00        |
| 710-710-4700-710 | R06 Sub Totals:               | 13.00         | 10.62         | 64.14      | -51.14     | 0.00              | -51.14     | 0.00        |
|                  | Revenue Sub Totals:           | 13.00         | 10.62         | 64.14      | -51.14     | 0.00              | -51.14     | 0.00        |
|                  | Dept 710 Sub Totals:          | -13.00        | -10.62        | -64.14     | 51.14      | 0.00              |            |             |
|                  | Fund Revenue Sub Totals:      | 13.00         | 10.62         | 64.14      | -51.14     | 0.00              | -51.14     | 0.00        |
|                  | Fund Expense Sub Totals:      | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
|                  | Fund 710 Sub Totals:          | -13.00        | -10.62        | -64.14     | 51.14      | 0.00              |            |             |
| Fund 800         | Street Department Sales Tax   |               |               |            |            |                   |            |             |
| Dept 800-000     | Non-Departmental              |               |               |            |            |                   |            |             |
| E90              | TRANSFERS OUT                 |               |               |            |            |                   |            |             |
| 800-000-3200-000 | Sales Tax to TIF              | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 800-000-3216-000 | Transfer to Airport -Land     | 5,660.00      | 471.67        | 3,301.69   | 2,358.31   | 0.00              | 2,358.31   | 41.67       |
| 800-000-3220-000 | Transfer to 2012A&B Fund      | 0.00          | 0.00          | 0.00       | 0.00       | 0.00              | 0.00       | 0.00        |
| 800-000-3285-000 | Trns to Capital Improvement   | 596,036.00    | 0.00          | 261,955.54 | 334,080.46 | 0.00              | 334,080.46 | 56.05       |
|                  | E90 Sub Totals:               | 601,696.00    | 471.67        | 265,257.23 | 336,438.77 | 0.00              | 336,438.77 | 55.92       |
|                  | Expense Sub Totals:           | 601,696.00    | 471.67        | 265,257.23 | 336,438.77 | 0.00              | 336,438.77 | 55.92       |
|                  | Dept 000 Sub Totals:          | 601,696.00    | 471.67        | 265,257.23 | 336,438.77 | 0.00              |            |             |
| Dept 800-800     | Street Dept                   |               |               |            |            |                   |            |             |
| R01              | TAXES                         |               |               |            |            |                   |            |             |
| 800-800-4030-800 | Transportation Sales Tax      | 1,018,758.00  | 88,014.66     | 707,835.78 | 310,922.22 | 0.00              | 310,922.22 | 30.52       |

| Account Number   | Description                   | Budget Amount | Period Amount | YTD Amount   | YTD Var    | Encumbered Amount | Available  | % Available |
|------------------|-------------------------------|---------------|---------------|--------------|------------|-------------------|------------|-------------|
| 800-800-4090-800 | Vehicle Sales Tax             | 85,000.00     | 10,055.14     | 75,944.18    | 9,055.82   | 0.00              | 9,055.82   | 10.65       |
| 800-800-4130-800 | Sanitation Enforcement        | 15,800.00     | 5,556.62      | 8,688.08     | 7,111.92   | 0.00              | 7,111.92   | 45.01       |
| 800-800-4280-800 | Gasoline Tax                  | 318,150.00    | 35,178.22     | 266,038.74   | 52,111.26  | 0.00              | 52,111.26  | 16.38       |
|                  |                               |               |               |              |            |                   |            |             |
|                  | R01 Sub Totals:               | 1,437,708.00  | 138,804.64    | 1,058,506.78 | 379,201.22 | 0.00              | 379,201.22 | 26.38       |
| R02              | LICENSES AND PERMITS          |               |               |              |            |                   |            |             |
| 800-800-4180-800 | Vehicle License Fees          | 54,540.00     | 4,325.10      | 30,717.76    | 23,822.24  | 0.00              | 23,822.24  | 43.68       |
|                  |                               |               |               |              |            |                   |            |             |
|                  | R02 Sub Totals:               | 54,540.00     | 4,325.10      | 30,717.76    | 23,822.24  | 0.00              | 23,822.24  | 43.68       |
| R03              | INTER-GOVERNMENTAL            |               |               |              |            |                   |            |             |
| 800-800-4850-800 | TDD Road Mtce Contract        | 0.00          | 0.00          | 0.00         | 0.00       | 0.00              | 0.00       | 0.00        |
|                  |                               |               |               |              |            |                   |            |             |
|                  | R03 Sub Totals:               | 0.00          | 0.00          | 0.00         | 0.00       | 0.00              | 0.00       | 0.00        |
| R06              | REVENUE FROM USE OF ASSET     |               |               |              |            |                   |            |             |
| 800-800-4700-800 | Interest Earned-Street Fund   | 4,000.00      | 6,410.87      | 39,967.02    | -35,967.02 | 0.00              | -35,967.02 | 0.00        |
| 800-800-4820-800 | Street Sale of Property       | 0.00          | 0.00          | 12,660.00    | -12,660.00 | 0.00              | -12,660.00 | 0.00        |
|                  |                               |               |               |              |            |                   |            |             |
|                  | R06 Sub Totals:               | 4,000.00      | 6,410.87      | 52,627.02    | -48,627.02 | 0.00              | -48,627.02 | 0.00        |
| R07              | OTHER INCOME                  |               |               |              |            |                   |            |             |
| 800-800-4800-800 | Street Department Misc.       | 349,425.00    | 900.00        | 350,775.25   | -1,350.25  | 0.00              | -1,350.25  | 0.00        |
|                  |                               |               |               |              |            |                   |            |             |
|                  | R07 Sub Totals:               | 349,425.00    | 900.00        | 350,775.25   | -1,350.25  | 0.00              | -1,350.25  | 0.00        |
|                  |                               |               |               |              |            |                   |            |             |
|                  | Revenue Sub Totals:           | 1,845,673.00  | 150,440.61    | 1,492,626.81 | 353,046.19 | 0.00              | 353,046.19 | 19.13       |
| E10              | PERSONNEL                     |               |               |              |            |                   |            |             |
| 800-800-5010-800 | Street Salaries               | 394,769.00    | 29,618.92     | 222,249.03   | 172,519.97 | 0.00              | 172,519.97 | 43.70       |
| 800-800-5020-800 | Street Overtime               | 18,000.00     | 1,062.52      | 9,848.00     | 8,152.00   | 0.00              | 8,152.00   | 45.29       |
| 800-800-5030-800 | Street Part Time              | 12,000.00     | 0.00          | 0.00         | 12,000.00  | 0.00              | 12,000.00  | 100.00      |
| 800-800-5070-800 | Availability Allowance        | 1,440.00      | 120.00        | 840.00       | 600.00     | 0.00              | 600.00     | 41.67       |
| 800-800-5170-800 | Street Social Security        | 32,342.00     | 2,306.68      | 17,473.40    | 14,868.60  | 0.00              | 14,868.60  | 45.97       |
| 800-800-5180-800 | Street Retirement             | 20,539.00     | 1,406.96      | 10,505.04    | 10,033.96  | 0.00              | 10,033.96  | 48.85       |
| 800-800-5190-800 | Street Health Insurance       | 67,975.00     | 4,846.68      | 33,942.43    | 34,032.57  | 0.00              | 34,032.57  | 50.07       |
| 800-800-5210-800 | Street Workers Compensation   | 18,518.00     | 0.00          | 0.00         | 18,518.00  | 0.00              | 18,518.00  | 100.00      |
| 800-800-5360-800 | Street Member/Training/Travel | 1,540.00      | 70.00         | 884.64       | 655.36     | 0.00              | 655.36     | 42.56       |
| 800-800-5380-800 | Street Uniforms               | 5,240.00      | 0.00          | 3,324.65     | 1,915.35   | 0.00              | 1,915.35   | 36.55       |
|                  |                               |               |               |              |            |                   |            |             |
|                  | E10 Sub Totals:               | 572,363.00    | 39,431.76     | 299,067.19   | 273,295.81 | 0.00              | 273,295.81 | 47.75       |
| E20              | OPERATING COSTS               |               |               |              |            |                   |            |             |
| 800-800-5260-360 | Street TIF Professional Srvc  | 100,000.00    | 0.00          | 25,138.64    | 74,861.36  | 0.00              | 74,861.36  | 74.86       |
| 800-800-5260-800 | Street Professional Services  | 21,367.00     | 519.91        | 15,363.73    | 6,003.27   | 0.00              | 6,003.27   | 28.10       |
| 800-800-5300-800 | Street Insurance & Bonds      | 8,691.00      | 0.00          | 0.00         | 8,691.00   | 0.00              | 8,691.00   | 100.00      |
| 800-800-5320-800 | Street Facility Maintenance   | 10,000.00     | 137.34        | 1,883.67     | 8,116.33   | 2,754.00          | 5,362.33   | 53.62       |
| 800-800-5330-800 | Street Equipment Maintenance  | 52,500.00     | 3,343.88      | 49,351.43    | 3,148.57   | 0.00              | 3,148.57   | 6.00        |

