



Request for Proposal Banking Services for the Baldwin County Commission

RFP Response

SUBMITTED BY

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04-05-2019

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Mrs. Kimberly W Creech
Baldwin County Commission (the Commission)
312 Courthouse Square
Suite 11
Bay Minette, AL 36507

Dear Mrs. Creech,

As a Hancock Whitney customer, we want you to know that we appreciate the Commission's business and the opportunity to serve as their fiscal agent bank. Our commitment is to provide excellent customer service and to meet the County's banking needs.

Hancock Whitney'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 the Commission and the Bank the mutually beneficial consistency required in today's competitive environment.

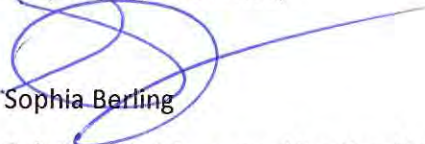
As a Relationship Manager - Vice President in our dedicated Institutional Banking Group, I personally look forward to working with the Commission along with other partners including our Institutional Banking Team, Treasury Management Service Team, Merchant Services Team and the Bank's Customer Service Team. Having a dedicated team supporting the Municipal and Institutional sector allows Hancock Whitney to concentrate on the needs of the Commission and provide the solutions.

Hancock Whitney will continually evaluate its services to the Commission and proactively review, recommend, and implement improvements to these services. In addition, Hancock Whitney will conduct relationship reviews ensuring that the Commission maintains an up to date appropriate banking structure.

The Commission is a valued client to Hancock Whitney and we are hopeful that the relationship will continue to grow. Thank you for your consideration.

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,



Sophia Berling

Relationship Manager - Vice President
Institutional Banking

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Executive Summary

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

Hancock Whitney understands the Commission has many choices when selecting an organization to provide banking solutions. There are a number of factors that separate Hancock Whitney from the rest of the pack. Below the Commission will find a number of highlights that will help the Commission answer the question; "Why Hancock Whitney?"

Strength and Stability

Hancock Whitney Corporation 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 in Alabama, Florida, Louisiana, Mississippi, Tennessee, and Texas. That solid foundation has literally and figuratively weathered storms for more than a century because of an unwavering commitment to strong capital, common-sense business practices, and proactive risk management.

Hancock Whitney is listed among America's strongest, safest financial institutions, with a 4-Star rating from BauerFinancial Inc. for the quarter ending March 31, 2018. This rating affirms the bank's longstanding stability for 115 consecutive quarters.

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

Dedicated Relationship Team

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

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

Hancock Whitney believes this commitment to servicing the Commission 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 Whitney's corporate banner to create one solid company and Bank with a contiguous six-state Gulf South footprint and over \$27 billion in assets.

Hancock Whitney 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 the Commission needs them, when the Commission needs them – not a moment too soon and not a moment too late – can mean the difference between success and failure in the business world. The Treasury Management Service Team has a track record of proven performance. Hancock Whitney provides products that help the Commission manage payments and deposits more efficiently.

Hancock Whitney's **Treasury Solution** platform features powerful tools all in one place, enabling the Commission to manage banking needs securely and easily, whether at the desk or on the go. Treasury Solution's modular design allows the Commission to enroll in only those components that make sense for the Commission. What's more, the Commission can assign different levels of access to 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 Whitney, it's a priority to be there for the Commission. Hancock Whitney Bankers listen to the Commission's goals and have what it takes to help achieve them. The Hancock Whitney brand stems from a century-old mission to help people achieve their financial goals and dreams. While it's gratifying to receive these prestigious honors based on feedback from business clients, our true honor is serving those who have put their trust in us as their financial services partner.

Developing that trust starts with providing outstanding customer service. Hancock Whitney has a long history of providing exceptional customer service and it is part of the tradition and culture promoted in

6 AREAS Small Business Banking

- Best Brand - Trust
- Branch Satisfaction
- Cash Management Customer Service
- Likelihood to Recommend
- Likelihood to Recommend - South
- Overall Satisfaction with Relationship Manager

13 AREAS Middle Market Banking

- Best Brand - Ease of Doing Business
- Best Brand - Trust
- Cash Management Customer Service
- Cash Management Overall Satisfaction
- Cash Management Overall Satisfaction - South
- Cash Management Product Capabilities
- Ease of Product Implementation
- Likelihood to Recommend
- Likelihood to Recommend - South
- Overall Satisfaction
- Overall Satisfaction - South
- Overall Satisfaction with Relationship Manager
- Proactively Provides Advice

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our Bank on a daily basis. To support our efforts, the Bank was recently awarded 19 Greenwich Excellence Awards for 2018 in the areas of Overall Satisfaction, Likelihood to Recommend, Branch Satisfaction, Cash Management-Overall Satisfaction and Cash Management – Product Capabilities to name a few.

The Commission's relationship manager, Sophia Berling, is looking forward to showing the type of customer service for which we have been nationally recognized.

Pricing

Hancock Whitney has included a very competitive pricing proposal for the Commission to review. The 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.

Community Commitment

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

We've Got You Covered

With offices and branches stretching across the Gulf Coast, Hancock Whitney looks forward to servicing all the Commission's local banking needs. Hancock Whitney enjoys a large presence in the communities we service, allowing customers multiple avenues to accessing over 3800 employees that stand ready to serve. With deep traditions and a customer service culture that stands 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 Whitney would like to once again express our commitment and strong interest in providing the Commission with the solutions to help achieve the Commission's goals. We believe our team of experienced bankers coupled with Hancock Whitney's broad suite of treasury products and services will help to deliver what the Commission needs to be successful and drive efficiency. Hancock Whitney is positive that our response presents a compelling offering that not only meets, but exceeds the Commission's requirements and objectives.

The Commission should be confident in selecting Hancock Whitney that it will be supported by an experienced governmental banking relationship manager, provided unmatched customer service, have access to our advanced banking platforms and most of all, a commitment to meeting all the Commission's 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. 88 bank accounts currently in use by the Commission and the deposits and disbursements for these accounts as they currently exist [data for 88 accounts is on the attached schedule EXHIBIT 1].

Hancock Whitney 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 Whitney 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 Whitney agrees.

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 Journal (i.e. the base rate on corporate loans posted by at least 75% of the nation's largest banks). The Prime Rate is currently 5.50%. Proposals shall be a percentage of the referenced Prime Rate. For example, 80% of 5.50% is 4.40%. The institution shall further state the dollar amount the Commission would have earned as interest had the actual prior 12-month average of \$103,365,890 (from the attached EXHIBIT 1) been on deposit from January 1, 2018 through December 31, 2018 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.

The Commission has maintained a significant financial relationship with Hancock Whitney. As a result, Hancock Whitney is proud to offer the following pricing option.

Hancock Whitney will provide services, including Treasury Services, for the attached list of accounts at no charge to the Commission.

The remaining accounts, see chart below, in addition to the new Sheriff Office accounts will be assessed charges as outlined on the attached Proforma and earn an Earnings Credit Rate (ECR). Hancock Whitney will review the Sheriff's Office accounts and agrees to waive fees on accounts with minimal activity. Hancock Whitney is pleased to offer 2 options for the Commission's ECR: a fixed rate of 1.00% or a floating rate indexed to the Fed Funds Rate minus 0.50%. As of April 1, 2019 the Fed Funds Rate is 2.50%, therefore, the current rate would be 2.00%.

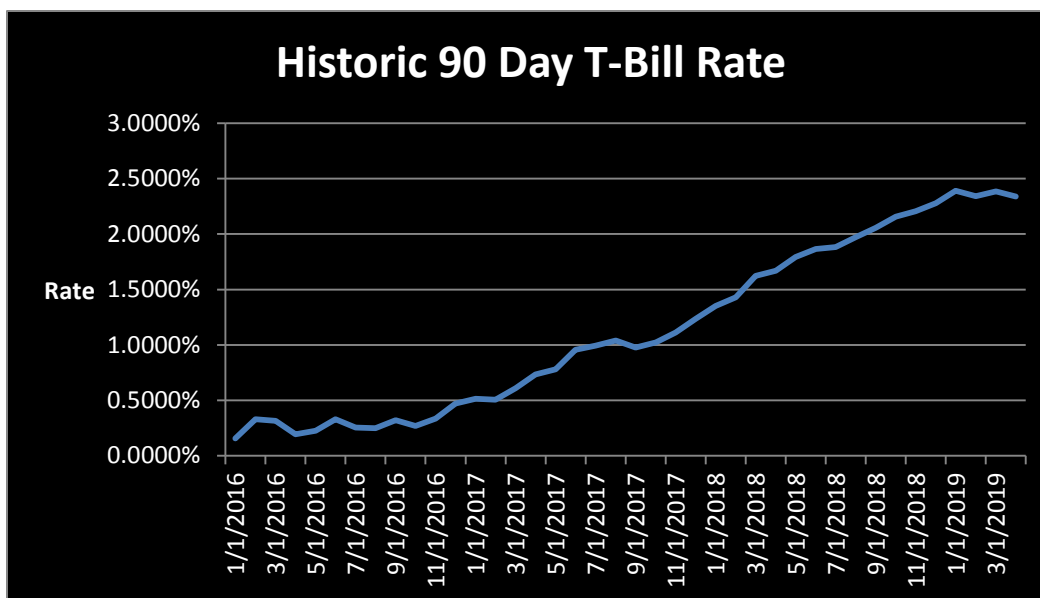
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CHARGED ACCOUNTS

001 - GENERAL FUND ACCOUNT
001 - SALES & USE TAX ACCOUNT
511 - SOLID WASTE COLLECTION FUND ACCOUNT
510 - SOLID WASTE FUND ACCOUNT
705 - DISBURSEMENT FUND ACCOUNT

The Commission's Public Fund Interest Bearing accounts will receive a variable rate of the 90 Day T-Bill + 0.10%. Please see Historic 90 Day T Bill Rate Chart below. The current rate would be 2.44% for the month of April 2019, this rate will reset the first day of each month. Hancock Whitney agrees to pay interest on all collected funds in the Commission's interest bearing accounts we do not back out reserve requirements when calculating interest to be paid.

