

**KELLER INDEPENDENT SCHOOL DISTRICT
DEPOSITORY BID RESULTS
NET MONTHLY EARNINGS/EXPENSE COMPUTATION**

<i>Combined Account</i>	January 31, 2007	January 31, 2007	January 31, 2007	January 31, 2007
AVERAGE LEDGER BALANCE	\$ 113,722.42	\$ 113,722.42	\$ 113,722.42	\$ 113,722.42
LESS: AVERAGE FLOAT	\$ 57,691.00	\$ 57,691.00	\$ 57,691.00	\$ 57,691.00
EQUALS AVERAGE COLLECTED BALANCE	\$ 56,031.42	\$ 56,031.42	\$ 56,031.42	\$ 56,031.42
LESS: RESERVE REQUIREMENT @ 10%	\$ 5,603.14	\$ 5,603.14	\$ 5,603.14	\$ 5,603.14
EQUALS INVESTABLE BALANCE	\$ 50,428.28	\$ 50,428.28	\$ 50,428.28	\$ 50,428.28
x EARNINGS CREDIT RATE @	4.83%		5.34%	5.20%
EQUALS NET MONTHLY EARNINGS CREDIT	\$ 206.87	\$ -	\$ 228.71	\$ 222.71

ACTIVITY SERVICE CHARGES

	AVG PROJ MTHLY VOL/UNITS	BANK OF AMERICA		BANK OF TEXAS		FROST BANK		JPMORGAN CHASE	
		MTHLY UNIT PRICE	TOTAL EST MTH SV CHG	MTHLY UNIT PRICE	TOTAL EST MTH SV CHG	MTHLY UNIT PRICE	TOTAL EST MTH SV CHG	MTHLY UNIT PRICE	TOTAL EST MTH SV CHG
PROCESSING SERVICES									
Balance Related Services									
FDIC Assessment/\$1,000		0.0084				0		0	
Depository Services									
Account Maintenance	5	\$ 5.00	\$ 25.00	\$ 10.00	\$ 50.00	\$ 4.00	\$ 20.00	\$ 5.00	\$ 25.00
Banking Center Deposit	10	\$ 0.20	\$ 2.00	\$ 0.30	\$ 3.00	\$ 3.50	\$ 35.00	\$ 0.75	\$ 7.50
QBD/Night Drop Deposit	84	\$ 0.20	\$ 16.80	\$ 0.30	\$ 25.20	\$ 3.50	\$ 294.00	\$ 0.75	\$ 63.00
Vault Deposit	845	\$ 0.20	\$ 169.00	\$ 1.00	\$ 845.00	\$ 0.25	\$ 211.25	\$ 0.25	\$ 211.25
Debits Posted-Other	152	\$ 0.08	\$ 12.16	\$ 0.10	\$ 15.20	\$ 0.04	\$ 6.08	\$ 0.10	\$ 15.20
Deposit Correction Non-cash	13	\$ 1.00	\$ 13.00	\$ 2.00	\$ 26.00	\$ 2.00	\$ 26.00	\$ 1.75	\$ 22.75
General Checks Paid-Truncated	1,674	\$ 0.06	\$ 100.44	\$ 0.10	\$ 167.40	\$ 0.04	\$ 66.96	\$ 0.10	\$ 167.40
General Checks Paid-Non Truncated	1,162	\$ 0.08	\$ 92.96	\$ 0.10	\$ 116.20	\$ 0.04	\$ 46.48	\$ 0.10	\$ 116.20
Direct DDA Statement Per Account	5	\$ -	\$ -	\$ -	\$ 1.00	\$ -	\$ -	\$ -	\$ -
ZBA Master Account Maintenance	1	\$ 10.00	\$ 10.00	\$ -	\$ -	\$ -	\$ -	\$ 5.00	\$ 5.00
ZBA Subsidiary Account Maintenance	1	\$ 5.00	\$ 5.00	\$ 10.00	\$ 10.00	\$ -	\$ -	\$ 5.00	\$ 5.00
Returns-Chargeback	81	\$ 1.25	\$ 101.25	\$ 2.00	\$ 162.00	\$ 1.00	\$ 81.00	\$ 0.75	\$ 60.75
Check Deposited	18,004	\$ 0.045	\$ 810.18	\$ 0.05	\$ 900.20	\$ 0.05	\$ 900.20	\$ 0.06	\$ 1,080.24
Stop Pay Automated <= 12 Months	12	\$ 2.00	\$ 24.00	\$ 5.00	\$ 60.00	\$ 5.00	\$ 60.00	\$ 5.00	\$ 60.00
Debits Posted-Electronic	61	\$ 0.08	\$ 4.88	\$ 0.08	\$ 4.88	\$ 0.04	\$ 2.44	\$ 0.10	\$ 6.10
Credits Posted-Other	2	\$ 0.08	\$ 0.16	\$ 0.30	\$ 0.60	\$ 0.04	\$ 0.08	\$ 0.25	\$ 0.50
