

BALDWIN COUNTY COMMISSION AGENDA ACTION FORM	
Meeting Type:	Baldwin County Commission – Regular
Meeting Date:	04/05/2016
Placement of Item on the Agenda:	CONSENT AGENDA: - FINANCE AND ACCOUNTING
Item Status:	New
Submitted By:	Kimberly Creech
From:	Kimberly Creech, Clerk/Treasurer
ITEM TITLE	
Banking Services Award	
STAFF RECOMMENDATION	
<p>Take the following actions related to banking services:</p> <p>1) Award the Baldwin County Commission basic banking services to Hancock Bank for period of June 1, 2016, to May 31, 2019, with two (2) 12-month options, at an interest rate tied to the 90-day treasury bill plus 0.12% with a floor of 0.63% and the Commission will pay the bank service fees; and</p> <p>2) Award the Baldwin County Merchant Services to Hancock Bank for a period of June 1, 2016, to May 31, 2019, with two (2) 12-month options, at a cost plus price with a discount rate of 0.0% and transaction fee of \$0.10; and</p> <p>3) Award the Baldwin County Commission Lockbox Services to Hancock Bank for the period of June 1, 2016, to May 31, 2019, with two (2) 12-month options, and the Commission will pay the bank service fees.</p>	
BACKGROUND INFORMATION	
Previous Commission Action/Background Information:	Yes
Date(s) of Previous Commission Action:	12/18/2012
<u>December 18, 2012, Meeting:</u>	
<p>1) Awarded the Baldwin County Commission Basic Banking Services to BBVA Compass for the period of March 1, 2013, through February 29, 2016, at an interest rate of 1 month LIBOR plus 0.01% with a floor of 0.26%; and</p>	

2) Awarded the Baldwin County Commission Merchant Services to BBVA Compass for the period of March 1, 2013, through February 29, 2016, at a Cost Plus Price with a discount rate of 0.0% and transaction fee of \$0.13; and

3) Awarded the Baldwin County Commission Lockbox Services to BBVA Compass for the period of March 1, 2013, through February 29, 2016, with no services fees.

A Banking Services Request For Proposal (RFP) for Commission demand deposits has been sent to all in-county banks for the last 24 years. The RFP requests a rate of return tied to Prime or an alternative index on all Commission bank accounts for a three-year period, and the RFP requests that the bank perform various services for the Commission. The Commission's current banking services arrangement is set to expire May 31, 2016.

The following schedule will be followed for the banking services RFP:

Summary of Schedule

- Tuesday, February 16, 2016 RFP released to banks/institutions
- Wednesday, March 2, 2016: Last day to present written questions for RFP
- Wednesday, March 2, 2016: Banking institutions submit demo for online cash management system
- Monday, March 14, 2016, 2:00 p.m. RFP due
- Monday, March 14, 2016 2:30 p.m. Opening of RFP Responses
- Tuesday, March 22, 2016: Recommendation to Baldwin County Commission
- Tuesday, April 5, 2016: Contract awarded during regular meeting

Five (5) proposal responses were received for basic banking service and opened on March 14, 2016, from BBVA Compass, Hancock Bank, BB&T, Trustmark, and Wells Fargo.

Two (2) proposal responses were received for idle fund and opened on March 14, 2016, from First Community Bank and The First of Baldwin County.

Seven (7) proposal response were received for merchant services and opened on March 14, 2016, from BBVA Compass, BB&T, US Bank-Elavon, United Bank-Pay Scape, Hancock Bank, SunTrust-First Data, and Official Payments.

FINANCIAL IMPACT

Does the recommendation have a financial impact?	No
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LEGAL IMPACT

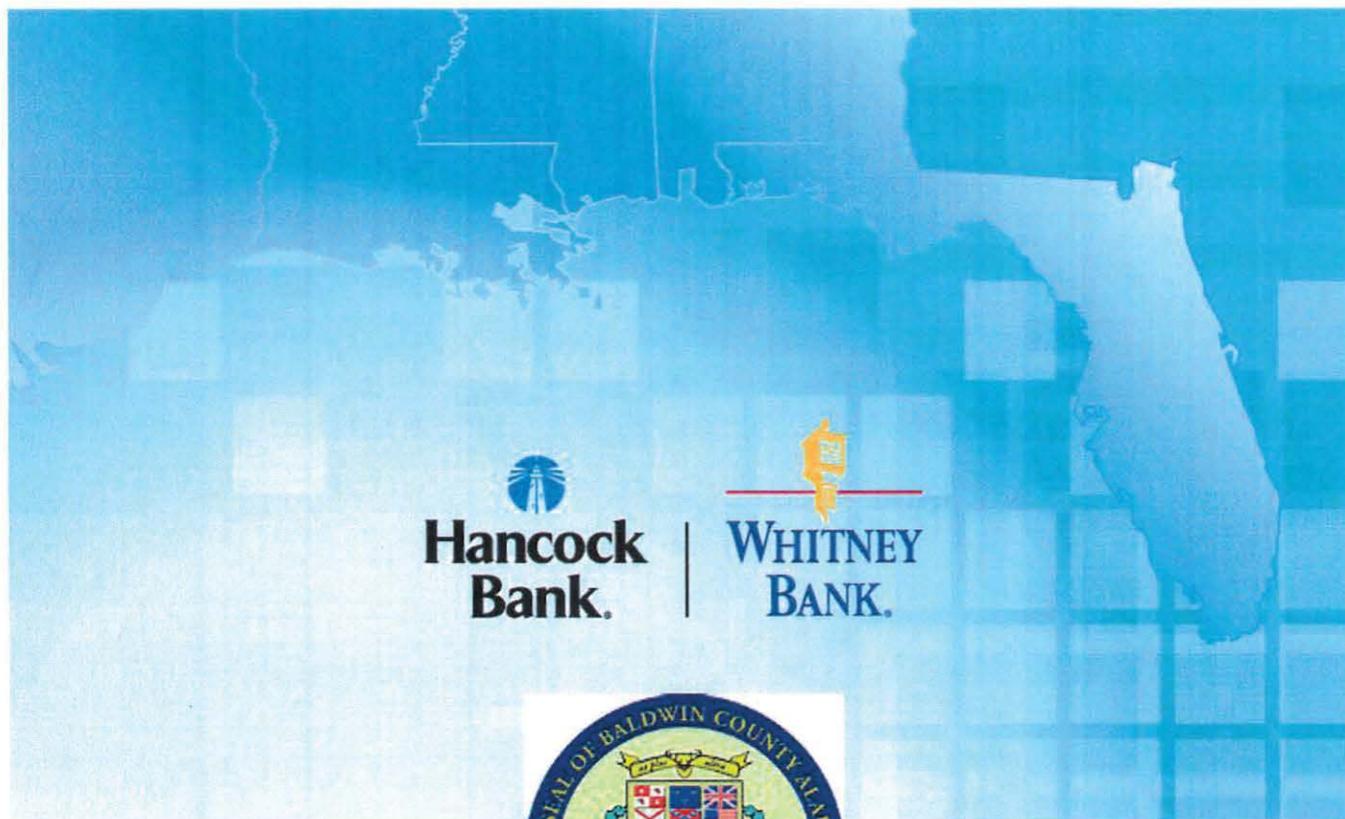
Are there any legal documents required to be executed if this recommendation is approved?	No
ADVERTISING REQUIREMENTS	
Is advertising required for this recommendation?	No
CONSISTENCY WITH B.C. STRATEGIC PLAN - 2006-2016	
Is the recommendation applicable to the goals set forth in the Strategic Plan?	Yes
What is the strategic objective and how does the recommendation address this goal?	N/A
POLICY IMPACT	
Is the recommendation consistent with Commission Policy?	Yes
PERSONNEL IMPACT	
Does the recommendation have personnel impact?	No
IMPLEMENTATION	
Is implementation for this item time sensitive?	No
Department(s)/Individual(s) responsible for follow up activities and specific actions required:	Finance/Accounting Department
ATTACHMENTS	
1. Bank Services RFP 2016 Info.pdf 2. Hancock Bank RFP	
APPROVALS	
Budget	
Personnel	
Administration	Anu Gary 3/30/2016 9:20:19 AM
Chairman and County Administrator	Tucker Dorsey 3/30/2016 6:25:8 PM

Bank Proposals**Due March 14, 2016****For Banking Services Starting June 1, 2016**

	BBVA	BB&T	Hancock	Trustmark	Wells Fargo
Service Charges, Transaction Fees, ACH/Wire Fees	No Fees (Minimum of 5M in non-interest bearing accounts & a minimum of 25M in interest bearing accounts)	No Fees	Yes Approx \$7,850 / month; \$94,200 / year	No Fees	Earnings Credit Rate of .35% on bank balances to offset service fees.
One Time Transition Bonus					2,500.00
Remote Deposits / Check Scanner	Yes	Yes	Yes	Yes	Yes
County Locations	5	7	2	4	8
Positive Pay	Yes	Yes	Yes	Yes	Yes
Wire (outgoing) Deadline for same day Wire	4:30 PM CST (Book Transfer 9 PM)	4:30 PM CST	4:00 PM CST	2:45 PM CST	4:30 PM CST (7 PM book transfer)
Online reporting	Yes	Yes	Yes	Yes	
Excel Export	Yes	Yes	Yes	Yes	Yes
Check Image	Yes	Yes	Yes	Yes	Yes
Lockbox Svcs	Yes	Yes	Yes	Yes	Yes
Merchant Svcs	Yes	Yes	Yes		Yes
Interest Earnings	One Month LIBOR at 0.43525% with Floor of 0.20%	8.6% of the Prime Rate of 3.5% = 0.30%	Option 1: 0.63% interest with monthly service charges of approx \$7,850/month. Option 2: Earnings Credit Rate of .75% to offset monthly service charge on average balance of \$17M.	0	Earnings Credit Rate of .35% on bank balances to offset service fees. Any balances not used to offset fees will earn an interest rate of 0.02%.
Net Interest on Max Amount or \$96,303,837	\$ 397,399.95	\$ 288,911.51	Option 1: \$512,514. Option 2: 496,578.	0	\$ 19,260.77
Supplies Furnished	Yes	Yes	Yes	Yes	
Earnings will occur on the reserve requirement for demand deposits	Yes	Yes	Yes	No	Yes
Earnings will occur on the reserve requirement on CD investments	Yes	Yes	Yes	No	Yes
BRINKS /Armored Car pickup	Yes	Yes	Yes	2 Virtual Vaults with Loomis pickup weekly.	

Bank Proposals**Due March 14, 2016****For Banking Investment Services for Idle Funds Starting June 1, 2016**

	First Community Bank	The First of Baldwin County
Minimum Funds	2,000,000.00	
Maximum Funds	10,000,000.00	20,000,000.00
Money Market	Rate: 0.55% of Prime Rate, currently at 3.5%	(0.157%)
CD Rates	>\$100,000 18 Months= .75% >\$100,000 36 Months= 1.00% >\$100,000 60 Months= 2.00%	
Fixed Rate - Option 1		.62% fixed for 3 years CDs or Money Markert
Fixed Rate - Option 2		Variable rate 13 Week US Treasury Bill Rate Inex plus 0.20% floating (Current 0.52%)
Wire Fees	\$20 / Outgoing	No
BC Locations	2	3
Fees		No



Baldwin County Commission

RFP Banking Services 2016

SUBMITTED BY

Sophia Berling
Institutional Banking Relationship Manager
Pensacola, FL
(850)444-3238
Sophia.Berling@Hancockbank.com

March 14, 2016



March 14, 2016

Ms. Kimberly W Creech
Clerk Treasurer
Baldwin County Commission (The Commission)
312 Courthouse Square, Suite 11
Bay Minette, AL 36507

Dear Kim,

Hancock Bank is pleased to present Baldwin County Commission (hereinafter referred to as The Commission) the attached proposal for banking services. We are excited about the opportunity to partner with The Commission in order to deliver you the best products and customer service available.

Hancock Bank's unique culture continues to differentiate our organization from the competition. This culture includes a strong emphasis on customer service. We believe in order to provide a high level of service and exceed our customer's expectations it is essential that we understand The Commission's business and are able to anticipate your needs. This type of "relationship" banking provides both The Commission and the Bank the mutually beneficial consistency required in today's competitive environment.

As an Institutional Banking Relationship Manager in our dedicated Institutional Banking Group, I personally look forward to working with The Commission. Having a dedicated team supporting the Municipal and Institutional sector allows our team to concentrate on the needs of your industry and provide the solutions that benefit you most.

Hancock Bank will continually evaluate its services to The Commission and proactively review, recommend, and implement improvements to these services.

If you should have any questions regarding the products, solutions or answers detailed in our response, please don't hesitate to contact me directly. Thank you for your consideration.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read 'Sophia Berling', with a long horizontal line extending to the right.

Sophia Berling
Institutional Banking Relationship Manager
Institutional Banking
Sophia.Berling@Hancockbank.com
(850)444-3238

Baldwin County Commission

RFP Banking Services 2016

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Exhibit #1

Exhibit #2

Exhibit #3

QPD Certificate

Positive Pay File Layout

Disaster Recovery Plan

NACHA Format

Sample Bank Statement

Availability Schedule

Analysis Pricing Pro Forma

Pricing Proposal

Baldwin County Commission

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Executive Summary

Hancock is pleased to have the opportunity to present The Commission the following RFP proposal for Banking Services. At Hancock Bank, we believe creating strong partnerships with our clients is the first step to understanding the financial challenges and issues you deal with on a daily basis. We hope the proposed solutions in this RFP are just a starting point to providing you with the financial strength, proactive product and service recommendations, and most of all, outstanding customer service you should expect from your Bank. Our dedicated Institutional Banking Team looks forward to partnering with The Commission in order to develop a custom tailored solution to address all your requirements and needs. We believe the information detailed in our response will demonstrate our sincere interest in becoming the financial institution of choice for The Commission.

Hancock Bank understands you have many choices when selecting an organization to provide your banking solutions. We believe there are a number of factors that separate Hancock Bank from the rest of the pack. Below you will find a number of highlights we believe will help you answer the question; "Why Hancock Bank?"

Strength and Stability

Hancock Holding Company is a multi-faceted financial services company with regional business headquarters and locations throughout the growing Gulf South corridor. With a heritage dating to the late 1800s, the company's banking subsidiary provides a comprehensive network of full-service financial locations through Hancock Bank locations in Mississippi, Alabama, and Florida and Whitney Bank locations in Louisiana and Texas. Our solid foundation has literally and figuratively weathered storms for more than a century because of our unwavering commitment to strong capital, common-sense business practices, and proactive risk management.

Hancock Bank is listed among America's strongest, safest financial institutions, with a 5-Star Superior rating from BauerFinancial Inc. for the quarter ending June 30, 2015. This rating affirms the bank's longstanding stability for the 104th consecutive quarters. (26 years in a row)

Since 1883 the Hancock Bank name has embodied core values of Honor & Integrity, Strength & Stability, Commitment to Service, Teamwork, and Personal Responsibility.

Dedicated Relationship Team

Hancock Bank has a dedicated group of professionals who concentrate solely on delivering products and services to the municipal sector. Our team has decades of combined experience serving the public sector, providing us with extensive knowledge and insight into what clients like The Commission need and allowing us to tailor products to meet those needs.