| Account Number   | Description                  | Budget Amount | Period Amount | YTD Amount   | YTD Var      | Encumbered Amount | Available    | % Available |
|------------------|------------------------------|---------------|---------------|--------------|--------------|-------------------|--------------|-------------|
| 800-800-5530-800 | Street Fuels/Lubricants      | 42,000.00     | 8,030.71      | 24,697.01    | 17,302.99    | 0.00              | 17,302.99    | 41.20       |
| 800-800-5580-800 | Street Maintenance Materials | 80,000.00     | 5,279.64      | 31,244.97    | 48,755.03    | 3,915.00          | 44,840.03    | 56.05       |
| 800-800-5590-800 | Street General Supplies      | 3,675.00      | 189.31        | 1,423.66     | 2,251.34     | 0.00              | 2,251.34     | 61.26       |
| 800-800-5600-800 | Street Signs and Markings    | 31,500.00     | 0.00          | 8,586.25     | 22,913.75    | 0.00              | 22,913.75    | 72.74       |
| 800-800-5700-800 | Street Computers, Software   | 3,755.00      | 6.18          | 660.16       | 3,094.84     | 0.00              | 3,094.84     | 82.42       |
| 800-800-6300-800 | Street Electricity           | 6,372.00      | 292.33        | 14,765.80    | -8,393.80    | 0.00              | -8,393.80    | 0.00        |
| 800-800-6310-800 | Street Heating Fuels         | 2,782.00      | 218.38        | 2,514.84     | 267.16       | 0.00              | 267.16       | 9.60        |
| 800-800-6340-800 | Street Lights                | 164,877.00    | 13,796.26     | 95,360.93    | 69,516.07    | 0.00              | 69,516.07    | 42.16       |
| 800-800-6350-800 | Street Phones                | 5,103.00      | 619.60        | 3,222.69     | 1,880.31     | 0.00              | 1,880.31     | 36.85       |
| 800-800-6390-800 | Street Minor Equipment       | 4,725.00      | 0.00          | 620.01       | 4,104.99     | 0.00              | 4,104.99     | 86.88       |
|                  | E20 Sub Totals:              | 537,347.00    | 32,433.54     | 274,833.79   | 262,513.21   | 6,669.00          | 255,844.21   | 47.61       |
| E30              | CAPITAL OUTLAY               |               |               |              |              |                   |              |             |
| 800-800-5800-800 | Street Contracts Street      | 1,167,864.00  | 0.00          | 502,094.41   | 665,769.59   | 0.00              | 665,769.59   | 57.01       |
| 800-800-6380-800 | Lease Purchase Payments      | 0.00          | 0.00          | 0.00         | 0.00         | 0.00              | 0.00         | 0.00        |
|                  | E30 Sub Totals:              | 1,167,864.00  | 0.00          | 502,094.41   | 665,769.59   | 0.00              | 665,769.59   | 57.01       |
|                  | Expense Sub Totals:          | 2,277,574.00  | 71,865.30     | 1,075,995.39 | 1,201,578.61 | 6,669.00          | 1,194,909.61 | 52.46       |
|                  | Dept 800 Sub Totals:         | 431,901.00    | -78,575.31    | -416,631.42  | 848,532.42   | 6,669.00          |              |             |
|                  | Fund Revenue Sub Totals:     | 1,845,673.00  | 150,440.61    | 1,492,626.81 | 353,046.19   | 0.00              | 353,046.19   | 19.13       |
|                  | Fund Expense Sub Totals:     | 2,879,270.00  | 72,336.97     | 1,341,252.62 | 1,538,017.38 | 6,669.00          | 1,531,348.38 | 53.19       |
|                  | Fund 800 Sub Totals:         | 1,033,597.00  | -78,103.64    | -151,374.19  | 1,184,971.19 | 6,669.00          |              |             |
| Fund 833         | Transportation Development   |               |               |              |              |                   |              |             |
| Dept 833-833     |                              |               |               |              |              |                   |              |             |
| R03              | INTER-GOVERNMENTAL           |               |               |              |              |                   |              |             |
| 833-833-4851-833 | TDD Road Mtce Agreement      | 24,025.00     | 0.00          | 28,991.98    | -4,966.98    | 0.00              | -4,966.98    | 0.00        |
|                  | R03 Sub Totals:              | 24,025.00     | 0.00          | 28,991.98    | -4,966.98    | 0.00              | -4,966.98    | 0.00        |
| R06              | REVENUE FROM USE OF ASSET    |               |               |              |              |                   |              |             |
| 833-833-4700-833 | Interest Earned-TDD Mtce     | 0.00          | 422.15        | 2,383.42     | -2,383.42    | 0.00              | -2,383.42    | 0.00        |
|                  | R06 Sub Totals:              | 0.00          | 422.15        | 2,383.42     | -2,383.42    | 0.00              | -2,383.42    | 0.00        |
|                  | Revenue Sub Totals:          | 24,025.00     | 422.15        | 31,375.40    | -7,350.40    | 0.00              | -7,350.40    | 0.00        |
|                  | Dept 833 Sub Totals:         | -24,025.00    | -422.15       | -31,375.40   | 7,350.40     | 0.00              |              |             |



| Account Number                                      |  | Description                   | Budget Amount | Period Amount | YTD Amount  | YTD Var    | Encumbered Amount | Available  | % Available |
|-----------------------------------------------------|--|-------------------------------|---------------|---------------|-------------|------------|-------------------|------------|-------------|
| Fund 900<br>Dept 900-000<br>E55<br>900-000-3273-000 |  | Fund Revenue Sub Totals:      | 24,025.00     | 422.15        | 31,375.40   | -7,350.40  | 0.00              | -7,350.40  | 0.00        |
|                                                     |  | Fund Expense Sub Totals:      | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00       | 0.00        |
|                                                     |  | Fund 833 Sub Totals:          | -24,025.00    | -422.15       | -31,375.40  | 7,350.40   | 0.00              |            |             |
|                                                     |  | Street/Bridge Sales Tax       |               |               |             |            |                   |            |             |
|                                                     |  | Non-Departmental              |               |               |             |            |                   |            |             |
|                                                     |  | DEBT SERVICE - PRINCIPLE      |               |               |             |            |                   |            |             |
|                                                     |  | Transfer to 2013 SpObl Bond   | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00       | 0.00        |
|                                                     |  | E55 Sub Totals:               | 0.00          | 0.00          | 0.00        | 0.00       | 0.00              | 0.00       | 0.00        |
|                                                     |  | TRANSFERS OUT                 |               |               |             |            |                   |            |             |
|                                                     |  | Transfer to 2021 Series DS    | 233,903.00    | 0.00          | 243,475.00  | -9,572.00  | 0.00              | -9,572.00  | 0.00        |
| E90<br>900-000-3221-000                             |  | E90 Sub Totals:               | 233,903.00    | 0.00          | 243,475.00  | -9,572.00  | 0.00              | -9,572.00  | 0.00        |
|                                                     |  | Expense Sub Totals:           | 233,903.00    | 0.00          | 243,475.00  | -9,572.00  | 0.00              | -9,572.00  | 0.00        |
|                                                     |  | Dept 000 Sub Totals:          | 233,903.00    | 0.00          | 243,475.00  | -9,572.00  | 0.00              |            |             |
| Dept 900-900<br>R01<br>900-900-4030-900             |  | TAXES                         |               |               |             |            |                   |            |             |
|                                                     |  | Street/Bridge Sales Tax       | 339,502.00    | 29,338.28     | 235,889.22  | 103,612.78 | 0.00              | 103,612.78 | 30.52       |
|                                                     |  | R01 Sub Totals:               | 339,502.00    | 29,338.28     | 235,889.22  | 103,612.78 | 0.00              | 103,612.78 | 30.52       |
| R06<br>900-900-4700-900                             |  | REVENUE FROM USE OF ASSET     |               |               |             |            |                   |            |             |
|                                                     |  | Interest Earned-Street Bridge | 0.00          | 2,487.33      | 16,386.98   | -16,386.98 | 0.00              | -16,386.98 | 0.00        |
|                                                     |  | R06 Sub Totals:               | 0.00          | 2,487.33      | 16,386.98   | -16,386.98 | 0.00              | -16,386.98 | 0.00        |
|                                                     |  | Revenue Sub Totals:           | 339,502.00    | 31,825.61     | 252,276.20  | 87,225.80  | 0.00              | 87,225.80  | 25.69       |
|                                                     |  | Dept 900 Sub Totals:          | -339,502.00   | -31,825.61    | -252,276.20 | -87,225.80 | 0.00              |            |             |
|                                                     |  | Fund Revenue Sub Totals:      | 339,502.00    | 31,825.61     | 252,276.20  | 87,225.80  | 0.00              | 87,225.80  | 25.69       |
|                                                     |  | Fund Expense Sub Totals:      | 233,903.00    | 0.00          | 243,475.00  | -9,572.00  | 0.00              | -9,572.00  | 0.00        |
|                                                     |  | Fund 900 Sub Totals:          | -105,599.00   | -31,825.61    | -8,801.20   | -96,797.80 | 0.00              |            |             |

