

June 2, 2025

Grant Miller
Chief Financial Officer
Kaufman ISD
1000 S Houston St
Kaufman TX 75142

Dear Mr. Miller:

It is our pleasure to present Kaufman ISD with this proposal for Depository Bank Services. As one of the oldest community banks in the State of Texas, American National Bank of Texas (ANBTX) has what it takes to be an effective and strategic partner to the School District. We have been working with public sector entities for over 100 years; our experience includes both small and large Cities, Counties, School Districts, Special Utility Districts and more.

ANBTX is a true community bank that take the words **relationship** and **commitment** seriously. We want to **remain** your banking partner and offer the contract pricing below for your consideration:

Contract Pricing

Compensating Balances of \$1.5 million

Maintain a monthly average of \$1.5 million in Collected Non-Interest-bearing account balances, and ANBTX will provide all banking services free of charge.

Additional Incentives

- For the Investment Account, ANBTX offers the Preferred Public funds Money Market rate of 1.40% plus 2.35% for a total rate of 3.75% (3.82% APY).
- ANBTX offers 2 Remote Deposit Capture Scanners (valued at \$485.00 each) at no cost to the District.
- ANBTX will not charge School District employees to cash checks drawn on ANBTX
- Free deposit supplies

*Please note that the pricing option above does not cover the cost of the following expanded Treasury Management Services offered: Card Services, Smart Safe, Safekeeping, Lockbox, RemitPlus Express, or Merchant Processing.

ANBTX offers Certificates of Deposits with maturities from 6 Months to 5 years. Interest on time deposits is compounded quarterly and paid at maturity. The rate for CDs will be quoted separately from this bid at the time of CD investment to reflect the current market rates.

Warm regards,



Brenda Boyer, Banking Center Market President
American National Bank of Texas
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