Please see Historic 90 Day T Bill Rate Chart.



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.

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Hancock Whitney estimates that the annual services fees for the above listed charged accounts would be \$32,540 annually (this estimate does not include the Sherriff's Office accounts). Since the Sherriff's Office accounts would be new to Hancock Whitney we would need to review the account structure and service requirements in order to offer the best solution possible.

The Commission is a valued customer of Hancock Whitney, therefore, the annual fees have been reduced by approximately \$11,000 annually.

Hancock Whitney agrees to waive the monthly service charge on the accounts listed below:

ACCOUNT NAME		
001 - GENERAL TRUST FUND	144 LEGAL MINIMUM PARKS FUND	740 LAW LIBRARY FUND
102 - HEALTH TAX FUND	145 - BRATS 5307 LARGE URBAN TRANSIT	741 AAA DONATIONS FUND
103 - COUNTY TRANSPORTATION	146 - EASTERN SHORE METROPOLITAN	742 HISTORIC PARKS FUND
104 - LEGISLATIVE FUND	153 - FEMA FUND	743 TAX REFUND TAX
105 - JUVENILE DENTENTION FACILITY	154 - FEDERAL TREASURY FUNDS	744 BC COMMISSION CAPITAL FUND
105 - JDC CONSTRUCTION	165 - GULF MEXICO ENERGY SEC 2006	751 EMPLOYEES FUND
106 - ARCHIVES FUND	180 - STATE GRANT FUND	760 DISTRICT ATTORNEY FUND
107 - WILDERNESS FUND	200 - SERIES 2016 TAXABLE WARRANT	761 WORTHLESS CHECK FUND
109 - BC ANIMAL SHELTER	201 SERIES 2008A WARRANT FUND	762 DA 2 DOLLAR FEE FUND
111 - SEVEN CENT GAS TAX	280 FEDERAL GRANT FUND	765 DA RESTITUTION RECOVERY FUND
111 - PUBLIC WORKS TRUST	304 DEBT SERVICE FUND	770 PLANNING AND ZONING COMM FUND
112 - ROAD AND BRIDGE FUND	510 EMD TRUST	779 MOTOR VEHICLE
113 - PUBLIC HWY AND TRAFFIC	510 FINANCIAL ASSURANCE TRUST	780 DONATION TRUST FUND
114 - SEVERED MATERIAL TAX	708 BC COMMUNITY CORRECTIONS FUND	781 MANUFACTURED HOME TRUST FUND
116 - CAPITAL IMPROVEMENT FUND	710 PAYROLL FUND	783 REVENUE COMM DISCRETIONARY
117 - RRR FUND	717 FLEXIBLE BENEFITS FUND	784 PROBATE JUDGE DISCRETIONARY
120 - REAPPRAISAL FUND	720 EXCESS LAND SALES FUND	786 ZONING FEE FUND
121 - BOARD OF EQUALIZATION	721 DATA PROCESSING FEE FUND	788 UTILITIES PERMIT FUND
140 - COUNCIL OF AGING FUND	722 SPECIAL MOTOR VEHICLE REG	790 DENTAL SELF INS FUND
140 SENIOR TREASURES	725 LAND REDEMPTION FUND	790 HEALTH SELF INS FUND
143 SECTION 18 FUND	730 FIDUCIARY FUND	790 MOTOR VEHICLE CLAIMS
144 PARKS FUND	733 SUPERNUMERARY FUND	791 OIL AND GAS TRUST FUND
		794 JUVENILE SUPERVISION SERVICES

2. Monthly statements for all accounts (currently 88), checks and deposit tickets furnished for all accounts. (EXHIBIT 1)

Treasury Solution is Hancock Whitney's portal for single point of entry for all of the Commission's accounts. On-line monthly statements are available for viewing directly through Treasury Solution and are available for viewing/printing/saving by the 2nd business day of the following month. E-Statements are provided to the Commission at no additional cost. Paper statements are mailed by the 5th business day of the following month.

Hancock Whitney 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.

Hancock Whitney'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 it provided by the Commission's vendor.

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 Whitney 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. Paper statements are mailed by the 5th business day after month end.

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:

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

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

Hancock Whitney's CD-ROM service allows the Commission to eliminate the storage of paper checks. With a CD, the Commission can easily search and sort checks efficiently, so staff can be more productive in researching transactions on your accounts. An image of the Commission's

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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 9 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 for up to 270 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 2,405 direct deposit transactions are processed monthly in the 2 payroll accounts.

Hancock Whitney understands. 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 as late as one business day prior to the effective date of the payroll or up to fourteen days in advance. Hancock Whitney recommends the Commission continue 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.

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

As an ACH originating bank, Hancock Whitney provides an efficient, low-cost solution for the Commission's funds transfer needs. The Treasury Solution ACH module allows for both debits and credit entries. Payments may include data such as invoice number(s), account number, etc. Treasury Solution ACH offers three types of entries:

- An import upload
- A pass thru upload using a NACHA format
- Manual creation of profile/templates

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Hancock Whitney provides added security by requiring dual authorization for all online initiated transactions. Hancock Whitney also 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.

The cutoff time for ACH Origination for next day processing is 5:45 p.m. CST. Same Day ACH Origination is 12:00 p.m. CST and same day transactions are limited by NACHA rules to maximum dollar limit of \$25,000.

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

Hancock Whitney offers Remote Deposit Capture which can be accessed directly through Treasury Solution. All checks presented for deposit can be deposited directly into 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 the local Treasury Management Customer Advocate, Adam Brinson.

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, the Commission will have a relationship manager and a dedicated team of specialists assigned to address any banking needs. Hancock Whitney's team approach helps establish a deep understanding of the Commission and provides the Commission with a single point of access to all Banking, Treasury Management and Merchant Services needs or any of Hancock Whitney's other capabilities. The Hancock Whitney team will work with the Commission on an ongoing basis to maintain optimal service levels.

Sophia Berling, Relationship Manager, will be the primary contact/relationship manager who oversees the Commission's accounts and services with Hancock Whitney. She will meet regularly with the Commission and will ensure prompt resolution of any questions and/or concerns. Calvin Crenshaw, Wholesale Funding Portfolio Manager, will also act as a liaison to provide daily support to the Commission for any needs or concerns that arise.

It is Hancock Whitney's belief that regular, pro-active communication and responsiveness to client service distinguishes us as a premier provider of banking services. Whether it is in-person or via conference call, Hancock Whitney's highly trained personnel can and will respond to any issue that may arise. The team will be readily accessible to the Commission on an as needed basis.

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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

Branch Locations in Baldwin County

Daphne Office

1712 Highway 98

Daphne, AL 36526

Branch Manager: Jennifer Foster

On Hwy 98 and Country Rd 64 in front of Target

Phone: (251) 602-6406 | Fax: (251) 602-6409

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

24 Hour Drive-Up ATM

Gulf Shores Office

1801 Gulf Shores Pkwy

Gulf Shores, AL 36547

Branch Manager: Hugh Davis

Across the street from Winn Dixie Shopping Center;
Corner of Club House Dr. & Gulf Shores Pkwy

Phone: (251) 967-1212 | Fax: (251) 967-1213

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

24 Hour Walk-Up ATM



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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 accounts. Positive Pay is activated daily allowing the Commission to make a decision about suspect checks while the checks can still be returned protecting the Commission from any loss of funds.

Hancock Whitney offers three options for Positive Pay:

- Traditional Positive Pay – the Commission will upload the check issue file into the system each day. The checks presented to Hancock Whitney will be validated against the issue files, and any checks that do not match will display as suspects for 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 only if very few checks are written on an account or if the account would never have checks drawn on it because all activity would be electronic. This service alerts the Commission 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 for posting. The checks presented to Hancock Whitney will be validated against the issue files, and any checks that do not match will display as suspects for review the next business morning.

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 Hancock Whitney to be validated against the checks issued file that has been uploaded into the system by the Commission. 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 Commission.