Credits Posted-Electronic	127	\$ 0.08	\$ 10.16	\$ 0.25	\$ 31.75	\$ 0.04	\$ 5.08	\$ 0.10	\$ 12.70
Direct Account Transfer	5	\$ 2.00	\$ 10.00	\$ 0.50	\$ 2.50	\$ 0.50	\$ 2.50	\$ -	\$ -
Commercial Deposits-Cash Vault									
Currency/Coin Deposit/\$100-Banking Ctr	1	\$ 0.06	\$ 0.06	\$ -	\$ -	\$ 3.50	\$ 3.50	\$ 0.0009	\$ 0.00
Currency/Coin Deposit/\$100-Vault	3,596	\$ 0.04	\$ 143.84	\$ -	\$ 464.00	\$ 0.025	\$ 89.90	\$ 0.08985	\$ 323.10
Currency Supply/\$100-NS-Vault	120	\$ 0.04	\$ 4.80	\$ 0.20	\$ 24.00	\$ 0.40	\$ 48.00	\$ 0.25	\$ 30.00
Non Standard Bank Surcharge-Vault	61	\$ 2.00	\$ 122.00	\$ -	\$ -	\$ -	\$ -	\$ 0.25	\$ 15.25
Deposit Correction-Cash	24	\$ 1.00	\$ 24.00	\$ 2.00	\$ 48.00	\$ 2.00	\$ 48.00	\$ 5.00	\$ 120.00
Coin Supplied/Roll-Vault	2,450	\$ 0.04	\$ 98.00	\$ 0.05	\$ 122.50	\$ 0.06	\$ 147.00	\$ 0.05	\$ 122.50
Change Order Vault	100	\$ 1.00	\$ 100.00	\$ 1.00	\$ 100.00	\$ -	\$ -	\$ 4.00	\$ 400.00
Express Tax Services									
Federal (EFTPS) Tax Phone Deposit	10	\$ 3.00	\$ 30.00	\$ -	\$ -	\$ 3.00	\$ 30.00	\$ 4.00	\$ 40.00
Mailed Tax Deposit Receipt	10	\$ 2.00	\$ 20.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Faxed Tax Deposit Receipt	10	\$ 2.00	\$ 20.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
General ACH Services									
ACH Delete/Reversal (E)	3	\$ 3.00	\$ 9.00	\$ 5.00	\$ 15.00	\$ 10.00	\$ 30.00	\$ 20.00	\$ 60.00
ACH Return Item-NOC	8	\$ 0.75	\$ 6.00	\$ 0.50	\$ 4.00	\$ 1.00	\$ 8.00	\$ 1.00	\$ 8.00
ACH Monthly Maintenance (E)	1	\$ 10.00	\$ 10.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
ACH Input-Transmission (E)	7	\$ 5.00	\$ 35.00	\$ 5.00	\$ 35.00	\$ -	\$ -	\$ 10.00	\$ 70.00
ACH Standard Reports-Fax	7	\$ 2.00	\$ 14.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Consumer On Us Credits (E)	828	\$ 0.04	\$ 33.12	\$ 0.10	\$ 82.80	\$ 0.04	\$ 33.12	\$ 0.08	\$ 66.24
Consumer Off Us Credits (E)	2,788	\$ 0.04	\$ 111.52	\$ 0.10	\$ 278.80	\$ 0.04	\$ 111.52	\$ 0.08	\$ 223.04
Consumer On Us Debits (E)	8	\$ 0.04	\$ 0.32	\$ 0.10	\$ 0.80	\$ 0.04	\$ 0.32	\$ 0.08	\$ 0.64
Consumer Off Us Debits (E)	2	\$ 0.04	\$ 0.08	\$ 0.10	\$ 0.20	\$ 0.04	\$ 0.08	\$ 0.08	\$ 0.16
Wire Transfer									
Electronic Wire Maintenance Fee	1	\$ 10.00	\$ 10.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Electronic Wire Out-Domestic	13	\$ 4.00	\$ 52.00	\$ 5.00	\$ 65.00	\$ 5.00	\$ 65.00	\$ 4.00	\$ 52.00
Electronic Wire Out-Book Debit	1	\$ 2.00	\$ 2.00	\$ 5.00	\$ 5.00	\$ 0.50	\$ 0.50	\$ 2.00	\$ 2.00
Wire Out-Drawdown Response	2	\$ 10.00	\$ 20.00	\$ 5.00	\$ 10.00	\$ 5.00	\$ 10.00	\$ 10.00	\$ 20.00

