

RFP 3156 Vendor Submitted Questions

1. ERP:

- o Does JCPS have any plans to change/upgrade the ERP system

NO

2. Treasury:

- o Is there current interest in exploring more with integrated payables?

ALWAYS INTERESTED, but that would be discussed after the award

3. Virtual Card –

- o What is the annual spend on the virtual card program today?

\$15,913,555.07 in 2025

- o Who is the provider for the virtual card program?

Fifth Third

- o What are the payment terms for the virtual card program- for example 30/14- 30 day cycle with 14 day grace period

Our payments to vendors expire after 30 days

- o What is the percentage breakdown of Standard Rebate versus LTI (Large Ticket Interchange)

UNSURE

- o Does the Board have any initiatives to grow their card program

No current initiatives

4. Card in Hand

- o What is the annual spend on the card in hand program today?

We cannot discern this because we do not govern the school credit cards. They use them and reconcile them. We would only know the card spend of the district.

Our District transactions are made up of 3 items only:

- 1. No Bank School (schools without a checking account) ccard purchases**
- 2. District use of ccards**
- 3. Amazon purchases by teachers**

The total of the District card program for 2025 was \$3,334,159.28

- How many cardholders?

Again, can't tell you the number of cards for schools; we do currently have a list of schools that have requested cards that we have approved but are waiting on this RFP to be completed before we notify them. I can tell you the number of central office cards – 68 cards between District cards and No Bank Schools (schools that do not have a financial institution checking account)

- Who is the provider for the card in hand program?

The district uses Fifth Third. Schools can choose from TRUIST, Republic, Fifth Third, and PNC, depending on who they bank with.

- o What are the payment terms for the program?

30 days

- o Do you utilize an outside expense management software today?

No

- o Do you require any third -party data feeds?

No

5. Will service 1 and service 3 be considered for separate awards?

All services 1, 2, and 3 will be awarded separately, as they currently are written

6. Can you please share a copy of your current analysis statement for the six general banking accounts?

Attached for General Fund, Payroll Direct Deposit, and School Food Services. The other accounts have insignificant activity levels.

7. What is the criteria for determining which school utilize armored car versus night drop for the food service deposits?

No schools currently use armored car. We have used it in the past at a couple of schools and could use it in the future if changes occur.

8. Currently how is the ordering of currency taking place for each school?

Each year, cafeteria managers bring a check to the bank to build a change box for the new year. This is done once each year. Schools get change funds periodically for gates and concession stands through the same process. It is uncommon to order currency; occasionally there may be a need for gates, concessions, book fair start up funds, but that will be a check taken to the financial institution to cash and the amount will be small.

9. From where/who are each of the schools receiving electronic payments from?

Heartland/MySchoolBucks, GoFan/Huddle

10. Are the schools giving out their account numbers?

Not typically. On a rare occasion an organization may wish to donate to a school via ACH. Schools run those requests through Central Office/Accounting

11. What was the purchasing card spend over the last 12 months or rebate period?

See #3

12. How much was the spend via virtual card for the last 12 months or rebate period?

See #3

13. How many vendors are you currently paying via virtual card?

236

14. Are there any issues that you currently have with your primary bank that you can share with us?

No issues at all

15. How many check runs are processed for the general banking services centralized accounts per month?

We run weekly check writings on Mondays, though occasional additional check runs occur

16. Are the bookkeepers/administrators at each school currently utilizing remote deposit capture for check/deposits? The volume on the Cost schedule form for "remote deposit-scanned checks" is blank for this service.

No school currently use remote capture.

17. Can you provide the number of schools that work with each of the following financial institutions for their banking services?

o Truist - **52**

o PNC – **32**

o Republic Bank - **23**

o Fifth Third – **31**

18. Which employee makes deposits for the general banking services centralized accounts?

Revenue clerk

19. Which of your employees, for each school, drops off the Food Service deposits via night drop?

Cafeteria Manager

20. Is JCPS the anchor of the card consortium and if so, do you want to continue to be an anchor to a consortium?

We are part of a consortium, and our rebate levels are based on the total spend of that consortium. We are the largest group in that consortium, though our spend may not be the largest. We are open to any pricing model whether it includes a consortium or not.

