

## Appendix D - Current Bank Accounts and Historical Activity

Board's Current Account Structure		
Account Name	Account Type	Account Purpose
Applications	Clearing	Miscellaneous cash flows are processed through this accounts to other accounts. Funds are typically wired to the Savings and/or Prepaid Lockbox, as
Returns	ZBA Sub	NSF items for both the Prepaid and Savings program are processed through this account on a daily basis and funded from the Prepaid Lockbox.
Savings Lockbox	Deposit	Deposits received through the Savings Lockbox are processed through this account. Daily, a wire is initiated by the Board or its authorized service provider(s), to transfer funds to the custody bank.
Savings Disbursement	Checking	Outflows for the Savings program are issued and cleared through this account, which includes positive pay.
Prepaid Lockbox	Deposit / ZBA Master	Deposits received through the Prepaid Lockbox and online remittances are processed through this account. This account also serves as the ZBA Master for the Returns account. Daily, an automatic sweep via standing wire transfer is performed to the Trustee / Custodial Bank Account.
Prepaid Disbursement	Controlled Disbursement	Outflows for the Prepaid program are issued and cleared through this account, which includes positive pay. The account is funded on a daily basis based on presentments.

Service / Fee	Feb. 2021	Jan. 2021	Dec. 2020	Nov. 2020	Oct. 2020	Sept. 2020	Aug. 2020	July 2020	June 2020	May 2020	Apr. 2020	Mar. 2020	Grand Total
Average Daily Balance (across all current bank accounts)	\$ 1,728,607	\$ 2,780,378	\$ 1,719,864	\$ 1,231,840	\$ 1,226,370	\$ 1,700,472	\$ 2,451,318	\$ 1,736,840	\$ 1,232,048	\$ 1,147,707	\$ 1,403,906	\$ 1,433,879	

*The following are historical quantities across all of the Board's current bank accounts.*

Account Services:														
Account Maintenance (Per Account)	5	5	5	5	5	5	5	5	5	5	5	5	5	60
Controlled Disbursement (Per Account)	1	1	1	1	1	1	1	1	1	1	1	1	1	12
ZBA Master (Per Account)	1	1	1	1	1	1	1	1	1	1	1	1	1	12
ZBA Sub (Per Account)	1	1	1	1	1	1	1	1	1	1	1	1	1	12
Printing & Supplies (e.g., Deposit Slips)											5722		5722	
Branch Deposit	19	24	27	25	30	21	29	27	24	20	27	33	306	
Cont. Disb. Credits Posted	19	19	16	1									55	
Cont. Disb. Checks Paid	4231	3254	1642										9127	
DDA Checks Paid	566	1023	533	359	425	701	993	552	385	362	342	407	6648	
Debits Posted	192	200	232	200	227	211	215	225	225	205	226	232	2590	
Electronic Deposit Items (Checks)	3754	3734	3845	3603	3951	4078	4049	4737	4472	3968	4382	5820	50393	
Deposited Checks	1709	1868	3000	2255	2750	2546	2698	2353	2066	2145	1947	2378	27715	
Overdraft Charge - Paid Item				1									1	
Miscellaneous Credits Posted	16	16	22	22	21	20	22	21	21	20	23	21	245	
Electronic Credits Posted	298	343	399	325	374	364	355	371	324	291	333	382	4159	
Electronic Deposit - Dep Adjustment	1	1	3			2					1		8	
Full Reconciliation - Item	4137	4703	2633										11473	

Returned Items:													
Return Item Retrieval - Image	11	20	23	17	26	18	39	5	55	9	16	23	262
Returned Item - Chargeback	9	8	12	10	16	12	11	14	25	17	12	25	171
Returned Item - Redeposited	12	13	12	12	13	14	16	11	21	13	8	21	166
Return Item Special Instructions	9	8	12	10	16	12	11	14	25	17	12	25	171