| Account Number | Description     | Budget Amount | Period Amount | YTD Amount    | YTD Var       | Encumbered Amount | Available     | % Available |
|----------------|-----------------|---------------|---------------|---------------|---------------|-------------------|---------------|-------------|
|                |                 |               |               |               |               |                   |               |             |
|                | Revenue Totals: | 50,548,188.00 | 2,765,802.28  | 21,137,039.13 | 29,411,148.87 | 0.00              | 29,411,148.87 | 58.18       |
|                |                 |               |               |               |               |                   |               |             |
|                | Expense Totals: | 54,897,447.01 | 2,509,467.05  | 20,169,962.41 | 34,727,484.60 | 3,785,789.56      | 30,941,695.04 | 56.36       |
|                |                 |               |               |               |               |                   |               |             |
|                | Report Totals:  | 4,349,259.01  | -256,335.23   | -967,076.72   | 5,316,335.73  | 3,785,789.56      |               |             |
|                |                 |               |               |               |               |                   |               |             |

# General Ledger

## Fund Balance

30-Apr-24

| Sort Level         | Description                      | FY2024                  |                         |                           |                         |
|--------------------|----------------------------------|-------------------------|-------------------------|---------------------------|-------------------------|
|                    |                                  | Fund Balance<br>Beg Bal | Revenue<br>End Bal      | Expense<br>End Bal        | Total<br>End Bal        |
| 100                | General Fund                     | 9,905,280.85            | \$ 5,802,603.39         | \$ 4,787,000.95           | \$ 10,920,883.29        |
| 120                | Police Grants                    | 10,338.47               | \$ -                    | \$ 4,619.93               | \$ 5,718.54             |
| 124                | Shop With a Cop                  | 3,850.85                | \$ 14,696.52            | \$ 17,067.09              | \$ 1,480.28             |
| 130                | Fire Sales Tax                   | 603,538.11              | \$ 1,572,924.92         | \$ 1,414,113.09           | \$ 762,349.94           |
| 170                | Drainage Sales Tax               | 1,399,634.46            | \$ 441,060.95           | \$ 1,347,553.02           | \$ 493,142.39           |
| 175                | Senior Center Sales Tax          | 234,238.89              | \$ 121,919.14           | \$ 101,862.53             | \$ 254,295.50           |
| 180                | Parks Sales Tax                  | 690,071.29              | \$ 512,526.42           | \$ 564,213.29             | \$ 638,384.42           |
| 195                | Auditorium Sales Tax             | 1,132,454.26            | \$ 397,990.75           | \$ 439,618.27             | \$ 1,090,826.74         |
| 212                | 2012 A&B                         | -                       | \$ -                    | \$ -                      | \$ -                    |
| 213                | 2013 Series Spc Obl Bond         | -                       | \$ -                    | \$ -                      | \$ -                    |
| 214                | 2014 A&B Series                  | -                       | \$ -                    | \$ -                      | \$ -                    |
| 216                | 2016 Series COPs                 | 314,375.99              | \$ 233,075.55           | \$ 233,700.55             | \$ 313,750.99           |
| 221                | 2021 Special Obligation Bonds    | 2,316.02                | \$ 486,985.02           | \$ 487,586.00             | \$ 1,715.04             |
| 290                | Employee Insurance               | 26,646.66               | \$ 532,991.25           | \$ 606,053.75             | \$ (46,415.84)          |
| 300                | Economic Development Sales Tax   | 154,516.19              | \$ 3,796,903.43         | \$ 3,700,513.72           | \$ 250,905.90           |
| 310                | Hotel/Motel Tax                  | 293,042.49              | \$ 61,871.52            | \$ 92,174.40              | \$ 262,739.61           |
| 450                | Golf Course                      | 573,079.82              | \$ 295,622.41           | \$ 608,951.83             | \$ 259,750.40           |
| 500                | Water/Wastewater                 | 19,125,194.35           | \$ 5,086,386.93         | \$ 4,180,053.37           | \$ 20,031,527.91        |
| 653                | FEMA DR4250                      | 25,573.84               | \$ -                    | \$ -                      | \$ 25,573.84            |
| 654                | FEMA DR-4317                     | 30,027.40               | \$ -                    | \$ -                      | \$ 30,027.40            |
| 680                | CDBG Public Service Pass Through | 100.00                  | \$ -                    | \$ -                      | \$ 100.00               |
| 700                | Abbott Brothers Trust            | 44,971.36               | \$ 3,138.38             | \$ 153.00                 | \$ 47,956.74            |
| 710                | Morse Park Trust                 | 3,666.12                | \$ 64.14                | \$ -                      | \$ 3,730.26             |
| 800                | Street Department Sales Tax      | 2,291,569.81            | \$ 1,492,626.81         | \$ 1,341,252.62           | \$ 2,442,944.00         |
| 833                | TDD Maintenance                  | 116,936.43              | \$ 31,375.40            | \$ -                      | \$ 148,311.83           |
| 900                | Street/Bridge Sales Tax          | 929,399.98              | \$ 252,276.20           | \$ 243,475.00             | \$ 938,201.18           |
| <b>Grand Total</b> |                                  | <b>\$ 37,910,823.64</b> | <b>\$ 21,137,039.13</b> | <b>\$ (20,169,962.41)</b> | <b>\$ 38,877,900.36</b> |

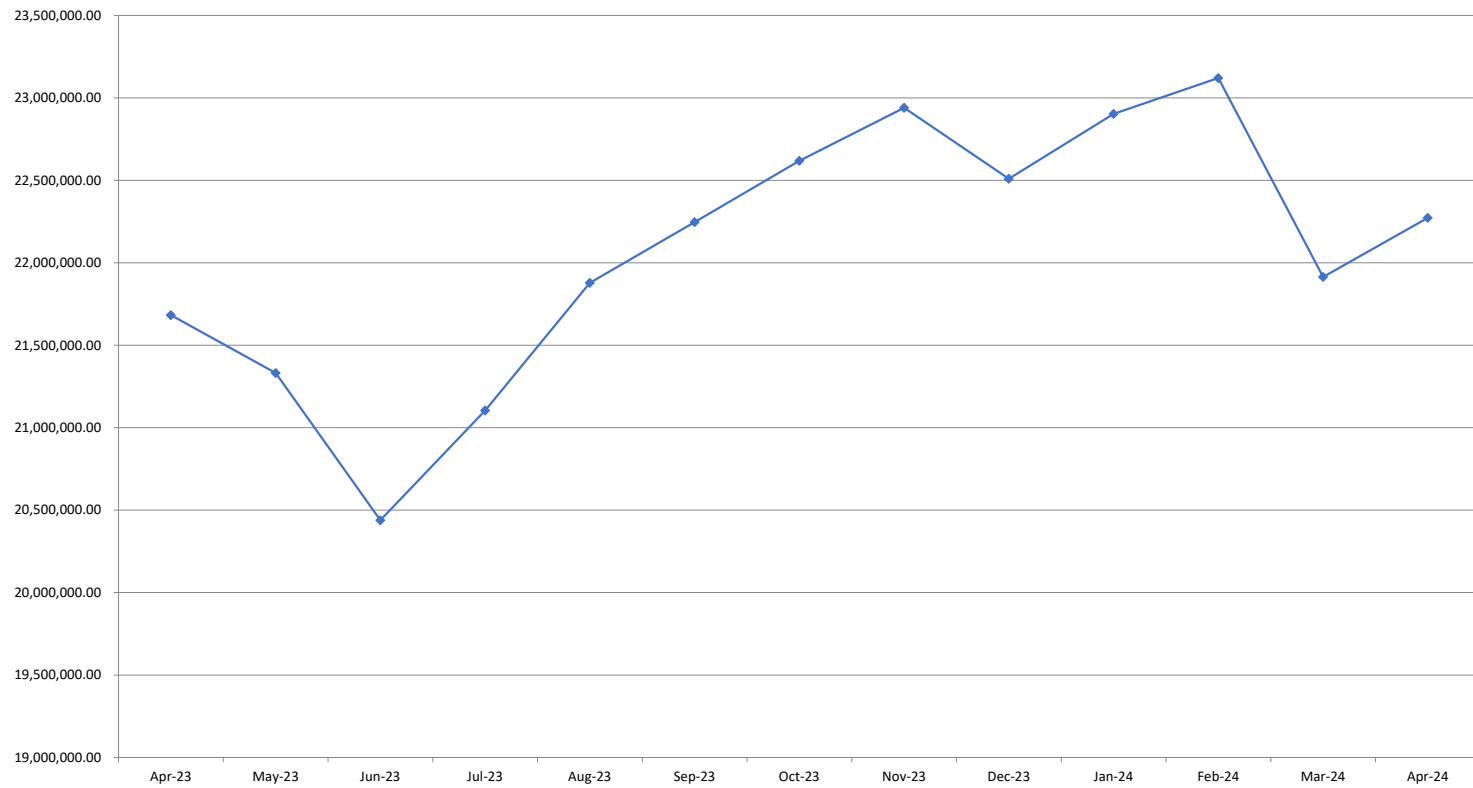
CITY OF NEOSHO  
INVESTMENT ACCOUNT  
CASH BALANCES (RECONCILED)\*  
April 30, 2024