21. How many participants do you currently have in your consortium and can you provide a list of participants along with volume and number of cards per participant?

Unknown

22. Could you provide more details about importing invoices into Tyler ERP? How does this currently work with your Tyler and your card program?

This is not currently happening

23. How many cards are issued?

See #4

24. What percentage of dollar volume is travel vs. purchasing?

Unable to define for this RFP

25. What is the percentage breakout of your AP volume for check, ACH, wire, and virtual card?

Varies each month (each check writing day)

26. What is the current billing and payment terms of your existing card program, i.e. 30-day billing cycle, 14 day payment grace period after cycle cut?

See above

27. Would you like to see different billing and payment term options to help increase rebate or cash flow

Can discuss after award

28. Can a vendor file be provided in excel format to include vendor name, address (street, city, state and zip code) most recent 12 months of spend volume per vendor, number of payments (not invoices) per vendor for the same 12-month period, payment type (ACH, check, virtual card, wire), payment terms, i.e. net 30?

Yes it can be and we can discuss this after the award

29. What is the annual volume or last 12 months of the card program

Unable to determine, as we do not control all of the cards for the school locations.

30. What is the annual volume or last 12 months of the virtual card program

See above

31. What is the frequency of your rebate payments, i.e. annual, etc.?

Our rebate program on ACIs occurs annually

32. Do you have an updated link for the model procurement regulations PDF? The link provided 7 returns an error code.

Please email purchasingbids@jefferson.kyschools.us requesting an updated copy. A link will either be sent or a PDF copy.

33. Can JCPS provide Corporate Analysis Account statement to provide volumes for pricing purposes?

Attached

34. Are the balances in the General Fund (as described in Services 1 General Banking Services for Centralized Account as \$414 million during the 2023 fiscal year with the balance fluctuating between \$82 million in October to \$660 million in January) invested or do they remain in the DDA fully collateralized (103%) earning ECR?

So one correction is that the average balances are for 2023-2024 fiscal year. These funds are left in the DDA earning interest.

35. If they do not sit in the DDA, can you describe how the funds are moved and to what type of vehicle they are moved?

NA

36. Are these balances considered investible and is invested balances part of this RFP?

Investible

37. What type of disbursements are checks written covering?

Operational

38. Is there a reason checks are written for disbursements rather than the utilization of electronic fund transfers such as ACH transactions?

Not all companies agree to payment by ACH/EFT

39. Does JCPS utilize a Payroll Provider for processing its payroll?

We have an internal payroll department using Tyler Enterprise ERP

School Food Service Related Questions

40. What is the frequency of deposits made at the branch?

Each cafeteria manager makes their own decision daily

41. Is this frequency per school?

See 23

42. Is branch utilization limited to depositing of cash and coin?

No

43. Does JCPS utilize remote scanners for depositing checks?

Schools – NO; District - YES

44. Do individual schools within JCPS utilize remote scanners for depositing checks?

NO

45. Do any JCPS entity use armored car for deposits?

Not at this time

46. What on-line payment system does JCPS use to collect funds for the Adult Education/Lifelong Learning program?

NA

47. Can JCPS provide Corporate Analysis Account statement to provide volumes for pricing purposes?

attached

48. Are the balances in each School Account (average \$61,700) remain in the DDA fully collateralized (103%) earning ECR currently?

All school accounts are required to earn interest.

49. What type of disbursements are checks written covering?

Operational

50. Is there a reason checks are written for disbursements rather than the utilization of electronic fund transfers such as ACH transactions?

Some companies choose for one reason or another not to use EFT/ACH

51. Can you elaborate and describe the need and expectation of invoices needing to be imported into Tyler EERP

This is an Accounts Payable function that we did not imagine would be part of the banking RFP. We are open to discussing other projects with the winning bidder.

52. What is the monthly card spend for the school district and will each individual school utilize a card program independently?

This varies by location. Schools are not required to use a card program and once approved by the District, they can select which FI to use from the awarded list.