Positive Pay files may be manually uploaded through Treasury Solution or via an FTP transmission. File cutoff is 7:00 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 Whitney 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 parameter return all will be in place. Decisions must be made by the Commission prior to 12:30 p.m. CST each business day.

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

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

Also, for the Commission's accounts that do not have checks written on them Hancock Whitney places a "No Check Activity" status on the accounts to protect them from fraud. Hancock Whitney does not charge the Commission for this service.

For the Commission's Sales & Use Tax Account Hancock Whitney has set up the account to utilize a UPIC (Universal Payment Identification Code) – which is a unique account identifier that replaces the Commission's bank account number on an ACH payment. A UPIC cannot be used to initiate ACH debits. The UPIC can be published with the Commission's ACH (credit) instructions on websites and invoices without exposing confidential information. Using a UPIC reduces the risk of unauthorized ACH debits and fraudulent checks.

The Sales & Use Tax Account is also set up with Safewire – which protects like the UPIC for companies receiving payments by wire transfer.

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 Whitney agrees.

Banking Services Questions/Statements

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

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 Whitney has both encrypted and 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.

Request for Proposal Banking Services for the Baldwin County Commission Response

For phone-in wires, Hancock Whitney 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. Hancock Whitney recommends 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. Wires can be future dated up to two weeks 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.

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

Yes, wire transfers can be future dated up to two weeks.

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. 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 Whitney'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 or same day delivery if Same Day ACH is chosen as the ACH payment method and submitted by the same day cut off time of 12 p.m. CST.

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 Whitney's Treasury Solution platform with the exception of credit and debit memo posting, which can be requested from the Commission's Relationship Manager, Sophia Berling or Calvin Crenshaw, Wholesale Funding Portfolio Manager.

Request for Proposal Banking Services for the Baldwin County Commission Response

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 after 270 days. 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 Whitney is required by law to maintain all images for 7 years.

f) Transaction detail for the current/intra day

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

g) ACH debit and credit detail and totals

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

h) Incoming/Outgoing wire ACH transfer inquiry

Status updates are provided within the online banking system, Treasury Solution. They include: Pending Approval, Processed, Submitted, Expired and Deleted. All this can be monitored through Treasury Solution. An Incoming Wire Summary is also available via Treasury Solution.

Hancock Whitney also 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.

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.

Request for Proposal Banking Services for the Baldwin County Commission Response

- 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. The Commission can also complete Repetitive/Standing Wire Transfer Agreements that will be on file within the Wire Department to be used when the Commission calls in a wire directly to the Wire Department. When calling in a wire, the authorized individual will need the repetitive wire template name and their assigned PIN number. The Wire Department will then call another authorized user for verification and their PIN number. Both repetitive and non-repetitive wires can be initiated via Treasury Solution. Wire transfers can be future dated up to two weeks.

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 Whitney 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.

The Commission may also call or email their Relationship Manager, Sophia Berling or the Wholesale Funding Portfolio Manager, Calvin Crenshaw, to request a stop payment be placed.

- 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

Check images are available through Treasury Solution for 270 days and bank statements are available for 7 years. Remote Deposit Items are available through RDC service for 45 days. Check images can be archived on CD ROM. Copies are also available upon request at any time from the Commission's Relationship manager.

Request for Proposal Banking Services for the Baldwin County Commission Response

b) Deposit items imaging

The Deposit Imaging module in Treasury Solution provides images of deposit tickets and associated checks deposited for 270 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 the Commission's Relationship manager.

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 the Commission's Relationship Manager Sophia Berling or Calvin Crenshaw, Wholesale Funding Portfolio Manager upon request.

d) Positive pay

Hancock Whitney offers full Positive Pay with Payee Match via Treasury Solution. Positive Pay is a fraud detection program that helps the Commission identify and prevent counterfeit or altered checks drawn on accounts. Positive Pay is activated daily allowing the Commission to make a decision about suspect checks while they can still be returned protecting the Commission from any loss of funds.

Hancock Whitney offers three options for Positive Pay:

- **Traditional Positive Pay** – The Commission will upload the 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 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 review. This service is recommended only if very few checks are written on an account or if the account would never have checks drawn on it because all activity would be electronic. This service alerts the Commission 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 for posting. The checks presented to Hancock Whitney will be validated against the issue files, and any checks that do not match will display as suspects for review the next business morning.

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 Hancock Whitney to be validated against the checks issued file that has been uploaded into the system by the Commission. 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 Commission.

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

e) Bank Statements

E-Statements are available for viewing directly through Treasury Solution access, and are available for viewing/printing/saving by the 2nd business day. Paper statements are mailed by the 5th business day of the following month.

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

All intra-day transactions are reported on Current 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?

Hancock Whitney has both encrypted and 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. Each user is authenticated for each requested entry. The Commission has the peace of mind of knowing that no cyber-thief is masquerading as the Commission.

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 1,149 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?

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

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 2019: Treasury Management System Upgrade (Treasury Solution).



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8. Describe any additional services available electronically which could benefit and enhance the operations of the Baldwin County Commission.

- **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 the 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.
- **Biller Express** - Transform the Commission's website so the clients can view and pay bills. Biller Express allows the Commission's clients to review their statement and make a payment directly from the Commission's website. The system has the option to send a reminder to the Commission's client's email address to notify them an invoice is ready-to-pay. Hancock Whitney will provide the Commission a secure, trustworthy platform to deliver a self-service invoice and online payment options without incurring the cost of a major investment or project.

Biller Express is an integrated turn-key solution. The Commission will be able to offer multiple online payment options – 1) Debit Card, 2) Credit Card or 3) Checking/Savings (ACH). The Commission will select the eBill presentment format (summary, detail or pdf statements). The Commission will select the payment channels to accept – 1) web site (including mobile access), 2) IVR (Interactive Voice Response) and/or 3) CSR at a customer service center. The system provides a payments report or daily receivables file for the Commission's accounting reconciliation.

Biller Express Quick Pay Plan -- The Quick Pay plan allows the Commission to use the Biller Express platform to allow clients to make online payments only. No bill will be presented. This limited Quick Pay Plan can be a solution if the Commission only wants to accept online payments. Quick Pay is ideal for the Commission departments where a bill is not presented.

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?

Yes, Positive Pay is available and delivered via the online Treasury Solution platform.

Recommended delivery is via import into Treasury Solution and manual input for "one off" entries.

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.

Below are the System Requirements for Positive Pay along with Treasury Solution, Remote Deposit Capture, ARP & Positive Pay, and Commercial Bill Pay:

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Treasury & Cash Solution System Requirements

OPERATING SYSTEM	BROWSER	TREASURY SOLUTION	REMOTE DEPOSIT	ARP & POSITIVE PAY	COMMERCIAL BILL PAY
Windows 7 Professional (32-bit or 64-bit)	Internet Explorer 9 (32-bit)	✓		✓	✓
	Internet Explorer 10	✓		⚠	✓
	Internet Explorer 11	✓	✓	⚠	✓
	All Firefox versions up to 42.x (32-bit)	✓	✓	⚠	✓
Windows 8 (32-bit or 64-bit)	Internet Explorer 10	✓		⚠	✓
	Internet Explorer 11	✓	✓	⚠	✓
	All Firefox versions up to 42.x (32-bit)	✓	✓	⚠	✓
Windows 10	Internet Explorer 10	✓		⚠	✓
	Internet Explorer 11	✓	✓	⚠	✓
	All Firefox versions up to 42.x (32-bit)	✓	✓	⚠	✓
Mac OS X V10.8 Mountain Lion	All Firefox versions up to 42.x (32-bit)	✓		⚠	✓
	Safari 6.x (not on iPad)	✓			✓
Mac OS X V10.9 Mavericks	Safari 7.x		✓		
Mac OS X V10.10 Yosemite	Safari 8.x		✓		✓
Mac OS X V10.11 El Capitan	Safari 9.x		✓		✓
Mac OS X V10.12 Sierra	Safari 11.x		✓		✓

DEVICE	SUPPORTED VERSIONS
Mobile	Android v4.1 and later iPhone iOS 7 and later
Tablet	iPad iOS 7 and later

⚠ Denotes "compatibility mode" for system access.

2. What is the banks deadline for transmitting files?

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

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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.

Hancock Whitney 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.

In addition, stop payments can be placed online through Treasury Solution. A summary screen showing the stop payments that have been placed is available and the Commission can print this as needed. The Commission may also call or email their Relationship Manager, Sophia Berling or the Wholesale Funding Portfolio Manager, Calvin Crenshaw, to request a stop payment be placed.

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

Any discrepancies or unauthorized transactions should be communicated to the Commission's Relationship Manager Sophia Berling or Calvin Crenshaw, Wholesale Funding Portfolio Manager in writing. Hancock Whitney reviews each fraud case individually to determine the liability for loss.

5. How long are check images available online?

Check images are available online via Treasury Solution for 270 days.