| Description of Account          |          |                                | Availability                | Account Type at Bank | TOTAL                           | General Fund     | Fire                  | Drainage         | Senior Center   | Parks                 | Auditorium           | Economic Development | Streets            | Street Bridge     | Golf               | Water/Wastewater    |
|---------------------------------|----------|--------------------------------|-----------------------------|----------------------|---------------------------------|------------------|-----------------------|------------------|-----------------|-----------------------|----------------------|----------------------|--------------------|-------------------|--------------------|---------------------|
| General Operations              | Commerce | Use as needed - Operating & C  | Checking - Interest Bearing | 14,653,784.87        | 6,182,355.17                    | 625,537.08       | 312,659.45            | 216,478.10       | 500,442.27      | 982,624.49            | 626,477.70           | 2,403,529.67         | 873,853.33         | 21,492.87         | 1,901,285.17       |                     |
| Public Safety                   |          |                                |                             | 1,746,409.43         | 1,746,409.43                    |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
| Restricted                      |          |                                |                             | 1,795,685.72         | 1,699,852.32                    |                  |                       |                  |                 |                       |                      |                      |                    |                   | 95,833.40          |                     |
| Reward Donations                |          |                                |                             | -                    | -                               |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
| I.O.O.F. Cemetery               |          |                                |                             | (305,090.76)         | (305,090.76)                    |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
| Cleaning Deposits               |          |                                |                             | 2,362.98             | 2,362.98                        |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
| Water Meter Deposits            |          |                                |                             | 61,751.54            |                                 |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    | 61,751.54           |
| Cash in Bank - PD               | Commerce | Not Available for use - unless | Checking - Interest Bearing | 5,718.54             | 5,718.54                        |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
| Shop With A Cop                 |          |                                |                             | 1,344.21             |                                 |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
| D.A.R.E Program                 |          |                                |                             | -                    |                                 |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
| Hotel/Motel Tax                 |          |                                |                             | 300,364.61           |                                 |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
| Replacement reserves            |          |                                |                             | 994,247.75           |                                 |                  |                       |                  |                 |                       |                      |                      |                    |                   | 994,247.75         |                     |
| Meter Replacement Reserv        |          |                                |                             | 482,491.37           |                                 |                  |                       |                  |                 |                       |                      |                      |                    |                   | 482,491.37         |                     |
| W/WW Replacement Reserves       |          |                                |                             | 2,475,986.59         |                                 |                  |                       |                  |                 |                       |                      |                      |                    |                   | 2,475,986.59       |                     |
| Sewer District 17 - Debt & Mtce |          |                                |                             |                      |                                 |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
| City Held Debt Service Reserves |          |                                |                             | 1,715.04             |                                 |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
| FEMA DR                         |          |                                |                             | 55,601.24            |                                 |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
| Total cash balances             |          |                                |                             | Total cash on hand   | 22,272,373.13                   | 9,331,607.68     | 625,537.08            | 312,659.45       | 216,478.10      | 500,442.27            | 982,624.49           | 626,477.70           | 2,403,529.67       | 873,853.33        | 117,326.27         | 5,915,762.42        |
|                                 |          |                                |                             |                      | Description of A                | FEMA             | Police Grant/Spec Rev |                  | Hotel/Motel Tax | Transportation Grants | Community Dev Grants | TIF                  | Employee Insurance | Payroll Revolving | Debt Service Funds | Abbott/Morse Trusts |
|                                 |          |                                |                             |                      | General Operations              |                  |                       |                  |                 | -                     | -                    | -                    | (42,762.43)        | -                 | (1,875.00)         | 51,687.00           |
|                                 |          |                                |                             |                      | City Held Debt Service Reserves |                  |                       |                  |                 |                       |                      |                      |                    |                   | 1,715.04           |                     |
|                                 |          |                                |                             |                      | D.A.R.E Program                 |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
|                                 |          |                                |                             |                      | Shop With A Cop                 |                  | 1,344.21              |                  |                 |                       |                      |                      |                    |                   |                    |                     |
|                                 |          |                                |                             |                      | Police Grants                   |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
|                                 |          |                                |                             |                      | Hotel/Motel Tax                 |                  |                       |                  | 300,364.61      |                       |                      |                      |                    |                   |                    |                     |
|                                 |          |                                |                             |                      | FEMA DR4250                     | 25,573.84        |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
|                                 |          |                                |                             |                      | FEMA DR4317                     | 30,027.40        |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
|                                 |          |                                |                             |                      |                                 | 55,601.24        | 1,344.21              | -                | 300,364.61      | -                     | -                    | -                    | (42,762.43)        | -                 | (159.96)           | 51,687.00           |
|                                 |          |                                |                             |                      |                                 |                  |                       |                  |                 |                       |                      |                      |                    |                   |                    |                     |
|                                 |          |                                |                             |                      | Negative Funds                  | Negative Funds   | Negative Funds        | Negative Funds   | (42,762.43)     |                       |                      |                      |                    |                   |                    |                     |
|                                 |          |                                |                             |                      | Net General Fund                | Net General Fund | Net General Fund      | Net General Fund | \$ 9,288,845.25 |                       |                      |                      |                    |                   |                    |                     |

\*Reconciled cash balances above do not reflect the effect of pending reconciling items shown on bank reconciliations.

|                   | Mar-23        | Apr-23        | May-23        | Jun-23        | Jul-23        | Aug-23        | Sep-23        | Oct-23        | Nov-23        | Dec-23        | Jan-24        | Feb-24        | Mar-24        | Apr-24        |
|-------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Total Cash        | 21,361,706.80 | 21,682,518.99 | 21,332,182.69 | 20,438,974.17 | 21,105,019.18 | 21,878,083.83 | 22,246,524.79 | 22,618,457.58 | 22,939,872.02 | 22,510,274.53 | 22,903,617.02 | 23,120,876.37 | 21,914,589.20 | 22,272,373.13 |
| Days Cash on hand | 318.59        | 323.38        | 318.15        | 304.83        | 314.77        | 326.30        | 331.79        | 337.34        | 342.13        | 335.72        | 341.59        | 344.83        | 326.84        | 332.18        |

**Total Cash**





**City of Neosho**  
**Bank Reconciliation - Master Account**  
**April 30, 2024**

**Bank:**

|                        |    |              |
|------------------------|----|--------------|
| Bank Balance           | \$ | 164,234.16   |
| O/S Springbrook Checks |    | (109,229.52) |

|                         |    |           |
|-------------------------|----|-----------|
| Reconciled Bank Balance | \$ | 55,004.64 |
|-------------------------|----|-----------|