53. Can you describe your virtual card program – for example, do the vendors keep the card on file; is the ghost card a single use card; do vendors receive remittance information via email as part of the virtual card program?

We send the FI a file of vendors for each payment processing. Then, vendors receive a remittance email instructing them to go out and retrieve their funds.

54. Does JCPS utilize an expense management tool? If, can you provide the name of the provider?

No

55. Can you please provide a Bank Analysis Statement from an average month for all six bank accounts?

I've provided on for the main district accounts. Others have insignificant activity levels.

56. Can you please confirm you will not consider maintaining compensating balances and you prefer to see any applicable "hard fees" and maximum interest?

We do not want compensating balances

57. Can you state what your interest rate is today for all balances in your bank accounts?

For the District accounts: 3.9%

58. Are you open to moving balances out of your bank accounts to invest in Government backed securities during peak balance months in accordance with your investment policy?

We could discuss further if awarded

59. Please confirm if the interest rate you are earning is quoted from your current bank based on the lower end of Fed Funds?

yes

60. Do you require "Special Return Check Instructions" on all accounts? Do you require special return mailing?

No for our checks. For NSF checks that we have deposited, we will need those sent to our Accounting department to research (electronically).

61. Please confirm your ACH Credit/Debit File needs in terms of exposure. How much in ACH exposure will you need the bank to underwrite since ACH is considered Soft Exposure?
This can be discussed in depth with awarded FI. Our highest month of ACH processing is June, when summer salary payments are sent to all employees. ACHs in June are around \$120 million.
62. Do you send ACH Files through a Direct Send Connection with the bank through a Secured SFTP Connection or through an ACH Module on your online banking site, or do you have a need for both communication rails?
We use an ACH module with our online banking site
63. Will you need ACH Capabilities on all six bank accounts?
NO – only the GF, Payroll Direct Deposit, and School Holding Accounts
64. Will you need “Intra-day/Current Day reporting on all six bank accounts?”
Yes
65. Are you currently receiving any other file from your current bank such as an “Outstanding Check File,” or any “BAI Files” for reconciliation?
We receive a “Cleared/Cancelled Checks” file each month
66. What you state you have the ability to view “Canceled Checks” are you saying canceled checks are checks that have Stop Payments issued? Define Canceled Checks.
“Checks that have cleared”
67. What are your needs for Data Retentions on checks and deposits, 1 year, 7 years or 10 years?
7 years
68. You state your Payroll Direct Deposit Account remains at a Zero Balance and you create book transfers to fund the account. Please confirm you don’t want this account setup as a true ZERO BALANCE account where systematically the account is funded from your General Fund and you do not have to manually create book transfers.
We will manually make the transfers from General Fund to cover bring the account to Zero

69. You state you make deposits into the School Food Service Account and are able to track these deposits by their location number. Are you able to do this because you have “Special Encoded Deposit Tickets” which the location number embedded in the micr line of the location’s specific deposit ticket?

yes

70. Please confirm the Payroll Checking account is manually funded by the General Fund and you do not have a need for this account to be setup as a ZERO BALANCE account.

Correct

71. You list a volume of 11 for Voided Checks. Are those check items actual Stop Payments?

“Voided checks” are currently accomplished by removing them from our outstanding list on positive pay. There are times that we might need to void an EFT/ACI.

72. Do you have the need to receive Return Check information immediately through your online banking portal?

No but we would want to see it with a reasonable time. When a check is returned NSF, we will need to research it.

73. Can you please confirm how many remote check scanners you have on location to deposit check items remotely ?

We have 2 in our District office. One main, and one as a backup. There are no school location scanners – but if they were to acquire one, they would make arrangements with the FI on their own.

74. Please confirm the MAKE and MODEL NUMBER of the remote check scanners.

TS 240 50DPM

75. Is JCPS currently utilizing any “Automated Payables Solution” for assistance in invoice workflow and payment to vendors/suppliers to also capitalize on additional revenue share?

NO, but could be discussed after award

76. Can you confirm how many accounts will have the following need for fraud solutions
- a. Full Check Block
 - b. Full ACH Debit Block
 - c. ACH Positive Pay
 - d. Check Positive Pay—You state two accounts here, please confirm

Currently, we are able to set up rules with our District accounts that allow us to “auto-allow” up to certain amounts to process for certain vendors. For anything in excess of those amounts, or other suspect items we receive notifications and request to approve.