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

Hancock Whitney 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 the 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 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 the Commission 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 the Commission 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 Hancock Whitney for posting.

Request for Proposal Banking Services for the Baldwin County Commission Response

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's authorized personnel. The email notification outlines the need to decision checks that do not match the information provided to Hancock Whitney 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 of return all will be applied. Decisions must be made by the Commission prior to 12:30 p.m. CST each business day.

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.

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 Whitney 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 the Commission know a file has already been created for this amount and whether the Commission wants 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 two 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, Hancock Whitney 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 – Hancock Whitney ran from Alabama operations site for three days with no negative impact. Both facilities have generators that immediately start if power is lost to the building. Should one of the facilities be down for a number of days (fire, hurricane) the ACH Disaster Recovery Plan calls for relocating staff from the impacted site to Hancock Whitney's other facility for the duration of the event; Hancock Whitney has not had to implement this in the past 5 years.

The data center in Mississippi hosts server connections to Fiserv, and this is backed up in Chicago. Fiserv (Hancock Whitney's ACH system provider) has their processing run out of Norcross, GA, with backup facilities in Jones Creek, MD. Hancock Whitney tests failover connectivity for the Chicago data center and Fiserv's failover to Jones Creek annually. See Business Continuity and Disaster Recovery Management Policy attached.

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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 Whitney has been in error, a cashier's checks was provided or wire transfers completed to resolve the issue.

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 Whitney 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 the Commission provides an email address on the form, an email will be sent 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?

Hancock Whitney accepts uploads through the online system, Treasury Solution, or via FTP transmission.

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

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

Statement and Reporting Frequency

1. Provide a sample account statement.

Since the Commission is an existing customer, account statements will remain the same as they are currently.

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 Whitney 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 Treasury Solution access, and are available for viewing/printing/saving by the 2nd business day. Paper statements are mailed by the 5th business day of the following month.

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

Hancock Whitney agrees. The Commission can also view all check images (front and back) along with deposit tickets and deposited items on-line through Treasury Solution for 270 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 the Commission has received an incoming wire or ACH transaction and the user will need to sign in to Treasury Solution to obtain detail on the transaction. Hancock Whitney 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, the 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?
Hancock Whitney will adjust for all outages regardless of the amount.
 - d) What level of discrepancy will the bank research when requested by Baldwin County Commission?
The Commission can notify their Relationship Manager, Sophia Berling or the Wholesale Funding Portfolio Manager, Calvin Crenshaw and both will be glad to research and correct any amount.
4. Baldwin County Commission is currently utilizing remote deposit capture. Can the bank provide scanning equipment or MICR equipment for electronic check conversion?
Hancock Whitney's remote deposit service will support both Digital Check and Panini scanners. Hancock Whitney has provided Panini deposit scanners to all the Commission locations currently utilizing Remote Deposit.
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 Commission would need to 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 upon request for use in complying with NACHA Rules/Provisions.
7. Describe the liability for fraudulent deposit items.
If a deposited item is returned as a fraudulent item from the paying bank, the Commission would handle under the Commission's return item procedures.

Returned Items

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

Request for Proposal Banking Services for the Baldwin County Commission Response

- 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 at the time Hancock Whitney 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 Wholesale Funding Portfolio Manager, Calvin Crenshaw to request a stop payment be made.

Hancock Whitney 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.

Request for Proposal Banking Services for the Baldwin County Commission Response

Commercial Credit Cards/P-Cards

The County utilizes credit cards for purchasing goods and services. Department managers utilizes credit cards for travel only.

- We need the ability to set restrictions and controls on individual cards.
- Online access to credit card accounts
- Online card setup, maintenance and suspension

The County is interested in streamlining its payment process by reducing the number of checks issued and paying selected vendors through a P-Card. A secondary objective is to obtain a cash rebate based upon usage by the County.

Hancock Whitney's current Purchasing Card has been available since 2015, however, the bank has offered commercial card products since 2000. There are currently 42 government customers using Hancock Whitney Purchasing Cards.

Hancock Whitney's Purchasing Cards come with access to the online account management system, Purchasing Card Manager (PCM). This system allows admins to open and close cards, raise and lower limits, set transaction controls, view statements, and download reports. Training will be provided to the administrators at launch and detailed user guides will also be provided.

With Hancock Whitney's online account management system, PCM, card transaction information is easily downloaded in .CSV, .TXT, or Excel formats. Hancock Whitney can also build out custom mapped exports to meet the requirements of the Commission's accounting system.

Hancock Whitney has established a standard set of MCC groups which are Fuel, Cash, Merchants & Services, and Travel & Entertainment. These groups can be included or excluded through PCM. If a custom group or groups are needed Hancock Whitney will work with the Commission to build out the restrictions to meet their needs.

The Commission's current VISA Purchasing Card program is linked to our Hancock Whitney rewards program. With rewards, the Commission earns points starting at the first \$1 of spend; no minimum spend requirement to begin earning rewards points. Points can be redeemed online at rewards.hancockwhitney.com for gift cards, airfare, brand name merchandise, credit to card balance or cash. The rewards program was chosen by the Commission due to the estimated amount of monthly spend. The rewards program can be converted to our Cash Rebate program at any time.

Cash Rebates require a minimum monthly spend of \$25,000 and will be paid in the form of an electronic credit to the Commission's Hancock Whitney commercial checking account on a monthly basis. Rebates are calculated based on the total of net eligible purchases for the statement period minus any merchant credits arising from the partial or total refund of the purchase price for any merchandise or services or from any dispute between the Commission and a merchant. Only purchases of goods or services will be included in the rebate calculation. Non-purchases charged to the account, such as cash advances, bank fees, or interest, will not be included.

Request for Proposal Banking Services for the Baldwin County Commission Response

Hancock Whitney can review the Commission's list of vendors to perform a VISA analysis. The results from the analysis will allow the Commission to see which of their vendors currently accept VISA. The goal is to onboard as many vendors as possible to accept card payment in order to decrease the number of checks issued, provide more efficiency and security and to maximize the tangible benefits received via cash rebates.

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 Transactions:

Annual Dollar Total - \$2.5 Million

Annual # of Transactions – 43,500

Monthly Average # of Transactions – 3,650

Average \$ Amount per Transaction - \$57

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

The Bank of New York Mellon
Attn: Elizabeth French
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 32 years of professional experience in banking, with 14 years being in treasury management and the last 8 years in Institutional Banking Group.

Jamie Horton, Vice President, Treasury Management Services

Jamie has 24 years of professional experience in banking, with 11 years in Retail Banking and almost 13 years in treasury management.

Calvin Crenshaw, Wholesale Funding Portfolio Manager

Calvin has been with Hancock Whitney for 11 years and has experience in retail banking and customer service support.

Request for Proposal Banking Services for the Baldwin County Commission Response

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.

Solid Waste already utilizes lockbox services with Hancock Whitney.

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:

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 InternetBank
- 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.

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.

Request for Proposal Banking Services for the Baldwin County Commission Response

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 the Commission’s 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.

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

Request for Proposal Banking Services for the Baldwin County Commission Response

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 current lockbox processing cutoff time is 1:30 pm CST which is based on when the Commission request balance reporting information or when the Commission requests to receive data transmissions.

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 the Commission 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.

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

Request for Proposal Banking Services for the Baldwin County Commission Response

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.

It is assumed 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.

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 the Commission's staff to easily select and view these images each day for subsequent handling.

Request for Proposal Banking Services for the Baldwin County Commission Response

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 Whitney 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.

With the Commission’s account relationship already established at Hancock Whitney it would be a seamless process to continue and expand the current relationship with all additional services.

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.

Request for Proposal Banking Services for the Baldwin County Commission Response

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.

Credit Card Transactions:

Annual Dollar Total - \$4.1 Million

Annual # of Transactions – 76,000

Monthly Average # of Transactions – 6,300

Average \$ Amount per Transaction - \$54

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.

Hancock Whitney has been providing Merchant Services to Baldwin County for their Solid Waste account since May 2016. The client is currently registered for the Visa Utility Interchange Program and receiving rates as applicable. The current standard (non – Visa Utility Interchange rate structure is attached. As of March 2019, Hancock Whitney has been working with Baldwin County to set up three additional accounts (Merchant IDs):

- Sales Tax
- Animal Shelter
- Building Permits

Hancock Whitney understands that the Commission is currently exploring the option of adding Convenience Fees.

All processing charges and pricing parameters for merchant services are provided in the attached Merchant Pricing 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 Whitney will offer the VeriFone Vx520 terminal for \$299 plus shipping and tax, 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. Currently researching the 3rd party gateways for the 3 new additional Merchant IDs.

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

The PayFlow Pro gateway or any 3rd party 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.

Request for Proposal Banking Services for the Baldwin County Commission Response

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. See **Exhibit 4**

Any request for additional information regarding this Request for Proposal should be submitted by Wednesday, March 27, 2019 to Kimberly W. Creech at the address above, telephone (251) 937-0303 or kcreech@baldwincountyal.gov.