This team of professionals are responsible for implementation, product training, on-going product support and, as always, providing The Commission outstanding customer service. Your Relationship Manager, Sophia Berling, will be your primary contact for all your Banking Service needs along with assistance from members of our Treasury Management and Institutional Banking Support teams.

Hancock Bank believes this commitment to servicing your organization with a dedicated team helps to set us apart from other financial institutions.

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Premier Gulf Coast Bank

The merger of Hancock and Whitney Bank in 2011 was executed with one important goal in mind; become the Preeminent Gulf Coast Bank. Both Hancock Bank and Whitney Bank had endured 100-plus years of economic ups and downs. Both banks were founded in the late 1800s, just 65 miles apart, to facilitate commerce and opportunities for people. Today, Hancock and Whitney have come together under Hancock's corporate banner to create one solid company and Bank with a contiguous five-state Gulf South footprint and over \$20 billion in assets.

Hancock Bank is well positioned to help businesses of all sizes invest and thrive in the region. The company is the only financial institution with a significant presence in every major port city on the Gulf Coast as well as Jacksonville on the East Coast.

Best-In-Class Treasury Services

Having funds where you need them, when you need them – not a moment too soon and not a moment too late – can mean the difference between success and failure in the business world. Our Treasury Management Service Team has a track record of proven performance. We provide products that help you manage your payments and deposits more efficiently.

Hancock Bank's **Treasury Solution** platform features powerful tools all in one place, enabling you to manage The Commission's banking needs securely and easily, whether you're at your desk or on the go. Treasury Solution's modular design allows you to enroll in only those components that make sense for your organization, while our convenient portal gives you a single point of entry for all your bank accounts. What's more, you can assign different levels of access to your associates based on the functions they perform.

Outstanding Customer Service

Trust isn't something that's easily built over video screens or long-distance calls. That's why, at Hancock Bank, we make it a priority to be here for you and your organization, with local branches offering face-to-face service. Hancock customers leave with more than a transaction receipt in hand. We listen to your goals and have what it takes to help you achieve them.

Developing that trust starts with providing you with outstanding customer service. Hancock Bank has a long history of providing exceptional customer service and its part of the tradition and culture promoted in our Bank on a daily basis. To support our efforts, the Bank was recently awarded 19 Greenwich Excellence Awards for 2015 in the areas of Overall Satisfaction, Relationship Manager Capability, Branch Satisfaction, Cash Management-Overall Satisfaction and Cash Management – Product Capabilities.

Your relationship manager, Sophia Berling, is looking forward to showing you the type of customer service for which we have been nationally recognized.

Pricing

Hancock Bank has included a very competitive pricing proposal for The Commission to review. Our pricing methodology takes into consideration all the products and services specified as required in the proposal. Please let us know if you have any questions or would like further details.

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Community Commitment

Our associates live and work in the same Gulf Coast communities that you do. Hancock Bank realizes it has a big responsibility to the communities we serve and encourages associates to volunteer and be active participants in their communities. We realize our goal of being the “Preeminent Gulf Coast Bank” cannot be achieved without our commitment to the communities where we operate. Many of our associates sit on local boards and committees in order to better understand the needs and issues of our communities and customers. Hancock Bank donates funds annually to several charitable organizations and non-profits in its footprint, and we look forward to continuing this commitment in the future.

We’ve Got You Covered

With offices and branches stretching across the Gulf Coast, Hancock Bank looks forward to servicing all your local banking needs. We enjoy a large presence in the communities we service, allowing our customers multiple avenues to accessing over 3800 employees that stand ready to compete for your business. With deep traditions and a customer service culture that makes us stand out from the crowd, we’re glad to have a branch footprint that allows us to make sure “We’ve Got You Covered.”



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Conclusion

Hancock Bank would like to once again express our commitment and strong interest in providing The Commission with the solutions to help you achieve your organization's goals. We believe our team of experienced bankers coupled with Hancock Bank's broad suite of treasury products and services will help to deliver what The Commission needs to be successful and drive efficiency. Hancock Bank is positive that our response presents a compelling offering that not only meets, but exceeds your requirements and objectives.

The Commission should be confident in selecting Hancock Bank that you will be supported by an experienced Institutional Banking Relationship Manager, provided unmatched customer service, have access to our advanced banking platforms and most of all, a commitment to meeting all your banking needs.

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Regular Funds—Banking Services

For purposes of this proposal, regular funds mean the following on an exclusive basis:

1. 72 bank accounts currently in use by the Commission and the deposits and disbursements for these accounts as they currently exist [data for 72 accounts is on the attached schedule EXHIBIT 1].

Hancock Bank can accommodate The Commission's desired account setup.

2. The growth or decline of the deposits and disbursements for these accounts during the three-year period of this proposal.

Hancock Bank understands.

3. Any additional accounts, deposits and disbursements which might be required by law or Commission action during the three-year period of this proposal.

Hancock Bank understands.

4. The interest earnings on accounts which will be provided by this proposal. However, regular funds do not include warrant issue proceeds should the Commission borrow such during the three-year period of this proposal.

Institutions submitting proposals are requested to state the percentage of the Prime Rate they will pay as interest on all regular funds on deposit with their institution. [Proposals shall be submitted on a floating guaranteed yield basis tied to the Prime Rate of interest as quoted in the Wall Street. The Prime Rate is currently 3.50%. Proposals shall be a percentage of the referenced Prime Rate. The institution shall further state the dollar amount the Commission would have earned as interest had the actual prior 12-month average of \$96,303,837 (from the attached EXHIBIT 1) been on deposit from January 1, 2015 through December 31, 2015 under the terms as proposed. Whether or not interest will be earned on the reserve requirement must be stated in the proposal and taken into account in the above dollar calculation. Alternative proposals may be submitted using a different basis than Prime as long as all other requested information is included.

Hancock Bank is pleased to offer The Commission a floating rate tied to the 90 Day T-bill plus 0.12% with a floor of 0.63% and an Earnings Credit Rate of 0.75%. As of March 1, 2016 the 90 T-Bill rate is 0.315%. When calculated (0.315% + 0.12%) the rate equals 0.435%. With the floor rate applied the Commission's interest rate will not fall below 0.63%. This rate will be set on the first business day of each month.

Hancock would like to offer the following two options for The Commission to choose from:

Option 1:

Maintain current account structure and earn a rate of 0.63% on all balances in our Public Funds Now accounts. With the current balances, account activity and existing products/services The Commission would be assessed a monthly service charge of approximately \$7,850.00. The estimated annual interest earned based on collected balances of \$96,303,837 would be \$606,714.17. We do not apply reserve requirements before calculating the monthly interest earned.

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Option 2:

Set The Commission's General Fund to earn an Earnings Credit Rate (ECR) of 0.75% to offset the monthly service charge completely based on the average balance of \$17,481,977, your December 2015 account activity and existing products and services. For accounts earning an ECR, we do apply a 10% reserve requirement on the Average Collected Balance to determine Average Available Balance. The estimated annual interest earned on the Public Funds Now accounts would be \$496,577.72.

The following services are also required:

1. No service charge or additional cost for any transaction, function, etc. occurring in, or related to, the accounts, including but not limited to all of the items that follow.

Hancock Bank is pleased to offer The Commission a floating rate tied to the 90 Day T-bill plus 0.12% with a floor of 0.63% and an Earnings Credit Rate of 0.75%. As of March 1, 2016 the 90 T-Bill rate is 0.315%. When calculated (0.315% + 0.12%) the rate equals 0.435%. With the floor rate applied the Commission's interest rate will not fall below 0.63%. This rate will be set on the first business day of each month.

Hancock would like to offer the following two options for The Commission to choose from:

Option 1:

Maintain current account structure and earn a rate of 0.63% on all balances in our Public Funds Now accounts. With the current balances, account activity and existing products/services The Commission would be assessed a monthly service charge of approximately \$7,850.00. The estimated annual interest earned based on collected balances of \$96,303,837 would be \$606,714.17.

Option 2:

Set The Commission's General Fund to earn an Earnings Credit Rate (ECR) of 0.75% to offset the monthly service charge completely based on the average balance of \$17,481,977, your December 2015 account activity and existing products and services. The estimated annual interest earned on the Public Funds Now accounts would be \$496,577.72.

2. Monthly statements for all accounts (currently 72), checks and deposit tickets furnished for all accounts. (EXHIBIT 1)

Monthly Statements are available for viewing directly through your Treasury Solution access, and are available for viewing/printing/saving by the 2nd business day. E-Statements are provided to The Commission at no additional cost. In the event The Commission prefers a paper statement, Hancock Bank will comply with this request as well.

Hancock Bank agrees to purchase checks and deposit tickets for the life of the contract.

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3. Electronic and ACH transfers upon request including incoming and outgoing wires.

ACH Capabilities

Hancock Bank's Treasury Solution ACH module allows for both debit and credit transactions. The cutoff time for approving an ACH batch is 5:45 p.m. CST one business day prior to the effective date of the file. Our system allows both import and pass through of NACHA formatted transaction files. EDI Reporting through Treasury Solution provides detail ACH transaction information to include invoice information if provided by The Commission's vendor.

Wire Capabilities

Wire transfers can be initiated online through Treasury Solution or via phone. Wires initiated via Treasury Solution can be future dated up to thirty (30) days and the cut-off time for approving wires is 4:00 p.m. CST.

Phone in wires are also available and utilize a Unique Caller PIN, callbacks, or test key for verification. The opening hour for initiating outgoing wire transfers is 8:00 a.m. CST and the cut-off time is 4:00 p.m. CST. This is to ensure same-day execution.

Status updates for wires initiated through Treasury Solution include: Pending Approval, Processed, Submitted, Expired and Deleted. A tracking number is assigned to the wire transfer after the transfer is entered into the system. Then a confirmation number is assigned by Hancock Bank which verifies the transfer. All this can be monitored through Treasury Solution. An Incoming Wire Summary is also available via Treasury Solution.

4. Provide statements of the county's accounts with cut-off at the close of the last working day of the month and have them delivered to the County Business Office within five (5) working days after the last day of the month. With the bank statement, a data file should be included on electronic media that contains all cleared items with appropriate information (i.e., check number, date, and amount). Alternatively, the Bank should propose full reconciliation service. Return of all checks should be via CD on a monthly basis with the front and back of the check imaged in numerical order. Bank shall provide Web access to check images, account balances, and statements on a timely basis (to be specified in your response) between statement cycles.

Monthly Statements are available for viewing directly through your Treasury Solution access, and are available for viewing/printing/saving by the 2nd business day. E-Statements are provided to The Commission at no additional cost. In the event The Commission prefers a paper statement, Hancock Bank will comply with this request as well.

Full Reconciliation is a paid-check listing of all checks that have cleared during the cycle. This service compares your "checks-issued" data with the Bank's "checks-paid" register to give you three categories of data:

1. -- checks paid as issued
2. -- checks still outstanding
3. -- exceptions that differ from your register and require your additional review

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These data files can be downloaded from the Reconciliation module to update The Commission's account reconciliation.

Our CD-ROM service allows you to eliminate the storage of paper checks. With a CD, you can easily search and sort your checks efficiently, so your staff can be more productive in researching transactions on your accounts. An image of The Commission's bank statement, paid checks and deposits will be included on the CD ROM. The Commission can also choose to receive images of all items deposited.

Custom Report capabilities are available via Treasury Solution which will provide access to the items mentioned between statement cycles.

5. Internet connection for the secure transfer of funds among Commission accounts and for history inquiry on account activity. The history capability must include online copies of checks for at least two years.

Internal account transfers can be processed via Treasury Solution – from one account to one account; from multiple accounts to one account or from one account to multiple accounts.

Treasury Solution offers customized reporting options for current day, prior day, and up to 6 months of banking transactional history.

The Commission will have the ability to assign different levels of access to their associates based on the functions each associate performs. Treasury Solution works within an Administrator/User level access basis. Each user gains access to the system by way of their individual User Name, Password, and authenticated Token. The User only has access to functions granted to them by the system administrator.

Check images are available are for up to 180 days via Treasury Solution with a 7 year statement retention. Images provided via CD-ROM can be easily saved to The Commission's system for easy access.

6. Payroll Account – The payroll account will be used solely to process payroll disbursements to employees. There will be deposits into this account to cover direct deposit transactions. All County employees are paid by direct deposit (ACH processing) biweekly. An ACH pass-through file is created by the County and transmitted to the bank every other Wednesday with processing of deposits to employee personal accounts to be available the following Friday. An average of 1,950 direct deposit transaction are processed monthly on this account.

The ACH module available in Treasury Solution will allow The Commission to transmit a pass through direct deposit of payroll file. The Bank can accept the file one business day prior to the effective date of the payroll. We recommend The Commission continues the current time frame for submitting files. This extra day will allow The Commission to have time to resend the file should a problem arise or during a holiday week.

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7. Ability to pay vendors electronically and provide required payment documentation (invoice numbers, account number, etc.) to vendors.

As an ACH originating bank, Hancock Bank can provide an efficient, low-cost solution to your funds transfer needs. Corporate Trade Payment – Exchange payments with businesses based on a prearranged basis. Payments may include data such as number(s).

Hancock Bank would like to offer a Purchasing Card program for The Commission. Our Purchase Card Program offers a monthly cash rebate or Purchase Card Rewards.

The Commission will be able to manage your Purchasing Card program via Purchase Card Manager. Purchase Card Manager provides the following features and benefits.

- The ability to control the issuance, cancellation and spending limits of The Commission's credit cards.
- Online access to how, where and when card spending is occurring to facilitate the monitoring of spending behavior and to help ensure proper card usage.
- Online reporting of card activity to support the management of expenses.
- Control over the Merchant Class Codes (MCC) allows the limitation of card usage to only those types of purchases that are appropriate to the employee's role within The Commission.
- Reporting of purchases at the merchant level provides documentary proof of spending at specific merchants.
- Ability to remedy card usage problems such as insufficient credit limits immediately without bank intervention, even during non-business hours.

Various reports can be viewed and/or downloaded, including Statement of Account Report, Transaction Detail Report, Merchant Summary Report, Cardholder Profile Report, Multiple Transaction Exception Report, Program Change Audit Report and Authorizations and Decline Authorizations.

In conjunction with our Purchase Card Program we also have available Payer Direct Hub® (PDH). PDH allows The Commission to automate A/P payments to your suppliers using your Hancock Bank Purchase Card. You remain in full control of payment timing while achieving optimal cash flow and working capital benefits.

8. Ability to provide Remote Deposits. Currently being used in 3 locations.

Hancock Bank offers Remote Deposit Capture which can be accessed directly through Treasury Solution. All checks presented for deposit can be deposited directly in to the Commission's account(s). Remote Deposit Capture extends the daily same-day cut-off time to 7:00 p.m. CST. Deposited Item Images are available through Remote Deposit Capture for 45 days. Installation and training can be done on-site by our local Treasury Management Customer Advocate. Remote Deposit Capture requires Windows 7 or above and Internet Explorer 9 or above.

