



Minooka Community High School District #111

# BMO Services

By Maricela Villagomez, Portfolio Manager

December 2, 2025



# Agenda

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- Your BMO Team
- Treasury Management Structure and Recommended Services
- Pricing Estimate

# Your Dedicated BMO Relationship Team

## CORPORATE BANKING – INSTITUTIONAL MARKET

Hank Gay – Director  
Hank.Gay@bmo.com  
(312) 461-2439

Nicole Rediger - Commercial Banking Service Associate  
Nicole.Rediger@bmo.com  
(312) 461-1385

## TREASURY & PAYMENT SOLUTIONS

Maricela Villagomez - Portfolio Manager  
Maricela.Villagomez@bmo.com  
(312) 343-7601

## CLIENT SERVICE RESPONSE CENTER

(877) 895-3278  
[TPSUS.Service@bmo.com](mailto:TPSUS.Service@bmo.com)  
For general deposit account questions  
or inquiries on account activities

## CLIENT SERVICE HELP DESK

(866) 867-2173  
[TPSUS.HelpDesk@bmo.com](mailto:TPSUS.HelpDesk@bmo.com)  
OLBB functionality inquiries including ACH  
& Wire origination, all types of file transmissions,  
password resets

Chicago-based, senior resources involved in executing your daily activities

# Treasury Management Structure and Recommended Services

# Your Proposed Treasury Management Structure

\*Hybrid account earning 100 bps ECR and 125 bps hard dollar interest – One billing group w/the Main Operating Account as your lead account.

## Minooka Community High School District #111 Public Funds Hybrid DDA Main Operating Account

- Online Banking for Business
  - ACH Origination
  - Payee Positive Pay
  - ACH Positive Pay
  - Wires
  - Stop Payment Module
  - Balance and Transaction Reporting
  - Electronic Statements

## Minooka Community High School District #111 Public Funds Hybrid DDA Activity Fund Account

- Online Banking for Business
  - Payee Positive Pay
  - ACH Positive Pay
  - Wires
  - Stop Payment Module
  - Balance and Transaction Reporting
  - Electronic Statements

## Minooka Community High School District #111 Public Funds Hybrid DDA Cafeteria Account

- Online Banking for Business
  - Payee Positive Pay
  - ACH Positive Pay
  - Wires
  - Stop Payment Module
  - Balance and Transaction Reporting
  - Electronic Statements

## Minooka Community High School District #111 Public Funds Hybrid DDA Imprest Fund Account

- Online Banking for Business
  - Payee Positive Pay
  - ACH Positive Pay
  - Wires
  - Stop Payment Module
  - Balance and Transaction Reporting
  - Electronic Statements

## Minooka Community High School District #111 Public Funds Hybrid DDA Insurance Fund Account

- Online Banking for Business
  - Payee Positive Pay
  - ACH Positive Pay
  - Check Debit Block
  - Wires
  - Stop Payment Module
  - Balance and Transaction Reporting
  - Electronic Statements

## Minooka Community High School District #111 Public Funds Hybrid DDA P-Card Account

- Online Banking for Business
  - Payee Positive Pay
  - ACH Positive Pay
  - Check Debit Block
  - Wires
  - Stop Payment Module
  - Balance and Transaction Reporting
  - Electronic Statements

# Hybrid Commercial Demand Deposit Account

Treasury & Payment Solutions

Deposit & Liquidity Management



## Hybrid Commercial Demand Deposit account

Hybrid accounts may be the most efficient way to manage operating cash. These accounts provide an efficient means to cover most bank fees while paying interest on excess balances.

### Convenience and accessibility

Hybrid Commercial Demand Deposit accounts are designed to reduce the time and expense associated with daily monitoring of balances and making the decision to move excess cash. These accounts are payable on demand while earning a competitive return.

### How it works

Your balances are used to generate Earnings Credits by applying an Earnings Credit Rate to your average monthly balances. Those earnings credits are first used to offset your cash management services charges. Any excess credits will then be paid to you as bank interest. If your earnings credits are not enough to cover all your fees the remaining fees will be assessed as a service charge.

