

Depository BID Analysis: 2019-20

Bank	BBVA Compass	Regions	Lone Star National Bank	Texas National Bank	Plains Capital Bank
Contact Name:	Gina Lobato, Deposit Services Relationship Manager	Leslie Lucas, Vice-President, Treasure Management Officer	Vaness Ochoa, AVP & Public Funds Management Liaison	Edna Martinez: SVP Commerical Lender David Garza: CFO	Dacia Salinas, AVP Treasury Management Sales Officer
Address:	3900 N. 10th St, 2nd Fl., McAllen, TX 78501	100 Congress Ave, Ste 1700, Austin, TX 78701	520 E. Nolana Ave., McAllen, Texas	201 S. Texas Ave., Mercedes, TX 78570	1920 W. Clossner, Edinburg, TX 78539
Phone Number:	(956)971-5901	(512)226-0236	(956)984-2913	Edna: (956)903-4007 David : (956) 731-6820	(956)385-3513
Service:	Hybrid Account Structure (Interest Bearing & ECR credit)	Net-Interest Checking	Interest on all deposit balances	Minimum Rquired Consolidated Balance	Non-Interest Bearing Accounts & ECR credit (maxiumum \$2,000,000)
Earnings Credit Rate:	1.75%	1.00%	0.25%	N/A	0.91% with floor rate .40%
Interest Rate after fees:	1.75%	0.90%	floor - .20% cap - 2.00%	N/A	1.75% Insured Deposit Sweep over maximum balance
Service Charges	Estimate: \$1,002.40	Estimate: \$863.95	Estimate: \$762.52	\$4,000 monthly if balance falls below 1.5 million	Estimate: \$1,323.79
CD's	Indicative Rates (1.92% - 2.06%)	Fixed Interest Rate - (1.50% - 1.89%)	Determined at time of investment	Fixed Interest Rate: +\$100,000 (.83% - 1.03%) -\$100,000 (.75% - 1.00%)	N/A
Money Market Accounts	Variable interest rate (.20% - .60%)	N/A	N/A	1.00% Fixed Rate Maximum Balance - \$1,500,000.00	N/A
Expense Allowance	\$1,500 transition incentive, four single feed remote deposit scanners	N/A	N/A	Free of charge: Two remote deposit capture machines, \$1,500 one-time allowance for switching depository	Three month waiver on monthly service fees
Online Services	BBVA net cash:Information reporting, ACH origination, stop payments, postive pay, wire transfers, bank statements, analysis statements. BBVA net cash mobile also available	iTreasury: Review transactions, initiate ACH transactions ,wires, stop payments, view paid checks and deposit tickets	Online account access: Manage accounts online, transfer funds, stop payments, positive pay, wire transfers/ACH	Business Online Banking: Account information, reports, stop payments, wire transfers	Business Online Service: Account information, image research, transfers, stop pay iniation, ACH & positive pay, wire transfers, depositdirect(reports for accounting)

also available