We have Check positive Pay on two accounts. The other four accounts have full check and debit blocks, other than book transfers within our account structure. Our General Fund account is the only account with ACH Positive Pay.

77. Can you confirm the 12 wires sent are US Domestic Wires or do you ever send International Wires?

We do not send International wires.

78. You have a unit of 59 for branch deposits checks, coin and cash. Can you provide more details around that unit number, more specifically please identify the Monthly average volumes of cash/currency deposited as well as specific volumes of coin deposited.

I would say we need branch deposits for each location. We look to determine the proximity of each branch to our school locations. The volume largely depends on the school location as every school is unique to its demographic.

79. On your cost schedule you list Account Reconciliation by Deposit and you have the Food Service Account listed. Is your current bank providing any type of special reconciliation file for this account?

The Food Service account has MICR location numbers on their deposit tickets, and we receive a deposit listing by location number called an account reconciliation.

Individual School Accounts:

80. Do individual school accounts have special needs around “Return Check Special Instructions” such as all return checks need to be mailed to a specific address?

Return checks will go to each specific school location listed on each account.

81. Do individual school accounts have the need to receive return check information immediately through their online banking portal?

No, but within a reasonable time to be able to research

82. Can you provide more details around that unit number, more specifically please identify the Monthly average volumes of cash/currency deposited as well as specific volumes of coin deposited.

This depends on the location – each location can vary widely due to its specific demographic

83. Can you confirm when you state 35 paper canceled checks if these are actual stop payments?

Cancelled checks are “cleared checks

Insurance/Legal Questions:

84. Can you please confirm you require the insurance certificate with the response. Our experience typically is we confirm insurance and provide the actual certificate if awarded the RFP.

We need it with the response. We need to know before awarding if the FI carries the necessary insurance. If it is not provided, the RFP bid will be disqualified

85. Please confirm we can submit our standard agreements (Master Treasury Management Agreement, Online Channel Agreement, Client Terms & Conditions) with the RFP submission.

As long as you comply with the terms of the RFP so that all requests are responded to, you can provide more information

86. If we are unable in providing the RFP for Service 1, 2 and 3, BUT can provide for Service 2: General Banking Services for School Based Accounts, what is the protocol for submitting just one service?

You can reply for any combination of the services, including only an individual service if you would like.



06-05-2025

2500008 AA
JEFFERSON COUNTY BOARD OF ED SCHOOLS
SCHOOL FOOD SERVICE ACCT
3332 NEWBURG RD
LOUISVILLE KY 40218-2414

GROUPED
FROM 05-01-2025
TO 05-31-2025

* * * * * HOLD STATEMENT * * * * *

PAGE 1

ACCOUNT OFFICER BENJAMIN A WILLINGHAM

24481

ACCOUNT NO. 01 [REDACTED] I PUBLIC SPECIAL MRC

AVERAGE BALANCE SECTION	BALANCE	RATE	AMOUNT
AVERAGE BALANCE	5,315,127		
LESS: AVERAGE FLOAT	1,801		
AVERAGE COLLECTED BALANCE	5,313,325		
AVG POSITIVE COLLECTED BAL	5,313,325		
LESS: REQUIRED RESERVES	0		
AVG POSITIVE AVAILABLE BAL	5,313,325		.00

EARNINGS CREDIT ALLOWANCE			.00

BANK SERVICES SECTION	UNITS	RATE	AMOUNT	BAL REQUIRED
** GENERAL BANKING SERVICES **				
MONTHLY ACCT MAINTENANCE FEE	1	23.000	23.00	
CREDITS POSTED	1,419	.900	1,277.10	
ITEMS DEPOSITED - ON-US	1	.200	.20	
ITEMS DEPOSITED - IN STATE	16	.150	2.40	
ITEMS DEPOSITED - OTHER	3	.150	.45	
REMOTE DEPOSIT ITEM - ON-US	2	.130	.26	
REMOTE DEPOSIT ITEM - TRANSIT	6	.140	.84	
CHECKS PAID AND OTHER DEBITS	2	.200	.40	
CURRENCY ORDER PER \$1	40	.0013	.05	
COIN AND CURRENCY DEPOSITED	45,639	.0025	114.10	
RETURNED DEPOSITED ITEM FEE	1	12.000	12.00	

