

Treasury Management Services Pricing Proforma Comparison
Volumes Based on March 2020 Activity

Services Performed							
Services Performed	Current Volume	Current Price	Current Total Fee	Proposed Volume	Proposed Price	Proposed Total Fee	Difference
DEPOSITORY SERVICES							
GENERAL ACCOUNT SERVICES							
GENERAL SERVICES							
BUSINESS BANKING MAINTENANCE	16	\$6.50	\$104.00	16	\$8.00	\$128.00	\$24.00
BUSINESS BANKING DEPOSITS	103	\$0.30	\$30.90	103	\$0.30	\$30.90	\$0.00
BUS BNKG ITEMS DEPOSITED	1,653	\$0.04	\$66.12	1,653	\$0.06	\$93.40	\$27.28
CHECK DEBIT BLOCK	1	\$11.00	\$11.00	1	\$11.00	\$11.00	\$0.00
CHECK REJECTS TIER 1	1	\$0.00	\$0.00	1	\$0.00	\$0.00	\$0.00
CHECK REJECTS TIER 3	0	\$0.85	\$0.00	0	\$0.85	\$0.00	\$0.00
Subtotal - General services			\$212.02			\$263.30	\$51.28
DISBURSEMENT SERVICES							
NON-CHECK DEBITS	7	\$0.04	\$0.28	7	\$0.04	\$0.28	\$0.00
BUSINESS BANKING CHECK DEBITS	182	\$0.20	\$36.40	182	\$0.20	\$36.40	\$0.00
DEPOSIT ADJUSTMENT DR	1	\$1.50	\$1.50	1	\$1.50	\$1.50	\$0.00
Subtotal - Disbursement services			\$38.18			\$38.18	\$0.00
MISCELLANEOUS SERVICES							
E-STATEMENT DOWNLOAD C S V / EXCL	6	\$8.00	\$48.00	6	\$8.00	\$48.00	\$0.00
STANDARD BANK CONFIRMATIONS	1	\$75.00	\$75.00	1	\$75.00	\$75.00	\$0.00
OTHER CORPORATE CR BUS BKG	1	\$0.80	\$0.80	1	\$0.80	\$0.80	\$0.00
BALANCE ADMIN FEE	26380	\$0.1333	\$3,516.46	26380	\$0.1333	\$3,516.46	\$0.00
Subtotal - Miscellaneous services			\$3,640.26			\$3,640.26	\$0.00
STOP PAYMENT SERVICES							
AUTOMATED STOPS ONLINE							
ONLINE MAINT-2 MTH HIST	9	\$0.00	\$0.00	9	\$0.00	\$0.00	\$0.00
Subtotal - Automated stops online			\$0.00			\$0.00	\$0.00
RETURN ITEMS COLLECTIONS							
GENERAL PROCESSING							
RETURN ITEMS CHARGED BACK	2	\$0.75	\$1.50	2	\$0.75	\$1.50	\$0.00
RETURN ITEM REDEPOSITED	0	\$0.45	\$0.00	0	\$0.45	\$0.00	\$0.00
RETURN EXCEPTIONS REDEPOSITED	1	\$0.45	\$0.45	1	\$0.45	\$0.45	\$0.00
Subtotal - General processing			\$1.95			\$1.95	\$0.00
EXCEPTION PROCESSING							
RETURN IMAGES RETRIEVED	4	\$0.00	\$0.00	4	\$0.00	\$0.00	\$0.00
Subtotal - Exception processing			\$0.00			\$0.00	\$0.00
TREASURY MANAGEMENT SERVICES							
ACCOUNT RECONCILEMENT							
RECONCILEMENT PLANS							
FULL BALANCED RECON PER ITEM	182	\$0.08	\$14.56	182	\$0.08	\$14.56	\$0.00
FULL BALANCED RECON MAINT	9	\$3.00	\$27.00	9	\$3.00	\$27.00	\$0.00
Subtotal - Reconciliation plans			\$41.56			\$41.56	\$0.00
POSITIVE PAY							
POSITIVE PAY E-MAIL ALERTS	9	\$0.00	\$0.00	9	\$0.00	\$0.00	\$0.00
POSITIVE PAY MAINTENANCE	9	\$0.00	\$0.00	9	\$10.00	\$90.00	\$90.00
CHK ISSUANCE FILE TRANSMISSION	8	\$3.00	\$24.00	8	\$3.00	\$24.00	\$0.00
POSITIVE PAY PLAN	182	\$0.03	\$5.46	182	\$0.03	\$5.46	\$0.00
MISMATCH POSITIVE PAY AUTO	0	\$3.00	\$0.00	0	\$3.00	\$0.00	\$0.00
POSITIVE PAYEE MONTHLY MAINT	9	\$5.00	\$45.00	9	\$10.00	\$90.00	\$45.00
POSITIVE PAY-PAYEE PER ITEM	182	\$0.06	\$10.92	182	\$0.06	\$10.92	\$0.00
