



Ector County Independent School District
802 N Sam Houston
Odessa, TX 79761

Statement Date: 3/31/2025
Relationship ID:
Relationship Manager: Kathy Yorkman
Customer Service: 888-481-0336
Settlement Account: 999999999

Consolidated Account Analysis Statement
Number of Accounts:

Statement Period: Month
Days 31

Balance and Earnings Allowance Information

Average Ledger Balance		\$3,000,000.00
Less: Average Float		\$45,154.27
Average Collected Balance		\$2,954,845.73
Average Negative Collective Balance		\$0.00
Positive Collected Balance Available for Earnings		\$2,954,845.73
Earnings Allowance	2.26%	\$5,656.19
Current Activity Period Charges		\$4,769.30
Percent Discount	20%	\$878.86
Total Amount Due		\$0.00

The above figures are for illustrative purposes only. Actual monthly service charges may be lower or higher due to fluctuations in account activity, balances, and/or earnings credit rates.



Volume Activity

Service Description	Volume	Unit Price	Price
Checking Services			
Account Maintenance	11	23.0000	253.00
Inactive Account Maintenance	0	5.0000	0.00
Hold Statement Service		10.0000	0.00
Credits Posted	805	1.0000	805.00
ACH Incoming Credits	210	0.2000	42.00
Debits Posted	937	0.2000	187.40
ACH Incoming Debits	58	0.2000	11.60
On Us Deposited Items - no charge	21	0.0000	0.00
Deposited Items	209	0.1500	31.35
ICL Frost Partners Deposited Items	0	0.0400	0.00
Subtotal Checking Services			1,330.35
Remote Deposit Capture Services			
RDC Monthly Maint	1	125.0000	125.00
RDC - Deposited Items	0	0.1500	0.00
Subtotal Remote Deposit Capture Services			125.00
Vault Services			
Cash Processing - Deposit Total	129	1.0000	129.00
Positive Pay Services			
Positive Pay Paid Reject Item	1	15.0000	15.00
Positive Pay with Payee Review	3	65.0000	195.00
Payee Review Paid Reject Item	0	7.0000	0.00
Subtotal Positive Pay Services			210.00
ACH Fraud Prevention Services			
SEC Blocking	0	10.0000	0.00
ACH Blocking	0	15.0000	0.00
ACH Block or Filter with Review	0	20.0000	0.00
ACH Filtering	11	20.0000	220.00
ACH Filters	39	1.5000	58.50
Subtotal ACH Fraud Prevention Services			278.50
ACH Origination Services			
TC Payments ACH	1	30.0000	30.00
ACH Origination Items	4843	0.1500	726.45
Return Items ACH	5	5.0000	25.00
Notification of Change Correction	3	5.0000	15.00
Subtotal ACH Origination Services			796.45
Wire Transfer Services			
Incoming Wire Transfers	1	15.0000	15.00
TC Payments Wire Transfers	1	30.0000	30.00
Online Banking Wire Transfers	23	12.0000	276.00
Wire Transfer Statement	9	5.0000	45.00
Subtotal Wire Transfer Services			366.00
Commercial Online Banking Services			
Treasury Connect Access	1	60.0000	60.00
Treasury Connect Accounts (1st account free)	10	25.0000	250.00
TC Previous Day Items	1990	0.1000	199.00
Financial EDI Items	19	0.0000	0.00
Subtotal Commercial Online Banking Services			509.00
ZBA Services			
Zero Balance Accounting	1	50.0000	50.00
Subtotal ZBA Services			50.00
Special Services			
BAI2 Reporting	12	50.0000	600.00
Subtotal Special Services			600.00
Balance Related Expenses			
Regulatory Balance Fee			375.00
Interest Expense			0.00
Expense on Negative Collected Balances		11.50%	0.00
Subtotal Balance Related Expenses			375.00