**Book:**

**Description**

|                  |                                |    |           |
|------------------|--------------------------------|----|-----------|
| 100-000-1000-000 | General Fund Master Account    | \$ | 54,696.64 |
| 120-000-1000-000 | Law Enforcement Master Account | \$ | -         |
| 124-000-1000-000 | Shop With a Cop Master Account | \$ | -         |
| 126-000-1000-000 | D.A.R.E Master Account         | \$ | -         |
| 130-000-1000-000 | Fire Dept Master Account       | \$ | 108.00    |
| 170-000-1000-000 | Drainage Master Account        | \$ | -         |
| 175-000-1000-000 | Senior Center Master Account   | \$ | -         |
| 180-000-1000-000 | Parks Master Account           | \$ | -         |
| 195-000-1000-000 | Auditorium Master Account      | \$ | -         |
| 205-000-1000-000 | Payroll Master Account         | \$ | -         |
| 212-000-1000-000 | 2012 A&B Master Account        | \$ | -         |
| 213-000-1000-000 | 2013 SERIES MASTER ACCOUNT     | \$ | -         |
| 214-000-1000-000 | 2014 Series Master Account     | \$ | -         |
| 216-000-1000-000 | 2016 Series Master Account     | \$ | -         |
| 221-000-1000-000 | 221 Series Master Account      | \$ | -         |
| 230-000-1000-000 | 2003 COP Master Account        | \$ | -         |
| 260-000-1000-000 | 2006 A&B Master Account        | \$ | -         |
| 270-000-1000-000 | 2007 A&B Master Account        | \$ | -         |
| 275-000-1000-000 | STAR LOAN Master Account       | \$ | -         |
| 280-000-1000-000 | 2010 Master Account            | \$ | -         |
| 290-000-1000-000 | Employee Insurance Master Acct | \$ | -         |
| 300-000-1000-000 | Economic Develop. Master Acct  | \$ | -         |
| 310-000-1000-000 | Hotel/Motel Master Account     | \$ | -         |
| 360-000-1000-000 | TIF Master Account             | \$ | -         |
| 450-000-1000-000 | Golf Course Master Account     | \$ | -         |
| 500-000-1000-000 | Water/Wastewater Master Acct   | \$ | -         |
| 620-000-1000-000 | Community Develop. Master Acct | \$ | -         |
| 650-000-1000-000 | FEMA DR-1961 Master Account    | \$ | -         |
| 651-000-1000-000 | FEMA DR-1980 Master Account    | \$ | -         |
| 652-000-1000-000 | Cash in Bank/Joplin Disaster   | \$ | -         |
| 653-000-1000-000 | FEMA DR4250                    | \$ | -         |
| 680-000-1000-000 | CDBG Public Srvc Pass Through  | \$ | -         |
| 700-000-1000-000 | Abbott Brothers Master Account | \$ | -         |
| 710-000-1000-000 | Morse Park Fund Master Account | \$ | -         |
| 800-000-1000-000 | Street Fund Master Account     | \$ | -         |
| 900-000-1000-000 | Street /Bridge Fd Master Acct  | \$ | -         |
|                  |                                | \$ | 54,804.64 |

**Reconciling Items to be JE'd:**

|                                           |  |        |
|-------------------------------------------|--|--------|
| Void check 34214 Gl April posted Bank May |  | 200.00 |
|-------------------------------------------|--|--------|

|                         |    |           |
|-------------------------|----|-----------|
| Reconciled Book Balance | \$ | 55,004.64 |
|                         | \$ | -         |

**City of Neosho**  
**Bank Reconciliation - Investment Account**  
**April 30, 2024**

**Bank:**

|                                         |                         |
|-----------------------------------------|-------------------------|
| Bank Balance                            | \$ 22,183,291.40        |
| Credit Cards Online Deposit outstanding | 5,510.28                |
| Credit Cards Deposit outstanding        | 20,426.29               |
| Deposit Outstanding                     | 7,997.26                |
| Reconciled Bank Balance                 | <u>\$ 22,217,225.23</u> |

**Book:**

|                  |                                   |                      |
|------------------|-----------------------------------|----------------------|
| 100-000-1200-000 | General Fund Investment Acct      | \$ 5,944,716.18      |
| 100-000-1202-000 | Public Safety Sales Tax           | \$ 1,746,409.43      |
| 100-000-1203-000 | Cleaning Deposit Investmt Acct    | \$ 2,362.98          |
| 100-000-1204-000 | I.O.O.F. Trust                    | \$ 168,603.74        |
| 100-000-1215-000 | ARPA Investment Account           | \$ 1,699,852.32      |
| 100-000-1218-000 | City Hall Donated Funds           | \$ 287.19            |
| 100-000-1219-000 | Donated Rewards                   | \$ -                 |
| 100-000-1220-000 | Confiscated Cash                  | \$ 14,051.42         |
| 100-000-1224-000 | I.O.O.F. Cemetery                 | \$ (305,090.76)      |
| 120-000-1200-000 | Law Enforcement Investmnt Acct    | \$ 5,718.54          |
| 124-000-1200-000 | Shop With a Cop Investmnt Acct    | \$ 1,344.21          |
| 124-000-1202-000 | Halloween Bash Investment Acct    | \$ 136.07            |
| 126-000-1200-000 | D.A.R.E. Investment Account       | \$ -                 |
| 130-000-1200-000 | Fire Dept Investment Account      | \$ 625,429.08        |
| 170-000-1200-000 | Drainage Investment Account       | \$ 284,741.10        |
| 170-000-1204-000 | Project Grant - Lime Kiln Dam     | \$ 27,918.35         |
| 175-000-1200-000 | Senior Center Investment Acct     | \$ 216,478.10        |
| 175-000-1208-000 | Senior Center Maintenance Reserve | \$ -                 |
| 180-000-1200-000 | Parks Investment Account          | \$ 500,442.27        |
| 180-000-1205-000 | SkatePark Donations               | \$ -                 |
| 180-000-1206-000 | Park Fund Investmnt Acct          | \$ -                 |
| 195-000-1200-000 | Auditorium Investment Account     | \$ 982,624.49        |
| 212-000-1200-000 | 2012 A&B Investment Account       | \$ -                 |
| 213-000-1200-000 | 2013 INVESTMENT ACCOUNT           | \$ -                 |
| 213-000-1234-000 | 2013 Reserved Cash                | \$ -                 |
| 214-000-1200-000 | 2014 Series Investment Account    | \$ -                 |
| 216-000-1200-000 | 2016 Series Investment Account    | \$ (1,875.00)        |
| 221-000-1200-000 | 2021 Series Investment Account    | \$ 1,715.04          |
| 260-000-1200-000 | 2006 Bond Investment Account      | \$ -                 |
| 270-000-1200-000 | 2007 Bond Investment Account      | \$ -                 |
| 275-000-1200-000 | STAR LOAN Investment Account      | \$ -                 |
| 280-000-1200-000 | 2010 Investment Account           | \$ -                 |
| 290-000-1200-000 | Employee Ins. Investment Acct     | \$ (42,762.43)       |
| 300-000-1200-000 | Economic Devel Investment Acct    | \$ 626,477.70        |
| 310-000-1200-000 | Hotel/Motel Investment Account    | \$ 300,364.61        |
| 310-000-1233-000 | Investment Acct Motel Tax         | \$ -                 |
| 360-000-1200-000 | TIF Sales Tax Investment Acct     | \$ -                 |
| 360-000-1201-000 | TIF Real Estate Investmnt Acct    | \$ -                 |
| 450-000-1200-000 | Golf Course Investment Account    | \$ 21,492.87         |
| 450-000-1205-000 | Golf Course Advertising           | \$ 12,472.71         |
| 450-000-1209-000 | Golf Course Replacement Reserve   | \$ 83,360.69         |
| 500-000-1200-000 | Water/WW Investment Acct          | \$ 1,901,287.87      |
| 500-000-1206-000 | Slip Lining Reserve               | \$ 98,424.75         |
| 500-000-1207-000 | Invest Acct Meter Deposit         | \$ 61,751.54         |
| 500-000-1208-000 | Main Replacement                  | \$ 895,823.00        |
| 500-000-1209-000 | Meter Replacement Reserve         | \$ 482,491.37        |
| 500-000-1210-000 | Wastewater Rplcmt Reserve         | \$ 899,980.08        |
| 500-000-1214-000 | Water Replacement Reserve         | \$ 1,576,006.51      |
| 500-000-1269-000 | Inv Acct Sewer Dist.#17           | \$ -                 |
| 600-000-1200-000 | Pedestrian Trail Investmt Acct    | \$ -                 |
| 620-000-1200-000 | Community Devel. Investmt Acct    | \$ -                 |
| 650-000-1200-000 | FEMA DR-1961 Investment Acct      | \$ -                 |
| 651-000-1200-000 | FEMA DR-1980 Investment Acct      | \$ -                 |
| 652-000-1200-000 | Inv Acct Joplin Disaster          | \$ -                 |
| 653-000-1200-000 | FEMA DR 4250 Investment           | \$ 25,573.84         |
| 654-000-1200-000 | FEMA DR 4317 Investment           | \$ 30,027.40         |
| 680-000-1200-000 | CDBG Public Srvc Pass Through     | \$ 100.00            |
| 700-000-1200-000 | Abbott Brothers Investmnt Acct    | \$ 47,956.74         |
| 710-000-1200-000 | Morse Park Fund Investmnt Acct    | \$ 3,730.26          |
| 800-000-1200-000 | Street Fund Investment Account    | \$ 2,255,217.84      |
| 833-000-1200-000 | TDD Maintenance                   | \$ 148,311.83        |
| 900-000-1200-000 | Street/Bridge Fd Investmt Acct    | \$ 873,853.33        |
|                  |                                   | <u>22,217,807.26</u> |