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9. Designated individual to act as liaison between the institution and Commission. This individual is expected to meet with County officials on a regular basis and to promptly resolve problems.

As a Public Funds customer in our Wholesale Banking Division's Institutional Banking Group, you will have a relationship manager and a dedicated team of specialists assigned to your organization to address your unique banking needs. Your relationship manager will work with you to accomplish your goals of maximizing the security, yield and efficiency of your capital. Our team approach helps establish a deep understanding of your entity and provides you with a single point of access to your Banking, Treasury Management, Merchant Services, Trust and Asset Management needs or any of our other capabilities. Our team will work with you on an ongoing basis to maintain optimal service levels.

Sophia Berling will be the primary contact/relationship manager who oversees your accounts and services with Hancock Bank. She will meet regularly with The Commission and will ensure prompt resolution of any questions and/or concerns.

For example, during and after the transition, our Treasury Management Services team will work with you in a consultative role specifically focused on your treasury management needs. We will proactively analyze your operating structure, and meet with you to discuss how Hancock Bank's solutions can help The Commission succeed. Our representative will play a key role in working with you to ensure a smooth transition to Hancock Bank.

Together, with many years of banking experience, your Relationship Manager, Sophia Berling; Public Funds Coordinator; Treasury Services Representative, Jamie Horton; and team of specialized bankers will provide daily support to The Commission with any requests or questions you may have. Over the years, we have provided a broad range of banking services and unsurpassed support to government entities.

10. The County requires access to a designated bank branch bank office within eight (8) miles of each of its locations. A list of locations can be found below. Alternatively, the bank must agree to provide daily weekday deposit pickup and/or delivery service from any county locations outside of the eight (8) mile requirement.

List of County Locations:

- 312 Courthouse Square, Bay Minette, AL 36507
- 1100 Fairhope Avenue, Fairhope, AL 36532
- 22251 Palmer Street, Robertsdale, AL 36567
- 18100 County Rd 54, Robertsdale, AL 36567
- 201 East Section Street, Foley, AL 36535
- 15140 County Rd 49, Summerdale, AL 36580

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Hancock Bank Agrees to provide armored car pickup for locations outside of the eight mile radius to a Hancock Bank branch.

Branch Locations in Baldwin County

	Branch Name	Address	Additional Information
1.	Daphne (Hancock)	1712 Highway 98 Daphne, AL 36526	On Hwy 98 and Country Rd 64 in front of Target 24 Hour Drive-Up ATM Phone: (251) 602-6406 Fax: (251) 602-6409 Branch Manager: Jennifer Foster Lobby Hours: Mon-Thu 9:00-5:00, Fri 9:00-5:30 Drive-Up Hours: Mon-Thu 9:00-5:00, Fri 9:00-5:30
2.	Gulf Shores (Hancock)	1801 Gulf Shores Pkwy Gulf Shores, AL 36547	Across the street from Winn Dixie Shopping Center; corner of Club House Dr. & Gulf Shores Pkwy 24 Hour Walk-Up ATM Phone: (251) 967-1212 Fax: (251) 967-1213 Branch Manager: Hugh Davis Lobby Hours: Mon-Thu 9:00-5:00, Fri 9:00-5:30 Drive-Up Hours: Mon-Thu 9:00-5:00, Fri 9:00-5:30

11. Provide a fraud prevention tool such as “Positive Pay” or “Controlled Disbursement” preventing the clearing of checks that have been fraudulently altered and/or do not agree to the County’s check register data file. The bank shall perform a daily reconciliation with any exceptions being reported to the County. An online system shall give the ability to return or pay exception items.

Positive Pay is a fraud detection program that helps The Commission identify and prevent counterfeit or amount-altered checks drawn on your accounts. Positive Pay is activated daily so you can make a decision about suspect checks while they can still be returned protecting The Commission from the loss of funds.

Hancock Bank offers three options for Positive Pay and The Commission may choose the option that best fits their needs:

- Traditional Positive Pay - The Commission will upload their check issue file into the system each day. The checks presented to the Bank will be validated against the issue files, and any checks that do not match will display as suspects for your review the next business morning.
- Reverse Positive Pay - The Commission would not upload check-issue files into the system, and all items presented are suspects for client review. This service is recommended if your business writes very few checks on an account or if the account would never have checks drawn on it because all activity would be electronic. This service alerts you if there is check activity on the account.
- Payee Positive Pay – The Commission would upload a file of checks issued, including the Payee name as it appears on the checks. This is compared to the file of checks presented to the Bank for posting.

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Teller Line Positive Pay Validation is included with all of the Positive Pay options listed above. This allows a check that is presented in person at the Bank to be validated against the checks issued file that has been uploaded into the system by the client. If the check presented does not match what is loaded into the system, the check will not be cashed, and the presenter of the check will be referred back to the check issuer.

Positive Pay files may be manually uploaded through Treasury Solution or via an FTP transmission. File cutoff is 6:45 p.m. CST.

Positive Pay exception notices are sent each morning by email to The Commission's authorized personnel. The email notification outlines the need to decision checks that do not match the information provided to Hancock Bank through the daily issue files from The Commission. Exception item check images are presented along with the ability to pay, return, and/or correct the check information at that time. If no decisions are made, The Commission's default parameters are applied. Decisions must be made by The Commission prior to 12:30 p.m. CST each business day. Hancock Bank's Treasury Management Support Team works diligently to ensure all staff is properly trained on the service. Throughout your first 6-8 weeks on the service, a "hand-holding" approach is taken to ensure a check is not returned that was fully intended to be paid.

To help protect The Commission's accounts from fraudulent ACH withdrawals, Hancock Bank offers ACH Fraud Prevention Services including ACH Positive Pay and ACH Block. ACH Positive Pay provides you online access to incoming ACH debit transactions each day. You decide to pay each ACH debit or return it. Plus you can set parameters to allow the ACH debits from authorized companies or block all.

12. Provide all other routine banking services including but not limited to endorsement stamps, locking bags, and night deposit service available at main branch and each site.

Hancock agrees.

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Banking Services Questions/Statements

Wire Transfers

1. Explain the financial institution's policies and procedures for wire transfers. Include the following:

- a) What security measures are in place regarding wire transfers?

Hancock Bank has both encrypted authenticated access codes. An authorized Treasury Solution user must input a password which is encrypted in addition to using a security token for secondary authentication. A second authorized Treasury Solution user will need to approve any outgoing wire before it can be released. In Treasury Solution, system administrators have the ability to view audit reports on all users which include activity, date, time, and module accessed.

For phone-in wires, Hancock Bank issues a Caller I.D. and system generated PIN, unique to the Caller and also has the capabilities to utilize a test key for verification. The wire system will authenticate the caller at the time of initiation confirming the request is within their Funds Transfer Agreement authority. We recommend call back verification to another authorized individual that will be required to authenticate wire information and provide their unique pin number before wire can be released.

- b) What is the latest time of day outgoing wire transfers can be made?

Wire transfers can be initiated online through Treasury Solution and the cut-off time for approving wires is 4:00 p.m. CST. Phone in wires can be initiated between 8:00a.m. CST and 4:00 p.m. CST. This is to ensure same-day execution.

2. Can wire transfers be submitted ahead of transaction date? If so, how far in advance?

Wires can be future dated up to thirty (30) days.

3. Does your electronic banking system provide inquiry on status of wire?

Status updates are provided within the online banking system, Treasury Solution. They include: Pending Approval, Processed, Submitted, Expired and Deleted. A tracking number is assigned to the wire transfer after the transfer is entered into the system. Then a confirmation number is assigned by Hancock Bank which verifies the transfer. All this can be monitored through Treasury Solution. An Incoming Wire Summary is also available via Treasury Solution, which provides details of the wire.

4. Does your financial institution offer electronic initiation of ACH by customer as an alternative to wire transfer?

Hancock Bank's Treasury Solution ACH module provides this capability. Our system allows both import and pass through of NACHA formatted transaction files.

ACH payment delivery is the next business day unless a future effective date is selected.

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Electronic Banking

1. Can the financial institution provide balance and transaction detail reporting electronically in the following detail?

- a) Ledger, collected and available balances

Treasury Solution provides beginning and ending balances for ledger and collected funds, plus float assignments.

- b) Daily debit/credit totals and detail

Debit and credit transactions are available for viewing on Hancock Bank's Treasury Solution platform with the exception of credit and debit memo posting, which can be requested from your Relationship Manager, Sophia Berling.

- c) Pending debit and credit information

Current Day Reporting is available through Treasury Solution to include electronic debits and credits (this includes ACH and wire transfers) and transactions made at the teller line.

- d) Transaction detail for the prior day-What time is the information available?

Previous day transaction detail is received and loaded at approximately 2:00 a.m. CST, however, it is ensured for client availability by 8:00 a.m. CST. The published availability time is 8:00 a.m. CST in case the system experiences a download issue or delay in processing.

- e) Transaction detail for at least seven (7) years (including but not limited to check copies, deposit tickets and copies of deposited checks)

E-statements are archived for 7 years within Treasury Solution; however, check images are truncated. The CD ROM will include paid check copies, deposit tickets and copies of deposited items. The images on the CD ROM can be saved to The Commission's system for easy access. Hancock Bank is required by law to maintain all images for 7 years.

- f) Transaction detail for the current/intra day

Current day details are available in Treasury Solution.

- g) ACH debit and credit detail and totals

Treasury Solution provides the ability to run transactions summaries and details by specified transactions types including ACH credit and debits.

- h) Incoming/Outgoing wire ACH transfer inquiry

All incoming/outgoing wires/ACH activity is available in Treasury Solution for both current day and prior day.

- i) Can the transaction details be downloaded to an excel spreadsheet?

Transaction details can be exported as CSV or Tab Delimited which can both be opened in Excel.

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- j) Does the banks system allow customization of reporting? If so, please explain what is available.

Reports can be customized by date range, dollar amount range and transaction codes. Columns can also be customized on most screens allowing these changes to reflect on the export file as well as sorting and moving columns prior to export.

2. Can the following transactions be done electronically?

- a) Wire transfers: repetitive, non-repetitive, and future-dated ACH transactions

Treasury Solution has the ability to store repetitive wire transfer information. Both repetitive and non-repetitive wires can be initiated via Treasury Solution. Wire transfers can be future dated thirty (30) days.

ACH originated transactions can be future dated fourteen (14) days.

- b) Stop payments

Stop payments can be placed online through Treasury Solution and a summary screen showing the stop payment has been placed is available and The Commission can print as needed.

Hancock Bank recommends The Commission also add voids in the Positive Pay Module for stop payments that have been placed. This will allow the check to reject as a Positive Pay Exception in case the stop payment has expired.

- c) Internal account transfers

Via Treasury Solution The Commission has the option to transfer from one account or multiple accounts into one account or from multiple accounts into one account.

- d) Account transaction inquiries

Account transaction queries can be processed via Treasury Solution using multiple parameters.

3. Are the following services offered electronically?

- a) Check imaging

Front and back check images are available via Treasury Solution. Check images are available for 180 days via Treasury Solution.

- b) Deposit items imaging

The Deposit Imaging module in Treasury Solution provides images of deposit tickets and associated checks deposited for 180 days of the deposits made through the branch or vault. All Remote Deposit Capture deposit images are available for 45 days through the Remote Deposit Capture Module. All items deposited can be archived on CD ROM. Copies are also available upon request at any time from your Relationship manager.

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- c) Imaging of other items such as deposit tickets, credit and debit memos

The Deposit Imaging module in Treasury Solution provides a copy of the deposit ticket and all items within the deposit, these deposit images are also archived on the CD Rom. Credit and debit memo copies are not available online, however, copies will be provided by your Relationship Manager –Sophia Berling upon request.

- d) Positive pay

Hancock Bank offers full Positive Pay with Payee Match via Treasury Solution.

- e) Bank Statements

E-Statements are available for viewing directly through your Treasury Solution access, and are available for viewing/printing/saving by the 2nd business day. E-Statements are provided to The Commission at no additional cost.

- f) Are there any data items that cannot be reported intra-day electronically? If so, what are they?

Remote Capture deposits are not reported on the current/intra-day reporting.

4. Does the bank have a USB token device or Password Generating Token that can be utilized for on-line banking user authentication?

Protecting your information and secure access is our top priority. Our security features include:

Secure Login Process – Only your administrator can add a user and grant system access

- Internet Access Is Protected – Secure Socket Layer (SSL) with 128-bit encryption
- Security Token Is Required – Each login requires an authentication code from the token along with a user ID and password
- Monetary Transfers Have Extra Security – Outgoing wire transfers and ACH batches require a second approval before the bank will process the transaction
- Alerts – The system provides standard alerts for password changes and invalid login attempts. Plus, you can set up alerts for outgoing ACH and wires, ACH profile changes and commercial loan payments and advances

5. What has been your down time for your online banking system over the past 12 months? What problems has your system encountered? How do you notify users of problems with the system?

Treasury Solution has experienced 717 minutes of down time over the past 12 months. This down time consisted of normal internet connectivity issues. Users are notified of system issues via email, banner messages in Treasury Solution or in extreme cases, by phone.

6. Is your customer service for online banking open 24 hours? If so, where is the overnight response team located? If your support is not open 24 hours, what are the hours?

Our Treasury Management Support team is available Monday thru Friday from 7:00 a.m. CST to 6:00 p.m. CST.

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7. How do you notify your customers of upgrades to the online banking system? Do you have any major upgrades scheduled for the next 12 months?

System upgrade notifications are provided to users by banner messages within Treasury Solution, email notifications to system administrators and/or a letter via mail.

Upgrades planned for 2016: Secure Browser (Treasury Access) rollout across additional products - Remote Deposit Capture, Positive Pay & Bill Pay. Move to newer version of Remote Deposit Capture with additional capabilities.

8. Describe any additional services available electronically which could benefit and enhance the operations of the Baldwin County Commission.
- **ACH Positive Pay** - provides online access to incoming ACH debit transactions each day. You decide to pay each ACH debit or return it.
 - **UPIC (Universal Payment Identification Code)** - is a unique account identifier that replaces your bank account number on an ACH payment. A UPIC cannot be used to initiate ACH debits. The UPIC can be published with your ACH (credit) instructions on websites and invoices without exposing confidential information. Using a UPIC reduces the risk of unauthorized ACH debits and fraudulent checks.
 - **Safewire** - protects like the UPIC for companies receiving payments by wire transfer.
 - **Sunrise Report** - gives quick access to account data and can save time by providing a beginning-of-the-day relationship snapshot without having to log in to online banking. The Sunrise Report summarizes your prior day's business activity in three ways: Deposit Account Summary, Detailed Transaction List (includes all debits and credits for each account) and Loan Balances Recap. This report is delivered daily via email by 7:00 a.m. CST.

Positive Pay

1. Is Positive Pay service available? What is the recommended service delivery method? What are the hardware/software requirements? Does the bank provide automatic file receipt acknowledgements? If so, how?

Positive Pay is available and delivered via our online Treasury Solution platform.

An acknowledgement is received immediately following upload. The following information will be presented on the screen following the upload: Tracking number, with account number, number of items, issued and voided and total dollar amount.