### Benefits

This is a fully automated solution that does not require any time to manage from month to month. In months when you have an excess you will automatically be paid interest and in months where you have a deficit balance a fee is assessed.

### Information reporting and risk management

For the greatest visibility and control of your business, you need timely and accurate information reporting for minimal risk exposure.

**With BMO Online Banking for Business**, you have full access and visibility to better stay on top of your cash flow, as well as greater transparency and control to mitigate the risk factors that affect your business.



### To learn more

Contact your BMO representative.

# BMO's Online Platform

Move money simply, reliably and securely – anywhere you do business.



Access all your accounts and money movement through a single, secure login.

## Receiving Money

Incoming ACH

Inbound Wires

DepositEdge®

Real-Time Payments (RTP)

Lockbox

## Managing Cashflow

View balances, statements, check images and transaction history

Cash forecasting

## Sending Money

ACH

Wire Payments

Tax & Bill Payments

Zelle®

Account transfers

## Security & Fraud Protection



• Strong encryption

• Payment limits, approvals & alerts

• Biometrics

• Positive Pay

## OLBB Mobile

- Real-time balances & transactions
- Send payments with Zelle®
- Send and approve payments
- Approve or return checks



## Helpful Resources

- **Help Center** – Find answers, videos and instructions
- **Show Me How To** – Interactive real-time walkthrough of common tasks

# Positive Pay

## Reduce the risk of check fraud with our Positive Pay solutions.

- Allows for quick identification of fraudulent checks
- Minimize risk of altered checks with Payee Positive Pay
- Make “pay/no pay” decisions in Online Banking for Business on mismatch exceptions
- Daily e-mail alerts are available to let you know if you have exceptions that require action

### Positive Pay Solutions

Send us your check issue information — serial numbers, issue dates, amounts, and (optionally) payee name. When we receive checks for payment, we match them against your issues to identify any mismatches.

- **Positive Pay** compares the check serial number and dollar amount of paid items to your check issues, and we will identify any mismatches.
- **Payee Positive Pay** compares the same information as Positive Pay but includes an extra layer of protection by scanning the payee name on your checks to identify any payee mismatches.
- **Perfect Presentment** is available on controlled disbursement accounts. This is a same-day Positive Pay solution. Paid items are compared against your check issues and any exceptions are actioned before they are posted to your account (excludes Payee matching).

### Best Practices

- Choose “return” as your default decision with Positive Pay services. This ensures that a potential fraudulent item will not be paid if you miss the decision cut off time.
- Add Account Reconciliation service on your accounts to maximize reconciliation efficiency. We will provide you with your monthly account reconciliation reports that include all your paid items, outstanding items, canceled items and stop payments.

### Key Statistics

Checks continue to be the payment method most often subjected to payments fraud, with 63% of organizations reporting check fraud activity.

63%

Additionally, check fraud related to mail theft remains a continued risk for organizations<sup>1</sup>.

Positive Pay continues to be the method most used to combat check fraud, used by 93% of organizations<sup>1</sup>.

93%

Other methods include segregation of accounts, daily reconciliation and other internal processes.



# ACH Fraud Control



Mitigate ACH fraud, control risk and enhance internal controls with online ACH fraud prevention and control services available in Online Banking for Business. Prevent unauthorized ACH payments as well as verify and track ACH origination files.

## Features

- Convenient, online, self administration of deletions and reversals, payment filters and decisioning of exception items
- Optional secondary approvals for added control
- Flexible capability to easily accommodate one time or recurring payments
- Email notification of awaiting decision or approval of exception payments and filter changes
- Entitlement report to view user permissions and limits

## Benefits

- Mitigate loss from fraudulent payments
- Controls Risk: Incorporate best practices into electronic payments process
- Easy, quick way to identify and add authorized ACH payments
- Fewer Client Service Calls for ACH payment information
- Enhances internal control



**ACH Positive Pay.** Avoid unauthorized transactions by validating ACH debits before the post.



**Control Totals.** Validate your ACH origination file information before it is processed.



**Warehouse.** Locate detailed information of your originated ACH files.



**Deletions and Reversals.** Allows you to stop or attempt to recover ACH entries that you originated in error if certain parameters are met.

