

AMENDMENT NO. 1

WHEREAS, Suffolk County Community College ("College") and Wells Fargo Bank, National Association, a federally chartered national banking association, and Wells Fargo Merchant Services, L.L.C., a Delaware limited liability company, (each referred to individually or collectively herein as the context requires as "Contractor"), entered into an Agreement on May 18, 2018 wherein Contractor agreed to provide to the College banking and merchant services for higher education ("Services"); and

WHEREAS, the College desires to extend the term of the Agreement for one (1) year upon the same terms, conditions and cost as the original Agreement.

NOW, THEREFORE, it is mutually understood and agreed by and between the parties hereto as follows:

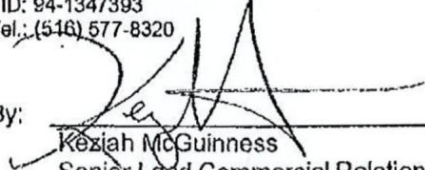
- 1) The term of the Agreement shall be extended for one (1) year for the period beginning **January 1, 2023 through December 31, 2023**; and
- 2) All other terms and conditions of the original Agreement, not inconsistent herewith, shall remain in full force and effect.

IN WITNESS WHEREOF, the parties have executed this Amendment as of the latest date written below.

Wells Fargo Bank, National Association

FID: 94-1347393
Tel.: (516) 577-8320

By: _____

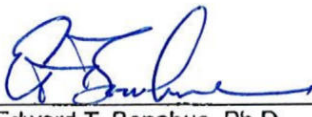

Keziah McGuinness
Senior Lead Commercial Relationship Manager

Date: _____

12-21-22

Suffolk County Community College

By: _____



Edward T. Bonahue, Ph.D.
President

Date: _____

1/3/23

Wells Fargo Merchant Services, LLC

By: _____


Paul Coufal
Vice President

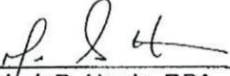
Date: _____

12/22/22

Approved:

Suffolk County Community College

By: _____


Mark D. Harris, DBA
Vice President for Business and
Financial Affairs

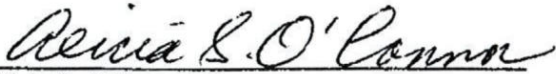
Date: _____

12.23.2022

Approved as to Legality:

Suffolk County Community College

By: _____


Alicia S. O'Connor
College Deputy General Counsel

Date: _____

12/22/2022

AGREEMENT

This Agreement ("Agreement") is between **Suffolk County Community College ("College")**, having its principal office at 533 College Road, Selden, New York 11784-2899, a community college established pursuant to New York State Education Law, under the sponsorship of the **County of Suffolk ("County")**, a municipal corporation of the State of New York, and

Wells Fargo Bank, National Association, a federally chartered national banking association, and **Wells Fargo Merchant Services, L.L.C.**, a Delaware limited liability company, (each referred to individually or collectively herein as the context requires as "**Contractor**", or as may otherwise be set forth in the Exhibits), having a place of business at 420 Montgomery Street, San Francisco, CA 94104.

The parties hereto desire for Contractor to provide to the College banking and merchant services for higher education ("**Services**").

Term of Agreement: January 1, 2018 through December 31, 2022, with five (5) additional one-year options to renew at the sole and absolute discretion of the College.

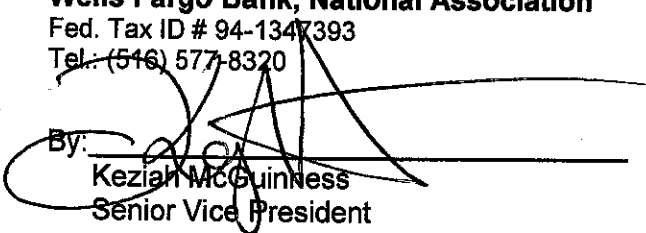
Total Cost of Agreement: As set forth in Exhibit E, attached hereto.

Terms and Conditions: Shall be as set forth in Exhibits A through G, attached hereto and made a part of this Agreement.

In Witness Whereof, the parties hereto have executed this Agreement as of the latest date written below.

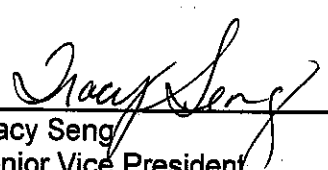
Wells Fargo Bank, National Association

Fed. Tax ID # 94-1347393
Tel: (516) 577-8320

By: 
Keziah McGuinness
Senior Vice President

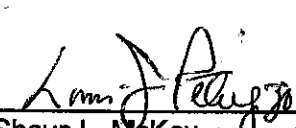
Date: 5-10-2018

Wells Fargo Merchant Services, LLC

By: 
Tracy Seng
Senior Vice President

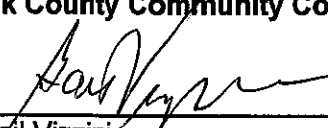
Date: 5/14/18

Suffolk County Community College

By: 
~~Dr. Shaun L. McKay~~ **LOUIS J. PETRIZZO**
~~President~~ **EXECUTIVE VICE PRESIDENT**

Date: 05/18/18

Approved:
Suffolk County Community College

By: 
Gail Vizzini
Vice President for Business and
Financial Affairs

Date: MAY 18 2018

Wells Fargo Bank, National Association and
Wells Fargo Merchant Services, LLC
Project Name: Banking and Merchant Services for Higher Education

Contract No.: 22-CC-023

Approved as to Legality:
Suffolk County Community College

By: Alicia S. O'Connor
~~Louis J. Petrizze~~ ^{Deputy} Alicia S. O'Connor
College General Counsel/Executive V.P.

Date: 5/18/18

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**EXHIBIT A
General Terms and Conditions**

Whereas, the College issued a Request for Proposals ("RFP"), which was advertised on July 13, 2017; and

Whereas, the Contractor submitted a proposal in response to such RFP on August 31, 2017; and

Whereas, the College has selected the Contractor to provide the services as set forth herein; and

Now, therefore, in consideration of the mutual promises and covenants hereafter set forth, the parties hereto agree as follows:

1. Contractor Responsibilities

a. Services

Contractor shall provide the Services described in Exhibit D, entitled "Description of Services."

b. Qualifications and Licenses

To the extent applicable, Contractor specifically represents and warrants that it has and shall possess, and that, to the extent applicable, its employees, agents and subcontractors have and shall possess, the required education, knowledge, experience and character necessary to qualify them individually for the particular duties they perform and that Contractor has and shall have, and, to the extent applicable, its employees, agents and subcontractors have and shall have, all required authorizations, certificates, certifications, registrations, licenses, permits or other approvals required by the State, County or other authorities for the Services provided.

2. Term and Termination

a. Term

This Agreement shall cover the period set forth on page one of this Agreement, unless sooner terminated as provided below. Upon receipt of a Termination Notice, as that term is defined below, Contractor shall promptly discontinue all Services affected, unless otherwise directed by the Termination Notice.

b. Termination for Cause

- i.** A failure to maintain the amount and types of insurance required by this Agreement may result in immediate termination of this Agreement, in the sole discretion of the College.
- ii.** Failure to comply with federal, state or local laws, rules, regulations, or College or County policies or directives may result in immediate termination of this Agreement, in the sole discretion of the College.
- iii.** If Contractor becomes bankrupt or insolvent or falsifies its records or reports, or misuses its funds from whatever source, the College may terminate this Agreement in whole or in part, effective immediately, or, at its option, effective at a later date specified in the notice of such termination to Contractor.

- iv. In the event of a failure on the part of Contractor to observe any of the other terms and conditions of this Agreement, this Agreement may be terminated in whole or in part in writing by the College provided that no such termination shall be effective unless Contractor is given five (5) calendar days' (or longer, at the College's option) written notice of intent to terminate (Notice of Intent to Terminate), delivered in accordance with the Exhibit entitled "Notices and Contact Persons." During such five (5) day period, (or longer, at the College's option) Contractor will be given an opportunity for consultation with the College and an opportunity to cure all failures of its obligations prior to termination by the College. In the event that Contractor has not cured all its failures to fulfill its obligations to the satisfaction of the College by the end of the (5) day period (or longer, at the College's option), the College may issue a written termination notice (Termination Notice), effective immediately.

c. Termination for Emergencies

An emergency or other condition involving possible loss of life, threat to health and safety, destruction of property or other condition deemed to be dangerous, in the sole discretion of the College, may result in immediate termination of this Agreement, in whole or in part.

d. Termination for Convenience

The College shall have the right to terminate this Agreement at any time and for any reason deemed to be in its best interest, provided that no such termination shall be effective unless Contractor is given thirty (30) calendar days' prior written notice (Termination Notice). In such event of termination, the College shall pay Contractor for the services rendered through the date of termination.

e. Payments upon Termination

- i. Upon receiving a Termination Notice, Contractor shall promptly discontinue all services affected unless otherwise directed by the Termination Notice.
- ii. The College shall be released from any and all responsibilities and obligations arising from the services provided in accordance with this Agreement, effective as of the date of termination, but the College shall be responsible for payment of all claims for services provided and costs incurred by Contractor prior to termination of this Agreement, that are pursuant to, and after Contractor's compliance with, the terms and conditions of this Agreement.
- iii. Upon termination, Contractor agrees to promptly reimburse to the College the balance of any funds advanced to Contractor by the College. Upon termination, any funds paid to Contractor by the College which were used by Contractor in a manner that failed to comply with the terms and conditions of this Agreement must be promptly reimbursed. If there is no response or if satisfactory repayments are not made, the College may recoup such payments from any amounts due or becoming due to Contractor from the College under this Agreement or otherwise. The provisions of this subparagraph shall survive the expiration or termination of the Agreement.

3. Indemnification

a. General

During the term of this Contract, Contractor will indemnify, defend and hold harmless the College and its officers, directors, employees, agents and assigns (the "Indemnified Parties") from and against all losses or damages (collectively, "Losses") arising out of, resulting from or relating to the performance of the services provided hereunder which are, in each case, directly caused in whole or in part by the negligent or intentional misconduct of Contractor or any of its officers, directors, employees, agents, subcontractors or assigns, except to the extent such Losses are caused by the negligence or intentional misconduct of the College. In no event will Contractor be liable for any indirect, special, consequential or punitive damages, whether or not the likelihood of such damages was known to Contractor, and regardless of the form of the claim or action or the legal theory on which it is based.

b. Federal Copyright Act

During the term of this Agreement, Contractor will indemnify, defend and hold harmless the Indemnified Parties against any allegation that materials or services provided by the Contractor under this Agreement infringe or violate any copyright, trademark, patent, trade secret, or any other intellectual, property or proprietary right of any third party. Notwithstanding the foregoing, Contractor shall have no liability for such infringements or violations based on (i) any unauthorized alteration or modification of the materials or services by any party other than Contractor, (ii) use of the materials or services in any manner other than as permitted under this Agreement, (iii) use of the materials or services in combination with any equipment or software not authorized by Contractor or reasonably intended for use with the materials or services, or (iv) CONTRACTOR's compliance with specific information or instructions provided to Contractor by any Indemnified Party. In no event will Contractor be liable for any indirect, special, consequential or punitive damages, whether or not the likelihood of such damages was known to CONTRACTOR, and regardless of the form of the claim or action or the legal theory on which it is based.

If any Indemnified Party determines to seek indemnification from Contractor under Section (a) or (b) of this Agreement, the Indemnified Party shall provide written notice of the suit, claim or action to Contractor as soon as practicable but in any event not later than ten (10) business days following the Indemnified Party's receipt of notice of such suit, claim or action. Said written notice shall specify in detail: (i) the facts constituting the basis for the allegations and (ii) if known, the aggregate amount of Losses for which a claim is being made, or to the extent that such Losses are not known or have not been incurred at the time such claim is made, an estimate, to be prepared in good faith and accompanied by supporting documentation, of the aggregate potential amount of such Losses.

In the case of any suit, claim or action for which indemnification is sought by any Indemnified Party under Section (a) or (b) of this Agreement, the Indemnified Party shall permit Contractor to assume and control the defense or settlement of such suit, claim or action at Contractor's expense. The Indemnified Parties and Contractor shall reasonably cooperate in the investigation, pre-trial activities, trial, compromise, settlement, discharge and/or defense of any suit, claim or action for which indemnification is sought under Section (a) or (b), and the records and employees of the Indemnified Parties shall be made reasonably available to Contractor with respect to such defense.

c. **Limitation of Liability**

- i. To the extent permitted by applicable law, and except as otherwise set forth in the Indemnification paragraph above, Contractor's liability for any claim, loss or liability arising out of, or connected with the products and services provided, and whether based upon default, or other liability such as breach of contract, warranty, negligence, misrepresentation or otherwise, shall in no case exceed direct damages in an amount equal 10 times Contractor fees (specifically excluding any and all Card Organization fees) incurred during the calendar month immediately preceding the calendar month in which such loss or damages were incurred (or, if no Contractor fees were incurred in such month, Contractor fees (specifically excluding any and all Card Organization fees) incurred in the month in which the losses or damages were incurred).
- ii. In no event will Contractor be liable for any indirect, special, consequential or punitive damages, whether or not the likelihood of such damages was known to Contractor, and regardless of the form of the claim or action or the legal theory on which it is based.

4. **Insurance**

- a. Contractor agrees to procure, pay the entire premium for and maintain throughout the term of this Agreement, insurance in amounts and types specified by the College and as may be mandated and increased from time to time with the written concurrence of the Contractor. Contractor agrees to require that all of its subcontractors, in connection with work performed for Contractor related to this Agreement, procure, pay the entire premium for and maintain throughout the term of this Agreement insurance in amounts and types equal to that specified by the College for Contractor. Unless otherwise specified by the College and agreed to by Contractor, in writing, such insurance shall be as follows:
 - i. **Commercial General Liability** insurance, including contractual liability coverage, in an amount not less than Two Million Dollars (\$2,000,000.00) per occurrence for bodily injury and Two Million Dollars (\$2,000,000.00) per occurrence for property damage.
 - ii. **Automobile Liability** insurance (if any vehicles are used by Contractor in the performance of this Agreement) in an amount not less than Five Hundred Thousand Dollars (\$500,000.00) per person, per accident, for bodily injury and not less than One Hundred Thousand Dollars (\$100,000.00) for property damage per occurrence.
 - iii. **Worker's Compensation and Employer's Liability** insurance in compliance with all applicable New York State laws and regulations and **Disability Benefits** insurance, if required by law. Contractor shall furnish to the College, prior to its execution of this Agreement, the documentation required by the State of New York Workers' Compensation Board of coverage or exemption from coverage pursuant to §§57 and 220 of the Workers' Compensation Law. In accordance with General Municipal Law §108, this Agreement shall be void and of no effect unless Contractor shall provide and maintain coverage during the term of this Agreement for the benefit of such employees as are required to be covered by the provisions of the Workers' Compensation Law.
 - iv. **Professional Liability** insurance in an amount not less than Two Million Dollars (\$2,000,000.00) on either a per occurrence or claims made coverage basis.

- b. All policies providing such coverage shall be issued by insurance companies with an A.M. Best rating of A- or better.
- c. In the case of commercial general liability insurance, the College and the County of Suffolk shall be named as additional insureds and Contractor shall furnish a certificate of liability insurance evidencing the College and the County's status as additional insureds on the policy. The Contractor must ensure that the certificate of insurance references the assigned Contract Number and Project Name.
- d. Contractor shall endeavor to provide the College with thirty (30) days' notice of cancellation, nonrenewal or material change in the policies. Such certificate of insurance, other evidence of insurance and any notice of nonrenewal or material change shall be mailed to the College and the County at the addresses set forth in this Agreement in the exhibit entitled "Notices and Contact Persons" or at such other address of which the College and/or the County shall have given Contractor notice in writing.
- e. In the event Contractor shall fail to provide the certificate of insurance, or other evidence of insurance, or fails to maintain any insurance required by this Agreement, the College and/or the County may, but shall not be required to, obtain such policies and deduct the cost thereof from payments due Contractor under this Agreement or any other agreement between the College and/or the County and Contractor.

5. Independent Contractor

It is expressly agreed that Contractor's status hereunder is that of an independent contractor. Neither Contractor, nor any person hired by Contractor shall be considered employees of the College and/or the County for any purpose.

6. Severability

It is expressly agreed that if any term or provision of this Agreement, or the application thereof to any person or circumstance, shall be held invalid or unenforceable to any extent, the remainder of this Agreement, or the application of such term or provision to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected thereby, and every other term and provision of this Agreement shall be valid and shall be enforced to the fullest extent permitted by law.

7. Merger; No Oral Changes

It is expressly agreed that this Agreement represents the entire agreement of the parties and that all previous understandings are merged in this Agreement. No modification of this Agreement shall be valid unless written in the form of an Amendment and executed by both parties.

8. Set-Off Rights

The College shall have all of its common law, equitable, and statutory rights of set-off. These rights shall include, but not be limited to, the College's option to withhold, for the purposes of set-off, any moneys due to Contractor under this contract up to any amounts due and owing to the College with regard to this contract and/or any other contract with the College, including any contract for a term commencing prior to the term of this contract, plus any amounts due and owing to the College for any other reason including, without limitation, tax delinquencies, fee delinquencies or

monetary penalties relative thereto. The College shall exercise its set-off rights in accordance with normal College practices including, in cases of set-off pursuant to an audit, the finalization of such audit by the College, its representatives, and only after legal consultation with the College General Counsel.

9. Non-Discrimination in Services

During the performance of this Agreement:

- a. Contractor shall not, on the grounds of race, creed, color, national origin, sex, age, disability, sexual orientation, military status or marital status:
 - i. deny any individual any services or other benefits provided pursuant to this Agreement; or
 - ii. provide any services or other benefits to an individual that are different, or are provided in a different manner, from those provided to others pursuant to this Agreement; or
 - iii. subject an individual to segregation or separate treatment in any matter related to the individual's receipt of any service(s) or other benefits provided pursuant to this Agreement; or
 - iv. restrict an individual in any way in the enjoyment of any advantage or privilege enjoyed by others receiving any services or other benefits provided pursuant to this Agreement; or
 - v. treat an individual differently from others in determining whether or not the individual satisfies any eligibility or other requirements or condition which individuals must meet in order to receive any aid, care, service(s) or other benefits provided pursuant to this Agreement.
- b. Contractor shall not utilize criteria or methods of administration which have the effect of subjecting individuals to discrimination because of their race, creed, color, national origin, sex, age, disability, sexual orientation, military status or marital status, or have the effect of defeating or substantially impairing accomplishment of the objectives of this Agreement in respect to individuals of a particular race, creed, color, national origin, sex, age, disability, sexual orientation, military status or marital status, in determining:
 - i. the types of service(s) or other benefits to be provided, or
 - ii. the class of individuals to whom, or the situations in which, such service(s) or other benefits will be provided; or
 - iii. the class of individuals to be afforded an opportunity to receive services.

10. College's Non-Discrimination Notice

Suffolk County Community College does not discriminate on the basis of race, color, religion, creed, sex, age, marital status, gender identity or expression, sexual orientation, familial status, pregnancy, predisposing genetic characteristics, equal pay compensation-sex, national origin, military or veteran status, domestic violence victim status, criminal conviction or disability in its admissions, programs and activities, or employment. This applies to all employees, students, applicants or other members of the College community (including, but not limited to, vendors and visitors). Grievance procedures are available to interested persons by contacting either of the Civil Rights Compliance Officers/Coordinators

listed below and are located at www.sunysuffolk.edu/nondiscrimination. Retaliation against a person who files a complaint, serves as a witness, or assists or participates in the investigation of a complaint in any manner is strictly prohibited.

The following persons have been designated to handle inquiries regarding the College's non-discrimination policies:

Civil Rights Compliance Officers

Christina Vargas

Chief Diversity Officer/Title IX Coordinator
Ammerman Campus, NFL Bldg., Suite 230
533 College Road, Selden, New York 11784
vargasc@sunysuffolk.edu
(631) 451-4950

or

Dionne Walker-Belgrave

Affirmative Action Officer/Deputy Title IX Coordinator
Ammerman Campus, NFL Bldg., Suite 230
533 College Road, Selden, New York 11784
walkerd@sunysuffolk.edu
(631) 451-4051

11. Nonsectarian Declaration

Contractor agrees that all services performed under this Agreement are secular in nature, that no funds received pursuant to this Agreement will be used for sectarian purposes or to further the advancement of any religion, and that no services performed under this program will discriminate on the basis of religious belief.

12. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of New York, without regard to conflict of laws. Venues shall be designated in Suffolk County, New York or the United States District Court for the Eastern District of New York.

13. No Implied Waiver

No waiver shall be inferred from any failure or forbearance of the College to enforce any provision of this Agreement in any particular instance or instances, but the same shall otherwise remain in full force and effect notwithstanding any such failure or forbearance.

14. Intentionally Omitted

15. Cooperation on Claims

Each of the parties hereto agrees to render diligently to the other party, without additional compensation, any and all cooperation, that may be required to defend the other party, its employees and designated representatives against any claim, demand or action that may be brought against the other party, its employees or designated representatives in connection with this Agreement.

16. Confidentiality

Any records, reports or other documents of the College and/or the County furnished to Contractor by the College and/or the County pursuant to this Agreement shall remain the property of the College and/or the County and shall be kept confidential in accordance with applicable laws, rules and regulations.

17. Assignment and Subcontracting

- a. Contractor shall not assign, transfer, convey, sublet, or otherwise dispose of this Agreement, or any of its right, title or interest therein, or its power to execute the Agreement, or assign all or any portion of the monies that may be due or become due hereunder, to any other person or corporation, without the prior consent in writing of the College, and any attempt to do any of the foregoing without such consent shall be of no effect.
- b. Contractor shall not enter into subcontracts for any of the work contemplated under this Agreement without obtaining prior written approval of the College. Such subcontracts shall be subject to all of the provisions of this Agreement and to such other conditions and provisions as the College may deem necessary, provided, however, that notwithstanding the foregoing, unless otherwise provided in this Agreement, such prior written approval shall not be required for the purchase of articles, supplies, equipment and services which are incidental to, but necessary for, the performance of the work required under this Agreement. No approval by the College of any subcontract shall provide for the incurrence of any obligation by the College in addition to the total agreed upon price. Contractor shall be responsible for the performance of any subcontractor for the delivery of service.

18. No Intended Third-Party Beneficiaries

This Agreement is entered into solely for the benefit of College, County and Contractor. No third party shall be deemed a beneficiary of this Agreement, and no third party shall have the right to make any claim or assert any right under this Agreement.

19. Certification as to Relationships

The parties to this Agreement hereby certify that, other than the funds provided in this Agreement and other valid Agreements with the College and/or the County, there is no known relationship within the third degree of consanguinity, life partner, or business, commercial, economic, or financial relationship between the parties, the signatories to this Agreement, and any partners, members, directors, or shareholders of five percent (5%) (or more) of any party to this Agreement.