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		MTHLY UNIT PRICE	TOTAL EST MTH SV CHG	MTHLY UNIT PRICE	TOTAL EST MTH SV CHG	MTHLY UNIT PRICE	TOTAL EST MTH SV CHG	MTHLY UNIT PRICE	TOTAL EST MTH SV CHG
PROCESSING SERVICES									
Incoming Domestic Wire	27	\$ 4.00	\$ 108.00	\$ 5.00	\$ 135.00	\$ 5.00	\$ 135.00	\$ 2.50	\$ 67.50
Customer Maintained Template Storage	16	\$ 0.50	\$ 8.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Account Reconciliation									
CD ROM Maintenance	2	\$ 5.00	\$ 10.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CD ROM Per Image	2,996	\$ 0.01	\$ 29.96	\$ 0.015	\$ 44.94	\$ 0.02	\$ 59.92	\$ 0.035	\$ 104.86
CD ROM Disk	2	\$ 5.00	\$ 10.00	\$ 5.00	\$ 10.00	\$ 10.00	\$ 20.00	\$ 25.00	\$ 50.00
Full Maintenance	2	\$ 25.00	\$ 50.00	\$ -	\$ -	\$ 25.00	\$ 50.00	\$ -	\$ -
Full Positive Pay Account	2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Full Positive Pay Item	2,835	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.05	\$ 141.75
Full Reconciliation Input Item Trans	3,555	\$ 0.02	\$ 71.10	\$ 0.07	\$ 248.85	\$ 0.03	\$ 106.65	\$ -	\$ -
Full Reconciliation Output File Trans	2	\$ 10.00	\$ 20.00	\$ 5.00	\$ 10.00	\$ 25.00	\$ 50.00	\$ 15.00	\$ 30.00
Information Services									
Image Retrieval Online	271	\$ 0.15	\$ 40.65	\$ -	\$ -	\$ 0.05	\$ 13.55	\$ 1.00	\$ 271.00
Online Previous Day Max Item	6	\$ 0.05	\$ 0.30	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Online Previous Day Maintenance	1	\$ 30.00	\$ 30.00	\$ -	\$ -	\$ 25.00	\$ 25.00	\$ -	\$ -
Online Current Day Maintenance	1	\$ 25.00	\$ 25.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Online Per Account Fee	5	\$ 5.00	\$ 25.00	\$ 15.00	\$ 75.00	\$ -	\$ -	\$ 20.00	\$ 100.00
Online Current Day Standard Item	3,324	\$ 0.02	\$ 66.48	\$ -	\$ -	\$ 0.02	\$ 66.48	\$ -	\$ -
Online Previous Day External Item	3,837	\$ 0.02	\$ 76.74	\$ 0.015	\$ 57.56	\$ 0.02	\$ 76.74	\$ 0.10	\$ 383.70
Automated Services									
Auto Mutual Fund Inv Market Shares	1	\$ 25.00	\$ 25.00	\$ 50.00	\$ 50.00	\$ 25.00	\$ 25.00	\$ 10.00	\$ 10.00
Miscellaneous									
Non-Customer Checks Cashed	64	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL SERVICE CHARGE			\$ 2,868.96		\$ 4,307.38		\$ 3,010.35		\$ 4,570.33
NET EXCESS/(DEFICIT)			\$ 206.87		\$ -		\$ 228.71		\$ 222.71
TOTAL COMPENSATING BALANCE			\$ 699,366.38		*		\$ 737,523.58		\$ 1,034,845.28
REQUIRED FOR SERVICES			\$ (648,938.10)				\$ (687,095.30)		\$ (984,417.00)
SERVICE CHARGE DUE FOR PERIOD			\$ 2,662.09		\$ 4,307.38		\$ 2,781.64		\$ 4,347.62

* Note: Bank of Texas will not be using the Earnings Credit Allowance to offset fees, rather allow the District to earn interest on all account balances.