Balance Related Expenses	375.00
Applicable Activity Charges	4,769.30

PUBLIC FUNDS AND TREASURY MANAGEMENT SERVICES

SCHEDULE OF FEES



CHECKING SERVICES

Account maintenance	\$23.00 per account per month
Inactive account maintenance	\$5.00 per account per month
Hold statement service	\$10.00 per account per month
Credits posted (Excluding ACH, Lockbox or remote deposit capture credits)	\$1.00 per credit
ACH incoming credits	\$0.20 per item
Debits Posted (Excluding ACH debits)	\$0.20 per debit
ACH incoming debits	\$0.20 per item
On us deposited items	No charge
Deposited items	\$0.15 per item
ICL Frost on us deposited items	No charge
ICL Frost partners deposited items	\$0.04 per item
ICL Frost premium deposited items	\$0.06 per item
Image duplicate items	\$1.00 per item
Image compliance reject	\$1.00 per item
Image code line repair	\$1.00 per item
Forward/return items image compliance	\$5.00 per item
Return items	\$10.00 per item
Reclear items	\$5.00 per item
Return item notification	\$10.00 per notice
Special signature requirements	\$15.00 per account per month + \$0.50 per item
Account transfers – intrabank	\$2.00 per item
Standing order transfers	\$0.15 per item
Stop payments	\$30.00 per item
Check and draft collections	\$20.00 per item
Collection items	\$12.00 per item
Insufficient funds items	\$35.00 per check
Overdraft items	\$35.00 per check (maximum of 5 per day)

DEPOSIT CONTROL AGREEMENT ACCOUNTS	
Deposit control account setup	\$1,000.00 per account
Deposit control account setup non-standard agreement	\$1,500.00 – \$3,000.00 per account
Deposit control account maintenance	\$300.00 per account per month
REMOTE DEPOSIT CAPTURE SERVICES	
Commercial mobile deposit (no other scanner)	No charge
Customer-owned scanner	No charge
Low check volume (less than 300 items per month)	
Frost procurement – Single feed scanner	\$75.00 per workstation per month
Frost procurement – CX30 single feed scanner	\$75.00 per workstation per month
High check volume (300+ items per month)	
Frost procurement – TS240 scanner	\$150.00 per workstation per month
Frost procurement – Cannon high speed scanner	\$200.00 per workstation per month
RDC – Deposited items	\$0.35 per item
RDC – On us deposited items	No charge
RDC – Information reporting items	No charge
Credits Posted – remote deposit capture	No charge
REMOTE PAYMENT AND PRESENTMENT SERVICES	
RPPS	\$35.00 per month + \$0.08 per item
RPPS reversals	\$2.00 per item
LOCKBOX RECEIVABLES MANAGEMENT SERVICES	
Credit posted – lockbox	\$1.00 per item
Image color capture	\$012 per item
MICR capture	\$0.10 per line
Data Entry – keystroke	\$0.025 per keystroke
On-line exceptions	\$0.25 per item
Download image file	\$100.00 per month
Data transmission	\$125.00 per box per month
FTP customer report	\$50.00 per month
Postage, courier, or express mail	Actual cost
Branch delivery	\$60.00 per box per month
WHOLESALE LOCKBOX PROCESSING SERVICES	
Wholesale Lockbox setup	\$100.00 per box
Wholesale monthly maintenance (includes one address)	\$300.00 per box per month