20. Publications and Publicity

Contractor shall not issue or publish any book, article, report or other publication related to the Services provided pursuant to this Agreement without first obtaining written prior approval from the College. Any such printed matter or other publication shall contain the following statement in clear and legible print:

"This publication is fully or partially funded by Suffolk County Community College and the County of Suffolk."

The College shall have the right of prior approval of press releases and any other information provided to the media, in any form, concerning the Services provided pursuant to this Agreement.

End of Text for Exhibit A

EXHIBIT B
Suffolk County Legislative Requirements

1. Contractor's/Vendor's Public Disclosure Statement

Contractor represents and warrants that it has filed with the Comptroller of Suffolk County the verified public disclosure statement required by Suffolk County Administrative Code Article V, Section A5-7 and shall file an update of such statement with the Comptroller on or before the 31st day of January in each year of this Agreement's duration. Contractor acknowledges that such filing is a material, contractual and statutory duty and that the failure to file such statement shall constitute a material breach of this Agreement, for which the College shall be entitled, upon a determination that such breach has occurred, to damages, in addition to all other legal remedies, of fifteen percent (15%) of the amount of the Agreement.

Required Form: Suffolk County Form SCEX 22; entitled "Contractor's/Vendor's Public Disclosure Statement"

2. Living Wage Law

This Agreement is subject to the Living Wage Law of the County of Suffolk. The law requires that, unless specific exemptions apply, all employers (as defined) under service contracts and recipients of County financial assistance (as defined) shall provide payment of a minimum wage to employees as set forth in the Living Wage Law. Such rate shall be adjusted annually pursuant to the terms of the Suffolk County Living Wage Law of the County of Suffolk. Under the provisions of the Living Wage Law, the County shall have the authority, under appropriate circumstances, to terminate this Agreement and to seek other remedies as set forth therein, for violations of this Law.

Contractor represents and warrants that it has read and shall comply with the requirements of Suffolk County Code Chapter 347, Suffolk County Local Law No. 12-2001, the Living Wage Law.

Required Forms: Suffolk County Living Wage Form LW-1; entitled "Suffolk County Department of Labor – Living Wage Unit Notice of Application for County Compensation (Contract)"

Suffolk County Living Wage Form LW-38; entitled "Suffolk County Department of Labor – Living Wage Unit Living Wage Certification/Declaration – Subject To Audit"

3. Use of County Resources to Interfere with Collective Bargaining Activities
Local Law No. 26-2003

Contractor represents and warrants that it has read and is familiar with the requirements of Chapter 466, Article 1 of the Suffolk County Local Laws, "Use of County Resources to Interfere with Collective Bargaining Activities." County Contractors (as defined) shall comply with all requirements of Local Law No. 26-2003 including the following prohibitions:

- a. Contractor shall not use County funds to assist, promote, or deter union organizing.
- b. No County funds shall be used to reimburse Contractor for any costs incurred to assist, promote, or deter union organizing.

- c. The County of Suffolk shall not use County funds to assist, promote, or deter union organizing.
- d. No employer shall use County property to hold a meeting with employees or supervisors if the purpose of such meeting is to assist, promote, or deter union organizing.

If Contractor services are performed on County property, Contractor must adopt a reasonable access agreement, a neutrality agreement, fair communication agreement, nonintimidation agreement and a majority authorization card agreement.

If Contractor services are for the provision of human services and such services are not to be performed on County property, Contractor must adopt, at the least, a neutrality agreement.

Under the provisions of Local Law No. 26-2003, the County shall have the authority, under appropriate circumstances, to terminate this Agreement and to seek other remedies as set forth therein, for violations of this Law.

Required Form: Suffolk County Labor Law Form DOL-LO1; entitled "Suffolk County Department of Labor – Labor Mediation Unit Union Organizing Certification/Declaration – Subject to Audit"

4. Lawful Hiring of Employees Law

This Agreement is subject to the Lawful Hiring of Employees Law of the County of Suffolk (Local Law 52-2006). It provides that all covered employers, (as defined), and the owners thereof, as the case may be, that are recipients of compensation from the County through any grant, loan, subsidy, funding, appropriation, payment, tax incentive, contract, subcontract, license agreement, lease or other financial compensation agreement issued by the County or an awarding agency, where such compensation is one hundred percent (100%) funded by the County, shall submit a completed sworn affidavit (under penalty of perjury), certifying that they have complied, in good faith, with the requirements of Title 8 of the United States Code Section 1324a with respect to the hiring of covered employees (as defined) and with respect to the alien and nationality status of the owners thereof. The affidavit shall be executed by an authorized representative of the covered employer or owner, as the case may be; shall be part of any executed contract, subcontract, license agreement, lease or other financial compensation agreement with the County; and shall be made available to the public upon request.

All contractors and subcontractors (as defined) of covered employers, and the owners thereof, as the case may be, that are assigned to perform work in connection with a County contract, subcontract, license agreement, lease or other financial compensation agreement issued by the County or awarding agency, where such compensation is one hundred percent (100%) funded by the County, shall submit to the covered employer a completed sworn affidavit (under penalty of perjury), certifying that they have complied, in good faith, with the requirements of Title 8 of the United States Code Section 1324a with respect to the hiring of covered employees and with respect to the alien and nationality status of the owners thereof, as the case may be. The affidavit shall be executed by an authorized representative of the contractor, subcontractor, or owner, as the case may be; shall be part of any executed contract, subcontract, license agreement, lease or other financial compensation agreement between the covered employer and the County; and shall be made available to the public upon request.

An updated affidavit shall be submitted by each such employer, owner, contractor and subcontractor no later than January 1 of each year for the duration of any contract and upon the renewal or amendment of the contract, and whenever a new contractor or subcontractor is hired under the terms of the contract.

Contractor acknowledges that such filings are a material, contractual and statutory duty and that the failure to file any such statement shall constitute a material breach of this agreement.

Under the provisions of the Lawful Hiring of Employees Law, the County shall have the authority to terminate this Agreement for violations of this Law and to seek other remedies available under the law.

This Agreement is subject to the Lawful Hiring of Employees Law of the County of Suffolk, Suffolk County Code Chapter 234, as more fully set forth in the Exhibit collectively referred to as the "Suffolk County Legislative Requirements." In accordance with this law, Contractor or employer, as the case may be, and any subcontractor or owner, as the case may be, agree to maintain the documentation mandated to be kept by this law on site at all times. Contractor or employer, as the case may be, and any subcontractor or owner, as the case may be, further agree that employee sign-in sheets and register/log books shall be kept on site at all times during working hours and all covered employees, as defined in the law, shall be required to sign such sign in sheets/register/log books to indicate their presence on the site during such working hours.

Contractor represents and warrants that it has read, is in compliance with, and shall comply with the requirements of Suffolk County Code Chapter 234, Suffolk County Local Law No. 52-2006, the Lawful Hiring of Employees Law.

Required Forms: Suffolk County Lawful Hiring of Employees Law Form LHE-1; entitled "Suffolk County Department of Labor --"Notice Of Application To Certify Compliance With Federal Law (8 U.S.C. SECTION 1324a) With Respect To Lawful Hiring of Employees"

"Affidavit Of Compliance With The Requirements Of 8 U.S.C. Section 1324a With Respect To Lawful Hiring Of Employees" Form LHE-2.

5. Gratuities

Contractor represents and warrants that it has not offered or given any gratuity to any official, employee or agent of Suffolk County or New York State or of any political party, with the purpose or intent of securing an agreement or securing favorable treatment with respect to the awarding or amending of an agreement or the making of any determinations with respect to the performance of an agreement, and that the signer of this Agreement has read and is familiar with the provisions of Local Law No. 32-1980 of Suffolk County (Chapter 386 of the Suffolk County Code).

6. Prohibition Against Contracting with Corporations that Reincorporate Overseas

Contractor represents that it is in compliance with Suffolk County Administrative Code Article IV, §§A4-13 and A4-14, found in Suffolk County Local Law No. 20-2004, entitled "A Local Law To Amend Local Law No. 5-1993, To Prohibit The County of Suffolk From Contracting With Corporations That Reincorporate Overseas." Such law provides that no contract for consulting services or goods and

services shall be awarded by the County to a business previously incorporated within the U.S.A. that has reincorporated outside the U.S.A.

7. Child Sexual Abuse Reporting Policy

Contractor agrees to comply with Chapter 577, Article IV, of the Suffolk County Code, entitled "Child Sexual Abuse Reporting Policy," as now in effect or amended hereafter or of any other Suffolk County Local Law that may become applicable during the term of this Agreement with regard to child sexual abuse reporting policy.

8. Non Responsible Bidder

Contractor represents and warrants that it has read and is familiar with the provisions of Suffolk County Code Chapter 143, Article II, §§143-5 through 143-9. Upon signing this Agreement, Contractor certifies that he, she, it, or they have not been convicted of a criminal offense within the last ten (10) years. The term "conviction" shall mean a finding of guilty after a trial or a plea of guilty to an offense covered under the provision of Section 143-5 of the Suffolk County Code under "Nonresponsible Bidder."

9. Use of Funds in Prosecution of Civil Actions Prohibited

Pursuant to the Suffolk County Code Section §590-3, Contractor represents that it shall not use any of the moneys received under this Agreement, either directly or indirectly, in connection with the prosecution of any civil action against the County of Suffolk or any of its programs, funded by the County, in part or in whole, in any jurisdiction or any judicial or administrative forum.

10. Suffolk County Local Laws

Suffolk County Local Laws, Rules and Regulations can be found on the Suffolk County website at <http://suffolkcountyny.gov/>.

End of Text for Exhibit B

**EXHIBIT C
Notices and Contact Persons**

1. Notices Relating to Payments, Reports, or Other Submissions

Any communication, notice, claim for payment, report, or other submission necessary or required to be made by the parties regarding this Agreement shall be in writing and shall be given to the College or Contractor or their designated representative at the following addresses or at such other address that may be specified in writing by the parties and must be delivered as follows:

For the College

Gail Vizzini
Vice President for Business and Financial Affairs
Suffolk County Community College
533 College Road, NFL 232
Selden, NY 11784-2899

For Contractor

At the address set forth on page one of this Agreement, attention of the person who executed this Agreement or such other designee as the parties may agree in writing.

2. Notices Relating to Insurance

Any notice relating to insurance necessary or required to be made by the parties regarding this Agreement shall be in writing and shall be given to the College or Contractor or their designated representative at the following addresses or at such other address that may be specified in writing by the parties and must be delivered as follows:

For the College

Louis J. Petrizzo
College General Counsel/Executive V.P.
Office of Legal Affairs
Suffolk County Community College
533 College Road, NFL230
Selden, NY 11784-2899

For Contractor

At the Address set forth on page one of this Agreement, attention of the person who executed this Agreement or such other designee as the parties may agree in writing.

3. Notices Relating to Termination and/or Litigation

In the event Contractor receives a notice or claim or becomes a party (plaintiff, petitioner, defendant, respondent, third party complainant, third party defendant) to a lawsuit or any legal proceeding related to this Agreement, Contractor shall immediately deliver to the College General Counsel and the County Attorney, at the addresses set forth below, copies of all papers filed by or against Contractor.

Any communication or notice regarding termination shall be in writing and shall be given to the College or Contractor or their designated representative at the following addresses or at such other addresses that may be specified in writing by the parties and must be delivered as follows:

For the College and the County:

Louis J. Petrizzo
College General Counsel/Executive V.P.
Office of Legal Affairs
Suffolk County Community College
533 College Road, NFL 230
Selden, NY 11784-2899

and

Suffolk County Attorney
Suffolk County Department of Law
H. Lee Dennison Building
100 Veterans Memorial Highway
Hauppauge, New York 11788

For Contractor:

At the address set forth on page one of this Agreement, attention to the person who executed this Agreement or such other designee as the parties may agree in writing.

Notices for all parties (except those related to termination or litigation) should be delivered by first class and certified mail, return receipt requested, in a postpaid envelope or by courier service, or by fax or by email.

Notices related to termination or litigation should be delivered by first class and certified mail, return receipt requested, in a postpaid envelope or by nationally recognized courier service or personally and by first class mail.

Notices shall be deemed to have been duly delivered: (i) if mailed, upon the seventh business day after the mailing thereof; or (ii) if by nationally recognized overnight courier service, upon the first business day subsequent to the transmittal thereof; or (iii) if personally, pursuant to New York Civil Practice Law and Rules Section 311; or (iv) if by fax or email, upon the transmittal thereof. "Business Day" shall be defined as any day except a Saturday, a Sunday, or any day in which commercial banks are required or authorized to close in Suffolk County, New York.

Each party shall give prompt written notice to the other party of the appointment of successor(s) to the designated contact person(s) or his or her designated successor(s).

End of Text for Exhibit C

EXHIBIT D
Description of Services

Scope of Work

The College has three campuses in the following locations:

Eastern Campus, 121 Speonk-Riverhead Rd, Riverhead

Ammerman Campus, 533 College Road, Selden

Michael J. Grant Campus, 1001 Crooked Hill Rd, Brentwood

The College requires financial services which include, but are not limited to the following.

- A. General Banking Services
- B. Payroll Processing
- C. Merchant Services
- D. On Site ATM Services
- E. Investments
- F. Other Services

For Student Accounts, the Consultant shall be willing to work with outside vendors for merchant services/credit card processing.

I. Basic Services

The basic services for each of the main financial service areas are defined below. The contract executed with the selected Consultant(s) will define the financial service areas covered under the Agreement. Consultant shall provide the services described in each section below in accordance with the financial service areas included in the contract.

A. General Banking Services

The College currently maintains approximately 10 accounts.

Services, to be provided by the Consultant include, but are not limited to:

1. Daily deposits to account
2. Stop payment orders as requested
3. Check retrieval with a minimum of a seven (7) year retrieval period.
4. Overdraft protection
5. Electronic banking including but not limited to those to and from the College's accounts and business units. Transactions must appear on reports for quick identification and isolation.
6. One day availability on all New York State checks; two day availability on all other checks
7. Establish deposit accounts as necessary to meet the banking requirements of the College. Maintain accurate records of activity in those accounts.
8. Process disbursement checks as needed.

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9. Provide controlled disbursement services on selected accounts. Provide positive pay services via FTP and secure website.
10. File transmissions of all checks and deposits for processing into the College's reconciliation process with its ERP system (Ellucian - Banner)
11. Provide account reconciliation services (full, partial or positive pay, depending on account).
12. Provide online balance reporting, including check serial number sorting and subtotaling on disbursement checks.
13. Provide online and CD-ROM or downloadable check imaging (front and back).
14. Disburse funds via wire transfer upon request of an authorized person of the College or provide a secure electronic method for wiring funds automatically.
15. Daily reporting of balances and deposit data for the purpose of wire transfer or issuance of depository transfer checks
16. Provide a secure electronic method for intra-bank transfers between College accounts.
17. Accept and send ACH transactions, as well as ability to view all information related to transaction, via FTP and secure website. ACH transactions should be fully NACHA compliant with all NACHA record types.
18. Provide daily armored car/courier services from College collection sites to the bank, or alternative services by which, collections arrive at the bank before the cut-off time, including those for same-day deposits.
19. Process cash and check deposits remotely and at branch locations on a timely basis to allow next day credit.
20. Federal and State payroll tax deposits.
21. Collateralize all funds in excess of amounts insured by the FDIC, as per the schedule of eligible collateral indicated in Exhibit 2 to this RFP.
22. Offer competitive rates as previously agreed upon with the College deposits.
23. Provide online monthly activity statements and reports for all accounts, by the 10th day of the following month. This includes, but is not limited to monthly account analysis/account reconciliation services/on-line direct access cash management services
24. Provide ability to view online YTD interest income (% and total dollar amount) on a real-time basis.
25. Provide a monthly on-line statement showing all charges for account services.
26. Provide Disaster Recovery Services.

B. Payroll Processing

The College has approximately 1,045 full-time and 2,250 part-time employees. Employees are paid biweekly. Through the year there are approximately 6 special payrolls run on off weeks. Approximately 75% of employees currently receive direct deposit of payroll.

Consultant shall provide services that include, but are not limited to the following:

1. Establish one or more deposit accounts for College payroll. Maintain accurate records of activity in those accounts and provide monthly account reconciliation

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- statements.
2. Process all payroll checks and direct deposit transactions. Current breakdown is approximately 1,600 checks and 5,000 direct deposit transactions per month.
 3. Assist the College with options to facilitate 100% participation in direct deposit, as agreed upon.
 4. Provide on-line stop payment services.
 5. Provide online and CD-ROM or downloadable check imaging (front and back).
 6. Disburse funds via wire transfer upon request of authorized College personnel or provide a secure electronic method for wiring funds automatically.
 7. Provide a secure electronic method for intra-bank transfers between College accounts.
 8. Accept and send ACH transactions as well as ability to view all information related to transaction, via FTP and secure website.
 9. Provide online direct deposit recall capabilities, as well as online direct deposit error (NOC) reports.
 10. Cash employee payroll checks at no cost to the employee or the College.
 11. Provide positive pay services via FTP and secure website.
 12. Collateralize all deposits in excess of amounts insured by the FDIC, as per the schedule of eligible collateral indicated in Exhibit 2 to this Agreement.
 13. Provide a package of employee banking services to College employees, and students, as agreed upon.
 14. Provide online monthly activity statements or CD ROM and reports for all accounts by the 10th day of the following month.
 15. Provide ability to view online YTD interest income (% and total dollar amount) on a real-time basis.
 16. Provide a monthly statement showing all charges for account services.

C. Merchant Services

The College process approximately 24,000 in person credit card transactions totaling \$15million and 30,000 online credit card transactions totaling \$30 million annually. Consultant shall provide merchant services that include but are not limited to the following:

1. Credit card processing for online and in-person tuition and other student related payments (VISA, MC, AMEX, DISCOVER)
2. Debit card transactions including PIN debit.
3. Online ACH and/or eCheck payment processing
4. Overnight settlement of transactions
5. Secure payment gateway to view transaction detail and initiate transactions including authorizations, charges, delayed capture, void and credits.
6. Timely notification of chargebacks with a clear process for dispute resolution.
7. Assure PCI compliance at the appropriate level.
8. Other merchant services that may be identified, and agreed upon with the College.

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D. On Site ATM Services

There are currently a total of 4 ATM machines located on the College's campuses as follows:

<u>Campus</u>	<u>Building ATM is Located</u>
Ammerman	Babylon Student Center
Michael J. Grant	Health & Sports Education Center
	Captree Commons
Eastern	Peconic

The Consultant shall work with the College to establish branches and ATMs on each campus, and if needed, at the College's satellite locations. The College will provide the spaces at each of the campuses for this purpose, and work with the Consultant to meet any Wi-Fi and internet requirements.

The College anticipates having ATMs on the Campuses as follows:

<u>Campus</u>	<u># of ATMS</u>	<u>Preferred Locations</u>
Ammerman	Up to 4	Babylon Student Center
		Brookhaven Gym
		Ammerman Building
		Southampton Building
Michael J. Grant	Up to 4	HSEC
		Captree Commons
		Caumsett Hall
		Learning and Resource Center
Eastern	Up to 4	Peconic Building
		Health & Wellness Center
		Culinary Arts Building
		Sayville Center

Consultant must identify branch locations that are easily accessible to each of the College's Campus and satellite locations. In addition, the Consultant shall work with the College to establish branches at the College's Campuses, as agreed upon, inclusive of timings when the branches will be open during and outside of the Fall and Spring Semesters each year. The Fall Semester runs from September through December, and the Spring semester runs from February through May. The summer period runs from June through August.

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Once spaces are identified for branches on the College's Campuses and/or satellite locations, the Consultant shall be responsible for any and all costs required for the construction/modification of said spaces to meet the Consultant's standards for security and other relevant factors including but not limited to any monetary or technological assets maintained at the sites.

E. Investments

At various times during the year, the College may have additional funds to be invested. The Consultant shall provide the College with appropriate investment vehicles with competitive rates and assist with investing any available funds. The Consultant shall also provide online access to account balances and monthly statements for these accounts.

F. Other Services

1. Consultant shall be required to pledge collateral or surety bond equal to the average available balance in the College's account.
2. Consultant shall provide periodic seminars to the College's staff and students on financial responsibility, literacy, etc., twice each semester, as agreed upon.
3. The Consultant shall provide the College with a commitment to provide internships for its students which meet the requirements of the College's Education and Internship Program. The College's expectations of such internships include, but is not limited to:
 - a) Ensuring that open lines of communication are maintained between the Consultant and the College's representative
 - b) Providing students with appropriate orientation and training plan that will introduce them to specific job and career requirements
 - c) Consultant encouraging students to attend staff meetings, company events, workshops, professional organization meetings and conferences, all of which grants them with valuable insight into the banking industry and its associated functions and responsibilities.
4. The Consultant shall provide student discounts checking, debit, savings or other banking relationships as agreed upon.
5. The Consultant is encouraged to, and may sponsor various education and Campus/College initiatives such as events or building erections, as well as identify other sponsorship opportunities that will benefit the College. This includes, but is not limited to, student scholarships.

II. Other Requirements

- A. **Other Services:** Consultant shall provide other services to the College as previously agreed to and approved in writing by the College..
- B. **Contact Staff – Conversion Period and Continuing Relationship:** Consultant shall advise the College if there are any changes to the bank's liaison on the College's account from the individual identified during the RFP process. Consultant shall

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ensure that all updated contact information for the liaison is provided to the College in a timely manner, and the liaison shall be responsive to the College's needs, and coordinate new-account set up and be responsible for long-term account management.

C. Financial Reporting on Banking Services Costs: Consultant must be able to provide monthly and annual statement of services rendered and payments made, as requested by the College.

D. Implementation Schedule: Consultant shall ensure that the schedule agreed to in collaboration with the College is adhered to, and implemented when establishing the College's account(s).