# Pricing Estimate

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BMO Bank - Treasury & Payment Solutions

## Pricing Estimates

Minooka Community High School District #111

Service Code	AFP Code	Service	Volume	Unit	Unit Fee	Monthly Total	Service Description
<b>Depository Services</b>							
<b>General Account Services</b>							
4092	00 02 30	BALANCE ADMIN FEE	7,452	/ \$1000 ledger	\$ 0.1000	\$745.20	Fee for balance maintained in a corporate account.
20	01 00 00	CORPORATE ACCOUNT MAINTENANCE	6	Account	\$ 10.00	\$60.00	Monthly maintenance fee for Corporate Demand Deposit Account (DDA).
0022	25 02 00	ACH DEBITS RECEIVED	5	Transaction	\$ 0.15	\$0.75	Service fee to process a received ACH debit.
0023	25 02 01	ACH CREDITS RECEIVED	41	Transaction	\$ 0.15	\$6.15	Service fee to process a received ACH credit.
94007	10 00 1Z	COIN AND CURRENCY DEPOSITED	TBD	Per \$100	\$ 0.0036	TBD	Per \$100 in excess of \$10,000 deposited in coin and currency per statement period.
94006	10 00 00	CASH DEPOSIT PROCESSING FEE	TBD	Deposit	\$ 1.25	TBD	Per cash deposit in the teller line.
2423	10 02 00	BUSINESS BANKING DEPOSITS	55	Deposit	\$ 0.80	\$44.00	Service fee for each deposit of cash/checks to a corporate account.
0025	10 02 2Z	CHECKS DEPOSITED	85	Item	\$ 0.10	\$8.50	Per item fee for check deposits to a corporate account.
3290	10 02 20	ON US DEPOSITED ITEMS	TBD	Item	\$ 0.08	TBD	Per item fee for items deposit drawn on BMO Bank.
3291	10 02 24	CHECKS DEPOSITED NOT ON US	TBD	Item	\$ 0.10	TBD	Per item fee for items not drawn on BMO Bank.
0041	10 04 00	RETURN ITEMS CHARGED BACK	2	Item	\$ 3.50	\$7.00	Per item fee for checks that are returned and debited to the client's accounts.
3251	10 04 02	RETURN ITEM REDEPOSITED	2	Item	\$ 3.50	\$7.00	Per item fee re-deposited
450	15 01 00	CHECKS PAID	231	Item	\$ 0.10	\$23.10	Per item fee for check debits to a corporate account.
<b>Online Banking for Business (OLBB)</b>							
7980	40 08 22	OLBB USER FEE	2	User	\$ 2.50	\$5.00	Monthly user fee for each user set up on the OLBB database.
8010	40 04 40	OLBB BALANCE REPORTING	1	Account	\$ 20.00	\$20.00	Monthly maintenance fee per account receiving previous day balance and float information.
8011	40 04 40	OLBB ACCOUNTS REPORTED (PREVIOUS DAY)	6	Account	\$ 10.00	\$60.00	Monthly maintenance fee for previous day information.
8015	40 04 44	ONLINE ACCOUNTS - SAME DAY	6	Account	waived	\$0.00	Monthly maintenance fee for same day information.
8056	40 06 61	PREVIOUS DAY DR/CR ITEMS	1,500	Record	\$0.00	\$0.00	Per item service fee for the transmission of previous day debit and/or credit information.
8127	40 06 64	SAME DAY DR/CR ITEMS	1,500	Record	waived	\$0.00	Per item service fee for the transmission of same day debit and/or credit information.
8008	35 01 2Z	OLBB BOOK TRANSFERS	2	Debit & Credit	\$ 1.00	\$2.00	Per transfer fee for internal book transfers initiated via OLBB.
<b>General Fraud Prevention Services</b>							
1437	00 00 00	ACH FRAUD CONTROL MAINTENANCE	6	Account	\$ 10.00	\$60.00	Monthly maintenance fee for ACH positive pay service.
4213	00 00 00	CHECK DEBIT BLOCK	2	Account	\$ 6.00	\$12.00	Monthly maintenance fee to block checks.