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Below are the System Requirements Positive Pay:

<i>Treasury Services – System Requirements</i>					
Operating System	Browser	Treasury Solution	Remote Deposit	ARP & Positive Pay	Comm'l Bill Pay
Windows 7 Professional, 32-bit or 64-bit	Internet Explorer 9, 32-bit	✓	✓	✓	✓
	Internet Explorer 10	✓	✓	✓	✓
	Internet Explorer 11	✓	✓	✓	✓
	Firefox 20.x, 32-bit	✓		✓	✓
Windows 8, 32 or 64-bit only	Internet Explorer 10	✓	✓	✓	✓
	Internet Explorer 11	✓	✓	✓	✓
	Firefox 20.x, 32-bit	✓		✓	✓
Windows 10	Internet Explorer 10	✓			✓
	Internet Explorer 11	✓			✓
	Firefox 20.x, 32-bit	✓			✓
Macintosh OS X, v10.8	Firefox 20.x, 32-bit	✓		✓	✓
	Safari 5.x *not on iPad	✓			✓

✓ Denotes 'compatibility mode' for system access

2. What is the banks deadline for transmitting files?

Hancock Bank has a file cut-off time of 6:45 p.m. CST, Monday – Friday excluding holidays, for Positive Pay file transmissions.

3. What data format is required for the daily file for issued checks? How does the County notify the bank of stop payment checks?

A Positive Pay file format layout is attached.

Positive Pay files may be manually uploaded through Treasury Solution or automated via an FTP transmission. File cutoff is 6:45 p.m. CST. Exception emails are sent out by 9:00 a.m. CST and exceptions must be decided by 12:30 p.m. CST or the default decision will be applied.

The Bank recommends placing a stop payment or void in the Positive Pay module in case the stop payment has expired. If a stop payment is in place the item will be stopped prior to being reviewed in Positive Pay and will be automatically returned.

4. What is the bank's policy on check fraud and liability for loss?

Any discrepancies or unauthorized transactions should be communicated to your Relationship Manager in writing. Hancock Bank reviews each fraud case individually to determine the liability for loss.

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5. How long are check images available online?

Check images are available online via Treasury Solution for 180 days.

6. Please provide a brief description of each positive pay service that the bank offers along with sample reports.

Hancock Bank offers three options for Positive Pay and The Commission may choose the option that best fits their needs:

- Traditional Positive Pay - The Commission will upload your check issue file into the system each day. The checks presented to the Bank will be validated against the issue files, and any checks that do not match will display as suspects for your review the next business morning.
- Reverse Positive Pay - The Commission would not upload check-issue files into the system, and all items presented are suspects for client review. This service is recommended if your business writes very few checks on an account or if the account would never have checks drawn on it because all activity would be electronic. This service alerts you if there is check activity on the account.
- Payee Positive Pay – The Commission would upload a file of checks issued, including the Payee name as it appears on the checks. This is compared to the file of checks presented to the Bank for posting.

7. How does the bank handle exception items? Is an image available? Is a daily listing offered? Are there defaults available for each account to return or pay?

Positive Pay exception notices come by way of email each morning to The Commission authorized personnel. The email notification outlines the need to decision checks that do not match the information provided to Hancock Bank through the daily issue files from The Commission. Exception item check images are presented along with the ability to pay, return, and/or correct the check information at that time. If no decisions are made, The Commission's default parameters are applied. Decisions must be made by The Commission prior to 12:30 p.m. CST each business day. Hancock Bank's Treasury Management Support works diligently to ensure all staff is properly trained on the service. Throughout your first 6-8 weeks on the service, a "hand-holding" approach is taken to ensure a check is not returned that was fully intended to be paid.

8. What is the timeline for reporting exceptions to Baldwin County Commission? What is the deadline for the Baldwin County Commission to make a decision on exceptions?

Exceptions are available at 9:00 a.m. CST and decisions must be made by The Commission prior to 12:30 p.m. CST each business day.

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ACH Payments and Direct Deposit Payroll System

1. What controls are in place at your bank to prevent file loss and duplicate transmissions? Does the bank provide automatic file receipts?

Hancock Bank requires dual authorization on all outgoing ACH and wire transactions to prevent file loss or duplicate transmissions. The Commission can also set up a "warning alert" within the ACH template so that if a file is created within a specific time frame for a duplicate dollar amount a warning will appear letting you know a file has already been created for this amount and whether you want to continue - this will prevent a duplicate transmission. Automatic file receipts are emailed once the file has been submitted and approved.

2. What back-up systems are in place to insure continuous processing of ACH transactions in the event of a "disaster" at your operations? What is your institution's formal disaster plan? Has your operations center experienced such a "disaster" within the past five years and how quickly were back-up facilities activated? Please provide details.

ACH currently processes in 2 locations, 50% staff at UNO Operations Center in New Orleans and 50% staff at CCC Operations in Montgomery. Both sites perform the same functions, and in the event of an issue impacting one facility, we can run from the other with zero customer service degradation. In 2014 the New Orleans area experienced severe ice issues that prevented staff from reaching work – we ran from Alabama operations site for 3 days with no negative impact. Both facilities have generators that immediately start if power is lost to the building. In the event one of our facilities will be down for a number of days (fire, hurricane) our ACH Disaster Recovery Plan calls for relocating staff from the impacted site to our other facility for the duration of the event; we have not had to implement this in the past 5 years.

Our data center in Mississippi hosts our server connections to Fiserv, and this is backed up in Chicago. Fiserv (our ACH system provider) has their processing run out of Norcross, GA, with backup facilities in Jones Creek, MD. We test failover connectivity for our Chicago data center and Fiserv's failover to Jones Creek annually.

See Disaster Recovery Plan attached.

3. When will the ACH transactions need to be submitted to ensure availability of funds in the employee's account by 8:00 a.m. on payday? Will the funds ever be available before 8:00 a.m. on payday? How would your bank resolve a situation where employees' funds were not available at 8:00 a.m. on payday?

To ensure availability of funds in the employees account by 8:00 a.m. CST, funds will need to be submitted 2 days in advance of the effective date. Funds sent via ACH may be available earlier than 8:00 a.m. CST dependent upon the recipient's financial institution and their policy on pending items and availability. In cases where Hancock Bank has been in error, we have provided cashier's checks or issued wires transfers to resolve the issue.

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4. Does your bank provide acknowledgments when it receives an ACH file? If so, what format is used and what information is given? Are these available via e-mail?

Hancock Bank provides an acknowledgement when an ACH file is received for processing. These notifications are sent via email automatically when the ACH file is received. This notification confirms the effective date of the ACH file along with the total dollar amount of the file and the number of transactions received.

5. Can a request be made to delete ACH transactions after file has been transferred? If so, what notification does the bank provide that transaction was deleted before funds were distributed?

ACH files and/or individual transactions can be modified or deleted after submission. An ACH reversal form is located in Treasury Solution and once completed can then be emailed directly to our ACH Department. If you provide your email address on the form, an email will be sent to you from our ACH Department confirming the receipt of the reversal request.

6. Does your bank require a pre-notification run? If so, how much lead-time would be necessary before direct deposit could be implemented?

Pre-notes are recommended, however, not required. If a pre-note is generated we recommend 7 to 10 days following the submission of the pre-note to make sure the item is not returned from the recipient bank.

7. How does your bank handle ACH return items?

Notification of ACH Returns is delivered via Treasury Solution and alerts can be sent by email to Treasury Solution users on an individual basis when the ACH Return Report is available.

8. Will ACH items (i.e. direct deposit funding requirement) be reported via the daily presentments reporting system? Will they be segregated from the check presentments for reporting purposes?

The ACH Summary report in Treasury Solution provides the batch detail of ACH files, submitted, including all ACH items. Balance Reporting, previous day report, provides only the total batch amount.

9. What system does your bank use to upload files? Is this system part of the on-line banking site or is at a separate site?

We accept uploads through our online system, Treasury Solution, or via FTP transmission.

10. Provide a copy the record layout for ACH payments.

See Appendix for a copy of the record layout in standard NACHA format.

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Statement and Reporting Frequency

1. Provide a sample account statement.

See Appendix for a statement example.

2. Baldwin County Commission requires the following items:

- a) The month-end statement cycle will close on the last day of the calendar month.

Hancock understands.

- b) Within five (5) business days after the calendar month the awarded bank will furnish a statement reflecting the transactions occurring during the preceding month for all accounts.

E-Statements are available for viewing directly through your Treasury Solution access, and are available for viewing/printing/saving by the 2nd business day. E-Statements are provided to The Commission at no additional cost. In the event The Commission prefers a paper statement, Hancock Bank will comply with this request as well.

3. Provide CD-ROM imaging of disbursement checks (front and back)

Most business clients plan to begin their reconciliation as soon as possible after receiving the month-end statement. Because of that, we release the monthly statement right after closing. The CD-ROM disk with check images is produced after the checking account statement closes and is delivered as quickly as possible. The Commission can also view all check images on-line through Treasury Solution for 180 days.

4. Are the statements available online? If yes, how many months are available online?

Bank Statements are available on-line via Treasury Solution for 7 years.

Deposits

1. What are the daily deadlines for checks deposited to receive availability and collected status according to the availability schedule?

Deposits can be made at local branch locations until the close of the business day and receive same day credit. Local branch hours are Monday – Thursday 9:00 a.m. to 5:00 p.m. and Friday 9:00 a.m. to 5:30 p.m. CST.

Remote Deposit Capture deadline for same day deposit is 7:00 p.m. CST.

Please see attached Availability Schedule attached.

2. How will the financial institution provide notification of incoming wire transfers and ACH transactions?

The Commission can receive email alerts through Treasury Solution. These alerts notify the user that you've received an incoming wire or ACH transaction and the user will need to sign in to Treasury Solution to obtain detail on the transaction. We also can provide notification through secure email that includes transaction detail. The pricing for each option is listed under the attached proforma.

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3. Reconciliation of deposit.- If there is a discrepancy between our deposit ticket and the amount of our deposit included

a) How will you communicate the difference to us and,

For changes made a customer advice is generated with the amount of the correction, and a description of the cause for correction. Typically, the advice consists of the correction and images of all the items from the transaction. Also, your Relationship Manager, Sophia Berling will be glad to provide any details needed.

b) How quickly?

Correction notices are mailed the following business day.

c) What is the amount of over/short that generates an adjustment on the banks side?

When the correction amount is in excess of \$5.00, the customer will be debited or credited based on the situation. In those instances where the difference is \$5.00 or less, the correction is made to an over/short GL account.

d) What level of discrepancy will the bank research when requested by Baldwin County Commission?

The Commission can notify their Relationship Manager, Sophia Berling and she will be glad to research and correct any amount.

4. Baldwin County Commission is currently utilizing remote deposit capture using a TellerScan scanner. Would this be compatible with the banks system? Can the bank provide scanning equipment or MICR equipment for electronic check conversion?

Hancock Bank's remote deposit service does support the TellerScan scanners. We would recommend upgrading to the Panini deposit scanner which we will provide for all 5 locations.

5. What is the deadline for same day credit of deposits?

Deposits can be made at local branch locations until the close of the business day and receive same day credit. Local branch hours are Monday – Thursday 9:00 a.m. to 5:00 p.m. and Friday 9:00 a.m. to 5:30 p.m. CST.

Remote Deposit Capture deadline for same day deposit is 7:00 p.m. CST.

6. What is the retention policy for checks converted to ACH?

The Originator will retain a reproducible and legible copy of the front of the Receiver's Eligible Source Document used to initiate each ARC Entry for two years from the Settlement Date of the ARC entry, and will provide it to the OPFI upon request for use in complying with NACHA Rules/Provisions.

7. Describe the liability for fraudulent deposit items.

If returned as a fraudulent item from the paying bank, The Commission would handle under your return item procedures.

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Returned Items

1. Provide the financial institution's policies and procedures for processing returned items. Include the following:

- a) Can all items returned for insufficient funds be automatically processed a second time?

Yes, The Commission can provide standing instructions on the automatic processing of return items for a second time.

- b) How and when will we be notified of the amount of returned items? Can we view returned items online?

Return item notification is sent via secure email or fax at the time Hancock Bank has been notified of the return. Return item images are not current available online.

Stop Payments

1. Briefly explain your financial institution's stop payment procedures. Include time constraints, whether requests can be made electronically and/or via telephone and when written notification is provided.

Stop payments can be placed online through Treasury Solution and a summary screen showing the stop payment has been placed is available and The Commission can print as needed. Stop payments may also be requested by phone or email. The Commission may call or email their Relationship Manager, Sophia Berling or the Public Funds Coordinator to request a stop payment be made.

Hancock Bank recommends The Commission also add voids in the Positive Pay Module for stop payments that have been placed. This will allow the check to reject as a Positive Pay Exception in case the stop payment has expired.

1. When will a stop payment request take effect and how long will it be in effect?

If a stop payment is placed on the system today and all information provided regarding check is accurate, the check will be rejected during night processing.

Stop payments remain in effect for six (6) months.

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Lockbox Services

The County utilizes lockbox services for Solid Waste Collection customer collection and processing of payments. The payments are deposited on the date of receipt and granted same day ledger credit. In addition, an electronic file is produced that is used to automatically post the payments to our accounts receivable system.

Lockbox Services Questions/Statements

Please provide your responses to the items below in the order presented.

1. Firm name and business address of lock-box processing center.

Hancock Bank partners with BNY Mellon for our lockbox processing services. Their physical mailing address is listed below:

The Bank of New York Mellon
Attn: *Individual's Name*
1501 North Plano Rd
Richardson TX 75081

2. Provide names, titles and current resumes for contact personnel.

Sophia Berling, Vice President, Institutional Banking Relationship Manager.
Sophia has 29 years of professional experience in banking, with 14 years being in treasury management and the last 5 years in Institutional Banking Group.

Jamie Horton, Vice President, Treasury Management Services
Jamie has 21 years of professional experience in banking, with 11 years in Retail Banking and almost 10 years in treasury management.

3. Provide a detailed step-by-step review of your operations that provide a turn-key solution for the processing needs for Solid Waste payments.

BNY Mellon offers Wholesale, Wholetail and Retail lockbox processing in a fully owned network of sites. Identical processes/technology are employed at all North American lockbox locations.

Wholetail Lockbox Processing

All payments coming into a lockbox are sorted by payment type – scannable or non-scannable. Each payment type is processed in the most efficient manner using the appropriate process and platform. Generally, processing follows the guidelines of the payment type received:

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OCR Scannable Processing

Checks accompanied by a machine-readable OCR document are processed in a completely automated environment. Sophisticated scanning equipment captures the information printed on the document's scanline for transmission to the customer. The dollar amount of the check is compared to the dollar amount on the scanline. If they match, the equipment encodes the check with the dollar amount. If they do not match, the operator will key and then re-keys the dollar amount to ensure the highest level of quality. After the checks are encoded, they are printed with an audit trail noting the date, account, sequence and batch numbers. Checks and documents are imaged during this step.

Non-scannable Processing

Checks received without a scannable document are encoded, printed with an audit trail, imaged and photocopied. Transaction data such as invoice and account numbers are manually captured by key entry. Documents, remittance stubs, envelopes and correspondence are imaged at your customer's request.