III. Financial Information

A. Average Collected Balances were as follows (average for 3 year period spanning from September 1, 2014 through August 31, 2017)

General Banking	
September	\$12,326,526
October	\$14,700,084
November	\$12,286,685
December	\$10,344,552
January	\$14,378,232
February	\$10,550,230
March	\$14,680,830
April	\$12,785,873
May	\$13,176,692
June	\$18,180,956
July	\$19,859,820
August	\$12,831,011
Payroll	
September	\$1,162,908
October	\$1,606,785
November	\$1,328,885
December	\$1,657,615
January	\$1,088,071
February	\$1,122,947
March	\$1,697,498
April	\$1,321,052
May	\$1,579,793
June	\$1,086,965
July	\$1,221,222
August	\$1,094,732

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Student Operating Accounts	
September	\$12,578,330
October	\$10,733,503
November	\$11,962,530
December	\$7,129,282
January	\$11,295,520
February	\$8,277,032
March	\$9,323,321
April	\$9,217,730
May	\$7,899,425
June	\$10,931,493
July	\$10,849,883
August	\$16,799,410

IV. College IT Requirements and Environment

1. The College uses SFTP to transmit and receive files from the Bank (PosPay/ACH/Reconciliation file).
2. The College requires that the Merchant Services Consultant be supported in the PayPal PayFlow Gateway. Examples of processors that are supported by Payflow are provided below.
 - American Express APAC (AMXA)
 - American Express Phoenix (AMEX)
 - Elavon (formerly NOVA)
 - First Data Merchant Services Nashville (NASH)
 - First Data Merchant Services North (NORT)
 - First Data Merchant Services South (SOUT)
 - First Data TeleCheck (TELN)
 - Global Payment Central (MAPP)
 - Global Payments East (NDCE)
 - Heartland Payment Systems (HTLD)
 - Little (LITL)
 - Merchant e-Solutions (MESP)
 - Moneris (MONE)
 - Paymentech Salem (New Hampshire) (PAYT)
 - Paymentech Tampa (TMPA)
 - PayPal Australia (FDRA)
 - SecureNet (SNET)
 - TSYS Acquiring Solutions (formerly Vital) (VITA)
 - Vantiv (formerly Fifth Third Processing Solutions) (FIFT)
 - World Pay (WPAY)

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**EXHIBIT 2
SCHEDULE OF ELIGIBLE COLLATERAL**

- 1. Obligations issued, or fully insured or guaranteed as to the payment of principal and interest, by the United States of America, an agency thereof or a United States government sponsored corporation.**
- 2. Zero coupon obligations of the United States government markets as "treasury strips."**
- 3. Obligations partially insured or guaranteed by an agency of the United States of America, at a proportion of the market value of the obligation that represents the amount of the insurance of guaranty.**
- 4. Obligations issued or fully insured or guaranteed by the State of New York, obligations issued by a municipal corporation, school district or district corporation of the State of New York or obligations of any public benefit corporation which under a specific New York State statute may be accepted as security for deposit of public moneys.**
- 5. Participation in reciprocal deposit programs (insured cash sweeps)**
- 6. Letters of credit by Federal Home Loan Bank Board (FHLBB)**

IV. Technical proposal

Proposers shall tailor the RFP response to this section as deemed most appropriate based on the specific services being proposed in the RFP response.

a. Understanding of service requirements, management techniques and approaches

Convey your understanding of the service requirements and demonstrate a thorough recognition of the services and potential problems to be addressed. This includes information on the Company's management and approach as follows:

i. Summarize how you will respond to the specific scope of work, identifying the various considerations, approaches and strategies that will be utilized under this Agreement. Include information addressing the following issues:

1) Describe the level of continual two-way communication you will maintain with College administrators.

The College currently uses many of our treasury services, including ACH, wire transfers, remote deposit, information reporting, and our online portal. You've experienced our proactive approach to maintaining two-way communication.

We strive to continually improve by focusing on our customers, executing effectively, and keeping technology simple. The following paragraphs outline some of the factors that differentiate us from other banking service providers.

Consultative approach

We measure our success by your results. We strive to build our relationship with the College by focusing on specific ways to help you improve your business. We'll give you our recommendations, best practices, and a roadmap to guide you on your way to meet your objectives. As your service provider, you'll have access to our people and technologies to help supplement your own resources.

We'll work with you to understand your needs and requirements, and we'll collaborate with you to help ensure our products and services evolve as your business needs change. Our consultative approach includes a comprehensive review of your current banking structure.

Award-winning customer service

Our commitment to continued quality improvement offers real, quantifiable results. We earned A+ and A grades respectively for customer service in the 2016 Phoenix-Hecht Large Corporate and Middle Market Quality Index Reports. We scored these high marks in the following categories:

- Customer service
- Anticipates needs for new or modified services
- Prompt call follow up
- Accessible when needed
- Overall effectiveness

Award-winning customer service

Our commitment to continued quality improvement offers real, quantifiable results. In 2016, we were recognized with American Business Award Stevie trophies for:

- Customer service department of the year (Gold)
- Innovation in customer service (Silver)

Our philosophy

We've built our customer service philosophy around three foundations: availability, delivery, and reliability.

We are available

We have more than 700 treasury management service specialists who skillfully handle customer requests day in and day out. These specialists serve as project managers for your inquiries, and stay with them from start to finish. We partner directly with you to help ensure you are receiving the service you expect and deserve.

We deliver

Treasury Management Client Services uses advanced tools to track service inquiries to help ensure we deliver on our promises. We combine these tools with a disciplined approach that sets high service goals, tracks results, and maintains the customer response times we have established.

We are reliable

For dedicated Treasury Management Client Services support, we meet our expected resolution time 99.5% of the time.*

2) Discuss any specific or special qualifications.

Remote deposit

Since the College is already familiar with our *Desktop Deposit* remote deposit service, you will not need to devote resources to transition and training.

As one of the first banks in the U.S. to offer web-enabled treasury management services, we have developed comprehensive knowledge and experience in web-based servicing. The following capabilities differentiate our remote deposit service from other service providers.

Integration with mobile

We were the first major U.S. bank to bring you corporate mobile banking.

You can capture check images and deposit funds to your Wells Fargo account with the camera of your mobile device.* Mobile users, such as on-the-road personnel, can accept customer checks and deposit† them immediately.

To simplify account reconciliation, reports you access through our remote deposit service identify mobile deposits. In the Item Type column, you will see the description 'check' or 'mobile check' to distinguish between the two deposit types.

Our mobile deposit service offers the same deposit limits as our remote deposit service. One set of limits covers both services so there is no need to establish separate limits for each.

*Requires an iPhone, iPad, or iPad Mini with iOS 8.0 or above, or Android device with version 4.4 or above.

†One check per deposit.

Proprietary service

We developed and created our remote deposit service; we do not rely on third-party vendors to provide upgrades or enhancements to our service.

Automatic product updates

Updates and enhancements to our remote deposit service occur automatically and are available immediately upon release.

Optional deposit alerts

You can receive a deposit confirmation by email, fax, or text message — or all three — when a user makes a deposit.

Enhanced risk management

Specialists at our Electronic Deposit Center check for image quality, verify proper authorizations, and help ensure any exceptions are resolved in a timely manner.

We securely save check images after you scan and submit them. This allows the College to review images and deposit history after you have destroyed the original checks. We also have a check review process that helps prevent duplicate checks from entering the payment stream.

Batch balancing and reporting

You can use the batching feature to easily balance and reconcile deposits. This is most useful if you have deposits containing large numbers of items in a single deposit. To make it easy for you to reconcile individual batches, our remote deposit reports will show the batch name and a subtotal for each batch.

ACH

As a Wells Fargo ACH service user, the College understands the operational advantages that our ACH services can provide.

We made an early, strategic commitment to developing tools and applications that take advantage of ACH capabilities. The following are some of the features and services that differentiate us from other ACH providers.

Proprietary processing system

We develop and maintain our advanced, proprietary ACH system in-house, and we believe it sets the industry standard for both functionality and reliability. Designed to be inherently scalable, our system can accommodate both your existing transaction volume as well as your volume increases.

We provide continuous processing, 24 hours a day, 7 days a week, with extended deadlines and no processing window restrictions. We supply electronic file confirmations within 15 minutes of receipt of your files, and we can warehouse files for up to 45 days before the effective date.

Multiple delivery channels

The College can originate and transmit files to us using a variety of methods. Direct originators can send files using one of our supported internet protocols or Connect:Direct (NDM). In addition, we offer a consolidated payables transmission option that allows you to send payment instructions for a variety of payment types directly from your accounting system.

If you can't (or choose not) to create NACHA-formatted files on your own system, you can use our online ACH services, available through our single sign-on portal, to create and submit your ACH files. This flexibility lets you select the delivery channel best suited to your needs.

Mobile ACH payments

If you use our online ACH Payments service, you can also access a mobile version of our online ACH approval capabilities. You can use a smartphone or mobile device to quickly, easily, and securely approve domestic ACH templates and payments that require immediate attention.

¹Access our mobile service on any smartphone or mobile device that has a browser. If you use an iPhone or iPad, you can download our app from iTunes. If you use an Android, you can download our app from Google Play.

Global ACH capabilities

The College can originate transactions to recipients within and outside the U.S. ACH payments and collections are available for Canada in either U.S. or Canadian dollars.

ACH payments outside the U.S. are available for 34 countries in Europe, as well as Australia, Hong Kong, India, Mexico, New Zealand, the Philippines, and Singapore. Our International ACH Payments service allows you to initiate your global ACH payments online through our portal. We provide complete format conversion, plus foreign exchange and settlement services, through your Wells Fargo U.S. dollar or multicurrency account.²

²Deposits held in non-U.S. branches are not FDIC insured.

Early settlement of ACH credits

For domestic transactions, we provide early notification of ACH credits to receiving banks. This ensures memo-posting and check-cashing ability for your payees. We also offer flexible processing windows for late and emergency settlement needs.

Advanced ACH debit screening services

Our system automatically screens domestic ACH debit items for valid transit routing numbers and active credit union relationships. Through our MICR-Split Processing service, we screen files for debit transactions that belong to non-ACH member banks. We split off these items and convert them into preauthorized checks.

Through our Automated Credit Union Processing service, we automatically correct routing transit numbers so transactions go directly to the credit unions rather than the payable-through financial institutions whose ABA numbers appear on the consumers' voided checks. To assist you in updating your database, we send you a notification of change with the correct routing transit number. This helps with accuracy and minimizes posting errors.

Automated NOC processing

With our Perfect NOC[®] service, you can automate the process of providing updated information for your ACH transactions. We maintain a database with information from notifications of change (NOCs) and make any needed corrections to the ACH transactions you originate before sending them to the ACH system. You do not have to make any updates or changes based on a received NOC because we do it for you.

Accurate payment transaction identification

By using our Perfect Receivables[®] service, you will have the ability to assign a unique account number for each payment originator or sender; this enables accurate payment transaction identification. An account numbering system we developed – the Wells Fargo Payment Identification Code – uses a 17-digit number to deliver accurate payor information for each debit or credit posting to your receivables account.

Returned item handling

Our proprietary ACH system enables us to automatically match 99.6 % of returns to original ACH transactions and deliver consolidated electronic returns to you early in the day. We offer automatic redeposit of domestic transactions returned due to non-sufficient funds (NSF) or uncollected funds. For international transactions, we systematically translate and match foreign return reasons and codes into NACHA return codes so that you have integrated return reporting through one report.

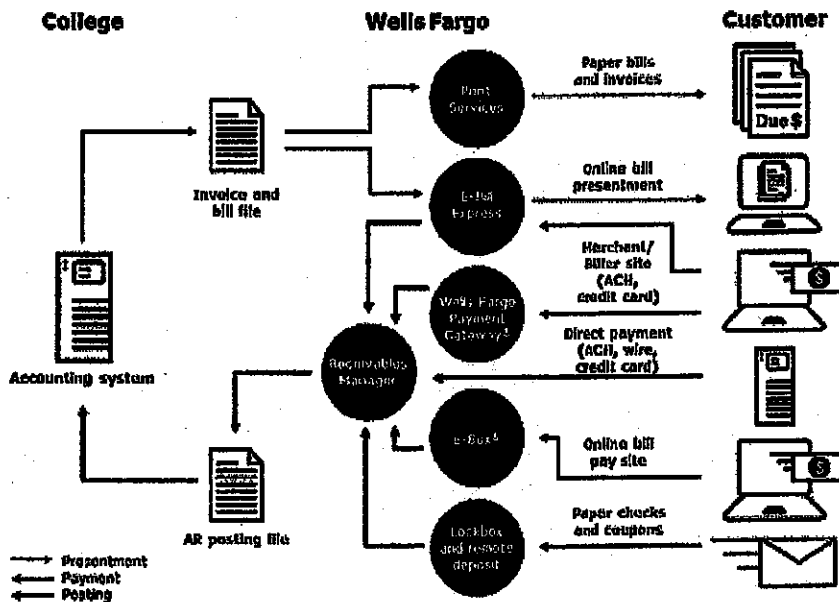
We also offer an automatic return dishonor service for duplicate returns, transaction code mismatches, and untimely returns. If you originate ACH debits, you can receive Return Reason Analysis reporting, which provides monthly analysis comparing your origination activity to your returns. The data we provide allows you to establish clear and meaningful benchmarks for return rates and easily identify problem areas.

Merchant services

Our approach

Card acceptance is a vital receivables tool. That's why we provide it in-house, instead of outsourcing it to a third party. To offer our customers comprehensive services, we have integrated merchant services into our treasury management division. We provide technology and customer service as a cash management suite, a "total receivables" approach. By taking advantage of our full suite of services, the College can drive efficiencies and collections through the entire invoice-to-cash cycle.

Total receivables workflow



Our people

Customer service

Our customers are at the center of everything we do. By listening to you, we have made our customer service model a competitive advantage. We are committed to understanding your needs and helping you become financially successful.

Implementation approach

Understanding implementation as a partnership, our experienced team works closely with you through every step of your implementation.

At the start of the implementation process, we develop and follow a tailored implementation plan, based on the size, scope, and complexity of your setup. We take into consideration your go-live date, available IT support, peak processing times, training requirements, and many other factors that can affect your transition. Our highest priorities are timelines, accuracy, and efficiency.

This customization helps ensure that both the implementation process and schedule meet your needs.

Commercial Card

During a recent business process review, the College recognized the advantages that a purchasing card solution can offer. To identify potential rebates available through this service, we ran an accounts payable (AP) control model based on your spend at the time. Using your current information, we would conduct another analysis to give you the most accurate rebate amounts.

One card for all your needs

We're a leading issuer fully committed to a true single-card approach. Our single-card solution allows you to consolidate small dollar purchases including fleet, travel, relocation, ghost accounts, department cards, and airfare cards. Structuring our product in this way provides the following benefits for the College:

- Integrated reporting using our proprietary, single sign-on, online banking portal
- One database interface with your financial systems, including general ledger
- Simplified program administration, including employee education and support

Direct deposit of out of pocket expenses

Our expense reporting service automates the process of reimbursing both cardholders and non-cardholders for out-of-pocket expenses, including mileage, resulting in a streamlined expense reporting process. The reimbursement coincides with the end of your billing cycle and the payment is processed one to three business days after the cycle is over.

Stronger cardholder security

You'll have peace of mind knowing that all of our commercial cards have chip and PIN technology. This helps protect you, and helps your cardholders combat fraud at EMV-enabled point-of-sale terminals by moving away from static authentication methods.

Integrated receipt imaging and mobile solution

You can capture and send receipts associated with your purchases using your iPhone®, iPad®, or Android® device in real time.* This allows your cardholders to associate a receipt image to a specific transaction or to the statement, reducing the risk of lost receipts. Eliminating paper documentation reduces your storage expenses, streamlines routing, and supports compliance audits.

*Requires iOS version 9.0 or higher or Android version 4.4 or higher.

Robust supplier outreach and support

With our program, you can enroll and pay your suppliers with commercial card or ACH payments by using our customized approach and dedicated and experienced, supplier onboarding team. Our team will help you analyze opportunities and quickly convert strategic suppliers.

Our approach

We use a consultative and holistic approach to provide treasury management solutions that meet your needs. Our team works closely with you to understand your entire work process, identify your needs, recommend solutions, and implement services to help you maximize the value of your operations.

For your commercial card services, we'll assign a dedicated payables account manager who is your primary point of contact for your program. He or she provides you with guidance and support on an ongoing basis. You'll also receive support from our commercial card service center. Our commercial card service center assists callers with card maintenance services, such as lost or stolen card assistance, and answers questions about charges on cardholder statement. The commercial card service center is available 24 hours a day, 7 days a week by toll-free number.

ii. **Provide a listing of all branches easily accessible to the Campus locations identified herein, as well as a listing of all services provided by each branch.**

You can make deposits — and perform other banking transactions — through a variety of convenient methods. Today, the College makes deposits in multiple ways, including armored carrier deposits to the local branch, remote deposit services, and in-person deposits at the branch.

Branch

If your daily cash deposits are less than \$10,000 and you deposit fewer than 250 checks, you can make over-the-counter deposits in our branches. You'll set up your deposit verification preference at implementation.

When you present deposits to tellers in secure plastic, dual-pouch bags, they will remove checks and deposit tickets, and then provide receipts for the amounts shown. You don't have to wait for your deposit to be counted. We verify the cash at the branch or at one of our cash vaults, after you leave.

If you'd rather have immediate confirmation — tellers will count and verify deposits while you wait.

You receive same-day ledger credit for both cash and check deposits. Cash deposits will receive immediate availability and check deposits will be made available the next business day nearly 100% of the time. You receive credit the next business day for deposits you make after the deadline, on weekends, and on Federal holidays.

In addition to making deposits, you can order up to \$3,000 in cash and \$500 in coin per day, up to four days a week. If your orders exceed these limits, your treasury management sales consultant can work with you to find an alternative solution.

Night depository

Most of our full-service branches have a convenient night depository for commercial customers. After we set up the College's accounts, your authorized personnel will receive access keys.

You must make deposits in secure plastic, dual-pouch bags. We process them at the branch and verify the cash later, either in the branch or at a nearby Wells Fargo cash vault. Audit controls are in place to help ensure that we count and verify your deposit accurately.

Once we process your deposit, you receive same-day credit for cash deposits. Check deposits receive next-day credit nearly 100% of the time.

The following proximity study shows the deposit deadlines for the branches closest to each of your locations.

Your location	Branch	Branch deposit deadline (local time)	Night deposit deadline (local time)	Distance
Ammerman Campus Suffolk County Community College 533 College Rd. Selden, New York 11784	Lake Ronkonkoma 601 Portion Rd. Ste. 19A Lake Ronkonkoma, NY 11779	Mon-Fri 9:00 a.m.-6:00 p.m. Sat 9:00 a.m.- 2:00 p.m. Sun closed	Mon-Fri 9:00 p.m. same day Sat-Sun & holidays: Next business day	2.08 miles
Grant Campus Suffolk County Community College 1001 Crooked Hill Rd. Brentwood, NY 11717	Downtown Huntington 288 Main St Huntington, NY, 11743	Mon-Thu 9:00 a.m.-5:00 p.m. Fri 9:00 a.m.- 6:00 p.m. Sat 9:00 a.m.- 2:00 p.m. Sun closed	Mon-Fri 9:00 p.m. same day Sat-Sun & holidays: Next business day	8.83 miles
	Lake Ronkonkoma 601 Portion Rd. Ste. 19A Lake Ronkonkoma, NY 11779	Mon-Fri 9:00 a.m.-6:00 p.m. Sat 9:00 a.m.- 2:00 p.m. Sun closed	Mon-Fri 9:00 p.m. same day Sat-Sun & holidays: Next business day	10.51 miles
Eastern Campus Suffolk County Community College 121 Speonk-Riverhead Rd. Riverhead, NY 11901	Lake Ronkonkoma 601 Portion Rd. Ste. 19A Lake Ronkonkoma, NY 11779	Mon-Fri 9:00 a.m.-6:00 p.m. Sat 9:00 a.m.- 2:00 p.m. Sun closed	Mon-Fri 9:00 p.m. same day Sat-Sun & holidays: Next business day	20.5 miles

Cash vault (by armored carrier)

The College utilizes Rapid Armored as the armored carrier to make deposits directly to our local Lake Ronkonkoma branch for same day deposits.

If you choose, you can make armored carrier deposits at our convenient cash vault location in Long Island City. We also have additional courier partners who can offer alternative deposit solutions that include the use of our cash vault service.

Deposit specifications

We require deposits in secure plastic, dual-pouch bags.

You can also place coin and currency orders to help ensure you have sufficient cash on hand to support your daily operations.

Different deadlines apply for split deposits (cash and checks on separate deposit slips), mixed deposits (cash and checks on the same deposit slip), check-only deposits, and cash-only deposits. During implementation, we'll provide you with a list of deadlines by deposit type and location.

We typically work with Brinks, Garda, and Loomis to provide an expanded cash vault network.

Remote cash capture (smart safe)

To help the College access funds more quickly, we specifically recommend you use our *SafeVantage* smart safe service. Through this service, you can receive provisional daily credit to your account without the expense of daily armored car pickups. This may accelerate your cash flow by one to two business days.

An approved vendor installs a safe equipped with bill validating and counterfeit detection technology in each of your locations. The safes accept deposits, provide deposit counts, and transmit deposit information to us. You receive credit for deposits the next business day.

Remote cash capture safes hold cash until an armored carrier (we partner with Brinks, Dunbar, Garda, and Loomis) picks it up and delivers it safely to its cash vault. These carriers also deliver coin and currency to your locations, as well as maintain and repair the safes.

To facilitate reconciliation, you can view transaction information through our standard reporting channels.

Once we've determined the College's exact requirements, we can provide pricing for our remote cash capture services.

Remote deposit

The College has seen that our remote deposit service can save you both time and money. Your employees can deposit checks into your accounts electronically, eliminating the need to physically take deposits to the bank. An extended deposit deadline of 10:00 p.m. ET for same-day ledger credit means improved availability.

Using a desktop scanner, you scan checks to create digital images of the checks. You then review and transmit the images to us through our online banking portal.

Mobile deposit

We offer a mobile deposit service in conjunction with our remote deposit service. You can capture check images and deposit funds* to your account using the camera of a mobile device†. Mobile users, such as field officers and route drivers, can accept customer checks or money orders and deposit them immediately.

*One check per deposit.

†Requires an iPhone, iPad, or iPad Mini running iOS version 8.0 or higher or an Android device with version 4.4 or higher.

ATM

You can deposit cash and checks directly into our ATMs, 24 hours a day, 7 days a week. The ATM calculates your deposit, verifies cash, images checks, and transfers check images for deposit. Deposits made before 9:00 p.m. local time will be posted on the same business day. ATM deposits are limited to 30 checks or 50 bills per transaction.

Stagecoach Deposit card

The Stagecoach Deposit® card enables you to make business deposits at deposit-taking ATMs or at the teller line of branches. Deposits made with this card do not have the deposit limitations of ATM deposits, though branch channel deposit volume thresholds still apply.

To help protect your account against fraud, this card only permits deposits to your account, and account balances are not included on deposit receipts or shown on the ATM screen. You can't make withdrawals, transfers, or balance inquiries.

If using the branch, checks are scanned and imaged at the teller line. The teller will confirm deposit totals. Deposits made before 9:00 p.m. local time will be posted on the same business day.

- iii. Describe any requirements needed to establish branches at the College's Campuses as identified in this RFP. This includes the schedules that each branch would have during and after the Fall and Spring semesters each year. The College's preference would be to have the Campus branch locations be open weekly, Mondays through Fridays 9:00 AM to 3:00 PM during the semesters, and Mondays through Thursdays 9:00 AM to 3:00 PM during the summer.

At this time, Wells Fargo does not anticipate opening additional branches in Long Island.

- iv. The Proposer will be required to install ATMs. Elaborate on any requirements Proposer has to install ATMs at the College's campuses as described in this RFP, if requested. Explain where and how Proposer intends to install the ATMs, the timeline for the installations, as well as any assistance that will be required of the College. Include information on any relationships or agreements the Proposer has with other banking service providers that will allow individuals performing ATM transactions with the Proposer to avoid any fees when using an ATM belonging to said banking service providers.