[Hancock Whitney understands.](#)

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 email by 2:00 PM, Friday April 5, 2019. 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, April 5, 2019.

Request for Proposal Banking Services for the Baldwin County Commission Response

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 April 9, 2019 and should be awarded at the regularly scheduled Commission meeting on April 16, 2019.

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.

[Hancock Whitney understands, please see attached copy of our Qualified Public Depository Certificate.](#)

Request for Proposal Banking Services for the Baldwin County Commission Response

Appendix

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EXHIBIT 1

	Average Balance 1/1/18 - 12/31/18	Average # of Monthly Deposits	Average # of Monthly Checks	Average # of Monthly ACH/Wires
General Fund	\$27,089,132	113	0	6
<i>General Trust Fund (idle funds)</i>	\$11,354,808	0	0	0
Sales and Use Tax	\$653,588	215	0	0
Health Tax Fund	\$434,574	4	0	0
County Transportation Fund	\$37,116	3	0	0
Legislative Fund	\$225,586	1	0	0
JDC Construction	\$126,749	0	0	0
Juvenile Detention Facility Fund	\$358,254	10	0	0
Archives Fund	\$140,477	4	0	0
BC Animal Shelter Fund	\$788,548	15	0	0
<i>Public Works Trust (idle funds)</i>	\$4,133,510	0	0	0
Seven Cent Gas Tax Fund	\$5,110,873	20	0	0
Road and Bridge Fund	\$890,204	4	0	0
Public HWY and Traffic Fund	\$101,829	3	0	0
Severed Material Tax Fund	\$182,565	0	0	0
Capital Improvement Fund	\$5,154	0	0	0
RRR Fund	\$427,866	5	0	0
Reappraisal Fund	\$2,855,617	1	0	0
Board of Equalization	\$9,859	0	0	0
Council of Aging Fund	\$159,077	2	0	0
Senior Treasures	\$15,538	4	0	0
Section 18 Fund	\$109,863	50	0	0
Legal Minimum Parks Fund	\$20,450	0	0	0
Parks Fund	\$294,458	8	0	0
Brats 5307 Large Urban Transit	\$1,251	0	0	0
Eastern Shore Metropolitan	\$23,471	1	0	0
FEMA Fund	\$147,601	0	0	0
Federal Forfeiture (opened Nov 2018)	\$19,477	1	0	0
Gulf Mexico Energy Sec 2006	\$1,820,793	0	0	0
State Grant Fund	\$160,927	1	0	0
Series 2016 Taxable Warrant Fund	\$103,059	0	0	0
Federal Stimulus & Grant Fund	\$605	0	0	0
Debt Service Fund	\$43,311	0	0	0
<i>EMD Trust (idle funds)</i>	\$1,166	0	0	0
<i>Financial Assurance Trust (idle funds)</i>	\$3,838	0	0	0
Solid Waste Fund	\$11,829,359	120	0	0
Solid Waste Collection Fund	\$4,702,074	339	0	1

Disbursement Fund	\$2,096,221	248	855	32
BC Community Corrections Fund	\$246,343	36	0	0
Payroll Fund	\$130,970	32	0	ACH Pass-through
Flexible Benefits Fund	\$11,638	2	0	3
Excess Land Sales Fund	\$5,815,607	0	0	0
Data Processing Fee Fund	\$794,525	1	0	0
Special Motor Vehicle Registration & Titling Technology Fund	\$67,089	1	0	0
Land Redemption Fund	\$800,729	4	0	0
Fiduciary Fund	\$675,444	0	0	0
Supernumerary Fund	\$14,831	0	0	0
Law Library Fund	\$612,037	6	0	0
AAA Donations Fund	\$572	8	0	0
Historic Parks Fund	\$73,554	1	0	0
Tax Refund Tax Setoff Escrow Fund	\$842	1	0	0
BC Commission Capital Fund	\$677,143	2	0	0
Employees Fund	\$6,070	4	0	0
District Attorney Fund	\$22,855	1	0	0
Worthless Check Fund	\$26,261	2	0	0
DA \$2 Fee Fund	\$36,424	8	0	0
DA Restitution Recovery Fund	\$96,899	1	0	0
Planning and Zoning Commission Fund	\$32,393	2	0	0
Motor Vehicle Special Training Fund	\$31,595	0	0	0
Donation Trust Fund	\$87,850	5	0	0
Manufactured Home Trust Fund	\$39,815	1	0	0
Revenue Commissioner Discretionary Fund	\$26,662	0	0	0
Probate Judge Discretionary Fund	\$163	0	0	0
Zoning Fee Fund	\$175,444	0	0	0
<i>Utilities Permit Fund (idle funds)</i>	\$299,304	0	0	0
Self-Insurance Fund - Dental	\$106,959	10	0	0
Self-Insurance Fund - Health	\$449,161	16	0	0
Vehicle Self Insurance Fund	\$162,000	1	0	0
<i>Oil and Gas Trust Fund (idle funds)</i>	\$4,808,167	0	0	0
Juvenile Supervision Services Fund	\$23,142	1	0	0
<i>Solid Waste Trust (idle funds)</i>	\$1,617,221	0	0	0
<i>Solid Waste Financial Assurance Trust (idle funds)</i>	\$5,174,476	0	0	0
Sheriff-Bail Bond	\$74,967	1	1	0
Sheriff-Disbursement	\$333,838	8	32	8
Sheriff-Federal Forfeiture	\$272,719	0	4	1
Sheriff-Federal Incentive	\$138,351	0	0	1
Sheriff-Flex Benefit	\$11,013	2	0	2

Sheriff-Food Bill	\$78,548	4	4	1
Sheriff-Food Preparation	\$686	1	0	0
Sheriff-Inmate Trust	\$9,167	25	82	53
Sheriff-Law Enforcement	\$1,275,480	6	44	0
Sheriff-Law Enforcement Money Market	\$758,839	0	0	0
Sheriff-Payroll	\$66,342	2	1	ACH Pass-through
Sheriff-Pistol Permit	\$851,773	24	61	79
Sheriff-Process Service	\$429,340	1	5	0
Sheriff-Seizure	\$226,831	3	2	0
Sheriff-Service	\$759,545	19	5	0
Sheriff-Drug Forfeiture	\$72,639	1	2	0
Total 12-Month Average Balances:	\$103,365,890	1,415	1098	187

EXHIBIT 2

FORM 1 – PROPOSAL CERTIFICATION

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

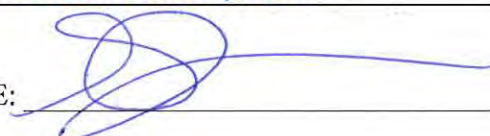
This proposal must be submitted to the Baldwin County Commission, Clerk/Treasurer, Kimberly Creech, 312 Courthouse Square, Suite 11, Bay Minette, AL 36507 no later than 2:00 p.m. Friday, April 5, 2019.

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 Whitney
Mailing Address	2185 Airport Blvd
City, State, Zip Code	Pensacola, FL 32504
Contact Person for Proposal	Sophia Berling
Title	Relationship Manager - Vice President
Telephone	850.444.3238
Email	Sophia.Berling@hancockwhitney.com

SIGNATURE OF AUTHORIZED REPRESENTATIVE:



Date: 4-3-2019

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 March 15, 2019

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

Hancock Whitney will provide services, including Treasury Services, for the attached list of accounts at no charge to the Commission. Please see 'Accounts on Waive' attachment.

The remaining accounts, see chart below, in addition to the new Sheriff Office accounts will be assessed charges as outlined on the attached Proforma and earn an Earnings Credit Rate (ECR). Hancock Whitney will review the Sheriff's Office accounts and agrees to waive fees on accounts with minimal activity. Hancock Whitney is pleased to offer 2 options for the Commission's ECR: a fixed rate of 1.00% or a floating rate indexed to the Fed Funds Rate minus 0.50%. As of April 1, 2019 the Fed Funds Rate is 2.50%, therefore, the current rate would be 2.00%.