Subtotal - Positive pay			\$85.38			\$220.38	\$135.00

Services Performed							
Services Performed	Current Volume	Current Price	Current Total Fee	Proposed Volume	Proposed Price	Proposed Total Fee	Difference
OUTPUT OPTIONS							
MONTHLY TRANSMISSION	9	\$5.00	\$45.00	9	\$5.00	\$45.00	\$0.00
Subtotal - Output options			\$45.00			\$45.00	\$0.00
DISBURSEMENT IMAGING							
INDEX RETRIEVALS	0	\$0.025	\$0.00	0	\$0.025	\$0.00	\$0.00
DEPOSITED IMAGES-RETRIEVED	0	no charge	\$0.00	0	no charge	\$0.00	\$0.00
INQUIRY IMAGES RETRIEVED	1	\$1.00	\$1.00	1	\$1.00	\$1.00	\$0.00
Subtotal - Disbursement imaging			\$1.00			\$1.00	\$0.00
ZERO BALANCE ACCOUNTS							
AUTOMATIC TRANSFER ACCT	3	no charge	\$0.00	3	no charge	\$0.00	\$0.00
AUTOMATIC DEBIT	60	\$0.02	\$1.20	60	\$0.02	\$1.20	\$0.00
AUTOMATIC CREDIT	60	\$0.02	\$1.20	60	\$0.02	\$1.20	\$0.00
Subtotal - Zero balance accounts			\$2.40			\$2.40	\$0.00
REMOTE DEPOSIT CAPTURE							
REMOTE DEP-BASE FEE PER SITE	4	\$45.00	\$180.00	4	\$45.00	\$180.00	\$0.00
Subtotal - Remote deposit capture			\$180.00			\$180.00	\$0.00
COMMERCIAL VAULT SERVICES							
IL, MN AND WI VAULT							
VAULT DEPOSIT	132	\$0.30	\$39.60	132	\$0.30	\$39.60	\$0.00
DEPOSIT AMOUNT	787	\$0.14	\$110.18	787	\$0.14	\$110.18	\$0.00
CURRENCY ENVELOPE FEE	0	no charge	\$0.00	0	no charge	\$0.00	\$0.00
CHECK REROUTE FEE	1	\$2.00	\$2.00	1	\$2.00	\$2.00	\$0.00
DEPOSIT ADJUSTMENT	11	\$8.50	\$93.50	11	\$8.50	\$93.50	\$0.00
COIN DEP STD BAG VERIFICATION	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00
COIN DEP HALF BAG VERIFICATION	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00
CURR SERV COIN DEP MIXED BAG	14	\$0.00	\$0.00	14	\$0.00	\$0.00	\$0.00
COIN DEP SUB TO COUNT BAG	0	\$5.00	\$0.00	0	\$5.00	\$0.00	\$0.00
COIN DEP WRAPPED COIN BROKEN	0	\$8.00	\$0.00	0	\$8.00	\$0.00	\$0.00
Subtotal - Il, mn and wi vault			\$245.28			\$245.28	\$0.00
COIN & CURRENCY SERVICE-BRANCH							
CASH DEPOSIT PROCESSING FEE	6	\$0.30	\$1.80	6	\$0.30	\$1.80	\$0.00
COIN AND CURRENCY DEPOSITED	3,340	\$0.00	\$4.68	3,340	\$0.00	\$4.68	\$0.00
Subtotal - Coin & currency service-branch			\$6.48			\$6.48	\$0.00
AUTOMATED CLEARING HOUSE SERVICES							
ORIGINATED SAME DAY ACH CREDITS	118	\$0.35	\$41.30	118	\$0.35	\$41.30	\$0.00
Subtotal - Automated clearing house services			\$41.30			\$41.30	\$0.00
GENERAL SERVICES							
ACH DEBIT RECEIVED	51	\$0.02	\$1.02	51	\$0.05	\$2.55	\$1.53
ACH CREDIT RECEIVED	114	\$0.02	\$2.28	114	\$0.05	\$5.70	\$3.42
ACH TRANSMISSION	11	\$15.00	\$165.00	11	\$15.00	\$165.00	\$0.00
EPA-EXCEPTION ITEMS	2	\$0.10	\$0.20	2	\$0.10	\$0.20	\$0.00
ACH FRAUD CONTROL MAINTENANCE	15	\$4.00	\$60.00	15	\$7.50	\$112.50	\$52.50
ACH ORIGINATION	21	\$2.50	\$52.50	21	\$2.50	\$52.50	\$0.00
ACH RETURN CHARGEBACK	2	\$3.00	\$6.00	2	\$3.00	\$6.00	\$0.00
ACH MONTHLY MAINT	10	\$0.00	\$0.00	10	\$2.50	\$25.00	\$25.00
ACH FRAUD PREVENTION	1	\$25.00	\$25.00	1	\$25.00	\$25.00	\$0.00