** SUBTOTAL **			1,430.80	.00
** ACH SERVICES **				
ACH RECEIVED CREDIT	34	.200	6.80	
ACH POSITIVE PAY MONTHLY MAINT	1	27.000	27.00	

** SUBTOTAL **			33.80	.00
** POSPAY/REVERSE POS PAY **				
CHECK BLOCK	1	25.000	25.00	

** SUBTOTAL **			25.00	.00
** INFORMATION SERVICES **				
DLTY PD ACCT MAINT	1	40.000	40.00	

06-05-2025

2500008 AA
 JEFFERSON COUNTY BOARD OF ED SCHOOLS
 SCHOOL FOOD SERVICE ACCT
 3332 NEWBURG RD
 LOUISVILLE KY 40218-2414

GROUPED
 FROM 05-01-2025
 TO 05-31-2025

* * * * * HOLD STATEMENT * * * * *

PAGE 2

ACCOUNT OFFICER BENJAMIN A WILLINGHAM

24481

ACCOUNT NO. 01 [REDACTED] I CONTINUED

BANK SERVICES SECTION	UNITS	RATE	AMOUNT	BAL REQUIRED
DLTY ACCT TRANSFER	1	6.000	6.00	
DLTY - PD LOADED ITEMS	1,678	.200	335.60	
** SUBTOTAL **			381.60	.00
** MISCELLANEOUS SERVICES **				
DEPOSIT INTEREST PAID	1	17,628.13	17,628.13	
**NO CHARGE				
** SUBTOTAL **			17,628.13	.00
BANK SERVICES			1,871.20	.00
LESS: SERVICE DISCOUNT		40.000	748.48-	.00
BANK SERVICES			1,122.72	.00
BANK SERVICES:NO CHARGE			17,628.13	
NET EARNINGS VALUE			1,122.72-	
***SERVICE CHARGE AMOUNT	1,122.72			



06-05-2025

2500008 AA
JEFFERSON COUNTY BOARD OF ED SCHOOLS
GENERAL FUND
3332 NEWBURG RD
LOUISVILLE KY 40218-2414

GROUPED
FROM 05-01-2025
TO 05-31-2025

* * * * * HOLD STATEMENT * * * * *

PAGE 1

ACCOUNT OFFICER BENJAMIN A WILLINGHAM

24481

ACCOUNT NO. 01 [REDACTED] I PUBLIC SPECIAL MRC

AVERAGE BALANCE SECTION	BALANCE	RATE	AMOUNT
AVERAGE BALANCE	459,456,344		
LESS: AVERAGE FLOAT	707,460		
AVERAGE COLLECTED BALANCE	458,748,883		
AVG POSITIVE COLLECTED BAL	458,748,883		
LESS: REQUIRED RESERVES	0		
AVG POSITIVE AVAILABLE BAL	458,748,883		.00

EARNINGS CREDIT ALLOWANCE			.00

BANK SERVICES SECTION	UNITS	RATE	AMOUNT	BAL REQUIRED
** GENERAL BANKING SERVICES **				
MONTHLY ACCT MAINTENANCE FEE	1	23.000	23.00	
CREDITS POSTED	63	.900	56.70	
REMOTE DEPOSIT ITEM - ON-US	45	.140	6.30	
REMOTE DEPOSIT ITEM - TRANSIT	230	.150	34.50	
CHECKS PAID AND OTHER DEBITS	1,418	.200	283.60	
COIN AND CURRENCY DEPOSITED	1,751	.0025	4.38	
RETURNED DEPOSITED ITEM FEE	2	12.000	24.00	