CHARGED ACCOUNTS

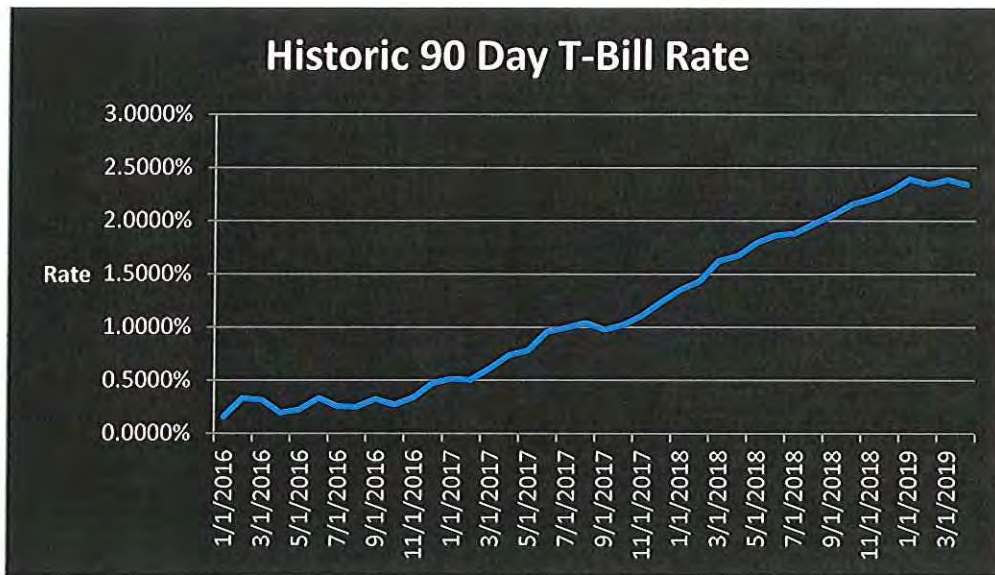
001 - GENERAL FUND ACCOUNT
001 - SALES & USE TAX ACCOUNT
511 - SOLID WASTE COLLECTION FUND ACCOUNT
510 - SOLID WASTE FUND ACCOUNT
705 - DISBURSEMENT FUND ACCOUNT

Hancock Whitney estimates that the annual services fees for the above listed charged accounts would be \$32,540 annually (this estimate does not include the Sheriff's Office accounts). Since the Sheriff's Office accounts would be new to Hancock Whitney we would need to review the account structure and service requirements in order to offer the best solution possible.

The Commission is a valued customer of Hancock Whitney, therefore, the annual fees have been reduced by approximately \$11,000 annually.

The Commission's Public Fund Interest Bearing accounts will receive a variable rate of the 90 Day T-Bill + 0.10%. Please see Historic 90 Day T Bill Rate Chart below. The current rate would be 2.44% for the month of April 2019, this rate will reset the first day of each month. Hancock Whitney agrees to pay interest on all collected funds in the Commission's interest bearing accounts we do not back out reserve requirements when calculating interest to be paid.

Please see Historic 90 Day T Bill Rate Chart.



_____ % of the Prime Rate of _____ = _____

The County would have earned \$ 2,487,578.02 had \$103,365,890 been on deposit with this institution from January 1, 2018 through December 31, 2018 under the terms as proposed.

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

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

Signature: _____

Print Name and Title: Sophia Berling - Relationship Manager & Vice President

Date: 4-3-2019

EXHIBIT 4

**Baldwin County Commission
Request For Proposal (RFP)
Investment Idle Funds**

In accordance with the terms of the Request For Proposals, Investments for the Baldwin
County Commission, dated March 15, 2019

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

CD Term	Interest Rate	Earnings/Month	Total Earnings/Term
6 month	2.35%	\$38,630.13	\$231,780.78
1 year	2.31%	\$37,972.59	\$455,671.08

_____ % of the Prime Rate of _____ = _____.

The County would have earned \$_____ had \$20,000,000 been on deposit with this
institution from January 1, 2018 through December 31, 2018 under the terms as proposed.

Signature: _____

Print Name and Title: Sophia Berling - Relationship Manager & Vice President

Date: 4.3.2019

**State of Alabama
Office of State Treasurer**

QUALIFIED PUBLIC DEPOSITORY

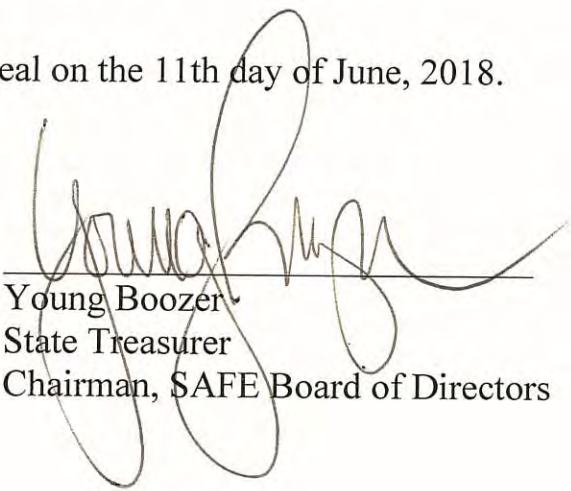
I hereby certify that

Hancock Whitney 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 11th day of June, 2018.




Young Boozer
State Treasurer
Chairman, SAFE Board of Directors



Pro Forma Account Analysis for: **Baldwin County Commission**
 Relationship Manager: **Sophia Berling**
 TM Sales Rep: **Jamie Horton**

State: **AL**
 4/2/2019

Average Ledger Balance \$0.00
 Less Average Uncollected Funds \$0.00
 Average Collected Balance \$0.00
 Less Reserve Requirement \$0.00
 Average Available Balance \$0.00

Earnings Credit Rate Options:
Fixed @ 1.00% or Floating @ Fed Funds - 0.50%
 Negative Collected Balance Rate **8.75%**
 Reserve Requirement **10.00%**
 Number of Days in Cycle **31**

Earnings Credit Allowance \$0.00
 Total Analyzed Services \$0.00
 Analysis Surplus or Deficit \$0.00

**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	PRICE
01 - Depository Services	
Account Maintenance	\$9.50
Duplicate Statement	\$0.00
Supervision & Assessment Fee (volume is per \$1,000)	\$0.00
Analysis Statement Mailed	\$0.00
Deposits and Other Credits	\$0.22
Deposited Items - On Us	\$0.08
Deposited Items - Other	\$0.09
ACH Credits Received	\$0.10
Return Deposited Item	\$4.00
Research Fee	\$2.00
Deposit Correction Fee	\$3.00
02 - Disbursement Services	
Checks and Other Debits	\$0.10
ACH Debits Received	\$0.10
Stop Payment	\$20.00
NSF - Overdraft Charge	\$36.00
03 - Returned Deposit Items	
RDI - Re-Deposit Item (Re-Clears)	\$3.00
RDI - Fax/Email Advice	\$2.50
04 - Cash Services	
Currency Deposited per \$1,000	\$0.70
Change Order Fee - Per Order	\$3.00

Pro Forma Account Analysis for: **Baldwin County Commission**
Relationship Manager: **Sophia Berling**

Currency Provided - Per Strap	\$0.40
Currency Provided - Per Roll	\$0.08
<u>Vault Services</u>	
Vault Deposit	\$0.50
Vault Deposit Adjustment	\$1.00
Vault Deposit - Per \$1,000	\$0.80
Vault Mixed Deposit - Cash & Checks	\$2.00
Vault Envelope Deposit - Each	\$1.00
Vault Deposit - Bulk Coin - Per Bag	\$2.00
Vault Change Order - Standard Order	\$4.00
Vault Change Order - Non-Standard Order	\$4.00
Vault Change Order - Late Order	\$30.00
Vault Currency Provided - Per Strap	\$0.40
Vault Currency Provided - Per Partial Strap (Per Bill)	\$0.02
Vault Currency Provided - Per Roll	\$0.08
Vault Bulk Coin - Non-Standard Bag	\$7.00
Vault Bulk Coin - Fed Standard Bag	\$5.00
<u>Virtual Vault Services</u>	
Vault Provisional Credit (Maintenance)	\$30.00
Virtual Vault - Deposit Adjustments (per item)	\$1.00
Virtual Vault - Deposits (per item)	\$0.50
Virtual Vault - e-Mail Statement	\$0.00

05 - Treasury Solution Online Banking

TS Suite Monthly Maintenance (unlimited accounts)	\$75.00
TS Suite - Previous Day Per Item	\$0.05
<u>Treasury Solutions Modules</u>	
TS - Deposit Images Module Mo Maintenance	\$20.00
TS - Mobile/Tablet Module Mo Maintenance	\$0.00
TS - Commercial Loan Module Mo Maintenance	\$10.00

08 - ACH Origination

TS - ACH Module Monthly Maintenance	\$50.00
TS - ACH Same Day Module Monthly Maintenance	\$0.00
ACH - Origination - Per Item	\$0.08
ACH - Same Day Origination - Per Item	\$2.00
ACH - File Transmission Per File	\$0.00
ACH - Return Items and NOC	\$2.00
ACH - Return Item/Unauthorized Entry	\$10.00
ACH - Origination Correction - Per Item/File	\$5.00

09 - ACH Services

ACH Block	\$0.00
ACH UPIC	\$20.00
ACH Positive Pay - Monthly Maintenance (ACH Debits)	\$25.00
ACH Positive Pay - Monthly Maintenance (ACH Credits)	\$25.00
ACH Positive Pay - Return Item (each)	\$3.00

10 - Wire Transfers

TS - Wire Transfer Module Monthly Maintenance	\$20.00
Domestic Wire Transfers - Outgoing	\$12.00
Domestic Wire Transfers - Incoming	\$10.00
Wire Notification (each) - Email	\$2.00
Safe Wire	\$20.00

Pro Forma Account Analysis for: **Baldwin County Commission**
Relationship Manager: **Sophia Berling**

11- Remote Check Deposit Services (Requires scanning equipment, previously provided by HW)