- Upon completion, images are saved to the archive and made available for client access via EnternetBank
- Remittance information from the lockbox system is consolidated, formatted and transmitted.

All physical checks are stored on site for a period of 30 days. In addition, the physical remittance advice(s) are stored for 5 business days.

Clients can receive check and remittance detail information via file transmission or image to apply to their cash application system.

Wholesale implementation is a 12 week process.

- Weeks 1 and 2 are to gather and agree on specifications
 - a) Scanline definition
 - b) Transaction processing
 - c) File layout
 - d) File communication
 - e) Account opening requirements
- Weeks 3 to 8 are set up
 - a) Lockbox coding
 - b) File communication testing
- Weeks 9 to 12 testing
 - c) Week 9 system test
 - d) Week 10 customer review of system test
 - e) Week 11 operational test
 - f) Week 12 customer review of operational test
- Go live

Baldwin County Commission

RFP Banking Services 2016

4. What controls do you have in place to ensure accurate processing in accordance with customer specifications? What controls are in place to ensure all payments received are processed the same day received?

BNY Mellon employs a number of quality control initiatives and checkpoints including:

Mail receipts that are tracked and recorded at each mail delivery time at each of our processing locations. Mail trends are utilized to project staffing needs and immediately detect variances in mail delivery patterns.

Making each individual accountable, all mail opened by an individual processor is tracked by the individual's operator number. Individual processors are accountable for the quality of their work and defects are promptly discussed with the operator by their shift supervisor.

Quality Control Monitors randomly sample work within the lockbox operation to identify errors or potential "trouble spots."

BNY Mellon's Associate Goals and Incentive Campaign (MAGIC) helps Treasury Services maintain quality processing in Lockbox operations by establishing high standards and rewarding error-free performance with extra pay. The processing accuracy rate for our Lockbox services is a key performance measurement.

The system audit trails monitor all errors and allow us to track each person who processed a particular check through our system. All errors found by BNY Mellon or reported by our clients are traced back to the individual responsible for the error. This information is used individually for performance appraisals (i.e., on shift and operation levels to monitor the performance of shift supervisors and managers).

Internal controls, such as your specific lockbox instructions, that are built into BNY Mellon's systems and procedures aim to achieve timely, complete and accurate processing.

Redundancy and complete systems backup are provided at all phases of the remittance operation. All sites are equipped with redundant CPU and telecommunications capacity and can back up one another in the event of a disaster*.

Consistency is maintained in as many aspects of the operation as possible - and across all sites*. This key quality factor minimizes procedural variations and focuses on specializing and developing expertise in proven support methodologies.

The Spot Audit Program requires that managers audit their own operation and report findings quarterly. This is in addition to regular and unannounced BNY Mellon audits of operations.

BNY Mellon Lockbox Operations maintain the SSAE 16 report (Statement on Standards for Attestation Engagements No. 16), the standard issued by the Auditing Standards Board (ASB) of the American Institutes of Certified Public Accountants (AICPA), from KPMG. This report replaces the former Statement of Auditing Standard No. 70 (SAS70).

Wholesale work is processed within 24 hours of time of receipt for single check/ single document items not to exceed 48 hours from time of receipt for all other items.

Baldwin County Commission

RFP Banking Services 2016

5. Have you experienced any unauthorized access to account numbers and account information? If so, please describe. Describe your internal controls and procedures to protect account information.

No, we've never experienced unauthorized access to any accounts or information.

In order to protect sensitive account data, each bank client of BNY Mellon is assigned a specific bank number which services as the master level of data segregation. Below the bank level, each end-client company established on EnternetBank for a specific Private Label bank is assigned a unique company ID. All services and accounts that are setup in the system are tied to that bank number and company ID so that only that company can see the data associated with that account. Furthermore, every user has their own unique User ID and password, as well as service-level entitlements (which must be granted to them by their company's Security Administrator). Therefore, when they log in, they can only view services and accounts that their Administrator entitled them to, which are available to their specific company, for that specific bank. This makes it very easy to not only keep data confidential between companies in our system but also across users within the same company.

6. What are the deposit times for the customer's lockbox and how are they determined?

The lockbox processing cutoff time is based on when you request balance reporting information or when you request to receive your data transmission.

7. In the case of an automated equipment or system failure, what back up arrangements are in place for lockbox processing?

BNY Mellon's lockbox network is backed by four levels of redundancy within each site's operating environment. An important component to our contingency process is that we are one of the few major lockbox providers that process on identical operating platforms in all of our network sites. By offering consistent processing in all sites, each site can, in effect, act as a backup to another site. This contingency system will help insulate you from a network system failure. A system failure is defined as any level of interruption in normal site operations. A failure can range from a workstation breakdown to total failure of an operating center. Following are details on the system redundancy:

Level 1: Workstation Processing. Workstation equipment backup exists within each of BNY Mellon's lockbox operating centers. Each processing site is configured to operate at full capacity with 90 percent equipment use. This enables each primary workstation function to back up itself with standby capacity if either mail extraction or remittance processing equipment fails during normal operations. If this level of failure occurs, the affected piece of equipment is removed and replaced by redundant capacity in the same function. This backup process can be implemented within minutes of an initial workstation failure.

Level 2: Information Capture, Storage and Retrieval. This level of redundancy exists within each lockbox site's data processing equipment to protect normal operations from the impact of workstation communication failure to the central processing unit and to insulate against storage device failure. Each remittance processing workstation normally functions in an online mode to a central processing unit at each site. In this environment, all processed transactions exist simultaneously on storage devices at both a workstation and at the central processing unit.

Baldwin County Commission

RFP Banking Services 2016

In general, Level 2 backup can be implemented within 30 minutes of storage device failure and can be recovered within 30 minutes of the storage replacement and online availability.

Level 3: Data Processing and Telecommunications. This level of backup also is provided at all lockbox operating centers, which are configured with at least two central processing units. Each CPU is compatible with the other's software and hardware functions. Also, each central processing unit is clustered and is equipped for dual porting of storage discs. This backup level enables each site to continue operating without interruption while we fully recover from loss of a CPU due to hardware failure. With this type of failure, the affected CPU would be removed from the active processing environment. The Local Area Network is automatically redirected to the backup CPU, and the storage discs from the primary CPU are reported to the backup unit.

Level 4: Full Operations Emulation. Operation emulation and site backup exist within BNY Mellon's wholesale lockbox network, and this contingency is implemented in the event of a complete failure or incapacitation of a regional processing center. This backup level redirects remittances from the disabled processing center to one or more of our remaining processing centers.

BNY Mellon's lockbox network uses consistent hardware, operating systems, workflows and operating procedures at all lockbox operating centers. In conjunction with a central software library maintained in Pittsburgh, this redundancy gives us the operating capacity to process each customer's remittance applications at other sites.

8. Outline lockbox and customer procedures for out-of-balance conditions at the transaction level, batch level, deposit level and end-of-day level.

At the transaction level, each transaction has software edits that determine that the sum of the amounts applied to documents will equal the sum of the amounts encoded on checks. Because of this balancing requirement, there will not be an out-of-balance condition at the transaction level.

At the batch and deposit level, a manual balance is done from batch level deposit ticket to system level transmission reports. This ensures that no out-of-balance condition would occur. Should an out-of-balance occur, Operations would research the discrepancy at an individual check level. All deposits are released and balanced based upon this procedure.

At the end-of-day level, a batch-by-batch total comparison is done to each individual deposit run, ensuring that the entire processing day is in-balance.

9. Define and illustrate what would be considered standard items, non-standard items and exception items and your processing capabilities for each type.

We assume that all items will have full transaction imaging of payments and correspondence only items. Clients then have the option of determining how they want to post the invoice / account information for each payment. They can choose to post the payments into their AR system manually, using the transaction images from our web browser, or we can capture all invoice data and send a daily receivables posting file.

Standard items- payment is received with all information required to post the payment. We capture all information to include in the daily file and image index online.

Baldwin County Commission

RFP Banking Services 2016

Non-standard items- payment is received with incomplete or missing information. We can include the information we captured in the daily file for the client to resolve post processing, or optionally perform exception management via:

Intraday Web Decisioning- Payments with incomplete or missing information, out of balance payments, or other client defined- exceptions are presented to the client in our online web exceptions browser. Clients enter the information and the completed transactions are included in the daily file.

- 10.** How do you handle correspondence, returned items and any other items that may be received in the lockbox? How do you communicate this type of information to the customer?

Correspondence only items are scanned in a Correspondence only batch (COBS), with a unique batch identifier. This enables your staff to easily select and view these images each day for subsequent handling.

- 11.** Describe any technology used to retrieve customer information and post returned checks through the use of previously captured MICR information or other means.

Return Items will be sent to The Commission on the day the item is returned either by fax or secure email.

- 12.** How long do you maintain coupons and other payment documents? How do you dispose of these documents?

Checks for Wholetail Lockboxes are maintained for 30 days. For paperless lockboxes where the remittance documents are not returned to the client, the remittance documents are retained by the site for five business days or 30 days for an additional charge.

- 13.** Specify any services that you believe will enhance or set your proposal apart from others as well as the additional cost (if any) to receive such enhancement in service.

Hancock Bank established our partnership with BNY Mellon because they have one of the largest lockbox networks in the country for retail and wholesale processing, in terms of transactions and dollar volume. BNY Mellon has offered wholesale lockbox since 1948.

They also have a consistent processing platform across their entire network and use "parallel processing." In other words, all sites use the same equipment, processing procedures, and software. Software is maintained at each site, with backup copies housed in Pittsburgh, giving us the ability to move work to other sites in the event of disasters.

- 14.** Indicate how quickly you could be ready to take on this work if selected.

We strive to make a smooth and timely transition to our solutions. The lead time for Wholetail Lockbox is 12 weeks.

- 15.** Include a breakdown of all fees or costs, including item charges for standard, non-standard processing.

See Lockbox pricing section within analysis proforma provided.

Baldwin County Commission

RFP Banking Services 2016

Merchant/Credit Card Services

The County accepts Visa, MasterCard, and Discover credit and debit cards at its cashier locations for Solid Waste Collection Administration Office and over the internet payment gateway (PayFlow Pro). The County will need one merchant number.

Bank/Provider shall provide merchant services as follows:

1. Charges for credit card, debit card, and e-checks services are to be assessed as quoted in RFP response by either of the alternative methods described herein.

All processing charges and pricing parameters for merchant services are provided in the attached proposal.

2. Credit card swipe readers/magnetic swipe readers for credit and debit cards will be provided for use at the County by the bank/provider credit card service. Equipment must be able to electronic transmittal of deposits to County's Solid Waste Collection Fund account.

Hancock Bank will offer the VeriFone Vx520 terminal for \$299, which will transmit deposits into the County's Solid Waste Collection Fund account. The terminal(s) will be in addition to the PayFlow Pro gateway that the county currently uses.

3. Credit card tickets and other required supplies should be provided by the bank/provider.

The PayFlow Pro gateway requires no specific card tickets or other required supplies; each VeriFone Vx520 terminal will be shipped with the necessary supplies (printer tape rolls) for issuing printed credit card receipts.

4. Funds are deposited daily with fees are billed once a month.

Funds will be deposited daily, and fees will be billed once a month.

Baldwin County Commission

RFP Banking Services 2016

Investments

The County will follow the practice of separately bidding investments for idle funds. These investments have historically been in the form of Certificates of Deposit.

Any request for additional information regarding this Request for Proposal should be submitted by Wednesday, March 2, 2016 to Kimberly W. Creech at the address above, telephone (251) 937-0303 or kcreech@baldwincountyal.gov.

Three sets of proposals (one original and two copies) should be sent to attention of Kimberly W. Creech in writing at the address above or by facsimile to (251) 239-4309 by 2:00 PM, Monday March 14, 2016. My E-Mail address is kcreech@baldwincountyal.gov. You may use the proposal form attached, or you may use your own format as long as all requested information is included. Proposals shall be kept in confidence until after 2:30 PM, March 14, 2016.

Baldwin County Commission

RFP Banking Services 2016

CONFIDENTIAL INFORMATION

Proposers are hereby notified that all information submitted as part of, or in support of, proposals will be available for public inspection after the opening of the proposals, in compliance with Alabama statutes.

The proposal which best meets its needs is to be recommended to the Commission for consideration at its regularly scheduled work session on March 22, 2016 and should be awarded at the regularly scheduled Commission meeting on April 5, 2016.

To submit a proposal, the financial institution must be a Qualified Public Depository under the Security for Alabama Funds Enhancement (SAFE) Act Program, Section 41-14A Code of Alabama, 1975 and have a physical presence in Baldwin County are designed as eligible depositories for funds under the discretion and control of the Baldwin County Commission. If awarded the proposal, the institution must maintain its status in SAFE for the three-year term of this proposal.

Baldwin County Commission
RFP Banking Services 2016

Appendix

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EXHIBIT 1

	Average Balances 01/01/15-12/31/15	Average # of Monthly Deposits	Average # of Monthly Checks	Average # of Monthly ACH/Wires
General Fund	\$17,481,977	114	0	8
Sales & Use Tax	\$5,327,274	213	0	0
Health Tax Fund	\$681,462	5	0	0
County Transportation Fund	\$65,348	4	0	0
Legislative Delegation Office Fund	\$118,100	2	0	0
Juvenile Detention Facility Fund	\$29,482	11	0	0
JDC Construction	\$123,819	1	0	0
Archives Fund	\$193,953	6	0	0
Wilderness Fund	\$99,166	8	0	0
Baldwin County Community Corrections Fund	\$370,406	39	0	0
Seven Cent Gasoline Tax Fund	\$14,041,187	33	0	12
Road & Bridge Fund	\$886,541	5	0	0
Public Highway & Traffic Fund	\$127,018	4	0	0
Severed Material Tax Fund	\$62,497	1	0	0
Capital Improvement Fund	\$87,803	1	0	0
RRR Fund	\$487,822	6	0	0
Reappraisal Fund	\$2,423,650	6	0	3
Board of Equalization	\$17,727	1	0	0
Council on Aging Fund	\$150,048	3	0	0
Senior Treasures	\$13,909	6	0	0
Section 18 Fund	\$44,560	54	0	0
Parks Fund	\$216,451	14	0	0
Legal Minimum Parks Fund	\$10,119	1	0	0
FEMA Fund	\$22,894	1	0	0
BRATS 5307 Large Urban Transit Fund(New)	\$0	0	0	0
Eastern Shore MPO Fund	\$117,420	2	0	0
CDBG Grant Fund	\$100	0	0	0
LLEBG & COPS Grant Fund	\$100	0	0	0
LLEBG Grant Fund	\$125	0	0	0
CDBG Tenshaw/Blackshire Fund	\$200	0	0	0
GMES Act of 2006	\$341,116	1	0	0
State Grant Fund	\$191,861	2	0	0
Series 2008-A Warrant Fund	\$278,917	1	0	0
Federal Stimulus & Grants	\$100	0	0	0
Federal Grant Fund	\$111,321	3	0	0
Debt Service Fund	\$58,950	1	0	0
Solid Waste Fund	\$9,504,234	123	0	0