** SUBTOTAL **			432.48	.00

** SPEC COLLECTION SERVICES **				
RDC MONTHLY MAINT	1	35.000	35.00	

** SUBTOTAL **			35.00	.00

** WIRE TRANSFER SERVICES **				
INCOMING DOMESTIC WIRE	3	15.000	45.00	
BOOK TRANSFER CREDIT	2	4.000	8.00	
DLTY WIRE MAINT	1	20.000	20.00	

** SUBTOTAL **			73.00	.00

** ACH SERVICES **				
ACH RECEIVED CREDIT	137	.200	27.40	
ACH RECEIVED DEBIT	15	.200	3.00	
ACH NOTIFICATION OF CHANGE	1	3.000	3.00	
DLTY AND TM ACH MONTHLY MAINT	1	50.000	50.00	

06-05-2025

2500008 AA
 JEFFERSON COUNTY BOARD OF ED SCHOOLS
 GENERAL FUND
 3332 NEWBURG RD
 LOUISVILLE KY 40218-2414

GROUPED
 FROM 05-01-2025
 TO 05-31-2025

* * * * * HOLD STATEMENT * * * * *

PAGE 2

ACCOUNT OFFICER BENJAMIN A WILLINGHAM

24481

ACCOUNT NO. 01 [REDACTED] I CONTINUED

BANK SERVICES SECTION	UNITS	RATE	AMOUNT	BAL REQUIRED
DIR TRN ACH MONTHLY MAINT	1	45.000	45.00	
ACH INPUT FILE RECEIVED/VENDOR	5	17.500	87.50	
TOTAL ACH ORIGINATED ITEMS	1,156	.150	173.40	
ACH ORIGINATED ADDENDA RECORD	44	.040	1.76	
ACH POSITIVE PAY MONTHLY MAINT	1	27.000	27.00	
DLTY AND TM ACH BATCH / FILE	17	12.000	204.00	
SAME DAY ACH ORIG TRANSACTION	1	1.050	1.05	
** SUBTOTAL **			623.11	.00
** RECONCILIATION SERVICES **				
FULL RECON MAINT ELECTRONIC	1	75.000	75.00	
FULL RECON - ITEM	1,434	.070	100.38	
DLTY PAYEE POS PAY - IMAGE	24	.000	.00	
** SUBTOTAL **			175.38	.00
** POSPAY/REVERSE POS PAY **				
CPR/POSPAY/PAYEE D/T BANK/FILE	1	.000	.00	
CPR/POS PAY/PAYEE-EXCEPTIONS	13	2.564103	33.33	
PAYEE POS PAY W RECON - MAINT	1	65.000	65.00	
CPR/PAYEE POS W RECON ITEMS	1,366	.040	54.64	
CPR/POSPAY/PAYEE D/T CLNT/FILE	1	15.000	15.00	
** SUBTOTAL **			167.97	.00
** INFORMATION SERVICES **				
DLTY PD ACCT MAINT	1	40.000	40.00	
DLTY CD ACCT MAINT	1	40.000	40.00	
DLTY ACCT TRANSFER	10	6.000	60.00	
DLTY IMAGE RETRIEVED	81	2.000	162.00	
DLTY CLIENT ID	1	10.000	10.00	
DLTY - PD LOADED ITEMS	1,716	.200	343.20	
DLTY - CD LOADED ITEMS	219	.250	54.75	
DLTY STOP PAYMENT MAINT COM	1	10.000	10.00	
** SUBTOTAL **			719.95	.00
** MISCELLANEOUS SERVICES **				
DEPOSIT INTEREST PAID	1	1,521,671.22	1,521,671.22	
**NO CHARGE				
** SUBTOTAL **			1,521,671.22	.00



06-05-2025

2500008 AA
JEFFERSON COUNTY BOARD OF ED SCHOOLS
GENERAL FUND
3332 NEWBURG RD
LOUISVILLE KY 40218-2414

GROUPED
FROM 05-01-2025
TO 05-31-2025

* * * * * HOLD STATEMENT * * * * *

PAGE 3

ACCOUNT OFFICER BENJAMIN A WILLINGHAM 24481

ACCOUNT NO. 01 [REDACTED] I CONTINUED

BANK SERVICES		2,226.89	.00
LESS: SERVICE DISCOUNT	40.000	890.75-	.00

BANK SERVICES		1,336.13	.00
BANK SERVICES:NO CHARGE		1,521,671.22	
<hr/>			
NET EARNINGS VALUE		1,336.13-	
***SERVICE CHARGE AMOUNT	1,336.13		