# Pricing Estimate

## OLBB ACH Origination

3350	25 00 00	ACH MONTHLY MAINTENANCE	1	Account	\$ 15.00	\$15.00	Monthly maintenance fee for ACH origination.
2432	25 05 01	ACH ORIGATION	1,257	Transaction	\$ 0.12	\$150.84	Per settlement to DDA for ACH origination.
1409	25 05 01	ACH TRANSMISSION	5	File	\$ 3.00	\$15.00	Fee for receiving an electronic transmission.
1399	25 01 07	ACH PPD Credits	1,257	Transaction	\$ 0.05	\$62.85	Per item fee to originate B2C ACH Credit.
7892	25 07 04	ONLINE ACH REPORTS	6	Account	\$ 10.00	\$60.00	Per account set up for ACH or ACH Positive Pay

## Check Positive Pay

3603	15 00 30	POSITIVE PAY MAINTENANCE	4	Account	\$ 20.00	\$80.00	Monthly maintenance fee for a positive pay account.
4555	15 01 24	POSITIVE PAYEE MONTHLY MAINT	4	Account	\$ 20.00	\$80.00	Monthly maintenance fee for Positive Payee service.
3606	15 01 20	POSITIVE PAY PLAN	231	Check	\$ 0.03	\$6.93	Per item fee for the positive pay service which is a daily reconciliation of the check number and dollar amount of the issue and paid information.
4557	15 01 22	POSITIVE PAYEE ITEMS [0 - 500]	231	Check	\$ 0.03	\$6.93	Per item fee for payee interrogations.
2711	15 03 22	POSITIVE PAY RETURNED CHECK	TBD	Return	\$ 10.00	TBD	Service fee to return a check on a Positive Pay account. All checks will be returned as a stop payment. (There are no additional fees for returning the check.)
3601	15 07 29	POSITIVE PAYE-MAIL ALERTS		Account	Waived	\$0.00	No fee for email alerts of exception items.
3605	20 02 01	CHECK ISSUANCE FILE TRANSMISSION	16	File	\$ 1.00	\$16.00	Service fee for processing incoming transmission of check issue data for Full Reconciliation or Positive Pay service.
4447	15 07 24	MISMATCH POSITIVE PAY	TBD	Exception	\$ 1.00	TBD	Service fee for Positive Pay mismatched items reported via Online Banking for Business.
4554	15 03 22	POSITIVE PAY AUTO RETURN	TBD	Return	\$ 10.00	TBD	Per item fee to return a check on a Positive Pay an item that is returned by either the client via OLBB or by default decision.
4561	20 02 0B	POS PAY ADD ISSUE/PAY AUTOMATED	TBD	Exception	\$ 0.25	TBD	Per item fee to add an issue and pay a Positive Pay exception item using Online Banking for Business for pay no issue exceptions.
1268	15 04 10	STOP PAYMENT AUTOMATED	1	Stop	\$ 7.50	\$7.50	Per Stop Payment placed on OLBB.

## Wires

8240	01 01 0B	WIRE TRANSFER CREDITS	TBD	Item	\$ -	\$0.00	Per incoming wire.
8302	35 03 00	DOMESTIC WIRES CREDITS	TBD	Item	\$ 5.00	TBD	Per incoming wire processed.
4225	01 01 0A	WIRE TRANSFER DEBIT	TBD	Item	\$ -	\$0.00	Per outgoing wire.
2260	35 01 00	ONLINE DOMESTIC WIRE	TBD	Item	\$ 5.00	TBD	Per outgoing wire processed.
2343	35 05 51	ONLINE REPETITIVE CODE STORAGE	TBD	Item	\$ 1.00	TBD	Per template stored on OLBB.

## General Disclosures & Footnotes

Proposal pricing is valid for 90 days unless otherwise stated. Pricing is subject to review annually and may change with prior notification. We strive to provide comprehensive pricing, including services that might occur. Any service not quoted within this proposal will be subject to a pricing review and will be an incremental cost to Minooka Community High School District #111.



# Disclosures and Disclaimers – U.S. Commercial Banking

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BMO governing agreements will contain the complete terms and conditions that apply to the products and services described above.

Banking products are subject to approval and are provided in the United States by BMO Bank N.A.  
Member FDIC