Solid Waste Collection Fund	\$3,578,427	254	0	1
Disbursement Fund	\$2,104,388	250	861	27
Payroll Fund	\$117,857	55	0	ACH Pass-through
Flexible Benefits Fund	\$23,321	4	0	0
Excess From Land Sales Fund	\$8,726,605	1	0	0
Data Processing Fee Fund	\$1,089,825	2	0	0
Special Motor Vehicle Registration & Titling Technology Fund	\$32,722	2	0	0
Land Redemption Fund	\$461,966	6	0	0
Fiduciary Fund	\$635,247	1	0	0
Supernumerary Fund	\$14,509	1	0	0
Law Library Fund	\$762,308	6	0	0
AAA Donations Fund	\$2,705	11	0	0
Historic Parks Fund	\$159,694	2	0	0
Tax Refund Setoff Program Escrow Fund	\$4,251	1	0	0
Baldwin Co Comm Capital Fund (New)	\$0	0	0	0
Employee Fund	\$5,004	4	0	0
District Attorney Fund	\$15,680	2	0	0
Worthless Check Fund	\$19,928	3	0	0
DA \$2 Fee Fund	\$24,846	8	0	0
DA Restitution Recovery Fund	\$89,225	2	0	0
Planning & Zoning Commission Fund	\$7,908	3	0	0
Motor Vehicle Special Training Fund	\$46,769	1	0	0
Donation Trust Fund	\$74,323	6	0	0
Manufactured Home Trust Fund	\$29,596	2	0	0
Revenue Commissioner Discretionary Fund	\$26,228	1	0	0
Probate Judge Discretionary Fund	\$57	1	0	0
Zoning Fee Fund	\$171,102	2	0	0
Self-Insurance Fund	\$342,328	21	0	12
Juvenile Supervision Services Fund	\$21,170	2	0	0
<i>General Fund Trust (idle funds)</i>	\$11,067,378	1	0	0
<i>EMD Trust (idle funds)</i>	\$1,600,189	1	0	0
<i>Financial Assurance Trust (idle funds)</i>	\$4,918,487	1	0	0
<i>Utilities Permit Fund (idle funds)</i>	\$292,079	1	0	0
<i>Oil & Gas Trust Fund (idle funds)</i>	\$2,119,211	1	0	0
<i>Public Works Trust (idle funds)</i>	\$4,030,847	1	0	0
Total 12-Month Average Balance:	\$96,303,837	1332	861	63

EXHIBIT 2

FORM 1 – PROPOSAL CERTIFICATION

**Baldwin County Commission
Request For Proposal (RFP)
Banking Services
Proposal Certification**

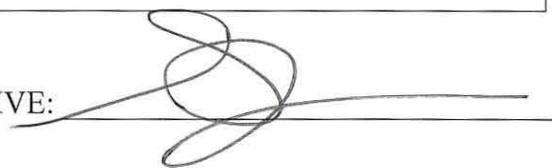
This proposal must be submitted to the Baldwin County Commission, Clerk/Treasurer, Kimberly Creech, 312 Courthouse Square, Suite 11, Bay Minette, AL 36507 no later than 2:00 p.m. Monday, March 14, 2016.

Proposal Certification

By signing below as an authorized representative, the Proposer agrees to be bound by the representations, terms and conditions contained in its proposal, and agrees to enter into a contract based upon the terms, representations and conditions contained in the proposal with the Baldwin County Commission if this proposal is approved and awarded by the Baldwin County Commission.

Proposer (company name)	Hancock Bank
Mailing Address	2185 Airport Blvd
City, State, Zip Code	Pensacola, FL 32504
Contact Person for Proposal	Sophia Berling
Title	VP, Institutional Banking
Telephone	850-444-3238 or 850-281-4891
Email	Sophia.berling@hancockbank.com

SIGNATURE OF AUTHORIZED REPRESENTATIVE:



Date: 3-10-16

EXHIBIT 3

**Baldwin County Commission
Request For Proposal (RFP)
Banking Services**

In accordance with the terms of the Request For Proposals, Banking Services for the Baldwin County Commission, dated February 16, 2016

Hancock Bank hereby submits the following response.
(Name of Institution)

Hancock Bank is pleased to offer The Commission a floating rate tied to the 90 Day T-bill plus 0.12% with a floor of 0.63% and an Earnings Credit Rate of 0.75%. As of March 1, 2016 the 90 T-Bill rate is 0.315%. When calculated (0.315% + 0.12%) the rate equals 0.435%. With the floor rate applied the Commission's interest rate will not fall below 0.63%. This rate will be set on the first business day of each month.

Hancock would like to offer the following two options for The Commission to choose from:

Option 1:

Maintain current account structure and earn a rate of 0.63% on all balances in our Public Funds Now accounts. With the current balances, account activity and existing products/services The Commission would be assessed a monthly service charge of approximately \$7,850.00. The estimated annual interest earned based on collected balances of \$96,303,837 would be \$606,714.17. We do not apply reserve requirements before calculating the monthly interest earned.

Option 2:

Set The Commission's General Fund to earn an Earnings Credit Rate (ECR) of 0.75% to offset the monthly service charge completely based on the average balance of \$17,481,977, your December 2015 account activity and existing products and services. For accounts earning an ECR, we do apply a 10% reserve requirement on the Average Collected Balance to determine Average Available Balance. The estimated annual interest earned on the Public Funds Now accounts would be \$496,577.72.

_____ % of the Prime Rate of _____ = _____

Option 1:

The County would have earned \$ 606,714.17 had \$96,303,837 been on deposit with this institution from January 1, 2015 through December 31, 2015 under the terms as proposed.

Option 2:

The County would have earned \$ 496,577.72 had \$78,821,860 been on deposit with this institution from January 1, 2015 through December 31, 2015 under the terms as proposed.

Earnings will/will not (circle one) occur on the reserve requirement for demand deposits.

Hancock Bank does not apply reserve requirements before calculating the monthly interest earned, however, for accounts earning an ECR, we do apply a 10% reserve requirement on the Average Collected Balance to determine Average Available Balance.

Earnings will/will not (circle one) occur on the reserve requirement on CD investments.

Signature:



Print Name and Title: Sophia Berling, VP Institutional Banking

Date: 3-10-2016

**State of Alabama
Office of State Treasurer**

QUALIFIED PUBLIC DEPOSITORY

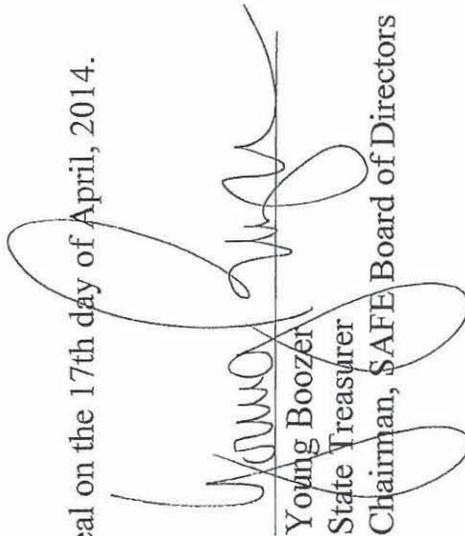
I hereby certify that

Whitney Bank, dba, Hancock Bank

has fulfilled the necessary requirements and is designated a qualified public depository under the Security for Alabama Funds Enhancement (SAFE) Act, as prescribed in Section 41-14A-1 through 14 of the Code of Alabama, 1975, as amended. This designation allows this financial institution to receive and hold public funds while in good standing with SAFE. Each Qualified Public Depository in good standing with SAFE is listed on the Treasury website www.treasury.alabama.gov, click SAFE.

This certificate is issued under my hand and seal on the 17th day of April, 2014.




Young Boozer
State Treasurer
Chairman, SAFE Board of Directors

Positive Pay Issue-Void File format for FTP delivery

should be loaded as a .txt to FTP folder

Header Record

Record-Type	2	N	'00'
Date	8	A	MMDDCCYY example'09012012'

Issue/Void Record

Record-Type	2	N	'01'
Bank ABA	9	N	Full ABA number
Account	10	N	Right Justified, Zero filled
Serial/Check Number	10	N	Right Justified, Zero filled
Issue Date	8	A	MMDDCCYY example'09012012'
Issue Amount	10	N	Right Justified, Include assumed two decimal positions, zero filled (ex: 0000001200) no decimals
Issue/ Void Flag	1	A	'I' or 'V'
Issue Name	40	A	Left Justified

Footer

Record-Type	2	N	'99'
Total Issue/Void records	10	N	Total number of '01' records, zero filled
Dollar Amount Tally	10	N	Total amount of '01' records, zero filled

The naming convention for the file should begin with iss10 and will resemble the following:
iss10-customer name.txt

Internal Only:

The ftp dir name is the established FTP directory name setup by the bank.

The date can be MMDDYY or MMDDYYYY

The time needs to be HHMMSS (hours minutes seconds)

08012012



In terms of business continuity and disaster recovery planning, Hancock Holding Company's mission is to ensure the availability of critical business functions and information technology operations should a disaster or outage affect one or more of our facilities or subsidiary operations. Our planning approach has the following features:

- Compliance with existing regulatory requirements and best practices
- Documenting business critical functions and identifying physical or resource risks to those functions;
- Proactively evaluating those risks and applying mitigation processes to eliminate or reduce those risks;
- Annually updating information concerning the prioritization of core processing and customer service functions and their service dependencies;
- Frequently upgrading business continuity strategies, supporting disaster recovery tactics and their associated action plans;
- Annually exercising selected components of business continuity plans and at least annually testing disaster recovery plans;
- Effectively providing awareness communications and training related to emergency operations, mitigation measures and recovery responsibilities for all associates.

With the merger of Whitney Bank and Hancock Bank, we have had the opportunity to combine the strengths of both business continuity programs. The result is increased resiliency and provision of enhanced customer service during a crisis. The Hancock and Whitney teams have experienced disasters and successfully recovered from events ranging from Hurricane Katrina, H1N1 outbreak, BP Deepwater Oil Spill, recent Mississippi River flooding, and other business disruptions.

As threats emerge or change Hancock Holding Company adapts to mitigate those risks particularly in new areas of cyber and physical security. Our teams work together to provide our customers a confidence that their data and assets are well secured in a changing environment.

The white paper outlined below delineates, at a high level, our recovery strategies for business impacting events. It was created for the benefit of and to instill confidence in our customers, associates and shareholders of Hancock Holding Company.

Sincerely,

Paul Clement | Manager, Corporate Security and Business Continuity
Vice President
2285 Lakeshore Drive, Bldg. #4, New Orleans, LA 70121
Internal Extension 416-1209
Office 504-729-1209 | Mobile 504-210-9705
Paul.Clement@whitneybank.com
www.whitneybank.com



White Paper: Hancock Holding Company and Business Continuity

Hancock Bank maintains compliance with the **Federal Financial Institutions Examination Council (FFIEC)** requirements for banking institutions and that compliance is verified through annual audits by **Federal Deposit Insurance Corporation (FDIC)** along with other internal and external compliance audits such as **SOX, IT General Controls, GLBA (Privacy), and Network Security Assessments**. Those examinations include verifying the Business Continuity program compliance in the following areas:

- **Board and Senior Management Responsibilities**
- **Business Continuity Planning Process**
- **Business Impact Analysis**
- **Risk Assessment**
- **Risk Management**
- **Risk Monitoring and Testing**

Hancock Bank has designed their disaster recovery planning around their business function requirements to address a loss of a business function at a problem management level escalating through a disaster situation. By understanding the requirements to perform a business function, we address the failure point through escalating mitigation procedures as opposed a single disaster recovery plan. Our resumption procedures include addressing all forms of disasters including:

- **Loss of power or communications** – technology driven issues
- **Pandemics** – loss of staff and customer service issues
- **Hurricanes, fire, or naturally occurring events** – facility or staffing impairment
- **Vendor failure** – loss of support
- **Man-made events** – Hazmat, active shooter, or civil unrest
- **Cyber security events** – Personal information loss, fraud, computer malware

Our preparations begin with defining the business functions through a Business Impact Analysis (BIA). Using an end to end analysis of risks and threats and determining what business functions are impacted by the risks, we have developed mitigations procedures to eliminate, minimize, or respond those threats.

Annual testing is performed on our emergency notification system, which is vendor hosted outside of the Hancock Infrastructure. This segregation provides our Emergency Operations Center with multiple methods of communication to our employees in the event of an outage within the bank's internal environment.

Since our market share is spread across multiple states, our telecommunications network is setup using a Multiprotocol Label Switching (MPLS) configuration to prevent a regional issue from impacting our other market areas. This provides independent communications from individual branches with our back office Work Area Recovery (WAR) sites and our technology recovery vendor site.

Hancock technology infrastructure includes real-time replication with our external recovery vendor at their remote site which shortens recovery time objectives and recovery point objectives and prioritizes infrastructure recoveries focusing on critical systems first. Additionally, our business units have identified and documented manual workarounds, so that during an outage at either a problem or a disaster level we can continue to service our customer. We make it a point to test the automated recoveries and manual processes at least annually.

We also contract through emergency response vendors to provide logistical support for food, water, fuel, security, and housing to our associates assisting in a community where a disaster has occurred. We have partnered with local emergency responders to develop procedures which work with the local responders and provide for the safety of our customers and employees.

Hancock Bank employs a full Risk Management Team of professionals that takes the responsibility of business continuity, fraud prevention, information security, and safety seriously. This team maintains professional certifications and training to maintain current on changes to the risk environment or enhanced solutions. It is why you can depend on us to be "the last to close and the first to open".

NACHA FORMAT – FL #063112786

ACH Input File Structure

The NACHA format is composed of 94 character records. All records and fields are required, except the record 7 – Entry Detail Addenda Record that is optional.

<u>Record Title</u>	<u>Record Type Code</u>
File Header Record – This record includes your company name and company number. It also designates the immediate destination (Hancock/Whitney Bank) of the entries contained within the file.	1
Batch Header Record – This record indicates the effective entry date (the date you request the deposits/debits to be settled). In addition, this record identifies your company and provides an entry description for the credit and debits in this batch.	5
Entry Detail Record – This record contains the information necessary to post a deposit to/withdrawal from an account, such as recipient’s name, account number, dollar amount of the payment.	6
Entry Detail Addenda Record – This record is <i>optional</i> . This record contains additional information relating to the prior entry detail record. It is primarily used for CCD+ and CTX, which are corporate to corporate transactions.	7
Batch Control Total – This record appears at the end of each batch and contains totals for the batch.	8
File Control Record – This record provides a final check on the data submitted. It contains block and batch count(s) and totals for each type of entry.	9

The basic record layout for ACH files is detailed below:

File Header Record
Batch Header Record
First Entry Detail Record
Second Entry Detail Record
...
Last Entry Detail Record
Batch Control Record
File Control Record

NACHA Format (continued)

Identification of ACH Items on Receivers' Bank Statement

The following fields are considered "descriptive" fields and may be printed on receiver's account statement exactly as provided by your company in your ACH origination file. The determination of what is printed on the receiver's account statement varies by Receiving Financial Institution.