RDC - Monthly Maintenance	\$40.00
RDC - Additional Sites (Location)	\$40.00
RDC - Additional Accounts (per account)	\$5.00
RDC - Per Item Deposited	\$0.04
RDC - Virtual Endorsement (per item)	\$0.00

13 - Image Archive Services

CD-ROM - Monthly Maintenance	\$20.00
CD-ROM - Annual Maintenance	\$50.00
CD-ROM - Additional Account (each)	\$2.00
CD-ROM - Per item (debit)	\$0.02
CD-ROM - Per item (credit)	\$0.02

14 - Zero Balance Account

ZBA - Maintenance (parent account)	\$30.00
ZBA - Maintenance (sub accounts)	\$20.00
ZBA - Transfer Fee	\$0.15

17 - Account Reconciliation Processing

<u>Full Reconciliation Service</u>	
ARP - Full Recon - Monthly Maintenance	\$55.00
ARP - Full Recon - Per Item	\$0.03
<u>Partial Reconciliation Service</u>	
ARP - Partial Recon - Monthly maintenance	\$35.00
ARP - Partial Recon - Per Item	\$0.03
<u>Deposit Reconciliation Service</u>	
ARP - Deposit Recon - Monthly minimum	\$35.00
ARP - Deposit Recon - Per item	\$0.03

18 - Positive Pay Services

<u>Positive Pay Service</u>	
Positive Pay - Monthly Maintenance	\$50.00
Positive Pay - Per Item	\$0.03
<u>Positive Pay Reverse Service</u>	
Positive Pay - Reverse Positive Pay Monthly Maintenance	\$40.00
Positive Pay Exception Item	\$1.50
Positive Pay Exception Item Returned	\$5.00

21 - Wholesale Lockbox Services

WLX - Standard - Monthly Maintenance	\$125.00
WLX - Checks Processed - Per Item	\$0.30
WLX - Data Capture - Per Keystroke	\$0.02
WLX - Return Package Preparation	\$0.55
WLX - Additional Photocopies - Each Copy	\$0.15
WLX - Remittance Mailing	\$0.00
WLX - First Class Mail - Each Envelope	\$0.15

22 - OCR Lockbox Services

OCR - Monthly Maintenance	\$200.00
OCR - Check Processed w/Coupon	\$0.25
OCR - Check Processed w/o Coupon	\$0.45
OCR - Manually Processed Items - Per Item	\$0.20
OCR - Stop File Monthly Maintenance	\$150.00
OCR - Stop File Per Item	\$0.05
OCR - Change of Address - Per Item	\$0.01

Pro Forma Account Analysis for: **Baldwin County Commission**
Relationship Manager: **Sophia Berling**

OCR - AR Payment Matching Monthly Maintenance	\$450.00
OCR - AR Payment Matching Per Item	\$0.06

23 - General Lockbox Services

Imaging

LBX - Image - Monthly Maintenance	\$100.00
LBX - Image - Per Remittance Document	\$0.10
LBX - Image - Per Correspondence Only	\$0.40
LBX - Image - DVD Output	\$50.00
LBX - Image - CD-ROM Output	\$25.00
LBX - PDF Print Monthly Maintenance	\$30.00
LBX - PDF Print Batch Level Per Item	\$0.06
LBX - Image - Back Side - Mo Maintenance	\$35.00

File Transmission

LBX - Transmission - Data	\$250.00
LBX - Transmission - Image	\$250.00

Exception Manager Module

LBX - Exception Manager Portal Fee	\$125.00
LBX - Exception Manager Per Item	\$0.45

Remittance On-Site

LBX - Remittance On-Site (RDC) Monthly Maintenance	\$150.00
LBX - Remittance On-Site (RDC) - Per Item	\$0.45

Archive

LBX - Image 3 Year Archive - Per Item	\$0.03
LBX - Image 5 Year Archive - Per Item	\$0.04
LBX - Image 7 Year Archive - Per Item	\$0.05
LBX - Image 10 Year Archive - Per Item	\$0.06

Miscellaneous

LBX - Return Document w/o Imaging	\$0.08
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26 - International Banking Services

Wire Transfer Surcharge - USD Outgoing Int'l Wire	\$29.00
Payment Order	\$0.00
Cash Letter Barclays	\$25.00
Documentary Collection	\$95.00
Cash Letter Fees	\$5.00
International Collections	\$95.00
Foreign Draft	\$20.00
Wire Transfer - FX Incoming	\$20.00
Wire Transfer - FX Outgoing	\$45.00
Auto FX Wire Fee	\$25.00

29 - Treasury Access Services

Sunrise Report (up to 2 users)	\$15.00
Sunrise Report - Additional User (each)	\$7.50
ACH - EDI Report (prior day)	\$15.00
ACH - EDI Report (current day)	\$40.00
Incoming ACH Report (prior day)	\$7.50
Incoming ACH Report (current day)	\$30.00
TA - FTP ACH File - Monthly Maintenance	\$50.00
TA - FTP ACH File - Per Item	\$0.08

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

Business Continuity and Disaster Recovery Management Policy

This policy outlines the business continuity plans and resources in place that provide for the timely recovery of critical business functions in the event of a significant business disruption.



Business Continuity and Disaster Recovery Management Policy

This policy applies to Hancock Whitney Corporation (the Company) and its subsidiaries and affiliated companies.

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Business Continuity and Disaster Recovery Management Policy

1. Policy Statement

The Company has established the Business Continuity and Disaster Recovery Management Policy to ensure sufficient and reliable business continuity plans and resources provide for the timely recovery of critical business functions in accordance with established recovery time objectives in the event of a business disruption or crisis event.

The objectives of this policy are:

1. Identification and proactive management of risks to the continuity of Company operations;
2. The development of mitigation procedures and processes to reduce or eliminate continuity exposures; and
3. The validation of mitigation and continuity solutions through training, testing, and continuous improvement.

2. Policy Drivers

Banking is an essential service and our customers and communities must be supported with financial services to ensure the flow of commerce. The implementation of a Business Continuity Management and Disaster Recovery Program provides a framework for building organizational resilience and effective response capability.

The Company operates in a heavily regulated financial industry with numerous laws and regulations. As such, the Company may incorporate elements of federal and state regulations, frameworks, principles, standards, and guidelines that are determined to be appropriate to the Company's business continuity framework and program. Specific regulation drivers include Gramm-Leach-Bliley Act (GLBA) Section 501(a) and 501(b), Federal Financial Institutions Examination Council (FFIEC), and GLBA Section 504 and the Securities and Exchange Commission Regulation S-P enacted thereunder.

3. Policy Requirements

Background and Scope

Business Continuity refers to the effort to create business process resiliency where feasible and the recovery of business processes after a disruption when necessary. A business disruption can result from a failure anywhere in a business process and may include technology, vendor services, procedure, human interaction, natural disasters, or external sources.

The *Business Continuity Program Manual* has been established to provide detailed assistance for Business Units in performing due diligence activities against infrastructure, existing procedures, process, changes, and projects with the objectives of assessing both inherent and residual risk in business function operations. Due diligence activities include:

- Identifying, assessing, and proactively managing potential business disruption risks to Business Unit operations;
- Creating a partnership between Business Continuity and the Business Units to remediate risk through mitigation procedures and process improvements in order to reduce or eliminate exposures; and
- Validation of mitigation and continuity solutions through training, testing, and continuous improvement.

Organizational Analysis and Gap Assessment

Identification and understanding of all the business processes is essential to the prioritization of recovery efforts following a disruption or crisis situation. An annual business impact analysis (BIA) is performed to understand operational risks associated with each Business Unit. All Business Units are required to participate in the BIA as well as other mandated risk assessments to ensure accurate data is collected for further analysis.

Business Continuity and Disaster Recovery Management Policy

Strategic risks identified through the various business continuity focused risk analyses must be addressed through the business continuity planning process. When a threat or risk is identified for a business function, it falls into one of three categories for planning purposes:

- Remediate the gap or exposure to eliminate the risk;
- Mitigate the gap or exposure to reduce the risk; or
- Accept the risk.

Business Units must address identified risks through a documented recovery plan.

Training

All associates are expected to understand their role in the Company's Business Continuity Management and Disaster Recovery Program and it is the responsibility of each Business Unit to ensure communication of responsibilities occurs on a regular basis. Business Continuity will offer training to key management and operational unit liaisons, known as Business Unit Continuity Coordinators, on overall program policies, frameworks, processes, and procedures.

Testing

Strategic and function plan evaluations must be evaluated and verified through vigorous testing processes to validate readiness and identify gaps in the planning process. Business Continuity Management must implement a regular exercise schedule to establish confidence in a predictable and repeatable performance of recovery activities throughout the organization. As a result, Business Continuity will perform at least one major technology exercise annually that focuses on a rotating subset of the most critical applications and systems. This exercise is performed with the cooperation of Information Technology, identified critical vendors, and Business Unit application owners. Depending on the level and type of testing undertaken, Business Units are expected to participate in the testing and validation of their processes to ensure recovery capability. In addition to having critical vendors participate in our exercises, Business Continuity, in partnership with the Business Units and the Vendor Management Office, will seek to participate in the disaster recovery tests of critical vendors as needed.