We recommend that the College establish a direct relationship with ATM USA. ATM USA has been providing affordable, reliable turnkey ATM placements for our customers since 2006.

For details and associated fee information, please refer to Tab A of the Appendix.

Benefits

Quick turnaround

ATM USA typically installs terminals within three weeks of Service Agreement execution. They will reach out to the College's facilities' manager to coordinate installation timing and determine when technicians should be on-site. The College will need to provide a standard 110v outlet within six feet of the terminal, four square feet of floor space, and bolt down access. Installation takes one hour to complete. Once the College grants permission to install, ATM USA will manage the installation entirely, with no other resources required from the College.

Multiple denominations

The machines ATM USA installs can dispense \$5, \$10, \$20, \$50, or \$100 bills.

Reliability

ATM USA guarantees a minimum average uptime of 98.5% for all their managed terminals. All terminals are branded "ATM USA."

Support

We will fully support one ATM at the Ammerman - Babylon Student Center. All additional ATMs would be supported directly by the College through ATM USA.

- v. Elaborate on your experience interfacing with ERP Systems used by Higher Education such as Ellucian Banner.

Many of our education customers use Ellucian Banner; we have extensive experience interfacing with this and other ERPs. In the past, we've worked directly with the College and your technical team and suggested ERP integration best practices for Ellucian Banner. Additionally, we provided on-site support. During this detailed walk-through of the College's current operating system, we demonstrated how the existing functionality could integrate easily with our solutions.

We recognize that higher education organizations have a specific set of needs. That's why, we assign subject matter experts, IT advocates, and other consultants who work directly with you to help define the best strategy for integration.

At no cost to the College, you can receive an additional layer of support from our IT Advocates. IT Advocates help organizations optimize their processes by advising them about operational and technological enhancements. They possess hands-on industry experience across multiple financial systems and offer deep product knowledge, product advocacy, and domain expertise.

They are well-versed in various ERP system integrations and are subject matter experts in implementation consulting, relationship management, and operational optimization. The College can use our resources to supplement yours, while gaining insight into the intricacies of an effective ERP strategy.

Interface options

The College can choose from multiple interface options.

AutoLink

You can automate the download of your Treasury Information Reporting reports for upload directly to your accounting, ERP, or treasury workstation systems.

Reports are available for download in BAI V2, CSV, Excel, and TXT formats.

Direct BAI file transfer

You can receive automatic file transmissions of your previous day and intraday account information directly to your accounting, ERP, or treasury workstation systems.

BAI V2 is the standard format for this service.

Consolidated receivables

You can use our Receivables Manager service to receive a simple electronic payment file for easy posting to your system. We format the file based on your preferences so that it can automatically update your accounting, ERP, or treasury workstation systems.

Your file can include these payment types:

- ACH
- Electronically deposited items
- Online bill payments
- Lockbox check payments
- Wire transfer (U.S. dollar only)
- Export letters of credit and documentary collections

This service supports these formats:

- ANSI 820
- ANSI 823
- BAI
- Flat file
- Modified NACHA
- Proprietary formats

System interfaces

We have existing interfaces with a wide variety of accounting, ERP, and treasury workstation systems, including, but not limited to, PeopleSoft, SAP, Oracle, JD Edwards, Integrity, Selkirk, SunGard, and XRT-Cerg. Integration with Wells Fargo does not require any type of software installation on your system of record; it is accomplished through data file exchange between the College and Wells Fargo.

Existing interface

Our services use existing interfaces that work with a wide range of accounting, ERP, or treasury workstation systems.

Charge for interface

Wells Fargo charges for our information reporting services. We include specific fees in the Cost Proposal.

vi. **Describe potential solutions available to facilitate 100% participation in Direct Deposit.**

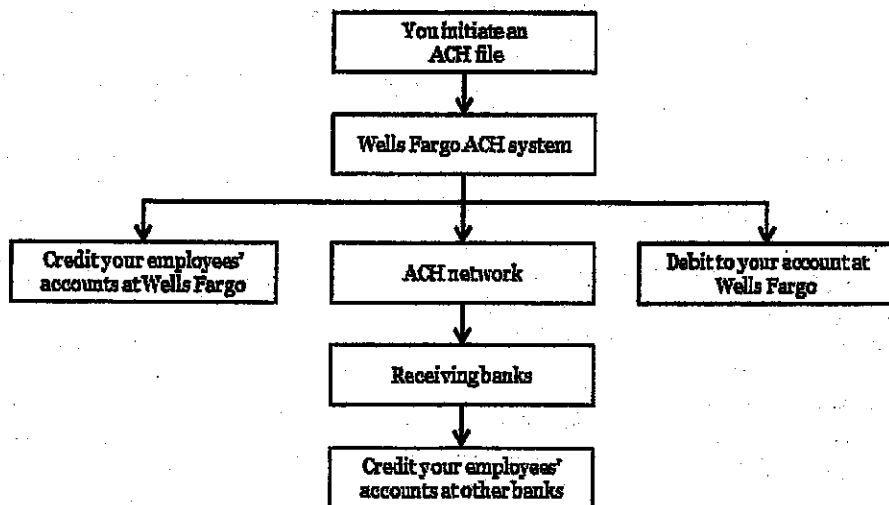
We will work with the College to encourage the adoption of Direct Deposit by educating your employees about its benefits. They will be more inclined to request Direct Deposit if they understand its advantages, such as efficiency, fraud prevention, and faster access to cash.

Payroll direct deposit

You can deposit your employees' payroll, expense reimbursements, and other work-related payments directly into their checking or savings accounts through ACH.

Process

When the College submits an electronic file of payment information in a format approved by NACHA, we read it and, following your instructions, deliver payroll entries to your employees' accounts. With one- and two-day settlement, salaries are available in your employee's accounts on the morning of payday. With same-day settlement, employees' salaries are available in their accounts by the end of their financial institution's business day.



Deadline

You can send direct deposit files anytime 24 hours a day, 7 days a week, although we have established deadlines for processing. If you send a file after the established cutoff time, or with an effective date on a holiday or weekend, we'll process it on the next business day. The following table lists the deadlines for all settlement options.

Origination method	On-us same-day settlement*	Transit same-day settlement†	One-day settlement	Two-day settlement
Direct origination	9:00 p.m. ET	9:00 a.m. ET and 1:00 p.m. ET	9:00 p.m. ET	12:00 a.m. ET
Consolidated payables transmission	8:30 p.m. ET	9:00 a.m. ET and 1:00 p.m. ET	8:30 p.m. ET	8:30 p.m. ET
Online	7:00 p.m. ET	9:00 a.m. ET and 1:00 p.m. ET	9:00 p.m. ET	9:00 p.m. ET

*Both the originating account and receiving account must be Wells Fargo accounts. The \$25,000 transaction limit for NACHA's Same Day Rule does not apply to on-us transactions.

†Available only for credit transactions of \$25,000 or less. Transactions of more than \$25,000, International transactions (IAT), and debit transactions are not eligible. The transaction will be credited by the receiving financial institution by the end of their business day. At this time, the U.S. federal government is not participating in NACHA's Same Day ACH Rule. Debit transactions will be eligible on September 15, 2017.

- vii. **Provide packages that describe the banking services available to employees, the College, and students.**

For your employees

Your employees' financial stress can affect work productivity. In offering an employee banking program, you also benefit by:

- Demonstrating the College's commitment to the financial well-being of your employees
- Encouraging employee direct deposit, which can make payroll easier and less costly
- Receiving customized marketing support, including brochures, flyers, and payroll stuffers

We offer the College's employees our Wells Fargo At WorkSM program, at no extra cost to you. We will help you implement the program and track the results; we coordinate program delivery for your entire employee base – not just individual the College locations.

You can add our program to your suite of employee benefits, which can help attract and maintain employees. Access to our accounts and services, as well as educational seminars, are available to support the financial well-being of your employees.

As financial goals shift with life changes, we are here to help provide the tools and guidance your employees need to keep their financial priorities on track. Our program offers your employees the following benefits:

More options

- Simple account choices for everyday banking needs
- Saving, borrowing, and retirement options for future goals

More convenience

- Access to funds, day or night, at more than 6,000 Wells Fargo retail branch locations and 13,000 Wells Fargo ATMs across the U.S.
- Account access virtually any time or anywhere with Wells Fargo Mobile[®] Banking[†]

- Secure on-the-go payments with Android Pay, Apple Pay®, and Samsung Pay using a compatible mobile device^{2,3,4}

More security features

- Wells Fargo debit cards come with zero liability protection⁵
- Wells Fargo cards offer chip card technology protection
- Fraud monitoring available with Wells Fargo Identify Theft Protection⁶

More financial education opportunities

- Free onsite financial seminars provided by our bankers
- Online account management tools that help track spending, create a budget, establish savings goals, monitor progress, and offer expert advice

Wells Fargo can support the College's financial wellness program for its faculty and staff with engaging online financial tools, tips, resources, and options – working together to help them reduce money-related stress and achieve their financial goals.

Available 24 hours a day, seven days a week

Online and mobile access

Wells Fargo provides financial wellness support through online and mobile access to extensive educational resources 24/7. Through Wells Fargo's financial education microsite, My Financial Guide (wellsfargo.com/financial-education), your faculty and staff can explore a variety of financial calculators, tips, fun quizzes, and guides to help as they plan for their financial goals.

With our financial health tips microsite (wellsfargo.com/financial-health), your faculty and staff can access our "Eight Rules of Thumb" to help them either get started or progress further on their journey to financial security. The site shows how "One Little Thing" they change in their spending habits can have a big impact on their financial situation.

Support employee needs today and in the future

As your employees' financial priorities shift throughout their career with the University, Wells Fargo is here to provide the tools and resources they need on their journey to financial success.

- 1 Mobile carrier message and data rates may apply.
- 2 Android Pay can be used with NFC-enabled devices running Android OS 4.4 (KitKat) or higher.
- 3 Apple Pay-enabled devices include iPhone 6/6S, iPad Pro/Air 2 and mini 4/3 and Apple Watch.
- 4 Samsung Pay can be used with Galaxy S6, S6 active, S6 edge+, Note 5 and newer devices that are compatible with Samsung pay.
- 5 Please see the applicable Wells Fargo account agreement and card terms and conditions for information on liability for unauthorized transactions.
- 6 Identity Theft Protection is not FDIC insured.

For students

Everyday checking

Wells Fargo's campus banking programs offer students our Everyday Checking account, which is designed with the needs of college students in mind.

Our Everyday Checking account offers flexibility, choice, and value - with several easy ways to avoid monthly service fees and enjoy convenient banking.

Features

- Wells Fargo Debit Card
- *Wells Fargo Mobile*
- Wells Fargo Online® banking and bill pay
- Online money management and financial education tools and resources

Benefits

This account includes many valuable services at no extra charge¹, including the following:

- Find an ATM in surrounding communities, as well as on College campuses
- Talk with a banker at one of our branches
- No charge for teller transactions in our retail banking branches.
- Free 24/7 phone access – speak with a banker anytime
- Access accounts on the go with *Wells Fargo Mobile*¹:
 - Wells Fargo Mobile Deposit –Take a picture of the front and back of a check with the *Wells Fargo Mobile* app to deposit it into an eligible Wells Fargo account.¹
 - FastLook—Check account balances and view payment reminders without having to sign on to the *Wells Fargo Mobile* app.
 - Pay bills on the go using our smartphone or tablet.
- The Wells Fargo Zelle® service—Send money to just about anyone with an account at a U.S. financial institution using an email address.
- Conveniently manage accounts with *Wells Fargo Online* using one username and password:
 - Pay bills directly from a Wells Fargo account and avoid late fees by setting up recurring payments
 - Transfer money between checking and savings accounts and accounts students may have at other U.S. financial institutions

- Reduce paper with access to online statements and check images
- Account alerts-- Receive free¹, timely alerts about transactions that are important to students, such as when a deposit posts or a check clears. In addition, use alerts to monitor cards for suspicious activity or to receive notifications of a low balance.
- Text banking--Request and quickly receive account information by sending text commands from a mobile phone.¹
- My Money MapSM -- View spending, budgeting, and savings information in easy-to-understand charts:
 - My Savings Plan[®] -- Savings account customers can monitor progress towards savings goals
 - My Spending Report - Track purchases and payments made with eligible Wells Fargo accounts and Bill Pay
 - Budget Watch - Track spending, set up budget goals, and see how expenses are tracking with a budget
- Show your team spirit -- add your school logo or a personal photo to your debit card with the Card Design Studio[®] service², or choose from any of the images available in the online gallery

To meet the needs of individuals who are not eligible to open a standard account, we may offer an Opportunity Checking³ account to help these individuals re-establish a positive banking relationship. The Opportunity Checking account is a basic checking account that provides a safe and convenient place to keep and manage your money.

¹ For all products accessed through a mobile device: Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. Mobile Deposit is not available on all mobile devices.

² Wells Fargo reserves the right to accept or reject any artwork, images, or logos. For example, any third party trademarks, copyrighted materials, or name, image and likeness of any public figures, will not be approved.

³ Please see the applicable Wells Fargo account agreement and card terms and conditions for information on liability for unauthorized transactions.

Online banking services

Some of the tasks the College's students, faculty, and staff can manage online are:

- Open an account from their smartphone or desktop
- Send money to friends and family and make transfers
- Access years of past statements online
- Receive account alerts
- Pay bills
- View check images

My Savings Plans

Customers with a Wells Fargo savings account have an easy way to save for their goals and monitor their progress. *My Savings Plan* offers:

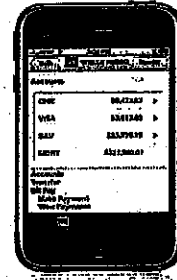
- Expert tips and guidance that can help customers save for their goals.
- Automatic transfers from their other Wells Fargo accounts into a customer's goal-assigned savings account
- Automatic tracking of a customer's progress

Wells Fargo offers additional online money management tools as part of *My Savings Plan*, including *My Money Map*, *My Spending Report*, and *Budget Watch*. For more information, see wellsfargo.com

Mobile banking

Customers can access their accounts through the *Wells Fargo Mobile* banking app or through a web browser on their mobile device when they're enrolled in *Wells Fargo Online*. With mobile banking, customers can:

- Check account activity including checking and savings, mortgage, home equity, brokerage, auto loan, student loan, and credit card accounts.
- Send and receive money to friends and family with the *Zelle Service*
- View transaction history and transfer money between eligible accounts.
- Pay bills with the *Bill Pay* service
- Find ATMs and retail banking locations



Text banking

The *Wells Fargo Mobile* text banking service enables customers to connect to their accounts from a mobile phone through text messaging. Customers can send text commands to 93557 (WELLS), and we respond with the requested information.

For example, if a customer can access account balances and account activity by doing the following:

- Account balance – Text “bal” to receive the selected primary account balance. To see the balances on all enrolled accounts, text “bal all”.
- Account activity – Text “act” to review the five most recent transactions.

Mobile deposit

With the *Wells Fargo Mobile* app and Mobile Deposit, customers can securely and easily use their Android or Apple device or Windows Phone to take a picture of a check and deposit it into their eligible accounts.*

*Mobile Deposit is not available for all mobile devices. Your mobile carrier's message and data rates may apply. Mobile Deposit is supported on iPhone and iPad running iOS 7.0+, Android mobile devices running OS 4.4+ and Windows Phone 8.1+.

Mobile payment options

Make convenient on-the-go purchases with your Wells Fargo card in Android Pay and Apple Pay using your compatible mobile device*. Adding your eligible Wells Fargo Debit or Prepaid Card to your mobile device makes mobile payments easy, in-app and at more than one million branches, restaurants, and other establishments.

*Android Pay can be used with NFC-enabled devices running Android OS 4.4 (KitKat) or higher. Apple Pay-enabled devices include iPhone 6/6s, iPad Pro/Air 2 and mini™4/3 and Apple Watch. Android, Android Pay and the Android Logo are trademarks of Google Inc. Apple is a trademark of Apple Inc., registered in the U.S. and other countries. Apple Pay is a trademark of Apple Inc.

Our mobile optimized website allows you to access account information and make transactions from your phone's web browser (your mobile carrier's message and data rates may apply).

With *Wells Fargo Mobile*, you can:

- Pay bills
- Transfer funds
- Send and receive money by email address or mobile number
- Explore detailed account activity
- View balance information
- Find ATMs and locations

Our *Zelle* service allows you to send money to just about anyone with an account at a U.S. financial institution without sharing account numbers. Using an email address or a mobile number, you can easily pay your roommate, split the tab for dinner, or get money from Mom and Dad. It's easy and quick.

Products and services for international students

Wells Fargo has a wide variety of accounts and services to offer the international student community. From internationally accessible bank accounts and multi-lingual customer service to basic financial seminars and in-language product information, our representatives are prepared to help international students with their banking needs.

International students are also eligible for our popular Everyday Checking account. Financial education materials, such as the "Getting Started" brochure (designed for customers who are new to banking) are available in multiple languages.

We developed this guide to help customers understand the basics of their new checking account. They can use this guide as a quick reference to look up banking terms and definitions, as well as a source for helpful tips to get the most out of their new accounts.

- viii. **Describe financial responsibility and literacy programs and training seminars the Proposer offers, as well as those that may be extended to the College. Include the frequency in which these seminars and programs are offered**

Financial education programs

In addition to providing financial accounts and services to meet our customers' needs, we are committed to helping our customers succeed financially. *We believe we have a responsibility to educate our college-age customers.* In many cases, students will be opening their first checking account. We want them to understand how important it is to keep the account in good standing and to monitor it on a regular basis. We will provide bankers to deliver these courses on campus at mutually agreed upon dates and locations. Our educational resources, coupled with our online and mobile banking capabilities make this very easy and convenient to do at no cost to the College. Our personal financial management classes and programs are available to the entire campus community at no cost.

Hands on Banking

Our Hands on Banking® program is a national initiative designed to provide financial education across the economic spectrum through the power of high-tech and high-touch, state of the art e-learning. This bilingual non-commercial, product-free program is designed to teach financial activities important to everyday living, such as how to balance a checkbook, create a spending plan and establish good credit. It also addresses many of the "firsts" college students experience: first car, first job, first apartment and more. Teens and adults can also learn principles of basic investing.

Adhering to mathematic standards set forth by the National Council of Teachers of Mathematics, the lessons in this program examine financial concepts and decision-making through real-life problems and mathematical computations. Tailored to each age group, the program curriculum is relevant to students' lives in the spirit of their financial success. Developed as a public service by Wells Fargo, it can be accessed at handsonbanking.org. The program is also available in Spanish at elfuturoentusmanos.org

Additional online education resources for students

Extensive information is also available online for students to help with the following topics through a variety of websites:

- Planning and paying for college at wellsfargo.com/student
- Grant & scholarship locator at tuitionfundingsources.com

- The basics of credit at wellsfargo.com/pathtocredit
- Planning your financial life at wellsfargo.com
- Planning your career at tuitionfundingsources.com
- Student Center at wellsfargo.com/studentcenter

Seminars for international students

We have extensive experience in making international students feel welcome. At first, international students may be intimidated by banking in the U.S., and therefore, we look for ways to make sure they have the best customer experience possible. We have worked with universities to provide financial seminars designed to introduce international students to the U.S. banking system. In some cases, we have even teamed up with universities to accompany newly arrived international students to our branch locations to help them open their accounts.

Our multi-lingual team members help to meet the needs of the communities in which we live and work. We also have resources available to assist international customers conduct banking in many languages with a single phone call. If a banker who speaks the customer's native language is unavailable, the banker can call another Wells Fargo resource to speak with the customer.

Tuition funding sources website

Established in 1987, tuitionfundingsources.com is a privately owned website exclusively sponsored by Wells Fargo. Tuition Funding Sources provides access to more than 7 million scholarships totaling more than \$41 billion for high school, college and graduate students to help pay for college.

Looking for **Scholarships?**

Look no further Sign up today.

Login

Start for free

How to Pay for College

FIND AVAILABLE SCHOLARSHIPS
Scholarships

HOW TO PAY FOR COLLEGE
Financial Aid

APPLY FOR STUDENT LOANS
Student Loans

FIND YOUR CAREER PATH
Careers

Exclusively sponsored by Wells Fargo

Students who sign up can take advantage of the following resources:

- Free customized scholarship search
- Financial aid information
- Student loan resources
- Career aptitude test

Student, faculty, and staff seminars

To help students manage their finances today and over time, we can conduct special financial education seminars designed expressly for students. Additionally, we can tailor the content and education seminars for delivery to faculty and staff.

This promotes a more personal approach and delivery of most relevant information to the appropriate audience. We will work with you to determine dates and the logistics necessary to conduct a seminar.

- ix. **Detail any sponsorships, internships, scholarships, or other programs that the Proposer has available, or intends to offer the College, as described in Section III – Scope of Services.**

Wells Fargo has a long history of making our resources available to customers to help them advance their objectives.

Internships

We recognize that internships play a key role in developing job skills needed for students to connect with the best employment and career opportunities after graduation. In turn, their success enables the College to reach your student success and performance metric goals. Offering internships also supports our business best practices by providing valuable work experience to the next generation and developing a pool of attractive candidates for future employment at Wells Fargo.

We offer internships at varying educational levels to colleges and universities throughout the country. Internships and other student offerings are specifically focused on those individuals who want to pursue a career in the financial services industry. Freshmen through seniors, in addition to post graduate candidates, are encouraged to apply.

To view our employment, mentoring, and internship opportunities, we encourage graduate and undergraduate students to visit our "MBAs and Undergraduates" online resource page at the following link: wellsfargo.com/about/careers/mbas-and-undergrads

About Wells Fargo > Careers > MBAs and Undergraduates

MBAs and Undergraduates

Print | Share

Your story starts here

We offer a range of financial services and will help you throughout your career.

Opportunities for MBAs

Our MBA programs are designed to prepare you for a rewarding, successful career at Wells Fargo. Explore our summer internship and development programs.

[MBA programs >](#)

Opportunities for Undergrads

Our programs for undergrads provide cross-functional exposure and leadership opportunities. Launch your career with these exciting programs and internships.

[Undergraduate programs >](#)

Ready to work with US?

- Search jobs
- Search international jobs

How to Apply Get tips and guidance to help you navigate the application process. [How to Apply >](#)

The site contains helpful information about to how to apply for available programs and the types of criteria our recruiters use when looking for potential candidates.

Students who have viewed our site are able to complete a one-page interest form and may request we alert them when the application process has begun. Upon notification, the student will complete the formal application and forward any requested documentation. We will then inform them of our decision and let them know if they have been selected to participate in the particular program they have applied to.

Student selection

A significant number of students apply for our summer internship program. A team of evaluators reviews all applications using multiple criteria to select candidates. During this process, we consider historical hiring results, performance of recent hires, geographic alignment with hiring locations, relevant majors, and programs.