Intentionally Left Blank



06-05-2025

2500008 AA
JEFFERSON COUNTY BOARD OF ED SCHOOLS
SCHOOL FOOD SERVICE ACCT
3332 NEWBURG RD
LOUISVILLE KY 40218-2414

GROUPED
FROM 05-01-2025
TO 05-31-2025

* * * * * HOLD STATEMENT * * * * *

PAGE 1

ACCOUNT OFFICER BENJAMIN A WILLINGHAM

24481

ACCOUNT NO. 01

AVERAGE BALANCE SECTION	BALANCE	RATE	AMOUNT
AVERAGE BALANCE	5,315,127		
LESS: AVERAGE FLOAT	1,801		
AVERAGE COLLECTED BALANCE	5,313,325		
AVG POSITIVE COLLECTED BAL	5,313,325		
LESS: REQUIRED RESERVES	0		
AVG POSITIVE AVAILABLE BAL	5,313,325		.00
EARNINGS CREDIT ALLOWANCE			.00

BANK SERVICES SECTION	UNITS	RATE	AMOUNT	BAL REQUIRED
** GENERAL BANKING SERVICES **				
MONTHLY ACCT MAINTENANCE FEE	1	23.000	23.00	
CREDITS POSTED	1,419	.900	1,277.10	
ITEMS DEPOSITED - ON-US	1	.200	.20	
ITEMS DEPOSITED - IN STATE	16	.150	2.40	
ITEMS DEPOSITED - OTHER	3	.150	.45	
REMOTE DEPOSIT ITEM - ON-US	2	.130	.26	
REMOTE DEPOSIT ITEM - TRANSIT	6	.140	.84	
CHECKS PAID AND OTHER DEBITS	2	.200	.40	
CURRENCY ORDER PER \$1	40	.0013	.05	
COIN AND CURRENCY DEPOSITED	45,639	.0025	114.10	
RETURNED DEPOSITED ITEM FEE	1	12.000	12.00	
** SUBTOTAL **			1,430.80	.00
** ACH SERVICES **				
ACH RECEIVED CREDIT	34	.200	6.80	
ACH POSITIVE PAY MONTHLY MAINT	1	27.000	27.00	
** SUBTOTAL **			33.80	.00
** POSPAY/REVERSE POS PAY **				
CHECK BLOCK	1	25.000	25.00	
** SUBTOTAL **			25.00	.00
** INFORMATION SERVICES **				
DLTY PD ACCT MAINT	1	40.000	40.00	

06-05-2025

2500008 AA
 JEFFERSON COUNTY BOARD OF ED SCHOOLS
 SCHOOL FOOD SERVICE ACCT
 3332 NEWBURG RD
 LOUISVILLE KY 40218-2414

GROUPED
 FROM 05-01-2025
 TO 05-31-2025

* * * * * HOLD STATEMENT * * * * *

PAGE 2

ACCOUNT OFFICER BENJAMIN A WILLINGHAM

24481

ACCOUNT NO. 01 0 [REDACTED] I CONTINUED

BANK SERVICES SECTION	UNITS	RATE	AMOUNT	BAL REQUIRED
DLTY ACCT TRANSFER	1	6.000	6.00	
DLTY - PD LOADED ITEMS	1,678	.200	335.60	
** SUBTOTAL **			381.60	.00
** MISCELLANEOUS SERVICES **				
DEPOSIT INTEREST PAID	1	17,628.13	17,628.13	
**NO CHARGE				
** SUBTOTAL **			17,628.13	.00
BANK SERVICES			1,871.20	.00
LESS: SERVICE DISCOUNT		40.000	748.48-	.00
BANK SERVICES			1,122.72	.00
BANK SERVICES:NO CHARGE			17,628.13	
NET EARNINGS VALUE			1,122.72-	
***SERVICE CHARGE AMOUNT			1,122.72	