WHOLESALE LOCKBOX PROCESSING SERVICES, CONTINUED

Wholesale items	\$0.57 per item
Remote Lockbox monthly maintenance	\$75.00 per box per month
Remote Lockbox items	\$0.37 per item
Wholesale cash processing	\$1.00 per item
Credit card processing	\$0.35 per item
Wholesale special handling	\$0.10 per item
Wholesale special stapling	\$0.20 per item
Wholesale return envelope	\$0.06 per item
Wholesale detail sorting	\$0.10 per item
Wholesale reassociation	\$0.06 per item
Wholesale unprocessable	\$0.45 per item
LB image capture – non-financial	\$0.10 per item
Wholesale image delivery – internet	\$200.00 per box per month
Wholesale image capture – check or invoice	\$0.10 per item
Lockbox image extended storage (up to 180 days)	\$25.00 per month
Wholesale image archive – check or invoice (up to 7 years)	\$0.03 per item
Wholesale box rental	Actual cost – hard charge
Multiple mailing address	Actual cost
RETAIL LOCKBOX PROCESSING SERVICES	
Retail Lockbox setup	\$100.00 per box
Retail monthly maintenance (includes one address)	\$300.00 per box per month
Retail items	\$0.22 per item
Retail check only	\$0.35 per item
Retail multiples (checks and/or coupons)	\$0.28 per item
Retail cash processing	\$1.00 per item
Retail unprocessable	\$0.25 per item
Retail coupon reject	\$0.10 per item
Retail reassociation	\$0.06 per item
Retail envelope capture	\$0.10 per item
Retail return envelope	\$0.05 per item
Retail image delivery – internet	\$150.00 per box per month
Retail image capture – check or coupon	\$0.01 per item
Retail image archive – check or invoice (up to 7 years)	\$0.03 per item
Retail box rental	Actual cost – hard charge

VAULT SERVICES	
Currency processing – deposit total	\$1.00 per thousand
Partial bag of loose coin deposits	\$7.00 per bag
Full bag of loose coin deposits	\$2.50 per bag
Strapped currency furnished	\$0.55 per strap
ATM fit currency furnished	\$1.50 per strap
Rolled coin furnished	\$0.12 per roll
Change order minimum	\$5.50 per order
Strapped currency furnished OTC	\$0.60 per strap
Rolled coin furnished OTC	\$0.12 per roll
Courier expense	Actual cost
Deposit correction notice	\$10.00 per notice
Deposit processing supplies	Actual cost
Detailed reporting	\$15.00 per hour
Maintenance – safe deposits	\$250.00 per safe per month
CONTROLLED DISBURSEMENT SERVICES	
Controlled disbursements	\$120.00 per account per month
ACCOUNT RECONCILIATION SERVICES	
Partial reconciliation	\$25.00 setup
Paid item output – transmission	\$60.00 per account per month + \$0.05 per item
Statement all items report	\$60.00 per account per month + \$0.05 per item
Site reconciliation	\$25.00 setup, \$50.00 per account + 0.05 per item
Full reconciliation	\$25.00 setup, \$75.00 per account + 0.07 per item
POSITIVE PAY SERVICES	
Positive pay	\$40.00 per account per month
Positive pay (with full reconciliation)	Positive pay monthly fee waived
Positive pay with payee review	\$65.00 per account per month
Positive pay with payee review (with full reconciliation)	\$25.00 per account per month
Positive Pay Paid Reject Items	\$20.00 per item
Payee Review Paid Reject Items	\$7.00 per item
ACH FRAUD PREVENTION SERVICES	
SEC blocking	\$10.00 per account per month
ACH blocking	\$15.00 per account per month
ACH block or filter with review	\$20.00 per account per month
ACH filters	\$1.50 per filter per month

ACH ORIGATION SERVICES	
ACH origination	\$30.00 per month
TC payments ACH	\$30.00 per customer per month
ACH origination items	\$0.15 per item
Same day ACH origination items	\$1.00 per item
Frost tax payment transaction	\$3.00 per item
ACH reversal	\$20.00 per item
ACH file maintenance	\$30.00 per item
Return items ACH	\$6.00 per item
Return ACH notice fax	\$5.00 per fax
ACH reclears	\$2.00 per item
Notification of change correction	\$5.00 per item
WIRE TRANSFER SERVICES	
Incoming wire transfers	\$15.00 per transfer
TC payments wire transfers	\$30.00 per customer per month
Intrabank transfers	\$5.00 per transfer
Online banking intrabank transfers	\$4.00 per transfer
Batch wire intrabank transfers	\$1.00 per transfer
Standing instructions	\$25.00 per transfer + wire fee
Outgoing domestic wire transfers	\$30.00 per wire
Online banking domestic wire transfers	\$12.00 per wire
Batch wire domestic wire transfers	\$12.00 per wire
Outgoing foreign wire transfers	\$45.00 per wire
Online banking foreign wire transfers in US Dollars	\$30.00 per wire
Online banking foreign wire transfers	\$15.00 per wire
Wire data file setup	\$100.00
Wire data file	\$50.00 per account per month
Foreign currency account	\$50.00 per account
Wire transfer statement	\$5.00 per statement
Wire transfer notice phone	\$20.00 per call
FROST ONLINE BANKING	
Online Banking for Business	No charge
Internet bill payments	\$0.15 per item
Internet transfers	\$0.15 per transfer
Internet stop payment	\$30.00 per item