As a regulated organization, Wells Fargo must demonstrate to regulators that we provide equal opportunity to all candidates for internships and employment.

Hands on experience

Students can gain hands on experience at Wells Fargo. Interns have the opportunity to work on department projects, participate in team meetings, and join appropriate level meetings with customers. Furthermore, interns participate in a community day, where they volunteer a day at a local charity.

Program success

We evaluate program success using several factors, including the feedback from interns themselves, the volume of intern applications, and the number of job offers interns receive. In 2015, we offered 72% of our wholesale banking interns a full time position upon graduation.

Please view the student testimonials online at myfuture.wf.com/home.

Lines of business that offer internship programs

Government and Institutional Banking	Treasury Management
Commercial Banking	Investment Banking, Sales & Trading
Corporate Banking	Wells Fargo Capital Finance
Commercial Real Estate	Asset Management
Wells Fargo Insurance	Specialized Lending & Investment
Wholesale Risk	Marketing & Communications
International Group	

Please refer to Tab B of the Appendix and the "MBAs and Undergraduates for additional internship details.

Online resource

An online resource for the internship programs which can be found by clicking myfuture.wf.com/home.

Additional resources

- Get College Ready is a website to help students develop skills to manage money, pay for college, and build credit.

Go College Now is a resource for first-generation students attending college and their families. This innovative bilingual platform helps them navigate the college planning and funding process. It also provides a comprehensive curriculum created to help set them on path to reach their educational goals.

We recommend the College view "The First Generation" (available for download and streaming). This award-winning documentary, narrated by Golden Globe nominee Blair Underwood, shows how four high school students broke the cycle of poverty by pursuing a college education and brought hope to their families and communities.

Educators, non-profits, high school counselors, college administrators, and large corporations nationwide have viewed and shared this film, which chronicles the challenges faced by first generation students and their families.

- Beyond College: 2017 is a webinar series offered on specific dates throughout the year. These webinars cover topics such as resume writing, preparing for a job interview, leveraging mentors and sponsors, salary and value, leadership brand, and other topics helpful for students entering the workforce.
- wellsfargojobs.com offers access to career opportunities at Wells Fargo.

Please refer to Tab B of the Appendix for additional information.

Community giving

In addition to the above programs, we support the communities where we live and work through grants, charitable contributions, and volunteer work. Through the Wells Fargo Foundation website, you can access a list of programs and review the guidelines to apply for support.

Sponsorships

We will consider sponsorship of College and student events on an ongoing basis by request.

- x. **Describe online/web-based banking services and provide a mechanism by which the College can view a demonstration of the online products during the proposal evaluation process.**

Online management

Our online banking portal is accessible 24 hours a day, 7 days a week, and provides you with single sign-on access to account information and a wide range of financial services. You can customize your home page, so you can view critical account balances and transaction information at a glance.

The College is currently using our portal. We can also provide demonstrations, as required.

Services available online	
<p>Treasury Management ACH Payments Basic Banking Cash Vault Deposit Maintenance <i>Desktop Deposit</i> Document Retrieval E-Box® Decisioning Electronic Document Delivery Event Messaging Fraud Manager ▪ Positive Pay ▪ Check Issues* ▪ ACH Fraud Filter</p>	<p>International Services Canadian Treasury Services Foreign Exchange CEO Trade ▪ Export Services ▪ Import Services ▪ MIS and Images</p> <p>Credit, Loan, and Finance Asset Based Lending Business Credit Services Credit Management Fed Funds Online Global Fed Funds Interest Rate Management</p>

Services available online	
Healthcare Claims Payments Healthcare Supplier Payments Lockbox Payment and Delivery Preferences <i>Payment Manager</i> <i>Payment Manager</i> File Validation Tool Retail Lockbox Image Archive Returned Item services Reverse Positive Pay SAFE Transmission CEO Administration Statements & Notices Sweep Statements and Confirmations Transaction Search <ul style="list-style-type: none"> ▪ Search Transaction History ▪ Images ▪ ACH Deletes and Reversals ▪ Stop Payments Treasury Information Reporting <ul style="list-style-type: none"> ▪ Cash Flow Analysis ▪ Pooling and Intercompany Loans WellsTax® payments Wire Transfer Prepaid Card Solutions Paycard Prepaid Card CEO Recognition Card Insurance Services CyberSure® Purchasing Commercial Card Expense Reporting	Loan Document Templates Mortgage Information Reporting Receivables Financing Supply Chain Finance Warehouse Lending Finance WFBCI Customer Reporting Trust and Investment† Fed Funds Institutional Investing: Reporting Institutional Investing: Trading Market Linked Investment Offerings Mutual Fund Reporting Mutual Fund Trading Prime Services Retirement Plan Payments Retirement Professionals Workstation Retirement Solutions Securities Lending Reporting Security Valuations Trust Analytics Trust Information Delivery Trust Portfolio Reporting Trust Transaction Management Wells Capital Management Wells Fargo Advantage Funds® Wells Fargo Securities - Fixed Income Sales Shareowner Services Shareowner Client Connect

*Add new checks, cancel existing checks, or place stop payments.

†Investment products are not FDIC-insured, are not deposits of or guaranteed by the bank, and may lose value. Deposit and credit products are offered by Wells Fargo Bank, N.A. Member FDIC.

Features and capabilities

With our single sign-on system, you can:

- Centralize your payment and disbursement capabilities
- Customize and download current day and previous day reports
- Place stop payments, research transactions, and view images
- Initiate a full range of transactions, including U.S. and global ACH and wire transfer, foreign exchange, trade, credit, and trust
- Control access to your accounts, set user transaction limits, assign administrators, and manage how transactions are authorized
- Sign up for services right from your desktop
- Receive time-sensitive notifications by email, text message, or fax
- Mitigate fraud and operational risk with advanced monitoring and decision-making tools

Security features

User security

All users must enter a company ID, user ID, and password to access the online banking portal.

In order to access transaction-based or administrative services, a user must enter a PIN and one-time password generated by a token. This second level of authentication helps ensure that the individual performing an activity on your account is authorized to do so.

Dual custody

To reduce your fraud risk, we require dual custody (separate users to initiate and approve) to release online payment transactions and for any administration services related to transaction-based services. Dual custody is an industry standard and best practice that helps protect against fraud attempts that could originate inside or outside your company. For maximum effectiveness, dual custody should involve two users on different computers or mobile devices.

You can choose to add dual custody to other online features such as user setup and password resets.

By separating user tasks to initiate and approve a payment or make changes to user access, you are better positioned to prevent fraud.

Additional security measures

In addition to user authentication, we offer extensive security measures to help safeguard your information when you access any of our online services. From physical security of our data centers to encryption of data transmissions to sophisticated authentication and access controls, we take precautions to help ensure that your information is safe.

Inquiry capabilities

We offer inquiry capabilities with various services available through our online banking portal. We've described these services in the following paragraphs.

Our online reporting service delivers automated and customizable reports through our online banking portal for all of your account activities. You can select your report and then view, print, and download your balances, transactions, and check images in minutes.

The following table includes available search criteria.

Report search criteria	
Account number	Debit or credit transaction types
Amount or amount range	Location number or location number range
Balance types	Reference number or reference number range
Date or date range	Summary or detail information

Transaction Search

Our Transaction Search service allows you to search for transactions across multiple accounts and ACH IDs. With our service, you can find:

- Deposits, paid checks, and other account activity for the previous seven years
- Originated ACH transaction history for up to 180 days or 13 months with our extended storage option
- Stop payment information for as long as the stop remains in effect
- Extended detail for wire and received ACH transactions for up to 180 days
- Expanded Account Reconciliation Plan (ARP) information for cancelled and voided checks for the current statement cycle and two previous statement cycles; outstanding check information remains available until the item is dispositioned

The following table includes available search criteria.

Transaction search criteria	
Account number	Item sequence number or item sequence number range
Amount or amount range	Receiving bank ID (ACH)
Check number or check number range	Receiving account number (ACH)
Customer reference number or customer reference number range	Recipient name (ACH)
Debit, credit, or both transaction types	Transaction types

Other inquiry capabilities

In addition to the services already described, we offer online inquiry capabilities through the following services.

Treasury management services with inquiry capabilities	
CEO Administration	Wholesale and Wholetail Lockbox
Commercial Card Expense Reporting	Retail Lockbox Image Archive
Desktop Deposit	Returned Item Services
E-Box	Reverse Positive Pay
Positive Pay*	Wires

*Offered through our Fraud Manager service.

- xi. Describe the Proposer's capacity to electronically transfer funds to or from College account(s). Include the following:**

The College currently uses our ACH services.

ACH

ACH services allow you to electronically initiate and manage a wide variety of transactions quickly and conveniently, including:

- Direct deposits
- Direct debits
- Vendor payments
- State and federal tax payments
- Cash concentration and disbursements
- Check conversion and truncation services

How you benefit

By using ACH for your payment and collection methods, you can:

Increase efficiency

Using ACH reduces the time and resources needed to process payments and collections. This results in lower costs to you, fewer accounting and reconciliation errors, and a reduction in the time your staff spends handling paper.

Reduce funds movement costs

ACH is the most cost-effective clearing method available, helping you to reduce your funds movement costs compared to wire transfers and paper check transactions.

Have a more predictable cash flow

ACH eliminates the unpredictability of sending and receiving paper payment instructions because you designate the exact dates for settlement. You can more accurately manage your accounts and maximize your use of available funds.

Reduce your risk of fraud

Sending payments electronically allows you to avoid the risks of paper check fraud. Depending on your chosen ACH origination method, our services allow you to require approvals for outgoing ACH payments. Our fraud filter service also helps to protect your accounts from fraudulent ACH transactions.

Why Wells Fargo

We develop and maintain our proprietary ACH system in-house. Our system allows us to adapt easily to the rapidly changing needs of our customers without having to rely on a vendor for system updates. Designed to be inherently scalable, our system can accommodate your existing transaction volume, as well as your volume increases.

You'll have access to continuous ACH processing 24 hours a day, 7 days a week, with extended deadlines and no processing window restrictions. We supply electronic file confirmations within 15 minutes of receipt of your files, and we can warehouse files for up to 45 days before the effective date.

You can originate same-day, one-day, and two-day ACH transactions through each of our origination methods. We can initiate or receive any ACH payment type authorized by the NACHA.

Origination methods

We offer several ACH transaction initiation methods, including our direct origination service, a consolidated payables transmission, and the internet.

Direct origination

You send us a NACHA-formatted file that contains the required ACH transaction information, such as:

- Routing and transit number
- Account number
- Dollar amount
- Effective date

Consolidated payables transmission

You can initiate ACH payments directly from your treasury workstation, ERP system, or accounts payable system. When you use our consolidated payables service, you save time by grouping ACH transactions and multiple other payment types in a single file. Supported payment types include:

- Global ACH transactions (multiple currencies)
- U.S. dollar and Canadian dollar paper checks
- Global wire transfers (multiple currencies)
- International requests for transfer (SWIFT MT101 wires)
- Commercial card transactions (multiple currencies)
- Business-to-person (B2P) electronic payments*

The service separates payments by type and processes them accordingly, sending traditional or human-readable remittance information to the payee as appropriate.

*B2P payments are currently in pilot.

Internet

Online initiation allows you to originate ACH transactions without having to create your own NACHA-formatted files. Once you build a template based on the payment type, it's quick and easy to create ACH transactions and send them to us for processing.

You can choose the types of ACH transactions you want to initiate from the following payment types:

Options	
Cash concentration and disbursements (CCD)	International low-value payments (ILV)
Child support payments (CCD+)	Payroll (PPD)
Consumer debits and credits (PPD)	Re-presented check entries (RCK)
Corporate trade exchange (CTX)	Single Euro Payments Area (SEPA) payments
Federal and state tax payments (ACHTax)	Vendor payments (CCD)
International ACH transactions (IAT)	WEB- and TEL-initiated consumer debits

The import option allows you to import account information for beneficiaries from systems such as payroll or accounting. With the export option, you can export templates, beneficiaries, and payment batches to update payables and receivables systems.

When you're on the go, you can use our mobile service to approve ACH templates and payments that require immediate attention.

Origination deadlines

Origination method	On-us same-day settlement †	Transit same-day settlement †	One-day settlement	Two-day settlement
Direct origination	9:00 p.m. ET	9:00 a.m. ET and 1:00 p.m. ET	9:00 p.m. ET	12:00 a.m. ET
Consolidated payables transmission	8:30 p.m. ET	9:00 a.m. ET and 1:00 p.m. ET	8:30 p.m. ET	8:30 p.m. ET
Online	7:00 p.m. ET	9:00 a.m. ET and 1:00 p.m. ET	9:00 p.m. ET	9:00 p.m. ET

*Both the originating account and receiving account must be Wells Fargo accounts. The \$25,000 transaction limit for NACHA's Same Day Rule does not apply to on-us transactions.

†Available only for credit transactions of \$25,000 or less. Transactions of more than \$25,000, international transactions (IAT), and debit transactions are not eligible. The transaction will be credited by the receiving financial institution by the end of their business day. At this time, the U.S. federal government is not participating in NACHA's Same Day ACH Rule. Debit transactions will be eligible on September 15, 2017.

Wire transfers

The College can send and receive domestic and international wires and transfer funds between Wells Fargo accounts quickly, easily, and securely.

Incoming wires

We accept wires from other Wells Fargo accounts and from the Federal Reserve, SWIFT, and CHIPS (Clearing House Interbank Payments System) networks. If a sender provides a valid account number in wire instructions that arrive before our processing cutoff time, we'll post the incoming funds to your account the same day.

Outgoing wires

Our wires service processes correctly formatted outgoing payments on a straight through basis according to your instructions. We manually review, correct, and verify a payment that does not pass edits and that our system cannot automatically correct.

Next, our system automatically confirms that there are adequate funds available to process the wire and that a wire is not going to a country or beneficiary on the U.S. Treasury's Office of Foreign Assets Control (OFAC) Specially Designated Nationals and Blocked Persons list. If the wire meets these requirements, our system releases it.

Initiation methods

Online and mobile

The College can sign on to our online banking portal to initiate repetitive or free-form domestic and international wires online. Using our mobile service, users can approve any pending wires and initiate repetitive wires.¹

¹Our mobile service only allows initiation of repetitive wires, and not free-form wires.

Consolidated payables

You can send one file with multiple payment types (including wires, ACH payments, and checks) and remittance information directly from your treasury workstation or your enterprise resource planning (ERP), accounts payable, or other internal system with our consolidated payables service.

We accept most file formats and offer several file transmission protocols, as well as an option to upload your file online.

Telephone

Users will call a single toll-free telephone² number and provide an account number, personal identification number (PIN), and voiceprint; these are validated through a voice response unit (VRU).

²Book transfer initiation option not available by telephone

You can complete repetitive wires set up on our system through the VRU. To complete a free-form wire, the user is transferred to a team member in the wire department.

Automatic standing transfer order

To set up a repetitive wire, you will tell us the criteria that our system will use to determine the amount to send. You'll also specify initiation dates and times for us to automatically send the transfers.

In person

You can go to any Wells Fargo branch in person³ to initiate a wire. You must have signing authority on the account to initiate the request.

³Book transfer initiation option not available in person.

Online foreign exchange

You can manage your foreign exchange transactions and reporting with our online foreign exchange service 24 hours a day, 7 days a week. This service combines the advantages of our

competitive foreign exchange rates with the convenience of sending payments throughout the world over the internet.

SWIFT

If the College is a member of the SWIFT network, you can use this secure platform to submit wire payment instructions. If the College is not a member, we'd be happy to show you how to join SWIFT's user group or you can join a user group set up and managed by Wells Fargo.

Deadlines

Incoming

We accept incoming wires from the Federal Reserve until 6:00 p.m. ET and credit them the same day. We process incoming SWIFT transactions until 7:00 p.m. ET.

Outgoing

The opening time for outgoing wires is 8:00 a.m. ET for all wire types regardless of origination channel. We provide the cutoff times, which may vary based on wire type and initiation method, in the following table. We process requests we receive after our deadlines on the next business day.

Wire cutoff times (ET)

Origination channel	Domestic	Book	Drawdown request	International (U.S. dollar and foreign currency)	Request for Transfer (RFT)	Tax payment
Online and mobile	5:30 p.m.	8:00 p.m.	5:30 p.m.	5:30 p.m. (USD) 5:00 p.m. (FX)	8:00 p.m.	4:30 p.m.
Consolidated payables	5:30 p.m.	5:30 p.m.	5:30 p.m.	5:30 p.m.	5:30 p.m.	5:30 p.m.
Telephone	5:30 p.m.	N/A	5:30 p.m.	5:30 p.m.	Case is built anytime, then sent to investigations for processing	4:00 p.m.
Automated standing transfer	5:30 p.m.	8:00 p.m.	5:30 p.m.	5:30 p.m.	5:30 p.m.	4:00 p.m.
Online foreign exchange	Not applicable	Varies by currency	Varies by currency	Varies by currency	Varies by currency	Not applicable
SWIFT	5:30 p.m.	5:30 p.m.	5:30 p.m.	5:30 p.m. (USD) 5:00 p.m. (FX)	5:30 p.m.	Not applicable

Reporting

You can access detailed current and previous day information on incoming and outgoing wires through our online Wire Transfer Detail, Previous Day, and Intraday Composite reports and through our Direct BAI file transfer service.

The following is a sample of the information included in these reports, which can vary slightly by report type:

- Customer name or account name and number
- Wire amount
- Processing date and time
- Receiving or originating bank

- Correspondent bank, Fed, or SWIFT reference number
- Internal reference or confirmation number
- Value date, currency, wire text, transaction status, and so forth

You can tailor the online reports to show as much or as little detail as you need. You can download reports in BAI V2, CSV, and Excel format, and view in HTML and PDF format.

You can also receive optional notifications* of rejected, successful and unsuccessful outgoing wires, and incoming wires by email, fax, or text message (or all three).

*Additional fees may apply.

Security

We recommend dual custody for initiating free-form wires and for creating or maintaining wire templates online. With dual custody, we require a second user's approval of the free-form wire and wire templates before they take effect.

If you elect to use single custody, you will need to enroll in our Secure Validation service. This service provides you with an added layer of security without requiring another user's approval when completing free-form wire initiation or template maintenance.

Each time you initiate a free-form wire or perform template maintenance, you'll select from a list of enrolled phone numbers to receive a six-digit validation code that you'll enter online to complete the request.

Scalable processing platform

Our nationwide funds transfer platform meets both your current and future volume demands. As you grow and your needs evolve, we can quickly configure our systems to handle any increased volume, up to 10 times our current processing loads, with the same speed and efficiency.

Geographically dispersed sites

If an emergency or disaster happens, we have multiple processing sites that are strategically located across the nation and use the same processing platform to help ensure efficient data backup and recovery of core wire processing functions.

1) Internal controls over transactions transferring money out of any College account.

ACH

The ACH system is one of the most efficient and cost-effective ways to transfer funds, but it's critical that appropriate measures are in place to protect you against unauthorized transactions. The College uses our ACH Fraud Filter service.

You can choose from three options to protect your checking and savings accounts.

Review transactions and decide if you want them returned

With our review option, you can preauthorize ACH transactions to post to your account. We then notify you of any that are not preauthorized; you review those and notify us whether you want them paid or returned. When you tell us to return one, we create a reversing adjustment and return it as unauthorized.

You can request that we report:

- All ACH transactions posted to your account
- All ACH transactions that exceed a predetermined dollar amount
- ACH credit transactions only, or ACH debit transactions only

- ACH credit transactions or ACH debit transactions that exceed a predetermined dollar amount
- ACH credit transactions or ACH debit transactions outside a specified date range
- ACH credit transactions or ACH debit transactions that exceed a specified maximum number of occurrences

If you do not make a pay or return decision on an item by the specified deadline, the item is automatically paid or returned based on the default action you select during implementation.

Stop unauthorized transactions automatically

With our stop option, we automatically return transactions that you have not preauthorized and process all that you have preauthorized.

You can request that we:

- Stop and return all ACH transactions
- Stop and return all ACH transactions that exceed a predetermined dollar amount
- Stop and return all ACH credit transactions only, or ACH debit transactions only
- Stop and return ACH credit transactions or ACH debit transactions outside a predetermined dollar range
- Stop and return all ACH credit transactions or ACH debit transactions outside a specified date range
- Stop and return all ACH credit transactions or ACH debit transactions that exceed a specified maximum number of occurrences

Monitor converted check entries

Our Echeck option helps you monitor converted check entries for business-sized checks that have an auxiliary on-us field in the MICR line. This service includes Echeck Post and Echeck Stop options for accounts receivable check (ARC) and back office conversion (BOC), and point-of-purchase (POP) transactions.

Echeck Post

If you use this option in conjunction with our positive pay service, you have the opportunity to see unmatched items that will post to your account, so you can decide to pay them or return them using our online Image Positive Pay service.

If you use this option with our Perfect Presentment® service, the ACH converted check will not be matched against your check issue records.

Echeck Stop

If you choose this option, we will automatically stop all ineligible items inadvertently converted before they post to your account.

Wire transfers

Our required and recommended levels of security safeguards for initiating and releasing wires for each method we support are described in the following paragraphs. We do not offer fax, PC, or LANed PC wire initiation services.

Telephone

We require a PIN and a voice print to initiate wire transfers over the phone and recommend you set up user-specified wire and account limits.

You can also choose to receive an optional confirmation callback for nonrepetitive transactions. We make the calls based on parameters you set (such as a specific account threshold amount and user approval limits). Callback verification is optional for free-form wires; it is not available for repetitive wires.

If you choose callback verification, any free-form wire exceeding the account threshold amount will not be released unless it is verified by your authorized staff member (other than the one who initiated it).

Any wire initiated in an amount exceeding the specified user's limit will also require verification by a second authorized staff member. After the wire is verified, it is released and processed by the wire system.

Internet

Your company administrator can specify which functions each of your users can access and which accounts each user is authorized to use. We require a second administrator to approve access to the wire transfer function. Your administrator will also establish wire initiation and approval dollar limits by payment type for each user.

We require two-factor authentication to access our online services. Each user must enter the following information:

- Company ID
- User ID
- Password
- RSA SecurID® user PIN and pass code

We require dual approval for all free-form wire origination and template creation or modification, and you can set controls to require up to four approvals. A further option allows you to require an additional approver for wires that are initiated more than a specific dollar amount. Users can't approve any wire or template that they originate. If multiple approvals are required, the same person can't perform more than one approval. You can also use dual approval for templated wires, and require up to four approvals.

Consolidated payables

Transmission

Within your ERP, treasury workstation, or accounts payable system, the College establishes whatever levels of authority you require for transmissions sent directly to Wells Fargo.

Unless you choose to use secondary approval, we consider any wires initiated and transmitted to Wells Fargo by the College as ready for release.

If you use the secondary approval option, wires are not released until they are approved. Each authorized approver (you can require up to three) conveniently reviews, modifies, approves, or deletes the wires online.