Field Name	Location on ACH File	Record Field	Positions	Number of Characters
Company Name	Batch Header	5	05-20	16
Company Entry Description	Batch Header	5	54-63	10
Company Descriptive Date	Batch Header	5	64-69	6
Individual Identification	Entry Detail	6	40-54	15

NACHA Record Format

The following pages outline the ACH record formats. The File Header and File Control records act as the outermost envelope of an ACH transaction. The Batch Header and Batch Control records act as an inner envelope combining similar entries. Please note that when the field inclusion requirements are R=Required or M=Mandatory, these fields must be filled-in.

File Header Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Priority Code	Immediate Destination	Immediate Origin	File Creation Date	File Creation Time	File ID Modifier	Record Size	Blocking Factor	Format Code	Immediate Destination Name	Immediate Origin Name	Reference Code
Field Inclusion Requirement	M	R	M	M	M	O	M	M	M	M	O	O	O
Contents	'1'	'01'	063112786	1591111111	YYM MDD	HHMM	Alphanumeric	'094'	'10'	'1'	Hancock Bank	Your Company Name	Alphanumeric
Length	1	2	10	10	6	4	1	3	2	1	23	23	8
Position	01-01	02-03	04-13	14-23	24-29	30-33	34-34	35-37	38-39	40-40	41-63	64-86	87-94

Field Name	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying the File Header Record is 1.	8. Record Size	Number of bytes per record. Enter '094'
2. Priority Code	The Lower the number, the higher processing priority. Currently, only 01 is used	9. Blocking Factor	Block at 10
3. Immediate Destination	Hancock/Whitney Bank's transit routing number with a leading space, "063112786"	10. Format Code	Currently there is only one code. Enter 1.
4. Immediate Origin	This field identifies the Organization or Company Originating the File. The field begins with a number, usually "1" and the Originator's 9-digit Tax ID will follow. If the Filed cannot be populated with 10 digits, a blank and 9 digit can be used.	11. Immediate Destination Name	Enter Hancock Bank or Whitney Bank
5. File Creation Date	The date you created the input file	12. Immediate Origin Name	Your company's name, up to 23 characters
6. File Creation Time	Time of day you created the input file.	13. Reference Code	Optional field you may use to describe input file for internal accounting purposes

7. File ID Modifier Code to distinguish among multiple input files. Label the first (or only) file "A", and continue in sequence (A-Z).

Batch Header Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Service Class Code	Company Name	Company Discretionary Data	Company Identification	Standard Entry Class Code	Company Entry Description	Company Descriptive Date	Effective Entry Date	Settlement Date (Julian)	Originator Status Code	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M	M
Contents	'5'	NNN	Alphanumeric	Alphanumeric	NNNNNNNN NN	Alpha	Alphanumeric	Alphanumeric	YYMMDD	Blanks	1	06311278	Numeric
Length	1	3	16	20	10	3	10	6	6	3	1	8	7
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79-79	80-87	88-94

Field Name	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 5.	8. Company Descriptive date	The Date you choose to identify the transactions. This date may be printed on the participants' bank statement.
2. Service Class Code	Identifies the type of entries in the batch: 220 – ACH Credits Only 225 – ACH Debits Only	9. Effective Entry Date	Date Transactions are to be posted to the participants' account
3. Company Name	Your company name, up to 16 characters.	10. Reserved	Leave this field blank
4. Discretionary Data	For your company's internal use, if desired.	11. Originator Status Code	Enter "1". This identifies Hancock/Whitney Bank as a depository financial ins
5. Company Identification	Your 10-digit company number.	12. Origination Financial Institution	Enter Hancock/Whitney Banks' routing number 06311278

6. Standard Entry Class	Identifies the entries in the batch	13. Batch Number	Number batches sequentially.
7. Company Entry Description	Your description of the transaction. This may be printed on the receivers' bank statement by the Receiving Financial Institution. (i.e. Payroll)		

PPD Entry Detail Report

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAA	Numeric	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

Field Name	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 6.	5. DFI Account Number	Receiver's account number at their financial institution. Left justify
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 – Deposit destined for a checking account 23 – Prenotification for a checking credit 24 – Zero dollar with remittance into Checking Account 27 – Debit destined for a Checking Account 28 – Prenotification for a checking debit 29 – Zero dollar with remittance into Checking Account 32 – Deposit destined for a Savings Account 33 – Prenotification for a savings credit 34 – Zero dollar with remittance into Savings Account 37 – Debit destined for a Savings Account 38 – Prenotification for a Savings debit 39- Zero dollar with remittance into Savings Account	6. Amount	Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.
3. Receiving DFI Identification	Transit routing number of the receiver's financial institution	7. Individual Identification Number	Receiver's identification number. This number may be printed on their bank statement.
4. Check Digit	The ninth digits of the receiving financial institutions transit routing number.	8. Individual Name	Name of receiver
		9. Discretionary Data	For your company's internal use if desired. No specific format is required
		10. Addenda Record Indicator	If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1"
		11. Trace Number	The Bank will assign a trace number.

CCD Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAA	Numeric	Alpha-Numeric	\$\$\$\$\$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

Field Name	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 6.	5. DFI Account Number	Receiver's account number at their financial institution. Left justify
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 – Deposit destined for a checking account 23 – Prenotification for a checking credit 24 – Zero dollar with remittance into Checking Account 27 – Debit destined for a Checking Account 28 – Prenotification for a checking debit 29 – Zero dollar with remittance into Checking Account 32 – Deposit destined for a Savings Account 33 – Prenotification for a savings credit 34 – Zero dollar with remittance into Savings Account 37 – Debit destined for a Savings Account 38 – Prenotification for a Savings debit 39- Zero dollar with remittance into Savings Account	6. Amount	Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.
3. Receiving DFI Identification	Transit routing number of the receiver's financial institution	7. Individual Identification Number	Receiver's identification number. This number may be printed on their bank statement.
4. Check Digit	The ninth digits of the receiving financial institutions transit routing number.	8. Individual Name	Name of receiver
		9. Discretionary Data	For your company's internal use if desired. No specific format is required
		10. Addenda Record Indicator	If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1"
		11. Trace Number	The Bank will assign a trace number.

CCD Addenda Record

Field	1	2	3	4	5
Data Elements Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	O	M	M
Contents	'7'	'05'	Alpha-Numeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying an Addenda Record is 7.	3. Payment Related Information	This field contains additional information associated with the payment. The information can be human readable or in ANSI format
2. Addenda Type Code	Two digit code identifying the type of information contained in the addenda record: 02 – Used for the POS, MTE and SHR standard entry classes. The addenda information is used for terminal location information. 05 – Used for CCD, CTX, and PPD standard entry classes. The Addenda information contains additional payment related information. 98 – Used for notification of Change entries. The addenda record contains the correct information. 99 – Used for Return Entries	4. Addenda Sequence Number	This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1".
		5. Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail record.

CTX Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Transaction Code	Receiving DFI ID	Check Digit	DFI Account Number	Total Amount	Identification Number	Number of Addenda Records	Receiving Company Name/ID Number	Reserved	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	O	M	M
Contents	'6'	Numeric	TTTT AAAA	Numeric	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Numeric	Alpha-Numeric	Blank	Alpha-Numeric	Numeric	Numeric
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

Field Name	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 6.	5. DFI Account Number	Receiver's account number at their financial institution. Left justify
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 – Deposit destined for a checking account 23 – Prenotification for a checking credit 24 – Zero dollar with remittance into Checking Account 27 – Debit destined for a Checking Account 28 – Prenotification for a checking debit 29 – Zero dollar with remittance into Checking Account 32 – Deposit destined for a Savings Account 33 – Prenotification for a savings credit 34 – Zero dollar with remittance into Savings Account 37 – Debit destined for a Savings Account 38 – Prenotification for a Savings debit 39- Zero dollar with remittance into Savings Account	6. Amount	Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.
3. Receiving DFI Identification	Transit routing number of the receiver's financial institution	7. Identification Number	Receiver's identification number. This number may be printed on their bank statement.
		8. Number of Addenda Records	The number of addenda records accompanying the CTX entry detail record.
		9. Receiving Company Name / ID Number	Name of receiver
		10. Reserved	Leave Blank
		11. Discretionary Data	For you company's internal use if desired.
		12. Addenda Record Indicator	If there is no addenda enter "0". If addenda is accompanying the transaction enter "1"

Batch Control Record

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Service Class Code	Entry / Addenda Count	Entry Hash	Total Debit Entry Dollar Amount	Total Credit Entry Dollar Amount	Company Identification	Message Authentication Code	Reserved	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	\$\$\$\$\$\$cc	\$\$\$\$\$\$cc	NNNNNNNNN	Blank	Blank	TTTTAAA	Numeric
Length	1	3	6	10	12	12	10	19	6	8	7
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94

Field Name	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 8.	7. Company Identification.	This should match the company identification number used in the corresponding batch header record, field 5.
2. Service Class Code	Identifies the type of entries in the batch: 220 – ACH Credits Only 225 – ACH Debits Only	8. Message Authentication Code	This is an optional field. Please leave this field blank.
3. Entry / Addenda Count	Total number of entry detail and addenda records processed within the batch.	9. Reserved	This field is reserved for Federal Reserve use. Please leave this field blank.
4. Entry Hash	Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry	10. Originating Financial Institution ID	Enter Hancock/Whitney Bank's routing number. 06311278
5. Total Debit Entry Dollar Amount	Dollar totals of debit entries within the batch. If none, zero fill the field	11. Batch Number	Number of the batch associated with this control record.
6. Total Credit Entry Dollar Amount	Dollar totals of credit entries within the batch. If none, zero fill the field		

File Control Record

Field	1	2	3	4	5	6	7	8
Data Element Name	Record Type Code	Batch Count	Block Count	Entry / Addenda Count	Entry Hash	Total Debit Entry Dollar Amount in File	Total Credit Entry Dollar Amount in File	Reserved
Field Inclusion Requirement	M	M	M	M	M	M	M	N/A
Contents	'9'	Numeric	Numeric	Numeric	Numeric	\$\$\$\$\$\$cc	\$\$\$\$\$\$cc	Blank
Length	1	6	6	8	10	12	12	39
Position	01-01	02-07	08-13	14-21	22-31	32-43	44-55	56-94

Field Name

1. Record Type Code

Entry Information

The code for the File Control Record is 9.

Field Name

5. Entry Hash

Entry Information

Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry

2. Batch Count

The total number of batch header records in the file.

6. Total Debit Entry Dollar Amount in File

Dollar totals of debit entries within the file. If none, Zero fill the field.

3. Block Count

The total number of physical block on the file, including the File Header and File Control records.

7. Total Credit Entry Dollar Amount in File

Dollar totals of credit entries within the file. If none, zero fill the field.

4. Entry / Addenda Count

Total number of entry detail and addenda records on the file.

8. Reserved

Leave this field blank.



P.O. Box 4019 Gulfport, MS 39502

Return Service Requested

1 000000 006



Hancock Bank, a trade name of Whitney Bank



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Statements Dates
06/01/2015 - 06/30/2015

Account Number:

Images:
40

E0

**WE'RE READY TO LEND WITH GREAT RATES ON PERSONAL LOANS.
TO APPLY CALL 1-800-965-LOAN. NORMAL CREDIT CRITERIA APPLY.**

Checking Account Summary

PREVIOUS BALANCE	33,336.49	AVERAGE BALANCE	
+ 8 CREDITS	4,709.77		22,315.47
- 43 DEBITS	18,503.56	YTD INTEREST PAID	
- SERVICE CHARGES	.00		45.54
+ INTEREST PAID	1.83		
ENDING BALANCE	19,544.53		

***** CHECKING ACCOUNT TRANSACTIONS *****

● **Deposits and Other Credits**

Date	Amount	Description	Date	Amount	Description
06/01	974.51	DEPOSIT	06/10	1,993.26	DEPOSIT
06/03	774.00	DEPOSIT	06/17	162.00	DEPOSIT
06/08	60.00	DEPOSIT	06/19	117.00	PAYMENTS EARLY LEARNING C
06/08	136.00	DEPOSIT			015170002356791CCD
06/10	493.00	DEPOSIT	06/30	1.83	IOD INTEREST PAID

● **Checks**

Date	Serial	Amount	Date	Serial	Amount
06/24	11199	149.80	06/01	11240	120.92
06/01	11202 *	123.67	06/04	11242 *	400.00
06/09	11210 *	35.00	06/01	11243	498.18
06/30	11211	30.80	06/25	11244	243.50
06/03	11217 *	63.40	06/01	11245	164.49
06/08	11221 *	2,100.00	06/01	11246	68.34
06/26	11222	600.00	06/04	11247	380.00
06/25	11223	6.32	06/02	11248	40.64
06/03	11228 *	600.00	06/12	11249	297.00
06/01	11230 *	119.19	06/12	11250	993.56
06/02	11232 *	7,363.99	06/17	11251	225.58
06/05	11234 *	331.50	06/11	11252	104.07
06/04	11235	254.96	06/16	11253	60.07
06/05	11236	229.19	06/16	11254	160.00
06/01	11237	69.80	06/15	11255	150.00
06/01	11238	108.74	06/16	11257 *	135.01
06/01	11239	54.23	06/11	11258	856.00



P.O. Box 4019 Gulfport, MS 39502

Return Service Requested



Hancock Bank, a trade name of Whitney Bank



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Page: 2 of 9

Statements Dates
06/01/2015 - 06/30/2015

Account Number:

Images:
40

E0

● **Checks**

Date	Serial	Amount	Date	Serial	Amount
06/23	11259	540.00	06/19	11262	24.08
06/18	11260	125.00	06/18	11263	8.90
06/18	11261	506.00	06/18	11264	29.00

● **Other Debits**

Date	Amount	Description	Date	Amount	Description
06/03	0.13	DISCOUNT BANK OF AMERICA 015153009375684CCD	06/03	130.98	INTERCHNG BANK OF AMERICA 015153009375682CCD
06/03	1.52	FEE BANK OF AMERICA			

● **Balance By Date**

Date	Balance	Date	Balance	Date	Balance
05/31	33,336.49	06/09	22,022.13	06/18	21,020.20
06/01	32,983.44	06/10	24,508.39	06/19	21,113.12
06/02	25,578.81	06/11	23,548.32	06/23	20,573.12
06/03	25,556.78	06/12	22,257.76	06/24	20,423.32
06/04	24,521.82	06/15	22,107.76	06/25	20,173.50
06/05	23,961.13	06/16	21,752.68	06/26	19,573.50
06/08	22,057.13	06/17	21,689.10	06/30	19,544.53

Funds Availability Chart

Type of Item	Availability
Cash Direct Deposit Wire Transfer	Same Day
<i>On-Us Checks</i>	Same Day
U.S. Treasury Checks	Next Day
U.S. Postal Money Orders Checks drawn on a Federal Reserve Bank or Federal Home Loan Bank Checks from a State or Local Government Cashier's Checks or other Certified or Official Checks	Next Day
Other Checks	Next Day



Pro Forma Account Analysis for: **Baldwin County Commission**
 Hancock Banker: **Sophia Berling**

3/14/2016

Average Ledger Balance	\$97,288,724.34	Earnings Credit	0.75%
Less Average Uncollected Funds	\$947,274.63	Negative Collected Balance Rate	7.50%
Average Collected Balance	\$96,341,449.71	Reserve Requirement	10.00%
Less Reserve Requirement	\$9,634,144.97	Number of Days in Cycle	31
Average Available Balance	\$86,707,304.74		

Earnings Credit Allowance	\$55,231.37
Total Analyzed Services	\$7,849.78
Analysis Surplus or Deficit	\$47,381.59

Earnings Credit Multiplier **\$1,744.32 at Current Earnings Credit Rate**
 Breakeven Target Balance **\$13,692,563.78 at Current Earnings Credit Rate and Service Prices**

**This proposal, the prices and descriptions of services contained herein are considered proprietary information. Prices quoted will be offered for 90 days from the date of this proposal.*

Should the proposal be accepted after that time, the Bank reserves the right to revise any or all prices quoted.