**Reconciling Items to be JE'd:**

|                                           |          |
|-------------------------------------------|----------|
| License fee 4/29 online processed May     | 145      |
| April charge backs posted 5/3 to GL       | -527.03  |
| Void check 34214 GI April posted Bank May | (200.00) |

\$ 22,217,225.23  
\$ -



# Bank Reconcile and Adjustments



Newton County - 40th Judicial Circuit

NEOSHO MUNICIPAL

Bank Account: [REDACTED] Neosho Muni Checking

Reconciled on 04/30/2024

Printed On: 05/14/2024 07:52:48 AM

Printed By: [REDACTED]

## Reconciliation Information

| Field                            | -/+ | Amount      |                         |
|----------------------------------|-----|-------------|-------------------------|
| Bank Statement Ending Balance    |     | \$48,903.99 |                         |
| Interest Earned                  | -   |             |                         |
| Bank Charges                     | +   |             |                         |
| Deposits in Transit              | +   | \$3,671.50  |                         |
| Outstanding Checks               | -   | \$40,622.15 |                         |
| Statement Adjustments (Negative) | -   | \$592.91    |                         |
| Statement Adjustments (Positive) | +   | \$766.00    |                         |
| Adjusted Statement Balance       | =   | \$12,126.43 |                         |
| General Ledger Account Balance   | -   | \$12,126.43 | GL Discrepancy = \$0.00 |
| Open Items List Total            | =   |             | OI Discrepancy =        |

## Statement Adjustments

| Negative Adjustment Description                                                                | Amount   | Cutoff Date |
|------------------------------------------------------------------------------------------------|----------|-------------|
| Net Deposit Error                                                                              | \$0.70   | 04/30/2024  |
| Disputed credit card not charged back at bank (see December 2021 bank reconciliation)          | \$269.00 | 04/30/2024  |
| E-Statement Rewards                                                                            | \$10.00  | 04/30/2024  |
| May 2 [REDACTED] needs received                                                                | \$40.00  | 04/30/2024  |
| [REDACTED] needs received (Cut off 10/31/2021)                                                 | \$173.21 | 04/30/2024  |
| Receipt [REDACTED] voided Receipt [REDACTED] for insufficient funds but not debited from bank. | \$50.00  | 04/30/2024  |
| [REDACTED] stolen Credit Card - awaiting dispute                                               | \$50.00  | 04/30/2024  |

Total Negative Adjustment: \$592.91

| Positive Adjustment Description                                                                                                                     | Amount   | Cutoff Date |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------|-------------|
| 2024 04 30 Cashier Session [REDACTED] posted to the April GL/Receipt Listing but included in the May Accounting Deposit report. Receipt in transit. | \$441.00 | 04/30/2024  |
| 2024 03 12 Check return debited at bank but not posted to SMC.                                                                                      | \$225.00 | 04/30/2024  |
| Receipt No. [REDACTED] - processed in old [REDACTED] system. Not receipted by bank.                                                                 | \$50.00  | 04/30/2024  |
| Receipt [REDACTED] at bank. [REDACTED] processed in old [REDACTED] system. Not receipted                                                            | \$50.00  | 04/30/2024  |

Total Positive Adjustment: \$766.00

**City of Neosho**  
**Bank Reconciliation - Sweep Account**  
**April 30, 2024**

**Bank:**

|                        |    |          |
|------------------------|----|----------|
| Bank Balance           | \$ | 1,500.00 |
| O/S Springbrook Checks |    | -        |

|                         |    |          |
|-------------------------|----|----------|
| Reconciled Bank Balance | \$ | 1,500.00 |
|-------------------------|----|----------|

**Book:**

**Description**

|                  |                                |    |          |
|------------------|--------------------------------|----|----------|
| 100-000-1006-000 | General Fund Master Account    | \$ | 1,500.00 |
| 120-000-1006-000 | Law Enforcement Master Account | \$ | -        |
| 124-000-1006-000 | Shop With a Cop Master Account | \$ | -        |
| 126-000-1006-000 | D.A.R.E Master Account         | \$ | -        |
| 130-000-1006-000 | Fire Dept Master Account       | \$ | -        |
| 170-000-1006-000 | Drainage Master Account        | \$ | -        |
| 175-000-1006-000 | Senior Center Master Account   | \$ | -        |
| 180-000-1006-000 | Parks Master Account           | \$ | -        |
| 195-000-1006-000 | Auditorium Master Account      | \$ | -        |
| 205-000-1006-000 | Payroll Master Account         | \$ | -        |
| 212-000-1006-000 | 2012 A&B Master Account        | \$ | -        |
| 213-000-1006-000 | 2013 SERIES MASTER ACCOUNT     | \$ | -        |
| 214-000-1006-000 | 2014 Series Master Account     | \$ | -        |
| 216-000-1006-000 | 2016 Series Master Account     | \$ | -        |
| 230-000-1006-000 | 2003 COP Master Account        | \$ | -        |
| 260-000-1006-000 | 2006 A&B Master Account        | \$ | -        |
| 270-000-1006-000 | 2007 A&B Master Account        | \$ | -        |
| 275-000-1006-000 | STAR LOAN Master Account       | \$ | -        |
| 280-000-1006-000 | 2010 Master Account            | \$ | -        |
| 290-000-1006-000 | Employee Insurance Master Acct | \$ | -        |
| 300-000-1006-000 | Economic Develop. Master Acct  | \$ | -        |
| 310-000-1006-000 | Hotel/Motel Master Account     | \$ | -        |
| 360-000-1006-000 | TIF Master Account             | \$ | -        |
| 450-000-1006-000 | Golf Course Master Account     | \$ | -        |
| 500-000-1006-000 | Water/Wastewater Master Acct   | \$ | -        |
| 620-000-1006-000 | Community Develop. Master Acct | \$ | -        |
| 650-000-1006-000 | FEMA DR-1961 Master Account    | \$ | -        |
| 651-000-1006-000 | FEMA DR-1980 Master Account    | \$ | -        |
| 652-000-1006-000 | Cash in Bank/Joplin Disaster   | \$ | -        |
| 653-000-1006-000 | FEMA DR4250                    | \$ | -        |
| 680-000-1006-000 | CDBG Public Srvc Pass Through  | \$ | -        |
| 700-000-1006-000 | Abbott Brothers Master Account | \$ | -        |
| 710-000-1006-000 | Morse Park Fund Master Account | \$ | -        |
| 800-000-1006-000 | Street Fund Master Account     | \$ | -        |
| 900-000-1006-000 | Street /Bridge Fd Master Acct  | \$ | -        |
|                  |                                | \$ | 1,500.00 |

**Reconciling Items to be JE'd:**

|                         |    |          |
|-------------------------|----|----------|
| Reconciled Book Balance | \$ | 1,500.00 |
|                         |    | -        |

**City of Neosho**  
**FY2024**  
**Unaccounted for Water**

| <u>Month</u> | <u>Pumped</u>      | <u>City Usage</u> | <u>Billed</u>      | <u>Flushed and leaks</u> | <u>Loss</u>          | Water Loss % | Public Works |
|--------------|--------------------|-------------------|--------------------|--------------------------|----------------------|--------------|--------------|
| October      | 82,573,290         | 3,806,264         | 33,840,000         | 4,700,332                | (40,226,694)         | 48.72%       | 0.49         |
| November     | 85,662,089         | 3,302,710         | 34,608,700         | 4,351,797                | (43,398,882)         | 50.66%       | 0.51         |
| December     | 94,485,737         | 3,494,629         | 32,975,200         | 4,276,817                | (53,739,091)         | 56.88%       | 0.55         |
| January      | 104,513,297        | 4,142,891         | 32,292,200         | 6,106,476                | (61,971,729)         | 59.30%       | 0.61         |
| February     | 94,021,662         | 4,433,720         | 36,170,600         | 8,703,757                | (44,713,585)         | 47.56%       | 0.47         |
| March        | 95,206,367         | 773,755           | 30,998,900         | 4,214,206                | (59,219,506)         | 62.20%       | 0.59         |
| April        | 93,158,639         | 4,596,600         | 31,762,100         | 2,104,759                | (54,695,180)         | 0.5871       | 0.59         |
|              | <u>649,621,081</u> | <u>24,550,569</u> | <u>232,647,700</u> | <u>34,458,144</u>        | <u>(357,964,668)</u> |              |              |

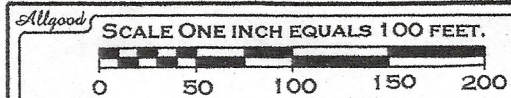
|               |                     |
|---------------|---------------------|
| Billed        | (232,647,700)       |
| Flushed/leaks | (34,458,144)        |
| City Usage    | <u>(24,550,569)</u> |