Any files you transmit to us are authenticated and encrypted. Security elements vary according to the internet protocol you use for sending your transmissions and may include:

- Digital certificates issued by Wells Fargo
- ID
- Key
- Password
- RSA SecurID token
- PGP encryption
- Connect:Direct (NDM) with Secure+

Internet

The College typically originates wires through our CEO portal. You can upload your wire payment file and perform secondary approvals for uploaded or transmitted files through our online portal.

If you use the secondary approval option, wires are not released until they are approved. Each authorized approver (you can require up to three) conveniently reviews, modifies, approves, or deletes the wires online.

We require two-factor authentication to access our online services. Each user must enter the following information:

- Company ID
- User ID
- Password
- RSA SecurID user PIN and pass code

2) Transactions must appear on reports to allow for quick identification and isolation.

ACH

The College can choose from several options for receiving data on incoming and outgoing ACH entries: online, email, transmission, and fax.

Based on our understanding of your needs, we recommend you continue to use our online portal for your ACH reporting.

Online


You will access comprehensive intraday and previous day reporting of ACH transaction information through our online information reporting service. Downloading and viewing format options vary based on the report you choose, and may include BAI V2, CSV, Excel, HTML, and PDF.

Our online information reporting service provides a variety of intraday and previous day reports that include ACH information.

Intraday reports

ACH Receive

This is our most commonly used intraday ACH report. It includes detail on all received ACH transactions that will post to your account at the end of the current day, including the first addenda record (if applicable).

	01/15/20XX 02:10 PM ET	HENRY WELLS, LLC.
	CUSTOMER ID: WELLS	ACH Receive
	OPERATOR ID: HENRY	As of 01/04/20XX
Commercial Electronic Office®		Treasury Information Reporting
Currency: USD		
Bank: 07300028		WELLS FARGO BANK, N.A.
Accounts: 12346		WIDGETS INC.

Credit Amount	Transaction Detail
62,884,697.12	Entry Class/Description: PPD/DTC SDPS Sending Co Name: TRUST - EOD Sending Company ID: 999999999 Individual Name: ACHE-DTC SDPS II ID: 000022222 Discretionary Data:
54,900,000.00	Entry Class/Description: PPD/TRUST Sending Co Name: W FARGO BANK Sending Company ID: 999999999 MATURITES 01/14/02 00012199236 Individual Name: ACHE TRUST ID: 22222 Discretionary Data:
54,836,745.97	Entry Class/Description: PPD/FUND TSP Sending Co Name: TRUST FIDUCIARY Sending Company ID: 999999999 Individual Name: OFFST TRUST FIDUCIARY ID: BATCH OFFSET Discretionary Data:

ACH Origination

Provides summary information by ACH company ID for ACH files that you submit for processing. It also includes detailed information on accepted or rejected transactions as well as the ACH settlement number. If you use single item settlement, you will see a settlement entry for each transaction.

ACH Return/NOC

Includes detailed information (including settlement information) by ACH company ID for all ACH returns and notifications of change (NOCs) for transactions you have originated. NOCs include corrected information and addenda records.

EDI Payment Detail

Provides both ACH and EDI payment data in a comprehensive report format, and includes all addenda records for supported segment types as well as settlement information. You can access EDI-formatted payment and remittance information on the same day it posts to your account.

Intraday Composite

Provides detail of intraday ACH transaction information, including company name, description, customer ID, company ID, entry class code, settlement information, and discretionary data. It also includes balance and summary information. If you use single item settlement, you will see a settlement entry for each transaction.

Previous day reports

ACH Customer Activity

Lists all ACH activity on your account, including origination settlement information, adjustment detail, rejects, deletes and reversals, and a summary of your return activity by account. It also shows details of reversals, deletions, and rejects.

Previous Day Composite

Provides a comprehensive picture of ACH transactions from the previous business day. It includes a summary of your ACH activity, balance information, and specifics on each ACH transaction posting to your account. You can also select a hyperlink to view full addenda for your received transactions. If you use single item settlement, you will see a settlement entry for each transaction.

Transmission

The College can receive two ACH-specific reports by transmission: The ACH Origination/Reject file includes all originated and rejected items from your transmitted ACH file and the ACH Return/NOC item file includes all returned item and NOC activity.

You can also download intraday and previous day account information directly into your accounting, treasury workstation, or spreadsheet applications through our Direct BAI file transfer service. However, these files do not include detailed information about your ACH transactions.

ISO 20022 XML

You can receive detailed intraday and previous day account information using one of our secure internet transmission options or through SWIFT FileAct.

Consolidated receivables

For more detailed ACH reporting by transmission, you can receive consolidated remittance information for multiple payment types, including ACH.

We translate the data and deliver it to you in a format that's compatible with your accounting, ERP, or treasury workstation system. You can choose to receive multiple files throughout the day or one file containing all of your payments.

You have the option to receive email reports daily or multiple times throughout the day. They include full remittance information on ACH- and EDI-formatted payments and can be delivered in PDF, text, Excel, and CSV format.

Email

You can receive ACH Reject and ACH Delete and Reversal reports by secure email.

Fax

Several intraday and previous day reports are available by fax, typically bundled into packages that include detailed information on exception items, daily activity, deletes and reversals, and return analysis. If you are interested in receiving your reports by fax, your treasury management sales consultant can discuss this option with you in detail.

Wire transfers

The College can choose from multiple wire transfer information reporting methods.

Internet

Online reporting

Through our single sign-on portal, you will have access to an information reporting service that provides comprehensive intraday and previous day reporting of wire transaction information. You can view, print, and download any report into your accounting, treasury workstation, or spreadsheet applications. Format options include BAI V2, CSV, Excel, HTML, and PDF.

Online wire transfer

You can view initiated transaction and summary detail reports in CSV and HTML formats.

Mobile

As an extension of our single sign-on portal, you can use any smartphone or our free iPhone and Android apps to view several intraday and previous day reports that include wire transaction information without detailed information.

Transmission

File transfer

If you need automated transmissions of your account information, you can receive a BAI V2 file through our Direct BAI file transfer service, in which you get one daily transmission of previous day information. You can receive intraday file transmissions as frequently as you require, on the schedule you set up during the implementation process.

ISO 20022 XML

You can receive intraday and previous day reporting in ISO 20022 XML format by transmission or through SWIFT FileAct.

Intraday and previous day wire reporting includes the account name and number, wire amount, process date and time, receiving and originating bank, corresponding bank, Fed or SWIFT reference number, internal reference or confirmation number, value date, currency, wire text, and the transaction status, among other information.

Consolidated receivables

With our Receivables ManagerSM service, we translate and consolidate your incoming wire payments and remittance information with other payment types, and report the data to you for automated posting to your receivables system. Available formatting options include Wells Fargo standard flat file formats and ANSI 820. We can also support most custom and proprietary formats.

Fax or email

Some reports (such as detailed incoming and outgoing wire transfer notifications as we process your transactions, or a daily wire transfer report that lists all incoming and outgoing wires for the day) are available through our InfoFax service.

Detailed current day information on incoming and outgoing wires is available to you on our online Wire Transfer Detail and Intraday Composite reports and through our Direct BAI file transfer service.


All of these options include the account name and number, wire amount, process date and time, receiving or originating bank, correspondent bank, Fed or SWIFT reference number, internal reference or confirmation number, value date, currency, wire text, the transaction status, and other information.

Wire transfer detail report

This report provides comprehensive current day memo-posted detail for all outgoing and incoming wires, grouped by type: book transfers, domestic wires, and international wires. To make it easy to identify the information you're looking for, field descriptions are included.

You can tailor the report to show as much or as little detail as you need.


Sample Wire Transfer Detail report

	Custom 02/28/2001 01:25 PM ET CUSTOMER ID: WELLS OPERATOR ID: HENRY	HENRY WELLS, INC. Wire Transfer Detail Report As of 02/28/2001								
Commercial Electronic Office [®]		Treasury Information Reporting								
Note: Intelligibility information subject to change										
Currency: USD Bank: 121000248 Account: 12345(CA)	WELLS FARGO BANK, N.A. WIDGETS, INC. / CONCENTRATION ACCT									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 20%;">Amount</th> <th style="width: 40%;">Description</th> <th style="width: 20%;">Currency</th> <th style="width: 20%;">Status</th> </tr> <tr> <td style="text-align: right;">66,001.00</td> <td>02/28/2001 09:17 AM CT FEDWIRE ANXBANK USA, N.A. KITZ CORPORATION N/A</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">COMPLETE</td> </tr> </table>	Amount	Description	Currency	Status	66,001.00	02/28/2001 09:17 AM CT FEDWIRE ANXBANK USA, N.A. KITZ CORPORATION N/A	N/A	COMPLETE		
Amount	Description	Currency	Status							
66,001.00	02/28/2001 09:17 AM CT FEDWIRE ANXBANK USA, N.A. KITZ CORPORATION N/A	N/A	COMPLETE							
Wire Service Reference Number: 0228012821000599 Wire Message Number: XXXX181111 PC Reference/Confirmation Number: 999-88-7777777X Value Date: 02/28/2001 Wire Type: 103 Wire Amount: 66,001.00 Transmission Reference Number: XXXX28011111 USD Equivalent Amount: 66,001.00 Originator ID: 9999991878 Originator Name and Address: XYZ CORPORATION 100 MAIN STREET ANYTOWN USA Instancing Bank Code ID: N/A Instancing Bank Name and Address: ANXBANK USA, N.A. 100 MAIN STREET ANYTOWN Anyting Party ID: 99999911 Receiving Party Name and Address: HENRY WELLS, N.A., NEW YORK, NY 123 45678 STREET WEST NEW YORK NEW YORK 10001 Back to Back Info: N/A Beneficiary Bank Code ID: 11111111 Beneficiary Bank Name and Address: WELLS FARGO BANK N.A. 100 MAIN ST EVERETT Originator to Beneficiary Info: INVOICE NO. 667789 DATED 21DEC01	Intrasted Currency Amount: USD 66,001.00 Exchange Rate: 1.000000 Fed-CHIPS SWIFT Reference Number: 0228012821000599 Completed Transaction: 02/28/2001 09:17 AM CT Sender Reference Number: 1030022100000000 Originating Bank Code ID: N/A Originating Bank Name and Address: ANXBANK USA, N.A. 100 MAIN ST ANYTOWN, USA Receiving Party ID: 00000012345 Receiving Party Name and Address: WIDGETS, INC. / CONCENTRATION ACCT 123 MAIN STREET ANYTOWN CA 90000 Intermediate Bank Code ID: N/A Intermediate Bank Name and Address: N/A Beneficiary Code ID: N/A Beneficiary Reference ID: 11111 Beneficiary Name and Address: WIDGETS INC 100 MAIN ST ANYTOWN, CA 90000 - USA CALIFORNIA (USA)									
66,001.00 Amount Net (Total) 66,001.00 Net Total For Bank 111000248 (USD) 66,001.00 Net Grand Total For Currency (USD)										
--- END OF REPORT ---										

Intraday Composite report, Direct BAI file transfer, and ISO 2002 XML

You'll receive balance, summary, and detailed information on all transaction types, including wire transfer detail.

Sample Intraday Composite report

	01/15/20XX 02:05 PM ET CUSTOMER ID: WELLS OPERATOR ID: HENRY	HENRY WELLS, INC. Intraday Composite Report As of 01/15/20XX	
	Commercial Electronic Office® <i>Note: Intraday information subject to change</i>	Treasury Information Reporting	
Credit Transactions			
01/15/20XX	195 / INCOMING MONEY TRANSFER Cust Ref: COMPLETE Wire Ref: 3863 Wells Ref: 010221024581 44444444 WELLS BANK NEW YORK, NY ABCED GROUP INSTITUTIONAL SAME DAY WIRES II 1234567890000 OGB=ABCED GROUP INSTITUTIONAL SAME DAY WI DEVONSHIRE STREET BOSTON, MA 02109 ORG=ABCED GR INSTL REDEEM OBI=11111111 DX000X, 222222222222 Completed Timestamp 020115122335 (Time Released)	Bank Ref:	Credit Amount: 109,381.95
01/15/20XX	195 / INCOMING MONEY TRANSFER Cust Ref: COMPLETE Wire Ref: 2134 Wells Ref: 010221019098 55555555 THE XYZ COMPANY CHICAGO, IL 123456789 ORG=ACME INTERNATIONAL ATTN: MARY WELLS LOCUST STREET DES MOINES, IA 50306 RFB=1111 OBI=ABC CORP USA N35515 ATTN ABC Completed Timestamp 020115112254 (Time Released)	Bank Ref:	Credit Amount: 36,700.08
	INCOMING MONEY TRANSFER Total		Credit Amount: 146,082.03
Debit Transactions			
01/15/20XX	495 / OUTGOING MONEY TRANSFER Cust Ref: COMPLETE Wire Ref: 0251 Wells Ref: 010221014135 77777777 WELLS BANK N.A. LOS ANGELES, CA 22222 OBI=ATTN ACME CUSTODY /FTR/ BNF=3333333 ABC WELLS BK SAN FRANCISCO CA Completed Timestamp 020115103154 (Time Released)	Bank Ref:	Debit Amount: 2,906,523.70
	OUTGOING MONEY TRANSFER Total		Debit Amount: 2,906,523.70

Sample direct BAI incoming wire information

16,195,30000,,,/
88,WIRE REFERENCE: 120319047777/
88,FED REFERENCE: 0319C1B76E1C000777/
88,011103093 TD BANK, NA GLASTONBURY, CT 120319110858H777 ORG=SEASHORE COMMUNIT/
88,Y PARKSIDE DEPOSIT/
88,ORY ACCOUNT 777 NORTH JONES STREET HOLMDEL, NJ 12777- OBI=ABC REIMBURSEMENT/

```

88,FLEX PD 3117 PLAN/
88, YEAR 2011 OPI=4253638777 /FTR/ BNF=1234536928777 ABC COMPANIES OF NJ FSA PO/
88,OLED GRP PHILADELP/
88,HIA, PA/
88,Completed Timestamp 120319100900.(Time Released)/

```

Sample direct BAI outgoing wire information

```

16,495,2906522370,,,,/
88,WIRE REFERENCE:01221024574/
88,FED #:5009/
88,7777777777 WELLS BANK N.A. LOS ANGELES, CA/
88,22222 OBI=ATTN ACME CUSTODY / FTR/ BNF=33333 ABC/
88,WELLS BK SAN FRANCISCO CA/
88,Completed Timestamp 020115081816 (Time Released)/

```

Sample ISO 20022 XML

```

<BkToCstmrStmt>
  <GrpHdr>
    <MsgId>CANT0542013012315174</MsgId>
    <CreDtTm>2013-08-31T00:50:02.0Z</CreDtTm>
  <MsgRcpt>
    <Id>
      <OrgId>
        <BICorBEI>Customer BIC</BICorBEI>
      </OrgId>
    </Id>
  </MsgRcpt>
  <MsgPgntn>
    <PgNb>1</PgNb>
    <LastPgInd>true</LastPgInd>
  </MsgPgntn>
  <AddtlInf>INTR</AddtlInf>
</GrpHdr><Stmt>


```

Previous day

Through our online information reporting service, you can access detailed previous day information on your incoming and outgoing wire transfers, including:

- Bank reference number
- Customer reference number
- Originator information
- Wire amount

Sample Previous Day Composite report with full detail

	01/14/20XX 03:05 PM ET CUSTOMER ID: WELLS OPERATOR ID: HENRY	HENRY WELLS, INC. Previous Day Composite Report As of 01/14/20XX	
	Commercial Electronic Office®		Treasury Information Reporting
Currency: USD Bank: 073000228 Account: 12345		WELLS FARGO BANK, N.A. WIDGETS INC.	
Credit Transactions			
01/14/20XX 185 / INCOMING MONEY TRANSFER Cust Ref: 0000000000 WT FED#1880 FIDELITY GROUP OF ORG-SMITH INATL REDEEM SRF#FTED110090002100 TRN#011009007291 RFB#		Credit Amount: 1,409.09 Bank Ref: I4009902745508	
01/14/20XX 185 / INCOMING MONEY TRANSFER Cust Ref: 0000000000 WT FED#00160 COMMERCE BANK NATI/ORG-ABC INVESTMENTS SRF#0110090000538 TRN#11009010438 RFB# SMITH		Credit Amount: 948.59 Bank Ref: I4009902748072	
INCOMING MONEY TRANSFER TOTAL		Credit Amount: 2,357.68	
Debit Transactions			
01/14/20XX 495 / OUTGOING MONEY TRANSFER Cust Ref: 0000000000 WT FED#00485 COLORADO STATE BAN /DRW/BNF* SRF# TRN#020114013921 RFB#		Debit Amount: 4,000,000.00 Bank Ref: I4009903303430	
01/14/20XX 495 / OUTGOING MONEY TRANSFER Cust Ref: 0000000000 TRN#020114051812 RFB#		Debit Amount: 114,000.00 Bank Ref: I4009903308921	
OUTGOING MONEY TRANSFER TOTAL		Debit Amount: 4,114,000.00	

You also have the option to view extended detail in your report as shown in the following example.

Sample Previous Day Composite report with extended detail

2/3/2013	185 / INCOMING MONEY TRANSFER Cust Ref: 0000000000 WT FED#1111 ANYBANK LIMITEDNA,ORG-ANYBANKLTD GROUP TECH AND SUPPORT SER#01234010 TRN#000227012345 RFB#0101000022611 ***** WXYZ BANK USA 123 FIFTH AVENUE NEW YORK, NEW YORK 000000000000000000-ANYBANK LIMITED 0000 ***** NOSTRO RECENCLATION DEPT TO BOX 11111 ORG-ANYBANK LTD BRIDGE RICHARD SUZUKI X YYY Y300111123 WEST STREET ANYTOWN ***** RFB-0101000022611 ORG-ANYBANK YZZZ133 OPI =1110000002 RFB/BNF-0000012345 WXYZ CORPORATION 111 MAIN STREET, ***** UNITED STATES OF AME RICA Complete Timestamp XXXX2701234 (Time Release)	Credit Amount: 30,100.00 Bank Ref: I400990071112
----------	---	---

Additionally, you can click on a specific transaction for full details as shown in the following example.

Sample Previous Day Composite report with item detail inquiry

Item Details	
Transaction Information	
Transaction Details	
Originator Name:	ANYBANK LTD GROUP TECH & SUPPORT
Address 1:	X YYYYY NN1111
Address 2:	123 WEST STREET ANYTOWN
Address 3:	XXXXX XXXXXX
Originator's Account Number:	111100000002
Beneficiary Name:	WXYZ CORPORATION
Address 1:	111 MAIN STREET XXXXXX UNITED
Address 2:	STATES OF AMERIC
Beneficiary's Account Number:	12345
Amount:	\$30,100.00
Currency Code:	USD
USD Equivalent Amount:	\$30,100.00
Exchange Rate (Outgoing):	1.00000000
Reference Type:	FEDORAD
Reference Number:	20XX022711X1022X01234502270998FT11
Wire Sequence Number:	20XX022700012345
Originator's Reference Number:	OT0101XX02220111
Sent Received Date:	02/27/20XX
Value Date:	02/27/20XX
Create Date:	02/27/20XX
Post Date:	02/27/20XX
Status:	RECEIVED
Wire Type Description:	INCOMING DOMESTIC
Originator to Beneficiary Information	
Originator to Beneficiary Info 1:	/NV/NV XXXYZZZ333
Originator Bank Information	
Originator Bank ID:	ANYXXXXX
Originator Bank Name:	ANYBANK LIMITED XXXXX XXXXXX
Address 1:	NOSTRO RECONCILIATION DEPT
Address 2:	PO BOX 1111
Intermediary Bank Information	
Beneficiary Bank Information	
Audit Information for Originated Wires	
Origination Channel:	INCOMING FROM FED
Inbound Timestamp:	02/27/20XX 08:13 AM CT
Close Window	

Direct BAI file transfer

Standard previous day transmissions include the account name, internal reference or confirmation number, sequence number, and receiving or originating bank.

Premium previous day transmissions include the account name and number, wire amount, process date and time, receiving and originating bank, corresponding bank, Fed or SWIFT reference number, internal reference or confirmation number, value date, currency, wire text, the transaction status, and other information.

Sample incoming direct BAI wire information (standard)

16,195,3338000,0,,/
 88,OTHER REFERENCE: IA009959181333/
 88,WT FED#01234 SUNTRUST BANK /ORG=SUNTRUST MORTGAGE INC SRF# 2013022000009999/
 88,TRN#13022007777/
 88,RFB# 12345678/

Sample incoming direct BAI wire information (premium)

16,195,250100,0,,/
 88,OTHER REFERENCE: IA009989198001/
 88,021000089 CITIBANK N.A. NEW YORK, NY NEW YORK, NY UNITED STATES CHARLES SCHM/
 88,IDT AND CO, INC. 1/-
 88,01, MONTGOMERY STREET S01234567DFD01 OGB=CHARLES SCHMIDT AND CO, INC. SAN FR/
 88,ANCISCO,US ORG=JOH/
 88,N JONES 1234567890 BROADWAY ST SUITE 12345678 ADDRESS INFO NEW YORK, NY 1234/
 88,5 OBI=SCH REF(N 50/
 88,23456 0000654321012) OPI=65432101 /FTR/ BNF=2000012345678 COMPANY GLOBAL MAS/
 88,TER ACCOUNT RE INV/
 88,ESTMENT CAYMAN LP WASHINGTON DC KY BBI=/REC/REF: JOHN JONES/
 88,Completed Timestamp 120406163908 (Time Released)/
 88,0406B1Q8021C012345/
 88,0406B1Q8021C012345/
 88,120406086232/

Sample outgoing direct BAI wire information (standard)

16,495,64497852,,,/
 88,OTHER REFERENCE: IA009935033333/
 88,WT FED#04444 DEUTSCHE BANK TRUS /DRW/BNF=ABC TAX GRPS INC. REV. WIRE ABCDEFG/
 88,SRF# 061331088800/
 88,2222 TRN#110613033333 RFB# 1200033333YWD/

Sample outgoing direct BAI wire information (premium)

16,495,2418100,,,/
 88,OTHER REFERENCE: IA009989053777/
 88,021000021 JPMORGAN CHASE BANK, N.A. 4 NEW YORK PLAZA FLOOR 15 NEW YORK, NY/
 88,US EC1234567890654/
 88,0 ORG=12 CUSTV 3112 Class B RFB=00000022 /FTR/ BNF=217775839333 JOHN SMITH/
 88,Completed Timestamp 120406084247 (Time Released)/
 88,0406I1B7031R007888/
 88,0406I1B7031R007888/
 88,120406021173/

ISO 20022 XML

Your ISO 20022 XML transmission will include information listed in the following table.