Any services not specifically listed will be charged according to the Bank's current Business Account Fee Schedule.

SERVICE	VOLUME	PRICE	TOTAL
DDA Services			
Account Maintenance	72	\$9.50	\$684.00
Supervision & Assessment Fee	97,289	\$0.00	\$0.00
Checks Paid	742	\$0.10	\$74.20
Deposits and Other Credits	588	\$0.22	\$129.36
Deposited Items - On Us	0	\$0.08	\$0.00
Deposited Items - Other	6,389	\$0.09	\$575.01
Return Deposited Items	2	\$4.00	\$8.00
RDI-Re-Deposit Item (Re-Clears)	0	\$3.00	\$0.00
RDI-Duplicate Advice	0	\$3.00	\$0.00
RDI-Fax/Email Advice	2	\$2.50	\$5.00
ACH EFT Debits	53	\$0.10	\$5.30
ACH EFT Credits	314	\$0.10	\$31.40
Analysis Statement Mailed	0	\$0.00	\$0.00
Duplicate Statement Mailed	0	\$5.00	\$0.00
Research Copy Fee	0	\$2.00	\$0.00
Stop Payment	9	\$20.00	\$180.00
NSF Charge	0	\$35.00	\$0.00
Deposit Correction Fee	3	\$3.00	\$9.00
Cash Services			
Currency Deposited per \$1	7,100	\$0.0007	\$4.97
Change Order Fee - Per Order	0	\$3.00	\$0.00
Currency Ordered - Per Strap	0	\$0.40	\$0.00
Currency Ordered - Per Roll	0	\$0.08	\$0.00

Pro Forma Account Analysis for: **Baldwin County Commission**
 Hancock Banker: **Sophia Berling**

3/14/2016

Vault Services

Vault Deposit	56	\$0.50	\$28.00
Vault Deposit Adjustment	0	\$1.00	\$0.00
Vault Currency Deposit - Per \$1	48,400	\$0.0008	\$38.72
Vault Currency Deposit - Bulk Coin - Per Bag	0	\$2.00	\$0.00
Vault Change Order Fee - Per Order	0	\$4.00	\$0.00
Vault Currency Ordered - Per Strap	0	\$0.40	\$0.00
Vault Currency Ordered - Per Roll	0	\$0.08	\$0.00

Virtual Vault Services

Vault Provisional Credit Monthly Maintenance	0	\$30.00	\$0.00
Virtual Vault - Debit/Credit (per item)	0	\$0.50	\$0.00

Wire Transfers

Domestic Wire Transfers - Incoming	0	\$10.00	\$0.00
Domestic Wire Transfers - Outgoing	15	\$12.00	\$180.00
Wire Notification (each) - Email	0	\$2.00	\$0.00
Safe Wire Monthly Maintenance	0	\$20.00	\$0.00

Account Reconciliation Services

Partial Reconciliation Service			
Monthly maintenance	0	\$35.00	\$0.00
Per Item	0	\$0.03	\$0.00
Full Reconciliation Service			
Monthly Maintenance	1	\$55.00	\$55.00
Per Item	1,044	\$0.03	\$31.32
Deposit Reconciliation Service			
Monthly minimum	0	\$35.00	\$0.00
Per item	0	\$0.03	\$0.00

Positive Pay Services

Standard Positive Pay Monthly Maintenance - Disbursement Fund Account	1	\$50.00	\$50.00
Per item	726	\$0.03	\$21.78
Payee Match Positive Pay Monthly Maintenance	0	\$100.00	\$0.00
Payee Match Positive Pay - Payee Per Item	0	\$0.04	\$0.00
Reverse Positive Pay Monthly Maintenance	0	\$40.00	\$0.00
Positive Pay Exception - Per Item	6	\$1.50	\$9.00

Treasury Solutions Online Banking Services

Treasury Solutions Suite - Monthly Maintenance - Unlimited Accounts	1	\$75.00	\$75.00
Per Previous Day Item Reported	1,717	\$0.05	\$85.85
Per Current Day Item (ACH & Wires)	382	\$0.00	\$0.00
Check Paid Images - 6 Month Archive	742	\$0.00	\$0.00
E-Statements - 7 Year Archive	72	\$0.00	\$0.00
Analysis Statement Report	72	\$0.00	\$0.00
Book Transfer Module - Internal Transfers / 343 Book Transfers	1	\$0.00	\$0.00

Pro Forma Account Analysis for: Baldwin County Commission
 Hancock Banker: Sophia Berling

3/14/2016

Treasury Solutions Modules

Treasury Solution - ACH Module			
Monthly Maintenance	1	\$50.00	\$50.00
Per Transaction	2,696	\$0.08	\$215.68
Treasury Services - Deposit Images Module			
Monthly Maintenance	1	\$20.00	\$20.00
Treasury Services - Wire Transfer Module			
Monthly Maintenance	1	\$20.00	\$20.00
Treasury Services - Commercial Loan Module			
Monthly Maintenance	0	\$10.00	\$0.00
Treasury Solutions - Bill Pay Module			
Monthly Maintenance	0	\$25.00	\$0.00
Bill Pay Per Item (over 20 items)	0	\$1.00	\$0.00
Treasury Solutions - Mobile/Tablet Module			
Monthly Maintenance	0	\$15.00	\$0.00

Automated Clearing House Services

ACH - Origination - File Reversal/Deletion	0	\$15.00	\$0.00
ACH - Origination Correction - Per Item	0	\$5.00	\$0.00
ACH - Return Items and NOC - Debits and Credits	37	\$2.00	\$74.00
ACH Reports			
ACH Reports - EDI Report via Email Monthly Maintenance	0	\$15.00	\$0.00

ACH Fraud Prevention Services

ACH Block - Monthly Maintenance	0	\$10.00	\$0.00
ACH Positive Pay			
Monthly Maintenance	0	\$25.00	\$0.00
ACH Positive Pay - Return Item (each)	0	\$3.00	\$0.00
Incoming ACH Report (daily list of ACH debits & credits)	0	\$7.50	\$0.00
ACH UPIC - Monthly Maintenance	0	\$20.00	\$0.00

Miscellaneous Fees

Alerts & Notifications (per alert or notice)	90	\$0.30	\$27.00
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Treasury Access Services

Sunrise Report	0	\$15.00	\$0.00
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Remote Check Deposit Services

(Requires scanning equipment, provided by Hancock Bank)

RDC - Monthly Maintenance	1	\$40.00	\$40.00
RDC - Per Item Deposited with Virtual Endorsement	1,707	\$0.04	\$68.28
RDC - Additional Site Locations	4	\$35.00	\$140.00
RDC - Additional Accounts Added to Existing Sites (per account)	71	\$5.00	\$355.00

Pro Forma Account Analysis for: **Baldwin County Commission**
 Hancock Banker: **Sophia Berling**

3/14/2016

Wholesale Lockbox Services

Implementation-Standard	1	\$150.00	
Standard Processing			
Monthly maintenance	1	\$125.00	\$125.00
Per Item Processed	3,807	\$0.30	\$1,713.15
Per Item Check Only	24	\$0.45	\$10.80
Lockbox Reporting			
Return Package Preparation - per Package	11	\$0.55	\$6.05
Return Package - First Class Mail - per Item	0	\$0.15	\$0.00
Lockbox Image			
Monthly Maintenance (includes 90 day retention online of images)	1	\$100.00	\$100.00
Per Remittance Document	3,858	\$0.10	\$385.80
Online Archive Over 90 Days - Per Item	7,689	\$0.002	\$15.38
CD Rom Archive Monthly Maintenance	1	\$25.00	\$25.00
Miscellaneous Lockbox Processing			
Transmission Monthly Maintenance	1	\$250.00	\$250.00
Correspondence and Non-Processable Items	11	\$0.40	\$4.40
Incoming Overnight Packages for Processing - per package	0	\$5.00	\$0.00
Data Capture - Per Keystroke	6,223	\$0.02	\$124.46
Web Exception Fee (monthly)	1	\$125.00	\$125.00
Web Exception - Per Item	15	\$0.45	\$6.75
Web Exception - Holdover (monthly)	0	\$15.00	\$0.00
Image Archive Services			
CD-ROM - Monthly Maintenance	1	\$20.00	\$20.00
CD-ROM - Per item (checks)	742	\$0.02	\$14.84
CD-ROM - Per item (credit)	6,389	\$0.02	\$127.78
CD-ROM Each Additional Account - Monthly	1	\$2.00	\$2.00
Image Direct - Monthly Maintenance	0	\$40.00	\$0.00
Image Direct - Per item (debit)	0	\$0.03	\$0.00
Image Direct - Per item (credit)	0	\$0.03	\$0.00
Image Direct Each Additional Account - Monthly	0	\$5.00	\$0.00
Bill Pay Direct Service			
BPDP - Implementation Fee	0	\$500.00	
<u>Standard</u>			
BPDP - Standard Monthly Maintenance	1	\$100.00	\$100.00
BPDP - Standard Per Bill Pay Item Transmitted	1,350	\$0.15	\$202.50
Courier Services			
Monthly Courier Fees	1	\$1,200.00	\$1,200.00
International Banking Services			
Cash Letter Fees	0	\$5.00	\$0.00
Wire Transfer Surcharge - USD Outgoing Int'l Wire	0	\$29.00	\$0.00
Auto FX Wire Fee	0	\$25.00	\$0.00
Total Estimated One-Time Fees			\$150.00
Total Estimated Monthly Fees			\$7,849.78



March 16, 2016

Ms. Kimberly W Creech
Clerk Treasurer
Baldwin County Commission (The Commission)
312 Courthouse Square, Suite 11
Bay Minette, AL 36507

Dear Ms. Creech:

Please accept this letter in reference to the footnote in the Merchant Services Pricing Proposal. You are free to share the content of the bid with members of your board or any other entity with a need to know. The purpose of the statement was to avoid sharing our proposal with competing entities. Thank you for your consideration and please do not hesitate to call me with any questions at 504-586-7394.

Sincerely,

Jeanne Keel-Bullock

Vice President
Hancock/Whitney Bank
228 St. Charles Avenue
Suite 421
New Orleans, LA 70131



Merchant Services Pricing Proposal

This pricing has been developed specifically for Baldwin County Commission. The proposal assumes estimated average ticket, volume, and processing capabilities provided by you as well as standard and is subject to credit approval.

Standard Pricing Options

Type of Discount Proposed ¹ :	Interchange Pass Through	Monthly Statement:	WAIVED
MC/Visa/Discover Interchange Plus Discount Rate ¹ :	0.00%	Monthly Compliance:	WAIVED
MC/Visa/Discover Per Authorization:	\$0.10	Monthly Minimum:	WAIVED
Amex Opt Blue (Interchange Pass Through Plus Discount Rate):	0.45%	Batch Settlement (Per Batch):	WAIVED
Amex Network Access (Per Transaction):	0.15%	Chargeback (Per Customer Dispute):	\$25.00
Online PIN Debit ⁴ Interchange Pass Through Plus Per Authorization:	\$0.27	Retrieval (Per Request):	\$20.00
Address Verification (Per Authorization Request):	\$0.10	ACH Reject (Per Return):	\$35.00
EBT ("Electronic Benefits Transfer - if Applicable):	N/A	Early Termination:	\$500.00
AccessOne Monthly Reporting Subscription:	No Charge	Invalid TIN ² :	\$15.95
Monthly Account Maintenance:	WAIVED	Voice Authorization (Per Request):	\$2.00
Return-Credit Slip (Per Return):	\$0.05	Non-PCI Compliance Charge:	WAIVED

Pass Through of Association Fees³

Product-Specific and Specialized Product Offerings

Rapid Comply PCI for \$9.95 Per Month

Merchant will use their current online payment gateway (PayFlow Pro)

If a standalone terminal is needed for card swipes, merchant may purchase VeriFone Vx520 EMV-enabled terminals for \$299 each

¹Interchange percentages and per item fees will be passed through based on the card type accepted at the merchant location. Eligibility requirements are based on a number of factors such as card-present, card-not-present, Commercial, purchasing, World or Reward Cards, etc. Speak to your Merchant Services Sales Specialist to ensure you are entering all data elements required at the point of sale to receive the optimum interchange rates and fees for your business type.

²An additional fee of \$15.95 will be assessed if the IRS filing name and Tax Identification Number you provide does not match the information on file with the Internal Revenue Service. The \$15.95 monthly fee will discontinue once the information has been corrected.

³These fees are charged by all Acquirers and include, but are not limited to: Visa International Service Assessment ("Acquirer ISA") Fee, Visa International Acquirer Fee, Visa Acquirer Processing Fee, Visa Misuse of the Authorization System Fee, Visa Zero Floor Limit Fee, MasterCard Acquirer Support Fee, MasterCard Cross-Border Fee and MasterCard Network Access and Brand Usage Fee ("NABU"), MasterCard Digital Enablement Fee, Discover International Processing Fee, Discover International Service Fee and Visa Fixed Acquirer Network Fee. These fees are subject to change at Visa's, MasterCard's, and Discover Network's discretion.

⁴To enable Europay, MasterCard, Visa ("EMV") chip reading capability, your Device may be encrypted with Hancock|Whitney's encryption key for PIN Debit. While Devices shall be encrypted, ability to accept PIN transactions is limited to those Devices capable of handling PIN transactions. Excluded may be mobile applications, certain gateways and/or software applications.

Clover® products have optional accessories such as docking stations, cash drawers, kitchen scales and other merchant-specific items. Speak to your sales specialist to learn more.

Merchants using our terminal deployment services may be charged for an equipment swap of \$100.00 or repair charge of \$50.00 per device depending on eligibility. Supplies ordered through TASQ will be assessed a \$3.00 per order fee.

The information provided in this proposal is **CONFIDENTIAL** in nature. In no case should it be shared, in whole or in part, with any other parties without the written approval of the Bank. Hancock Bank guarantees that the Interchange Plus rate of 0.00% and \$0.10 per authorization fee will not be subject to change should there be material variances in actual volumes, services used, mix of credit/debit volume or processing requirements; term agreement is for three years, with optional renewal. However, Interchange rate increases / decreases from Card Brands (Visa, MasterCard, Discover, American Express) can occur, and these changes to Interchange rates will be published and disclosed to the customer prior to their implementation. Visa/MasterCard/Discover/American Express Network Associations may pass any increases or decreases in interchange. This proposal is valid for 90 days from the date of this proposal and is

subject to credit approval.