Unaccounted for Gallons      357,964,668

FY24 Unaccounted for Wate      55.10%

|      |                      |
|------|----------------------|
| 2023 | 53.49%               |
| 2022 | <u>59.12%</u>        |
| 2021 | <u>61.43%</u>        |
| 2020 | <u>63.01%</u>        |
| 2019 | <u>61.52%</u>        |
| 2018 | <u>63.76%</u>        |
| 2017 | <u>61.48%</u> 58.73* |
| 2016 | <u>57.51%</u>        |
| 2015 | <u>59.55%</u>        |
| 2014 | <u>57.26%</u>        |
| 2013 | <u>62.00%</u>        |
| 2012 | <u>60.00%</u>        |
| 2011 | <u>54.00%</u>        |





# Royal Crest Estates Phase One

Being a part of the West One-half of the Southeast Quarter and a part of the Northeast Quarter of the Southwest Quarter, in Section 23, Township 25, Range 32, in the City of Neosho, Newton County, Missouri



**LEGAL DESCRIPTION:**  
COMMENCING AT THE NORTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 23, TOWNSHIP 25, RANGE 32, NEWTON COUNTY, MISSOURI, THENCE SOUTH 89 DEGREES, 58 MINUTES, 11 SECONDS WEST ALONG THE NORTH LINE OF SAID NORTHWEST QUARTER OF THE SOUTHEAST QUARTER 802.50 FEET, THENCE SOUTH 00 DEGREES, 00 MINUTES, 00 SECONDS EAST 25.00 FEET TO THE POINT OF BEGINNING. THENCE SOUTH 89 DEGREES, 58 MINUTES, 11 SECONDS WEST 810.93 FEET, THENCE SOUTH 11 DEGREES, 55 MINUTES, 24 SECONDS EAST 442.15 FEET, THENCE NORTH 78 DEGREES, 04 MINUTES, 36 SECONDS EAST 130.00 FEET, THENCE NORTH 60 DEGREES, 25 MINUTES, 39 SECONDS EAST 52.47 FEET, THENCE NORTH 89 DEGREES, 58 MINUTES, 11 SECONDS EAST 366.75 FEET, THENCE SOUTH 00 DEGREES, 00 MINUTES, 00 SECONDS WEST 449.39 FEET TO THE POINT OF A CURVE, THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 743.20 FEET AND A CHORD OF SOUTH 05 DEGREES, 57 MINUTES, 42 SECONDS EAST 154.38 FEET, THENCE SOUTH 11 DEGREES, 55 MINUTES, 24 SECONDS EAST 609.90 FEET, THENCE SOUTH 09 DEGREES, 05 MINUTES, 53 SECONDS EAST 50.58 FEET, THENCE SOUTH 17 DEGREES, 46 MINUTES, 40 SECONDS EAST 144.45 FEET TO THE NORTH RIGHT-OF-WAY OF THE BURLINGTON NORTHERN RAILROAD, THENCE ALONG A CURVE TO THE RIGHT AND ON THE NORTH RIGHT-OF-WAY OF SAID RAILROAD WITH A RADIUS OF 5779.58 FEET, AND ON A CHORD OF NORTH 70 DEGREES, 51 MINUTES, 12 SECONDS EAST 541.92 FEET, THENCE NORTH 72 DEGREES, 31 MINUTES, 39 SECONDS EAST 134.77 FEET, THENCE NORTH 24 DEGREES, 10 MINUTES, 51 SECONDS WEST 225.51 FEET, THENCE NORTH 45 DEGREES, 51 MINUTES, 21 SECONDS WEST 280.00 FEET, THENCE NORTH 15 DEGREES, 08 MINUTES, 22 SECONDS WEST 79.33 FEET, THENCE NORTH 79 DEGREES, 05 MINUTES, 35 SECONDS EAST 50.00 FEET, THENCE NORTH 22 DEGREES, 13 MINUTES, 16 SECONDS WEST 98.59 FEET TO THE SOUTH LINE OF GREENWOOD BOULEVARD, THENCE SOUTH 75 DEGREES, 27 MINUTES, 28 SECONDS WEST 364.06 FEET, THENCE NORTH 00 DEGREES, 00 MINUTES, 00 SECONDS WEST 1062.45 FEET TO THE POINT OF BEGINNING. EXCEPT ANY PART TAKEN OR DEED FOR ROAD RIGHT-OF-WAY, ALSO BEING SUBJECT TO ANY EASEMENTS, RIGHT-OF-WAYS, OR RESERVATIONS OF RECORD.

| CURVE NUMBER | DELTA      | TANGENT  | RADIUS  | ARC LENGTH | CHORD LENGTH |
|--------------|------------|----------|---------|------------|--------------|
| C-1          | 21°30'     | 70.00'   | 368.70' | 138.35'    | 137.54'      |
| C-2          | 58°00'     | 70.00'   | 126.28' | 127.83'    | 122.44'      |
| C-3          | 11°55'24"  | 75.00'   | 718.20' | 149.46'    | 149.19'      |
| C-4          | 108°43'52" | 55.60'   | 40.00'  | 75.91'     | 68.02'       |
| C-5          | 67°49'19"  | 20.20'   | 30.05'  | 35.57'     | 33.53'       |
| C-6          | 176°29'12" | 1630.25' | 50.00'  | 154.01'    | 99.95'       |
| C-7          | 48°00'     | 66.78'   | 150.00' | 125.66'    | 122.02'      |
| C-8          | 48°00'     | 66.78'   | 150.00' | 125.66'    | 122.02'      |

**DEDICATION:**  
KNOW ALL MEN BY THESE PRESENTS THAT DAVID ALFORD & MALINDA ALFORD (HUSBAND AND WIFE) & PAUL TOMA & DENISE HAMAR (HUSBAND & WIFE), OWNERS OF ROYAL CREST ESTATES, SUBDIVISION, IN THE CITY OF NEOSHO, NEWTON COUNTY, MISSOURI, DO HEREBY PUBLISH, DECLARE, AND ACKNOWLEDGE THE ANNEXED PLAT THEREOF WITH THE LOTS, STREETS, AND EASEMENTS AS SHOWN HEREON, AND DO HEREBY DEDICATE ALL STREETS AND EASEMENTS AS SHOWN TO THE PUBLIC FOREVER.

IN WITNESS WHEREOF, WE HAVE HEREUNTO SET OUR HANDS AND SEAL THIS \_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
DAVID ALFORD      MALINDA ALFORD      PAUL TOMA      DENISE HAMAR

STATE OF MISSOURI)  
COUNTY OF \_\_\_\_\_

ON THIS \_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_, BEFORE ME A NOTARY PUBLIC, IN AND FOR SAID COUNTY AND STATE, PERSONALLY APPEARED \_\_\_\_\_, TO ME KNOWN, AND WHO EXECUTED THE FOREGOING INSTRUMENT, AND ACKNOWLEDGED THAT THEY EXECUTED THE SAME AS THEIR OWN ACT AND DEED.

IN WITNESS WHEREOF I HAVE SET MY HAND AND AFFIXED MY OFFICIAL SEAL IN \_\_\_\_\_, SAID COUNTY AND STATE, THE DAY AND YEAR FIRST ABOVE WRITTEN.

NOTARY PUBLIC      My commission expires: \_\_\_\_\_

STATE OF MISSOURI)  
COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_, CITY CLERK OF NEOSHO, SAID COUNTY AND STATE, DO HEREBY CERTIFY THAT THE ATTACHED PLAT OF ROYAL CREST ESTATES, SUBDIVISION IN \_\_\_\_\_, WAS FILED WITH SAID CITY FOR APPROVAL ON THE \_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_, AND THAT THE SAME WAS APPROVED BY THE MAYOR AND COUNCILMEN OF THE CITY OF \_\_\_\_\_ BY ORDINANCE # \_\_\_\_\_, DULY PASSED AND APPROVED BY THE MAYOR ON THE \_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
CITY CLERK      MAYOR      CITY ENGINEER

APPROVAL OF THE ZONING AND PLANNING COMMISSION ON THIS \_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_.

CHAIRMAN OF ZONING AND PLANNING COMMISSION

STATE OF MISSOURI)  
COUNTY OF \_\_\_\_\_

IN THE OFFICE OF THE RECORDER OF DEEDS, I, \_\_\_\_\_, RECORDED OF SAID COUNTY AND STATE, DO HEREBY CERTIFY THAT THE WITHIN INSTRUMENT OF WRITING AND PLAT WAS WITH CERTIFICATE THEREON AT \_\_\_\_ O'CLOCK AND \_\_\_\_ MINUTES \_\_\_\_ M. ON THE \_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_, DULY FILED FOR RECORD IN THIS OFFICE IN BOOK \_\_\_\_\_ AT PAGE \_\_\_\_\_.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND SEAL THIS \_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_.