Wire information included		
Account name and number	Corresponding bank	Currency
Wire amount	Fed or SWIFT reference number	Wire text
Process date and time	Internal reference or confirmation number	Transaction status
Receiving and originating bank	Value date	Other information

Sample .camt053 previous day file

```
<BkToCstmrStmnt>
  <GrpHdr>
    <MsgId>CAMT0532013012315174 </MsgId>
    <CreDtTm>2013-06-31T00:20:02.0Z </CreDtTm>
  <MsgRcpt>
    <Id>
      <OrgId>
        <BICOrBEI>Customer BIC</BICOrBEI>
      </OrgId>
    </Id>
  </MsgRcpt>
  <MsgPgntn>
    <PgNb>1</PgNb>
    <LastPgInd>true</LastPgInd>
  </MsgPgntn>
  <AddtlInf>INTR</AddtlInf>
</GrpHdr><Stmnt>
```

Transaction Search

Our Transaction Search service provides information on each posted wire transaction, including the customer reference number, item sequence number, and amount, for up to seven years. Optional extended detail expands the posted information to include originator, beneficiary, and audit information for wire transfers processed within the last 180 days.

- xii. Describe daily armored car/courier services, or options the Proposer would offer with regard to alternatives to armored car/courier services to allow for secure deposits, including same-day deposits. They may include but not be limited to options such as drop off locations.

Cash vault (by armored carrier)

The College works with Rapid Armored to pick up deposits at your locations and transport them to our local Lake Ronkonkoma branch.

Additionally, Wells Fargo does provide Cash Vault services accessed by multiple armored courier providers.

Remote cash capture (smart safe)

By using our smart safe service, *SafeVantage*, you can increase employee efficiency and productivity, improve accuracy, and improve operational and employee safety.

How it works

You'll choose an armored carrier to install bill validating and counterfeit detecting safes in each of your locations. We offer our remote cash capture solution through our vendors Brinks, Dunbar, Garda, and Loomis.

Your employees will simply insert currency into the bill validators. The safe counts the cash, examines the bills, and rejects any bills suspected of being counterfeit. It also tracks deposits by employee personal identification number.

The safe prepares your deposits and reports them to us. You receive provisional credit for the cash in the safe before it physically reaches the bank.

The safe holds your cash until your armored carrier picks it up and delivers it safely to their cash vault. The armored carrier also delivers coin and currency to your locations, and maintains and repairs the safes. Depending on your safe capacity and cash volume, you may be able to reduce the number of courier pick-ups you need per week.

In addition to currency deposits, the safe offers the following features.

Manual deposits

Used for unfit and rejected bills as well as occasional checks or travelers' checks.

Change orders

Used to offset change orders you place.

Reporting

You can access transaction information either directly from the safe, or through the vendor's online portal.

You can program your safes to automatically print reports that show deposit amounts by employee, by shift, and by day. To simplify reconciliation, we identify each type of deposit — currency and manual — by a different description on your reporting services.

Deposit cutoff times

The following table shows the cutoff times in local time.

Type	Cutoff time	Provisional credit received
Standard	3:00 a.m.	Next business day at end of day
Premium intraday	4:00 a.m.	Next business day by 8:00 a.m.

You receive credit for check deposits you make in the safe's manual drop slot after they are picked up from your locations and delivered to the cash vault.

Advantages

In recent discussions with the College, we identified many benefits that our remote cash capture solution can offer. Reducing the manual work and risk associated with handling cash, minimizing courier pick-ups, and receiving credit to your account quicker are just some of the advantages of this service.

Increased efficiency

Because the safe counts cash, your employees can focus on customer and business needs instead of spending time handling cash, preparing deposits, and making trips to the bank.

Improved safety

Criminals may target operations where cash is unsecured. Remote cash capture reduces the risk of losses for cash in transit by eliminating the need to take deposits to the bank.

Expedited credit

You receive provisional credit and faster access to working capital without being dependent upon a daily armored carrier pickup.

Easy reconciliation

All transactions flow through our regular information reporting channels, including BAI file transfer and our online reporting service. We offer several reports that provide detailed information about your deposits, and coin and currency orders.

Reduced risk of fraud and theft

The safe uses a point-of-sale system to track funds. The totals shown on the system should equal the amount deposited. You can access deposit data at a location or employee level, increasing control and providing an audit trail.

Lower transportation and supply costs

Because we credit deposits to your account through an electronic data transmission from the safe, you can reduce the number of armored car pickups and trips to the bank. Our solution also reduces the need for deposit bags and tickets.

Flexibility

A variety of safe models is available to meet the size requirements of your locations and suit your business processes.

Pricing

Each *SafeVantage* setup is unique. To provide the best cost value to the College, we will need to gather final requirements before providing pricing.

Additional depository options

The sections that follow describe our other depository service options. Pricing for these services varies based on the options you select. Please refer to the pricing schedule included in the Cost Proposal.

Please note that we will need to gather final requirements before determining pricing for some services included in the response.

Night depository

Most of our full-service branches have a convenient night depository for commercial customers. After we set up the College's accounts, your authorized personnel will receive access keys.

The safety and security of our customers is a top priority for Wells Fargo. Therefore, we have implemented strategic policies and procedures, and we use security equipment to minimize risks to our night depository customers.

ATM

You can deposit cash and checks directly into our ATMs, 24 hours a day, 7 days a week. The ATM calculates your deposit, verifies cash, images checks and transfers check images for deposit.

The safety and security of our customers is a top priority for Wells Fargo. Therefore, we have implemented strategic policies and procedures and we use security equipment to minimize risks to our ATM customers.

Stagecoach Deposit card

This deposit card enables you to make business deposits at deposit-taking ATMs or at the teller line of branches. Deposits made with this card do not have the deposit limitations of ATM deposits, though branch channel deposit volume thresholds still apply.

To help protect your account against fraud, this card only permits deposits to your account, and account balances are not included on deposit receipts or shown on the ATM screen. You can't make withdrawals, transfers, or balance inquiries.

Remote deposit

Using a desktop scanner, you scan checks to create digital images of the checks. You then review and transmit the images to us through our online banking portal.

Mobile deposit

We offer a mobile deposit service in conjunction with our remote deposit service. With mobile deposit, you can capture check images and deposit funds* to your account using the camera of a mobile device†. Mobile users, such as field officers and route drivers, can accept customer checks or money orders and deposit them immediately.

*One check per deposit.

†Requires an iPhone, iPad, or iPad Mini running iOS version 8.0 or higher or an Android device with version 4.4 or higher.

Branch

If your daily cash deposits are less than \$10,000 and you deposit fewer than 250 checks, you can make over-the-counter deposits in our branches. You'll set up your deposit verification preference at implementation.

In addition to making deposits, you can place cash orders of up to \$3,000 cash and \$500 in coin per day, up to four days a week. If your cash orders exceed these limits, your treasury management sales consultant can work with you to find an alternative solution.

Same-day ledger credit

Our cutoff times vary based on where you make your deposit.

Cash vault

Different deadlines apply for split deposits (cash and checks on separate deposit slips), mixed deposits (cash and checks on the same deposit slip), and cash-only deposits. The following table lists deadlines by deposit type and location, in local time.

If you require a later deadline than those listed in the table, please speak to your treasury management sales consultant to discuss your specific needs.

Cash vault deposit deadlines

Cash vault site (served by)	Cash only	Check only	Mixed
New York Long Island City	7:00 p.m.	5:00 p.m.	3:30 p.m.

Remote cash capture (smart safe)

Most customers choose to receive provisional deposit credit the next business day through our standard or premium service.

We can provide provisional same-day credit; however, it requires establishing a cutoff time that is before the end of a typical business day, which can cause reconciliation problems. We post deposits you make prior to the cutoff the same day and post the remainder the next business day. The following table shows the cutoff times in local time.

Type	Cutoff time	Provisional credit received
Standard	3:00 a.m.	Next business day at end of day
Premium intraday*	4:00 a.m.	Next business day by 8:00 a.m.
Same-day	Varies	Same business day at end of day

*Available to customers who contract with Loomis. Additional fees apply.

For check deposits you make in the safe's manual drop slot, the "check only" deadlines (shown in the cash vault table in the next section) will apply based on the days when those deposits are picked up from your locations and delivered to the cash vault.

Branch

You receive same-day ledger credit for both cash and check deposits made prior to the deposit deadline.

Night depository

Once we process your deposit, you receive same-day credit for cash and check deposits.

ATM

ATM deposits made before 9 p.m. local time will be posted on the same business day. You receive credit the next business day for deposits you make after the deadline, on weekends, and on Federal holidays.

Remote deposit

The deposit deadline is 10:00 p.m. ET.

xiii. Provide a schedule and detail the steps required to establish a new banking relationship in a six week period or less.

Your implementation consultant will partner with your staff to develop the implementation schedule and document the process. A sample timeline is included with this response. While this sample shows many crucial tasks, it is not comprehensive. Since the College already contracts with us for many of the services requested in this RFP, you will not need to transition these services.

Some services requested will require the higher level of support that we reserve for more complex, customized solutions such as yours.

After the College identifies the services you want to add, we'll customize the timeline.*

*The timeline can be either written or verbal depending on the services you choose.

A description of the roles and responsibilities of the implementation team members that will be working with your organization follows:

Dedicated project management

Implementation consultant

Your implementation consultant will be responsible for setting up your services as well as overseeing training and service transition.

Depending on the scope and complexity of your implementation, we may involve additional personnel, such as our data transmission testing team.

Client project manager

The client project manager oversees the implementation consultant and other team members involved in the implementation process.

Your client project manager also assembles and leads a project team that includes the College's staff, our team members, and outside vendors.

Your relationship team also remains involved with you throughout the implementation process.

The process

During the implementation process, we'll email implementation packets for each deposit location to your main contact. Packets include guides that explain how to prepare deposits, complete deposit tickets, and reconcile discrepancies. Your administrator can distribute the packets per your preference.

Testing

If your implementation requires transmission testing, such as for a daily BAI file transmission, your implementation consultant will arrange for testing with the College and our internal transmission testing team.

Your implementation consultant will notify you once your implementation is complete and arrange initial product training if needed.

The College's agreement is required to move transmission related services into the production environment.

The timeline below depicts the steps necessary to establish a new banking relationship.

Sample implementation timeline

Product	Responsibility	Expected completion date	Actual completion date	Expected completion date status	Notes
CEO portal - 3 days lead time					
Treasury Information Reporting - 1 day lead time					
Review and confirm services	Wells Fargo / The College				
Review and sign forms	The College				
Set up online administration for wires, reports, and related services	Wells Fargo				
Training	Wells Fargo / The College				
Account opening - 1 day lead time					
Identify all accounts to be opened	Wells Fargo / The College				
Provide subaccounts (if applicable)	Wells Fargo				
Provide account numbers	Wells Fargo				
Provide MICR specifications	Wells Fargo				
Order deposit tickets, check stock, and other supplies	Wells Fargo / The College				
Validate set up	Wells Fargo				
Branch depository - 10 days lead time					

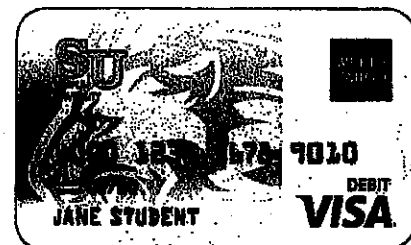
Product	Responsibility	Expected completion date	Actual completion date	Expected completion date status	Notes
Review and confirm services	Wells Fargo / The College				
Submit national bank notifications (NBNs)	Wells Fargo				
Review NBNs for accuracy	Wells Fargo				
Pick up night drop keys at store	The College				
Validate and communicate that process is complete	Wells Fargo				
Cash vault – 2 to 11 days lead time					
Review and confirm services	Wells Fargo / The College				
Confirm armored carrier service	The College				
Implement cash vault	Wells Fargo				
Provide change order and deposit information	Wells Fargo				
Order supplies	Wells Fargo / The College				
Validate setup	Wells Fargo				
Send welcome package	Wells Fargo				
Monitor activity	Wells Fargo / The College				
Note: Lead time varies based on the number of locations.					
SafeVantage – 30 days lead time					
Review and confirm services	Wells Fargo / The College				
Order deposit tickets	Wells Fargo				
Build cash vault profiles	Wells Fargo				
Install safe	Vendor				
Test connectivity	Vendor				

Product	Responsibility	Expected completion date	Actual completion date	Expected completion date status	Notes
Validate credits sent to bank	Wells Fargo				
<i>Desktop Deposit - 7 days lead time</i>					
Review and confirm services	Wells Fargo / The College				
Order supplies	Wells Fargo				
Complete and validate setup	Wells Fargo				
Send welcome package	Wells Fargo				
<i>Stagecoach Deposit - 2 to 11 days lead time</i>					
Review and confirm services	Wells Fargo / The College				
Order supplies	Wells Fargo				
Send welcome package	Wells Fargo				
Note: Lead time varies based on the number of locations.					
<i>Commercial ATM - 10 days lead time</i>					
Review and confirm services	Wells Fargo / The College				
Send welcome package	Wells Fargo				
Confirm receipt of ATM card	Wells Fargo				
<i>ARP Deposit Location Reporting - 7 days lead time</i>					
Complete and validate setup	Wells Fargo				
Note: For an existing account, implementation could take up to 30 days due to the service being cycle dependent.					

- xiv. Describe other services that Proposer is prepared to offer, which excludes selling to/servicing students as private customers.

Affinity Campus Debit Card

An Affinity Campus Debit Card is another option we offer as part of the Campus Banking program. This card is a co-branded Visa® debit card that has full debit card transaction capabilities (PIN-based and signature-based) and features university imagery and logos. This card is issued by Wells Fargo and is ordered when a student requests a card



End of Text for Exhibit D

EXHIBIT E
Payment Terms and Conditions

1. General Payment Terms

- a. Contractor shall prepare and present an invoice to the College for payment by the College. Claims shall be documented by sufficient, competent and evidential matter. Payment by the College will be made within thirty (30) days after approval by the College.
- b. Contractor agrees that it shall be entitled to no more than the fees set forth in this Exhibit E for the completion of all work, labor and services contemplated in this Agreement.
- c. The charges payable to Contractor under this Agreement are exclusive of federal, state and local taxes, the College being exempt from payment of such taxes.
- d. The acceptance by Contractor of full payment of all billings made on the final approved under this Agreement shall operate as and shall be a release to the College and/or County from all claims and liability to Contractor, its successors, legal representatives and assigns, for services rendered under this Agreement.

2. Agreement Subject to Appropriation of Funds

This Agreement is subject to the amount of funds appropriated and any subsequent modifications thereof and no liability shall be incurred by the College and/or the County under this Agreement beyond the amount of funds appropriated for the Services covered by this Agreement.

3. Limit of College's Obligations

The maximum amount to be paid by the College as set forth on the cover page of this Agreement shall constitute the full obligation of the College in connection with this Agreement and any matter arising therefrom.

4. Specific Payment Terms and Conditions

- 5. Contractor's Cost Proposal:** See ATTACHMENT 1, annexed hereto.

ATTACHMENT 1

Specific Payment Terms and Conditions

V. Cost proposal

- a. Proposer should provide all information it deems necessary to explain or clarify its Cost Proposal. This includes but shall not be limited to the following:

- i. A description of all fees associated with providing services identified under the "General Requirements" and "Basic Services" sections in the RFP documents

Please refer to the pricing documents that follow.

- ii. Elaborate on any competitive interest rates offers that would be extended to the College on College deposits, any additional investments, as well as credit cards and rebates on credit cards.

We can meet all your investment needs through a multi-solution approach.

The guidelines of the New York State Comptroller's investment policy for local governments, limits the College's investment vehicles to Certificates of Deposit (CDs), money market accounts, interest checking accounts, U.S. treasuries, and overnight repurchase agreements. We will work closely with you to determine the duration and amount of investments.

Liquid bank accounts and self-directed investment services provide the College with investment options.

Interest rate options

Government Advantage Checking account

Developed specifically for municipal entities, this account integrates the convenience of a full service account with the ability to earn interest on excess funds held in the account.

Our Government Advantage Checking is an interest-bearing account that uses an ECR to offset fees for services used first and then pays interest on any additional balances. With this account — available only to government entities — you gain all the features and convenience of a checking account, while earning interest on excess balances. This is a full-service account with complete and unlimited access to available funds and transaction capabilities. You can withdraw funds at any time, and there is no limit on the number of transactions.

Funds in Government Advantage Checking accounts are demand deposits, not investments. When combined with other accounts in the same name, they are covered by the FDIC to the maximum amount allowed. Additionally, we collateralize the funds in the account to the extent required by law.

How it works

- At the end of the month, we calculate the average positive collected balance.
- We pay a competitive interest rate on balances not needed to offset service charges.
- If there are insufficient balances to offset all service charges, we charge the remaining fees to your account.

Investment products

Through the Fixed Asset desk, our Wells Fargo Securities team offers a variety of short-term investment products, including the following:

Money market mutual funds

Money market mutual funds provide diversification and daily liquidity, making them an attractive cash management tool. We provide a variety of institutional money market mutual fund options, including 100% treasury, government, prime, and tax-exempt funds. You can select the money market mutual fund that best fits the College's investment objectives.

Government agency securities

Wells Fargo Securities is one of the leading dealers in U.S. government agency securities and is ranked third industry-wide in all agency underwriting in 2016.

Brokered CDs

Wells Fargo Securities has an experienced and dedicated CD underwriting team, which has issued billions of dollars in CDs for more than 2,500 banks. The team offers brokered CD issues in a variety of maturities, with a variety of structures. You can hold an array of CDs from different issuers in one account and receive FDIC coverage on your entire CD portfolio. The standard insurance amount is \$250,000 per depositor per insured bank for each account ownership category.

U.S. treasuries

Wells Fargo Securities is a primary dealer of U.S. treasury securities. They maintain a daily inventory of treasury securities, providing competitively priced offerings whether you are buying or selling.

The College's Wells Fargo Securities investment representative is Scott Dorsey, located in our New York City office. You can reach Scott at 212-214-8749 or at scott.dorsey@wellsfargo.com.

iii. A description of fees associated with electronic funds transfer to or from the College accounts.

Please refer to the pricing documents that follow.

iv. A description of fees associated with daily armored car/courier services, or for alternatives services to armored car/courier services that will allow for secure deposits, including same-day deposits, as described under Basic Services in Section III – Scope of Services

The College currently has a courier arrangement with Rapid Armored through Wells Fargo. You can continue to maintain this established agreement. Please refer to the pricing documents that follow

If you choose to add remote cash capture services, we will assist you in identifying local carrier companies.

v. A description of fees associated with on-line stop payment services

Please refer to the pricing documents that follow.

vi. A description of the costs, if any, associated with the installation of the bank's ATMs, as well as branches on the College's various campuses and satellite buildings.

For pricing information and details about the ATM USA partnership, please refer to Tab A of the Appendix.

As stated previously, we do not have the ability to place branches on the various campuses and satellite buildings at this time.

vii. A description of the transaction fees to ATM users, if any.

Please refer to the ATM USA pricing information in Tab A of the Appendix.

viii. A description of all fees, for any supplementary services available, including but not limited to:

a. Any fees for interfaces required between the College's ERP and the Proposer's electronic banking system.

b. Fees related to adjust processing on deposits

c. Charges for recalling or canceling a wire transfer

Please refer to the pricing documents that follow.

ix. How will the bank stipulate the required compensating balance? Provide the formula for computing the compensating balance and/or reserve requirements.

We set the ECR internally each month after evaluating a combination of factors, including the 91-Day Treasury Bill rate, the Fed Funds rate, sweep rates, and other market indicators. We set the rate at our discretion and may adjust it during the month to react to market changes.

The College will receive an ECR of 0.50%.

We use the following formula to calculate the earning allowance:

$(\text{Investable balance (also called average positive daily collected balance)}) \times (\text{calendar days in the month}) \times (\text{ECR}) \div \text{actual number of days in the year}$

We do not impose reserve requirements, nor do we charge recoupment fees.

To offset the cost of services, we are offering the College earnings credit and the Government Advantage Checking account.

- At the end of the month, we calculate the average positive collected balance
- We pay a competitive interest rate on balances not needed to offset service charges
- If there are insufficient balances to offset all service charges, we charge the remaining fees to your account

If the College chooses to go with the Government Advantage Checking account – the ECR rate will be 0.50%, and the interest rate will be 0.50% on any excess balances.