Service / Fee	Feb. 2021	Jan. 2021	Dec. 2020	Nov. 2020	Oct. 2020	Sept. 2020	Aug. 2020	July 2020	June 2020	May 2020	Apr. 2020	Mar. 2020	Grand Total
<b>Stop Payment:</b>													
Stop Payment - Auto Renewal	69	20	27	27	43	30	60	28	28	35	31	64	462
Stop Payment - Online	31	15	4	16	7	14	14	14	12	3	8	8	146
<b>Positive Pay:</b>													
Positive Pay Checks with No Issue Record		2										1	3
Positive Pay Exception - Image	2	7		1					1	1	1	2	15
Positive Pay Exception - Checks Returned		1		1								1	3
Positive Pay Exception - Item	1	5		1					1	1	1	2	12
Positive Pay Only - Item	476	1008	703	379	396	641	979	691	368	373	346	393	6753
Payee Validation Standard - Item	4789	4249	1824	359	425	700	993	552	385	362	342	407	15387
Cont. Disb. Positive Pay Checks Return	1	1											2
Cont. Disb. Positive Pay Exception	1	2											3
Cont. Disb. Positive Pay Manual Adds	8	9	4										21
<b>e-Box Services:</b>													
e-Box Maintenance (Per Account)	1	1	1	1	1	1	1	1	1	1	1	1	12
e-Box Payment	17570	17285	19527	17920	19954	19745	19216	21454	19208	19001	19545	22134	232559
e-Box Payment Return	7	12	9	14	13	23	10	25	23	20	17	29	202
e-Box Transmissions	38	38	44	38	42	42	42	46	44	40	44	44	502
<b>Wire Transfer Services:</b>													
Wire Book Transfer	36	41	55	35	47	38	39	39	36	38	45	42	491
Wire In - Domestic	61	62	62	36	49	46	47	49	49	45	49	48	603
Wire Out - Domestic	36	38	42	34	42	42	42	44	44	40	45	45	494
Wire Out - Domestic - Auto Standing	19	19	22	17	21	21	21	23	19	20	22	22	246
<b>ACH Services:</b>													
ACH Authorization Investigation	1							2					3
ACH Fraud Filter Stop - Item									1		3		4
ACH Fraud Filter Stop Maintenance	6	6	6	6	6	6	6	6	6	6	6	5	71
ACH Maintenance	3	3	3	3	3	3	3	3	3	3	3	3	36
ACH One Day Item			2646	1424	1567	3427	814	148	3930	1803	144	97	16000
ACH Same Day	8780	8652	10390	10447	10070	10438	10597	11243	10776	9527	10118	11257	122295
ACH Future Dated Item	220304	224967	217660	211493	218185	219884	218276	225842	55938	55453	57426	212930	2138358
ACH NOC - Transmission Advice	153	183	99	103	111	129	105	199	119	92	122	159	1574
ACH Received Item	257	297	337	283	323	321	311	326	277	247	280	337	3596
ACH Return Admin-Electronic	409	502	339	282	333	423	467	1221	287	289	374	921	5847
ACH Return Item-Dishonored	1	1											2
ACH Return Item-Electronic	689	738	694	623	747	759	885	1048	164	155	222	941	7665
ACH Return Unauthorized-Electronic	4	31	7	9	5	19	16	20	6	12	31	30	190
ACH Return Unauthorized Quality Fee	1	30	3	8	5	16	15	12	5	12	31	30	168
ACH Reversal - Item												1	1
ACH Special Investigation		2		2	2				1		1	1	9

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ACH Transmissions	88	117	124	115	123	121	125	122	95	87	100	125	1342
ACH NOC - Trans Advice	263	283	279	196	252	271	194	363	156	237	213	286	2993

**Information / Reporting Services:**

Intraday Reporting Maintenance (Per Account)	6	6	6	6	6	6	6	6	6	6	5	5	70
Intraday Reporting Items Reported	15057	13116	7324	387	377	929	433	397	380	285	306	618	39609
Previous Day Reporting Maintenance (Per Account)	6	6	6	6	6	6	6	6	6	6	5	5	70
Previous Day Reporting Items Loaded	5353	5032	2831	875	1141	1421	1579	1179	968	953	973	1045	23350
Alerts Service - Email	680	583	588	493	467	444	380	384	490	497	442	434	5882
Image View < 90 Days - Item	1	9	12	5	2	14	2		1	1	1	4	52
Image View > 90 Days - Item	4	3				74			1	34			116