RECORDER OF DEEDS

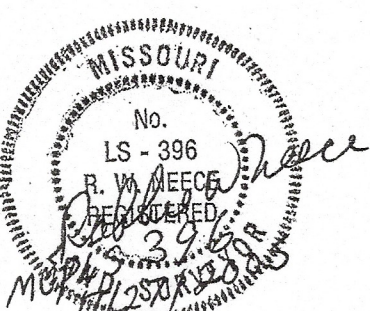
COUNTY COMMISSIONER'S CERTIFICATE:

APPROVED BY THE NEWTON COUNTY COMMISSIONER THIS \_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_.

COUNTY COMMISSIONER

\*NOTE: APPROVAL OF THIS PLAT DOES NOT OBLIGATE THE COUNTY FOR ANY CONSTRUCTION OR MAINTENANCE COSTS FOR THE STREET OR ANY OTHER EXPENSE CONNECTED TO THE DEVELOPMENT OF THE SUBDIVISION.

\*NOTE: WAIVER  
THE OWNER DOES HEREBY WAIVE ANY CLAIM FOR DAMAGES OCCASIONED BY THE ESTABLISHMENT OF GRADES OR ALTERATION OF THE SURFACE, OF ANY PORTION OF THE STREETS OR ALLEYS TO CONFORM WITH THE GRADES SO ESTABLISHED.



CLASS OF PROPERTY: (c) URBAN.  
ZONING: (R-1)

MONUMENTATION: 1/2" IRON PINS SET AT ALL PROPERTY CORNERS, UNLESS OTHERWISE SPECIFIED.  
SETBACKS: 25.00' SETBACK ON ALL STREET FRONTS, 15.00' SETBACK ON ALL SIDE STREETS [TYPICAL].

## FINAL PLAT OF: ROYAL CREST ESTATES NEOSHO, MISSOURI

SECTION - 23      TOWNSHIP - 25      RANGE - 32  
SCALE: 1" = 100' 00"      DATE: 07/27/05  
FIELD BOOK # \_\_\_\_\_      FILE NAME/FINAL \_\_\_\_\_  
STEWART & NEECE LAND SURVEYING COMPANY L.L.C.  
1201 EAST 15TH STREET, JOPLIN, MISSOURI 64601  
PHONE: 417-624-0311 FAX: 417-624-0363  
SERVING SOUTHWEST MISSOURI SINCE THE YEAR 1922.  
LAND SURVEYS, LOT SURVEYS, SUBDIVISIONS, MINE DATA, BLUEPRINTS  
EMAIL: STEWARTANDNEECE@GSRONLINE.COM

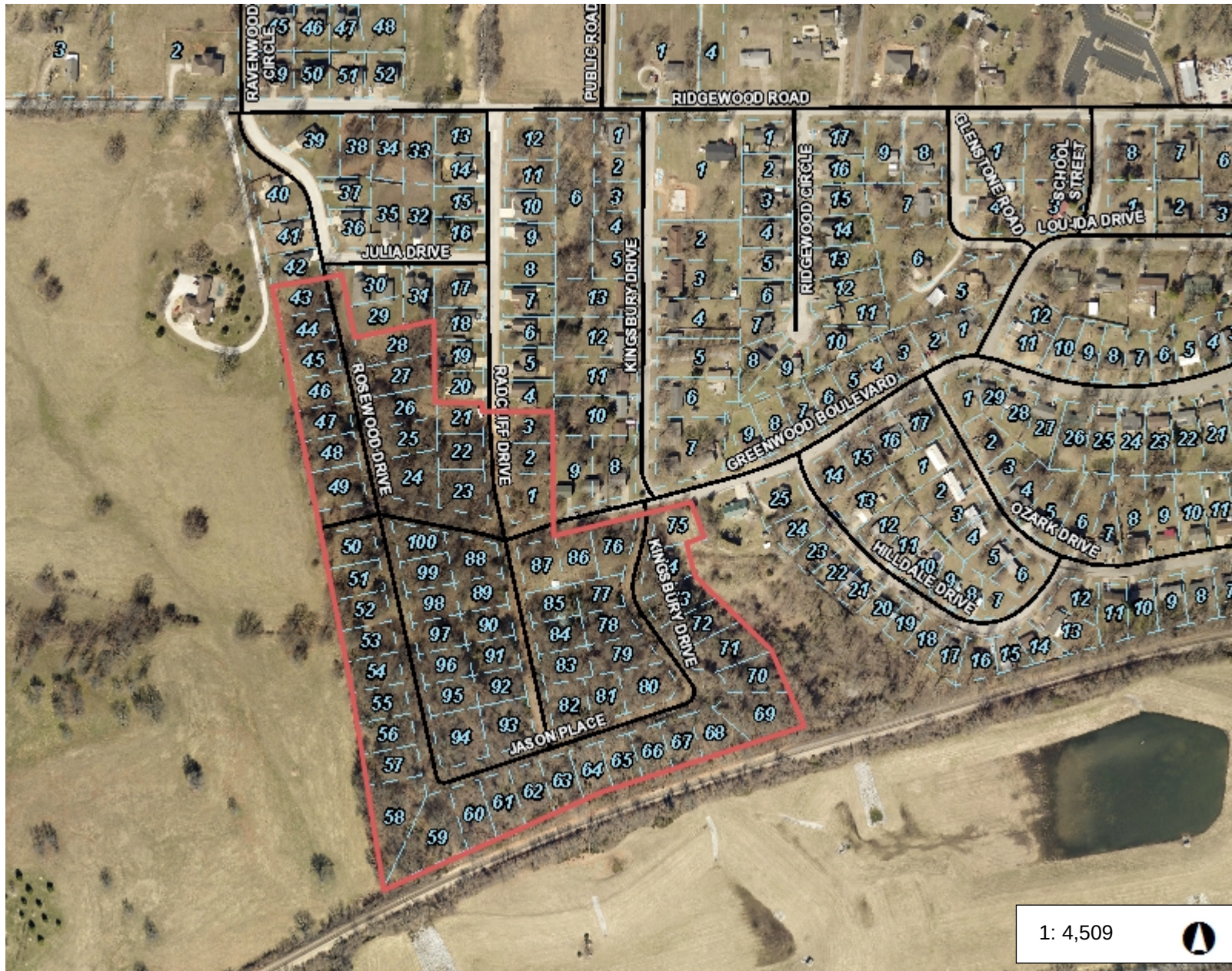
### SURVEYOR'S CERTIFICATE

I, ROBBIE W. NEECE, A REGISTERED LAND SURVEYOR OF JOPLIN, JASPER COUNTY, MISSOURI, DO HEREBY CERTIFY THAT THE FIELD NOTES AND THE ATTACHED PLAT ARE A TRUE AND ACCURATE DESCRIPTION OF THE WORK PERFORMED AND MEASUREMENTS TAKEN. SURVEY WAS MADE IN ACCORDANCE WITH THE MISSOURI MINIMUM STANDARDS FOR PROPERTY BOUNDARY SURVEYS OF THE MISSOURI DEPARTMENT OF NATURAL RESOURCES, DIVISION OF GEOLOGY AND LAND SURVEY, AND IS NOT A WARRANTY OF TITLE EITHER EXPRESSED OR IMPLIED. THIS DECLARATION IS MADE TO THE ORIGINAL OWNER AND/OR PURCHASER OF THE SURVEY AS OF THE DATE INDICATED IN THE TITLE BLOCK. IT IS NOT TRANSFERABLE TO ADDITIONAL INSTITUTIONS OR SUBSEQUENT OWNERS AND MAY NOT BE USED IN CONNECTION WITH A "SURVEY AFFIDAVIT" OR SIMILAR DOCUMENT, STATEMENT, OR MECHANISM TO OBTAIN TITLE INSURANCE FOR ANY SUBSEQUENT OR FUTURE GRANTEE. FURTHERMORE, THIS SURVEY IS NOT VALID WITHOUT THE ORIGINAL SIGNATURE AND EMBOSSED SEAL.

Robbie W. Neece 7/27/2005  
ROBBIE W. NEECE, M.O.L.S. #396



# Neosho, MO



## Legend

### Neosho Streets

- <all other values>
- INTERSTATE
- U.S. HIGHWAY
- STATE HIGHWAY
- ALLEY
- CITY STREET
- NAMED COUNTY ROAD
- PLATTED/UNDEVELOPED
- UNNAMED
- VACATED STREET

Original Lot

1: 4,509



751.5 0 375.74 751.5 Feet

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

THIS MAP IS NOT TO BE USED FOR NAVIGATION

## Notes

Royal Crest