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Wells Fargo Treasury Management Proposal

Suffolk County Community College

Pricing as of August 2017

<u>WF Code</u>	<u>Service Description</u>	<u>Price</u>	<u>Monthly Volume</u>	<u>Activity Charges</u>
ACH				
34377	ACH PAYMENTS BASE FEE	15.00000	2	30.00
ES803	ACH PAYMENTS ONLINE BATCH RELEASE	0.00000	5	0.00
ACHYD	ACH PAYMENTS SAME DAY ITEM	0.10000	1	0.10
ACH1D	ACH PAYMENTS ONE DAY ITEM	0.10000	10	1.00
ACH2D	ACH PAYMENTS TWO DAY ITEM	0.10000	1	0.10
ES344	ACH RECEIVED ITEM	0.10000	216	21.60
34330	ACH CEO SUBSCRIPTION - ACCOUNT	5.00000	11	55.00
34332	ACH CEO SUBSCRIPTION - ITEM	0.00000	1,773	0.00
34340	ACH CEO RETURN SUBSCRIPTION-ACCOUNT	0.00000	4	0.00
34342	ACH CEO RETURN SUBSCRIPTION - ITEM	1.00000	1	1.00
34285	CEO ACH HYP ITM DET INQ - PER ITEM	1.00000	2	2.00
ACH Fraud Filter				
34334	ACH CEO FRAUD FILTER-STOP MTHLYBASE	6.00000	4	24.00
ES352	ACH FRAUD FILTER STOP MTHLYBASE	6.00000	3	18.00
34338	ACH CEO FRAUD FILTER STOP - ITEM	15.00000	2	30.00
Account Reconciliation				
12080	ARP MONTHLY BASE - FULL	10.00000	1	10.00
12081	ARP MONTHLY BASE - PARTIAL	8.00000	1	8.00
12377	ARP FULL RECON-ITEM	0.04000	110	4.40
12430	ARP OUTPUT - TRANSMISSION	8.00000	1	8.00
12694	OUTGOING TRANSMISSION - PER ITEM	0.00000	610	0.00
12687	ARP AGED ISSUE RECORDS ON FILE-ITEM	0.00400	2,100	8.40
34350	CEO ARP STMT & RPTS MONTHLY BASE	0.00000	2	0.00
12604	ARP OPTIONAL REPORTS	10.00000	5	50.00
12707	DEPOSIT LOCATION REPORTING - ITEM	0.10000	366	36.60
Cash Branch/Store Channel				
CK161	CASH DEPOSITED IN WF BRANCH	0.00120	159,640	191.57
22810	WF CHK CASHED FOR NONACCT HOLDER	0.00000	3	0.00
08052	BRANCH DEPOSIT	0.50000	170	85.00
Desktop Deposit/Electronic Check				
15017	DESKTOP DEPOSIT MONTHLY BASE	30.00000	1	30.00
15007	DESKTOP DEPOSIT-DEPOSIT CREDITED	0.00000	188	0.00
701	DESKTOP DEPOSIT-DEPOSITED ITEM ONUS	0.01500	67	1.01
706	DESKTOP DEPOSIT-DEPOSITED ITEM	0.03000	1,087	32.61
16003	DESKTOP DEPOSIT REPORT PER ITEM	0.00000	498	0.00
12816	DESKTOP DEPOSIT IMAGES RETRIEVED	0.30000	1	0.30

<u>WF Code</u>	<u>Service Description</u>	<u>Price</u>	<u>Monthly Volume</u>	<u>Activity Charges</u>
EDI Reporting				
34240	CEO EDI PMT DETAIL SUBSC MO BASE	8.00000	1	8.00
34242	CEO EDI PMT DETAIL - ITEM	0.25000	1	0.25
34245	CEO EDI PMT DETAIL - ADDENDA ITEM	0.15000	1	0.15
General Account Services				
22051	ACCT MAINTENANCE	10.00000	7	70.00
CK021	DEBITS POSTED	0.15000	25	3.75
CK018	ELECTRONIC CREDITS POSTED	0.15000	400	60.00
CK049	DDA STATEMENT - PAPER	3.00000	5	15.00
CK030	CLIENT ANALYSIS STATEMENT-PAPER	0.00000	1	0.00
General Disbursement Services				
12670	STOP PAYMENT - ONLINE	2.50000	6	15.00
22030	STOP PAYMENT - AUTO RENEWAL	2.00000	200	400.00
22202	DDA CHECKS PAID	0.10000	232	23.20
Image Delivery				
22020	WELLSIMAGE PAID CHECK MONTHLY BASE	15.00000	1	15.00
22015	WELLSIMAGE PAID CHECK PER CD	15.00000	1	15.00
DS255	WELLSIMAGE PAID CHECK PER ITEM	0.01000	608	6.08
27707	CEO SEARCH	0.50000	76	38.00
12812	CEO IMAGE VIEW < 90 DAYS - ITEM	2.00000	14	28.00
12815	CEO IMAGE VIEW > 90 DAYS - ITEM	2.00000	6	12.00
Information Reporting				
34123	CEO EVENT MESSAGING SERVICE - EMAIL	0.20000	380	76.00
34100	CEO PREV DAY REPORTING MAINTENANCE	10.00000	7	70.00
34115	CEO PREV DAY REPORTING ITEMS LOADED	0.01000	861	8.61
34120	CEO INTRADAY REPORTING MAINTENANCE	0.00000	7	0.00
34121	CEO INTRADAY REPORTING ITEMS RPTD	0.00000	3,140	0.00
34253	INFO REPORTING HISTORY STORAGE 120	0.00000	2,816	0.00
Other Non TM				
IAMTH	RECOURPMENT MONTHLY	0.00000	9,576	0.00
Paper Checks Deposited				
001	DEPOSITED CHECKS - ON US	0.08000	16	1.28
002	DEPOSITED CHECK	0.08000	44	3.52
Positive Pay				
12907	POSITIVE PAY MONTHLY BASE	20.00000	1	20.00
DS191	PAYEE VALIDATION STANDARD-ITEM	0.02000	232	4.64
12903	POSITIVE PAY EXCEPTIONS - ITEM	2.00000	2	4.00
34336	POSITIVE PAY EXCEPTION - CEO IMAGE	1.00000	2	2.00
12505	POSITIVE PAY EXCEPTION CHECKS RETND	2.50000	2	5.00
Returned Items				
34235	CEO RETN ITEM SUBSCRIPTION PER ACCT	0.00000	7	0.00
34237	CEO RETN ITEM SUBSCRIPTION PER ITEM	0.50000	45	22.50
34239	CEO RETN ITEM SUBSCRIPTION OPT DETL	0.15000	27	4.05
CK081	RETURN ITEM SPECIAL INST MTHLY BASE	6.00000	2	12.00
CK069	RETURN ITEM SPECIAL INSTRUCTIONS	0.25000	15	3.75
CK084	CEO RETURN ITEM SERVICE MTHLY BASE	0.00000	7	0.00
CK062	CEO RETURN ITEM RETRIEVAL-IMAGE	0.25000	78	19.50

<u>WF Code</u>	<u>Service Description</u>	<u>Price</u>	<u>Monthly Volume</u>	<u>Activity Charges</u>
CK061	RETURN ITEM - CHARGEBACK	3.00000	15	45.00
CK075	RETURN ITEM REDEPOSITED	3.00000	13	39.00
Wire Transfers				
34205	CEO WIRE XFR DETAIL US ACCT MO BASE	0.00000	7	0.00
34207	CEO WIRE XFR DETAIL US ACCT ITEM	0.04000	6	0.24
ES030	WIRE IN - DOMESTIC	10.00000	2	20.00
ES141	WIRE BOOK TRANSFER - CEO	2.00000	6	12.00

Total Monthly Activity Charges **1,733.20**

Total Monthly Balance Based Charges (can be paid with balances)	1,733.20
Earnings Credit Rate	0.50%
Estimated Earnings Credit	1,733.20
Collected Balance Required to Cover Balance Based Charges	4,159,667
Interest Rate	0.50%

General Footnotes:

The above pricing estimate is based on certain assumptions drawn from projected volume, scope of services and/or other information you have provided. The pricing is subject to change if the actual volume and/or scope of services differ from the assumptions upon which the pricing estimate was based. Wells Fargo reserves the right to assess fees for services not clearly defined in this solicitation, but are required as a part of the finalized scope of work.

The Interest Rate would be calculated on excess balances not used towards earnings credit to cover analysis charges.

For additional service definitions, please contact your Treasury Management Sales Consultant or visit: www.wellsfargo.com/accountanalysis



Wells Fargo Treasury Management Proposal

Suffolk County Community College

Recommended Services

Pricing as of August 2017

<u>WF Code</u>	<u>Service Description</u>	<u>Price</u>	<u>Monthly Volume</u>	<u>Activity Charges</u>
Cash Vault				
08351	CASH VAULT ADJUSTMENT REPORT-EMAIL	30.00000	1	30.00
08357	CASH VAULT DEPOSIT REPORT-EMAIL	30.00000	1	30.00
08132	CASH VAULT MONTHLY BASE	15.00000	1	15.00
08363	CASH VAULT ORDER REPORT-EMAIL	30.00000	1	30.00
08374	CASH VAULT TRANS RECAP RPT-EMAIL	30.00000	1	30.00
08669	EN COIN FURNISHED STANDARD HALF BOX	3.00000	1	3.00
08691	EXPANDED NETWORK CASH ORDER-STD	8.00000	1	8.00
08612	EXPANDED NETWORK COIN DEP-STD BAG	2.50000	1	2.50
08606	EXPANDED NETWORK COIN FURN - ROLLS	0.10000	1	0.10
08607	EXPANDED NETWORK COIN FURN-STD BOX	3.00000	1	3.00
08605	EXPANDED NETWORK CURR FURN-NONSTD	0.00160	1	0.00
08611	EXPANDED NETWORK CURRENCY DEPOSITED	0.00130	1	0.00
08604	EXPANDED NETWORK CURRENCY FURNISHED	0.00130	1	0.00
08616	EXPANDED NETWORK DEPOSIT ADJUSTMENT	8.00000	1	8.00
08613	EXPANDED NTRWK COIN DEP-STD HLF BAG	3.00000	1	3.00
08212	SAFEVANTAGE CASH DEPOSITED	0.00130	1	0.00
08210	SAFEVANTAGE EXPEDITED CREDIT	0.00010	1	0.00
08205	SAFEVANTAGE MONTHLY BASE	15.00000	1	15.00
08208	SV PREMIUM DEPOSIT CREDIT	3.50000	1	3.50
Payment Manager				
28145	PAYMENT MGR COMML CRD OCER PMT	0.15000	1	0.15
28036	PMGR B2P RETURN OR CANCELLED ITEM	6.50000	1	6.50
ED267	PAYMENT MANAGER DOMESTIC ACH TRAN	0.09000	1	0.09
28164	PAYMENT MGR EMAIL SECONDARY APPROVE	0.10000	1	0.10
28163	PAYMENT MGR RPT SUBSCRIPTION MOBASE	30.00000	1	30.00
ED421	PAYMENT MGR CHK 1ST PAGE NEXT DAY	0.75000	1	0.75
28032	ELECTRONIC COMMERCE INVESTIGATION	55.00000	1	55.00
ED422	PAYMENT MGR CHK ADDL PAGE NEXT DAY	0.25000	1	0.25
28232	PAYMENT MGR MANUAL CHECK PULL	25.00000	1	25.00
28033	PAYMENT MGR REJECT REPAIR DUPLICATE	25.00000	1	25.00
28146	PAYMENT MGR COMML CRD CONFIRMATION	0.50000	1	0.50
18702	PAYMENT MANAGER BOOK TRANSER	2.00000	1	2.00
18701	PAYMENT MANAGER WIRE OUT DOMESTIC	2.00000	1	2.00
ED290	PAYMENT MANAGER MONTHLY BASE	100.00000	1	100.00
28210	PAYMENT MANAGER ACH ADDENDA	0.02000	1	0.02
28212	PAYMENT MANAGER ACH CONFIRMATION	0.25000	1	0.25
28035	PAYMENT MANAGER B2P TRANSACTION	0.30000	1	0.30
21532	PAYMENT MANAGER PACKAGE PREPARATION	3.00000	1	3.00
28308	PAYMENT MANAGER WIRE CONFIRMATION	0.50000	1	0.50
28231	PAYMENT MGR EMAIL SERVICE	0.20000	1	0.20
28005	PAYMENT MGR INBOUND TRANSMISSION	5.00000	1	5.00
21533	PAYMENT MGR POSTAGE OR OVERNITE RPT	10.00000	1	10.00

<u>WF Code</u>	<u>Service Description</u>	<u>Price</u>	<u>Monthly Volume</u>	<u>Activity Charges</u>
Receivables Manager				
28075	REC MGR ELECTRONIC IMAGE CAPTURE	0.02000	1	0.02
ED294	REC MGR WF PMT GATEWAY ITEM	0.04500	1	0.05
ED265	RECEIVABLES MANAGER ACH ITEM	0.09000	1	0.09
28072	REC MGR CEO ITEM REPORTED	0.10000	1	0.10
28071	REC MGR CEO REPORTING MONTHLY BASE	40.00000	1	40.00
28006	REC MGR OR E-BOX TRANSMISSION	5.00000	1	5.00
27530	REC MGR WIRE ITEMS	1.00000	1	1.00
28041	RECEIVABLE MGR DESKTOP DEP ITEM	0.03000	1	0.03
28019	RECEIVABLES MANAGER MONTHLY BASE	80.00000	1	80.00
28011	RECEIVABLES MANAGER RECVD ADDENDA	0.02000	1	0.02
Wire Transfers				
34207	CEO WIRE XFR.DETAIL US ACCT ITEM	0.04000	6	0.24
Controlled Disbursement				
34210	CEO CONT DISB SUBSCRIPTION BASE	2.50000	1	2.50
14070	CONT DISB ACCT MAINT W/CXSTR	25.00000	1	25.00
14225	CONT DISB CHECKS PAID	0.05000	1	0.05
14110	CONT DISB CREDITS POSTED	0.05000	1	0.05
34215	CEO CONT DISB SUBSCRIPTION - ITEM	0.01000	1	0.01
Total Monthly Activity Charges				801.87
Setup Charges				
ED111	PAYMENT MANAGER SET UP	1,500.00000	1	1,500.00
ED271	PAYMENT MGR IMPLEMENTATION DEV HOUR	200.00000	1	200.00
ED375	PAYMENT MANAGER CHECK/DOC SET UP	1,000.00000	1	1,000.00
28029	REC MGR IMPLEMENTATION DEV HOURS	200.00000	1	200.00
28017	RECEIVABLES MANAGER SET UP	1,500.00000	1	1,500.00
14001	CONT DISB ACCOUNT SET UP	0.00000	1	0.00
Total Setup Charges				4,400.00

The above pricing estimate is based on certain assumptions drawn from projected volume, scope of services and/or other information you have provided. The pricing is subject to change if the actual volume and/or scope of services differ from the assumptions upon which the pricing estimate was based. Wells Fargo reserves the right to assess fees for services not clearly defined in this solicitation, but are required as a part of the finalized scope of work.



Wells Fargo Treasury Management Proposal

Suffolk County Community College
Rapid Armored Corporation
Pricing as of August 2017

Scheduled Trips to service all Campuses including:

- Ammerman Campus (Selden)
- Grant Campus (Brentwood)
- Riverhead East Campus (Riverhead)
- Bakers Workshop (Riverhead)

Trip Service - Scheduled Trip	Fee per trip: \$42.63	WAIVE
Trip Service - On Call Same Day	Fee per trip: \$83.95	WAIVE
Coin Box- Change Orders	Fee per box: \$5.00	WAIVE

Wells Fargo Merchant Services		
Suffolk County Community College		
8/31/2017		
Schedule of Fees		
Assumptions		
Estimated Annual Visa/MC/Discover Sales Volume	\$ 46,000,000.00	
Weighted Average Sale Amount	\$ 700.00	
Credit Card Processing	Cost	Frequency/Metric
Visa/Mastercard & Discover	Interchange Pass-Through*	
Wells Fargo Processing	0.055%	sale amount
PinDebit Processing		
Wells Fargo Processing	\$ 0.07	per transaction
Account Fees		
Set-up Fee	Waived	
Monthly Statement Fee	Waived	
Monthly Minimum Fee	Waived	
Chargeback Fee	\$ 7.50	Per Occurrence
Voice Authorization Fee	\$ 0.50	Per Occurrence
Voice Address Verification Fee	\$ 2.00	Per Occurrence
Electronic Address Verification Fee	\$ 0.01	Per Occurrence
Clover Monthly Fee	\$ 39.00	Per Clover device/ if applicable
Terminal Reprogramming Fee (non-Integrated PIN Pad)	\$ 75.00	Per Unit/If applicable
Terminal Reprogramming Fee (Integrated PIN Pad)	\$ 150.00	Per Unit/If applicable
Security Swap Fee for Pin Pads Only	\$ 75.00	Per Unit/If applicable
Foreign Handling Fee	0.10%	Per Occurrence
Reporting		
Clientline	Waived	Per Month
PCI Compliance		
Annual Program Fee	waived	
Monthly Non-Compliance	\$ 25.00	If applicable
Wells Fargo Payment Gateway		
<i>Wells Fargo Payment Gateway fees would only be applicable if SCCC chooses to leverage this technology</i>		
Set-up Fee	\$ 150.00	Per Gateway ID
Monthly Service Fee	\$ 15.00	Per Gateway ID
Gateway Credit Card Transaction Fee	\$ 0.09	Per transaction
Subscription Services/ if applicable	\$ 0.05	Per Occurrence
Gateway eCheck(ACH) Transaction Fee	\$ 0.20	Per transaction
Account Updater Fee	\$ 0.01	Per record

Suffolk County Community College

Terminal Pricing**		
FD-130 DUO / IP or Analog (must use FD-35 Pin Pad)	\$ 335.00	Per Unit
FD-35 PIN Pad / EMV reader	\$ 180.00	Per unit
FD-130 All-in-One Integrated terminal	\$ 399.00	Per Unit
FD-200TI / all-in Card and Echeck	\$ 539.00	Per Unit
FD-410 DW-GPRS EMV / Wireless terminal	\$ 669.00	Per Unit
One time wireless set-up fee	\$ 25.00	one time
monthly wireless fee	\$ 15.00	monthly
Clover Pricing		
Clover Station	\$ 797.00	Per unit
Clover Mini WIFI	\$ 579.00	Per unit
Clover Mobile / 3G & WIFI	\$ 639.00	Per unit
HYG Printer (for Clover Mobile)	\$ 169.00	per unit
Docking station (Clover Mobile)	\$ 119.00	Per unit
Mobile		
Wells Fargo Mobile Merchant EMV Reader	\$ 129.00	per unit
One time wireless set-up fee	\$ 25.00	one time
monthly wireless fee	\$ 15.00	monthly
<i>EBill Express fees would only be applicable if SCCC chooses to leverage this EBPP technology</i>		
Electronic Bill Presentment and Payment (EBPP)		
EBill Express Web		
Installation Fee	\$ 2,500.00	one time
Monthly Base Fee	\$ 275.00	per month
Inbound Invoice File Fee	\$ 15.00	per file
Remittance File Fee	\$ 175.00	Per month
Bill Presentment for Enrolled Users	\$ 0.30	one time per month per enrolled user
Credit Card Payment	\$ 0.35	per payment
ACH/eCheck Payment	\$ 0.35	per payment
ACH reject fee	\$ 1.50	per occurrence
Single Sign-On (one-time set-up/hourly rate)	\$ 250.00	if applicable
EBill Express IVR		
Installation Fee	\$ 2,500.00	one time
Monthly Base Fee	\$ 275.00	per month
Inbound File Fee	\$ 15.00	per file
Remittance File Fee	\$ 175.00	Per month
Credit Card Payment	\$ 0.35	per payment
ACH/eCheck Payment	\$ 0.35	per payment
Per minute IVR fee	\$ 0.25	per minute
* https://www.wellsfargo.com/downloads/pdf/biz/merchant/Interchangeplus.pdf		
** Note: At the time of Initial Implementation, Wells Fargo will replace SCCC's existing terminal devices free of charge utilizing one of the terminal or mobile hardware devices included within the Schedule of Fees. After the initial conversion, terminal and mobile hardware devices will be charged at the applicable unit pricing.		

Please see the attached information:

1. **Proforma:** We created a Proforma using the Dec statement that SCCC provided. On the Proforma, we included the relevant fee categories that are charged by the payment processor. We also included all of the fees that are on the Elavon statement with explanatory comments where applicable.
2. **Scanned statement:** As you can see, we made comments on the statement provided and scanned that as well. We just wanted to help SCCC understand which cost components are "passthrough" from the Card Associations/Issuers..versus those that are charged by the processor.

A few other things:

- If depositing to a WF DDA/account, if WF Merchant Services is the processor, the funds will post the following business day (Next Day Funding)....
- We have agreed to cover the up-front cost to replace SCCC's POS equipment.(with brand new devices)
- All of the other fees on our Schedule are "per occurrence" or related to some other use of technology. (i.e. payment gateway or Ebill etc.) --- The Proforma shows the only applicable processing fees.
- Also, we realize that SCCC is focusing on the cost component at this point. Hopefully, we get the opportunity to discuss the additional value that we can provide as a team.(from mobile usage.. to electronic bill presentment and payment.. to eCheck/ACH.. to risk mitigation .. etc.)



Suffolk County Community College		
Dec-16		
Fee Category	Dollar Sales	Trans
Visa	\$ 3,103,462.92	3670
MasterCard	\$ 1,474,152.92	1620
Discover	\$ 39.52	4
Interlink (Pin Debit)	\$ 228,203.08	485
MSTO (Pin Debit)	\$ 9,002.50	24
NYCE (Pin Debit)	\$ 13,147.50	38
EBT Charges		
PIN Debit Charges		
Other Transaction Charges		
American Express Charges		
Money Manager		
Card minimum Bill Fee		
Electronic Check Charges		
ECS Minimum Bill Fee		
Card Association Fees		
Authorization Fees		
Other Fees		
Visa Chargeback		1
Chargeback MIS Fee		
Btch Header Fee		



Treasury Management

Proposal for Suffolk County Community College WellsOne® Commercial Card

8/23/2017

- Today's economy challenges us to do more with less, and the WellsOne® Commercial Card offers a comprehensive expense management solution that increases efficiency, reduces costs and unlocks working capital.
- Use one card and one platform for your employee spending, travel, general procurement, Accounts Payable disbursements, and more.
- Implement an end-to-end, electronic B2B payables solution for your company.
- Integrate data to your ERP or back-office system or view through Commercial Electronic Office (CEO) portal.
- Utilize real-time fraud monitoring and \$100,000 per card liability protection against unauthorized employee purchases.

Revenue share program:

- Revenue share is paid out on an annual basis and is calculated and applied retroactively by multiplying the applicable revenue share bps times qualified annual spend for the previous year. Revenue share will be paid via ACH into your Wells Fargo checking account at the end of the month following your yearly anniversary. Please see your rebate schedule below for more detailed information:

Qualified annual spend

Annual Volume Tiers	Charge Cycle:	Monthly
	Days to Pay:	14
	Avg Trans Size:	\$263
		86
		120
		135
		149
		156
		161
		168
		171
		174
		70

* Wells Fargo will segregate or exclude Custom Interchange Transactions as defined by Visa® or MasterCard®. Custom Interchange Transaction shall mean (I) certain transactions subject to select large ticket transaction requirements, qualified and determined by Visa® or MasterCard®, as applicable, in its sole and absolute discretion and (II) transactions with merchants participating in promotional interchange programs offered by Visa® or MasterCard® including the Visa Partner Program or the MasterCard Partner Program.

** Basis points equal 0.01%.

Together we'll go far



Fee schedule:

Set-Up Fee	\$3,000 - Waived
On-Site Implementation Fee	Not Selected
Program Maintenance	Waived
CCER Reporting Solution	Waived
Transaction Fee	Waived
Card Issuance	Waived
	Waived
Receipt Imaging	Waived / Year 1
	Waived / Years 2-7
Card Artwork/Logo	Waived
	Cash Advance Fee: 2% / \$2 Minimum
	Cross Border Transaction Fee: 1% / Transaction
	Manual Reports: \$175.00 / Report
	Rush Card: \$10.00 / Incident
	Phone Re-Training: Waived
	Custom Data Solutions Build / Set-Up: \$100.00 / Hour
	Custom Data Solutions Maintenance Fee: \$100.00 / Month
	Custom Data Solutions Transmission Fee: \$5.00 / Transmission
Applicable only if used	

** For those customers who opt to use CCER AP Control, Separate Payment Manager fees may apply.

** This pricing proposal is valid for 180 day(s) from 8/23/2017: proposal is valid until 2/19/2018.

** A WellsOne[®] Commercial Card program is subject to credit underwriting and approval. This proposal presents indicative program pricing only and is not an offer or commitment to extend credit.

End of Text for Exhibit E

**EXHIBIT F
College's Request for Proposals**

The College's Request for Proposals ("RFP") for Services in connection with Banking and Merchant Services for Higher Education, advertised July 13, 2017, together with all Addenda thereto, is incorporated herein by reference.

End of Text for Exhibit F

**Wells Fargo Bank, National Association and
Wells Fargo Merchant Services, LLC
Project Name: Banking and Merchant Services for Higher Education**

Contract No.: 22-CC-023

**EXHIBIT G
Contractor's Proposal**

Contractor's Proposal (including the Wells Fargo Merchant Services Program Guide) submitted August 31, 2017, in response to the College's RFP, is incorporated herein by reference.

End of Text for Exhibit G