Remediation and Process Improvement

Identification of gaps or weaknesses within the systems or business continuity plans as an outcome of regular reviews and exercises present an opportunity for improvement. Issues generated through reviews or exercises will either be tracked through completion or documented as accepted risks depending on the situation.

Measurement and Reporting

Business Continuity will maintain documentation of the overall Business Continuity and Disaster Recovery Program and Business Unit risk assessments and plans. This repository will include, at a minimum, the following documentation:

- Business Impact Analysis (BIA)
- Risk assessments
- Business Unit plans and supporting crisis planning documentation
- Testing results for Business Units and vendors
- Audit assessments and results
- Business Continuity Management reports to identified risk committees

4. Policy Exceptions

Business Units are expected to maintain continuity plans for recovery and workaround processes. However, certain business circumstances, regulatory events, or external environmental events and factors may require deviation from established policy. If an exception to the policy is requested, it will be reviewed on a case by

Business Continuity and Disaster Recovery Management Policy

case basis by Enterprise Security with a recommendation to the Information Technology Risk and Governance (ITRG) Committee. Exceptions must be documented on the IT Control Exception Form with exception details and management response for accepting or remediating the exception. Completed exception forms will be maintained by IT GRC. Any risk accepted exceptions will be reviewed annually from the time the exception was established and updated on remediation efforts will be requested monthly on temporary exceptions. All exceptions granted by the ITRG must be reported to OPCO within a timely manner. OPCO can escalate the requests to the Capital Committee (CAPCO) depending on the materiality of the underlying request. Exceptions to this policy must be documented and clearly articulate the business reasons for the exception and the duration of the exception.

5. Roles & Responsibilities

Board of Directors

The Board of Directors has delegated business continuity oversight to the Board Risk Committee (BRC) to assure that senior management has established an effective business continuity management program to effectively respond to crisis events. The BRC is responsible to approve this policy, ensure annual internal or external assessment of program, and receive periodic reports on the Company's overall continuity plan and supporting business continuity management program.

Senior Management

Senior management is responsible for communicating the Company's overall business continuity objectives and priorities as overseen by Operations Committee (OPCO). OPCO oversees significant business continuity management initiatives and business processes, which are often coordinated through its IT Security and Governance subcommittee (ITSG) for review and disbursement. OPCO is also responsible to oversee the periodic review and recommendation of this policy to the BRC for approval, the effectiveness of Company processes to meet the policy requirements, and resulting risk levels relative to its risk appetite. To support this responsibility, OPCO will receive and review an annual report on the Company's Continuity and Disaster Recovery Management Program prepared by its Business Continuity Management function.

Business Units

Management is responsible for business continuity plan ownership, maintenance, updating, testing, and plan accountability within their Business Units for the resumption of processes pertinent to their functions, including those of vendors critical to these functions. Each Business Unit must assign a liaison and an appropriate number of alternates to work with the Business Continuity team. Management is also responsible for ensuring that all associates are trained in their role within each Operating Unit.

Business Continuity Management

Business Continuity Management has operational oversight of business continuity policies, frameworks, processes, and procedures. In addition, Business Continuity is responsible for the implementation of a corporate Crisis Management Program, a risk assessment program based on the annual Business Impact Analysis, and a comprehensive testing program.

6. Key Terms and Definitions

Term	Definitions
Business Impact Analysis (BIA)	Management-level analysis aimed at identifying the Company's exposure to sudden loss of critical business functions and supporting resources, due to an accident, disaster, emergency, and/or threat. BIA involves assessing both

Business Continuity and Disaster Recovery Management Policy

	financial and non-financial risks associated with a business disruption and business restoration periods.
Business Unit	Refers to the department within the Company responsible for specific business functions.
Business Unit Continuity Coordinator (BUCC)	Employee that represents the Business Unit/Region/Market Area for Business Continuity Planning initiatives. The BUCC assists in communications and Operating Unit plan execution. The BUCC is assigned by Senior Management for the Business Unit/Region/Market Area.

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.

Record Title

Record Type Code

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

57 **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 *optional*. 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
8 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	YYMMDD	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

8

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	NNNNNNNNNN	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

1. Record Type Code

Entry Information

The code identifying the Batch Header record is 5.

2. Service Class Code

Identifies the type of entries in the batch:
220 – ACH Credits Only
225 – ACH Debits Only

3. Company Name

Your company name, up to 16 characters.

4. Discretionary Data

For your company’s internal use, if desired.

5. Company Identification

Your 10-digit company number.

Field Name

8. Company Descriptive date

9. Effective Entry Date

10. Reserved

11. Originator Status Code

12. Origination Financial Institution

Entry Information

The Date you choose to identify the transactions. This date may be printed on the participants’ bank statement.
Date Transactions are to be posted to the participants’ account

Leave this field blank

Enter “1”. This identifies Hancock/Whitney Bank as a depository financial ins
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	TTTTAAAA	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

8

Field Name

1. Record Type Code

Entry Information

The code identifying the Batch Header record is 6.

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

3. Receiving DFI Identification

Transit routing number of the receiver's financial institution

4. Check Digit

The ninth digits of the receiving financial institutions transit routing number.

Field Name

5. DFI Account Number

6. Amount

7. Individual Identification Number

8. Individual Name

9. Discretionary Data

10. Addenda Record Indicator

11. Trace Number

Entry Information

Receiver's account number at their financial institution. Left justify Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

Receiver's identification number. This number may be printed on their bank statement.

Name of receiver

For your company's internal use if desired. No specific format is required

If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1"

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	TTTTAAAA	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

1. Record Type Code

Entry Information

The code identifying the Batch Header record is 6.

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

3. Receiving DFI Identification

Transit routing number of the receiver's financial institution

4. Check Digit

The ninth digits of the receiving financial institutions transit routing number.

Field Name

5. DFI Account Number

Entry Information

Receiver's account number at their financial institution. Left justify
Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

6. Amount

7. Individual Identification Number

Receiver's identification number. This number may be printed on their bank statement.

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

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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

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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"

4. Check Digit

The ninth digits of the receiving financial institutions transit routing number.

13. Trace Number

Hancock/Whitney Bank will assign a trace number.

CTX 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

1. Record Type Code

Entry Information

The code identifying an Addenda Record is 7.

Field Name

3. Payment Related Information

Entry Information

This field contains additional information associated with the payment. The information can be in either ANSI or UN/EDIFACT 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.

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	NNNNNNNNNN	Blank	Blank	TTTTAAAA	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

1. Record Type Code

Entry Information

The code identifying the Batch Header record is 8.

Field Name

7. Company Identification.

Entry Information

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	Entry Information	Field Name	Entry Information
1. Record Type Code	The code for the File Control Record is 9.	5. Entry Hash	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.



Availability Schedule

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



Merchant Services Pricing Proposal

This pricing has been developed specifically for Baldwin County. The proposal assumes estimated average ticket, volume, and processing capabilities provided by you 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 Minimum:	WAIVED
MC/Visa/Discover/Amex Per Authorization:	\$0.10	Batch Settlement (Per Batch):	WAIVED
Amex Opt Blue (Interchange Pass Through Plus Discount Rate):	0.60%	Chargeback (Per Customer Dispute):	\$25.00
Amex Network Access (Per Transaction):	0.15%	Retrieval (Per Request):	\$20.00
Online PIN Debit ⁴ Interchange Pass Through Plus Per Authorization:	\$0.27	ACH Reject (Per Return):	\$35.00
Address Verification (Per Authorization Request):	\$0.05	Early Termination:	\$500.00
EBT ("Electronic Benefits Transfer - if Applicable):	\$0.00	Invalid TIN ² :	\$15.95
AccessOne Monthly Reporting Subscription:	No Charge	Voice Authorization (Per Request):	\$2.00
Monthly Account Maintenance:	WAIVED	Non-PCI Compliance Charge:	WAIVED
Return-Credit Slip (Per Return):	\$0.055		

Pass Through of Association Fees³

Applicable Sales Tax Applies and Shipping for Equipment Purchases

Product-Specific and Specialized Product Offerings

Merchant Services Pricing Proposal

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

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, swivel stands 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 or repair charge offer device depending on eligibility. A line item will be added to your merchant statement to cover these costs. Supplies ordered through TASQ will be assessed a \$3.00 per order fee.

Review Merchant Processing Agreement and Fee Schedule for complete list of all applicable fees.

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. Pricing is not guaranteed and is subject to change should there be material variances in actual volumes, services used, mix of credit/debit volume or processing requirements. This proposal is valid for 30 days from the date of this proposal and is subject to credit approval. The Bank reserves the right to modify prices at any time and reserves the right to increase the agreed upon discount rate and item fees, should the Visa/MasterCard/Discover/American Express Network Associations pass any increases in interchange.

Pricing Proposal V19.1 December 2018

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.