ITEM TO BE CONSIDERED	Max. <u>Points</u>	<u>ANB</u>	1st Bank SW	Wells Fargo	
Cost of Services	25	22.5	11	15.5	Free = 25, Others = % of Best
Additional Services	1	1	0	1	Y/N
Funds Availability	5	5	5	5	
Automated Services	2	2	1	2	
Experience	20	20	10	16.5	Consider overall experience but also experience with RRISD
Collateralization Policy	1	1	1	1	
Fraud Prevention	1	1	1	1	
Interest Rates	35	25	10	27.5	Consider Investment & Earnings Rates
Location	10	7.5	1	5.5	
Total	100	85	40	75	