COMMERCIAL ONLINE BANKING	
Treasury Connect access	\$75.00 per month
Treasury Connect accounts	\$25.00 per account per month (1 st account free)
TC previous day items	\$0.15 per item
Commercial online banking stop payments	\$20.00 per stop
QuickBooks® Direct Connect (desktop)	\$10.00 per customer per month
iPay Commercial Bill Pay	\$15.00 per customer per month
TC return item images access*	No charge
Financial EDI (Electronic Data Interchange) items*	No charge
Financial EDI report*	No charge
Financial EDI report fax	\$5.00 per fax
Data exchange – incoming	\$75.00 per account per month + \$0.03 per item
Data exchange – outgoing	\$75.00 per account per month + \$0.05 per item
Security token	\$50.00 per token shipped

* Optional

IMAGE ARCHIVE SERVICES	
Image archive	\$25.00 per file + \$0.05 per item
Image archive remake	\$75.00 per file + \$0.05 per item
Software for image archive	\$300.00 + tax
ZBA (ZERO BALANCE ACCOUNTING) SERVICES	
Zero Balance Accounting	\$50.00 per month per secondary account
SWEEP SERVICES*	
Investment sweep	\$250.00 per account per month
Credit line sweep	\$200.00 per account per month
Credit and investment sweep	\$400.00 per account per month

* Securities products are NOT FDIC insured * NOT guaranteed by Frost * NOT products of Frost and may involve risk to principal amount invested.

SPECIAL SERVICES	
BAI2 reporting by FTP	\$50.00 per account per month
Financial EDI by FTP	No charge
Standard file setup	\$375.00 per account per file
Standard file data transmission	\$100.00 per file per month
Special programming	\$175.00 per hour (2-hour minimum)
Custom file data transmission	\$500.00 per file per month
INTEGRATED PAYABLES SERVICES	
Integrated Payables	\$500.00 per account per month
Integrated Payables Setup	\$2,000.00 per account
IP Check Print and Mail	\$3.00 per check

IP Special Handling	\$2.50 per check
IP Same Day Check Print and Mail	\$2.50 per check
IP Eliminate Single Check	\$12.00 per check
IP Express Mail	\$7.50 per check
IP Custom Mailer	\$0.25 each
IP Postage	Actual Cost
Integrated Payables Setup II	\$300.00 per account
Integrated Payables Wire Setup	\$2,000.00 per account
BALANCE RELATED EXPENSES	
Earnings credit rate	Managed rate, subject to change at any time
Regulatory balance fee	Average ledger balance per \$1,000 x \$0.125
Expense on negative collected balance	Frost prime rate + 3%
Interest paid on Analyzed Accounts	Account charged as an expense through Account Analysis
Collateral fee to secure public entity deposits	<ul style="list-style-type: none"> • No charge for securities listed under chapters 2256 and 2257 of the Government Code and TEA 45.201 & 45.208 (if applicable) without restrictions. • Frost reserves the right to charge a Restricted Collateral Interest Fee of 0.25% of the amount pledged for restrictions disallowing PFCA-permitted securities or any of the Bank's contracted collateral custodians. • Frost reserves the right to charge an Excess Collateral Interest Fee of 0.25% of the amount pledged for required collateral levels more than those mandated by the PFCA.