DEBIT NOC AUTOMATED	0	\$6.25	\$0.00	0	\$6.25	\$0.00	\$0.00
NOC CORRECTION	6	\$10.00	\$60.00	6	\$10.00	\$60.00	\$0.00
CREDIT NOC AUTOMATED	2	\$6.25	\$12.50	2	\$6.25	\$12.50	\$0.00
ADDENDA RECORDS	1	\$0.04	\$0.04	1	\$0.04	\$0.04	\$0.00
Subtotal - General services			\$384.54			\$466.99	\$82.45
ONLINE BANKING FOR BUSINESS							
ONLINE ACH REPORTS	11	\$0.00	\$0.00	11	\$0.00	\$0.00	\$0.00
ONLINE ACH MAINT-LOW VOLUME	11	no charge	\$0.00	11	no charge	\$0.00	\$0.00
ONLINE ACH ITEMS-LOW VOLUME	19	\$0.20	\$3.80	19	\$0.20	\$3.80	\$0.00
Subtotal - Online banking for business			\$3.80			\$3.80	\$0.00

Services Performed							
Services Performed	Current Volume	Current Price	Current Total Fee	Proposed Volume	Proposed Price	Proposed Total Fee	Difference
ORIGINATION							
ACH PPD DEBITS	2,298	\$0.13	\$298.74	2,298	\$0.13	\$298.74	\$0.00
ACH PPD CREDITS	2,254	\$0.13	\$293.02	2,254	\$0.13	\$293.02	\$0.00
PPD DEBIT RETURNS	4	\$5.00	\$20.00	4	\$5.00	\$20.00	\$0.00
NACHA UNAUTHORIZED RETURN FEE	1	\$4.50	\$4.50	1	\$4.50	\$4.50	\$0.00
PPD CREDIT RETURNS	0	\$5.00	\$0.00	0	\$5.00	\$0.00	\$0.00
ACH CCD DR/CR ORIGINATION	140	\$0.13	\$18.20	140	\$0.13	\$18.20	\$0.00
Subtotal - Origination			\$634.46			\$634.46	\$0.00
CONCENTRATION MODULE							
CONCENTRATION CREDIT PRENOTES	3	\$0.14	\$0.42	3	\$0.14	\$0.42	\$0.00
Subtotal - Concentration module			\$0.42			\$0.42	\$0.00
ELECTRONIC DATA INTERCHANGE							
EDI COLLECTIONS							
EDI/EFT CREDITS RCVD - CCD+	93	\$0.05	\$4.65	93	\$0.05	\$4.65	\$0.00
EDI/EFT CREDITS RECEIVED - CTX	17	\$0.05	\$0.85	17	\$0.05	\$0.85	\$0.00
Subtotal - Edi collections			\$5.50			\$5.50	\$0.00
DOMESTIC WIRE TRANSFER							
INCOMING FED							
WIRE TRANSFER CREDITS	2	\$1.00	\$2.00	2	\$1.00	\$2.00	\$0.00
DOMESTIC WIRES CREDITS	2	\$2.00	\$4.00	2	\$2.00	\$4.00	\$0.00
Subtotal - Incoming fed			\$6.00			\$6.00	\$0.00
INTERNAL WIRE TRANSFERS							
INTERNAL WIRE CREDIT (ONLINE/ EDI)	0	\$4.25	\$0.00	0	\$4.25	\$0.00	\$0.00
Subtotal - Internal wire transfers			\$0.00			\$0.00	\$0.00
ANCILLARY SERVICES							
ONLINE REPETITIVE CODE STORAGE	3	\$2.50	\$7.50	3	\$2.50	\$7.50	\$0.00
Subtotal - Ancillary services			\$7.50			\$7.50	\$0.00
ONLINE BANKING FOR BUSINESS							
BALANCE REPORTING							
ONLINE USER FEE	11	no charge	\$0.00	11	no charge	\$0.00	\$0.00
ONLINE ACCOUNTS-SAME DAY	16	\$5.00	\$80.00	16	\$5.00	\$80.00	\$0.00
Subtotal - Balance reporting			\$80.00			\$80.00	\$0.00
CORPORATE							
BAL REPORTING PER TEMPLATE	5	\$0.00	\$0.00	5	\$0.00	\$0.00	\$0.00
BALANCE REPORTING MAINTENANCE	1	no charge	\$0.00	1	no charge	\$0.00	\$0.00
ACCOUNTS REPORTED	16	\$5.00	\$80.00	16	\$5.00	\$80.00	\$0.00
PREVIOUS DAY DR/CR TRANS	2,172	no charge	\$0.00	2172	no charge	\$0.00	\$0.00
SAME DAY DR/CR TRANSACTIONS	1,627	no charge	\$0.00	1627	no charge	\$0.00	\$0.00
OLBB CSV DOWNLOADS VIA SCHEDULER	3	no charge	\$0.00	3	no charge	\$0.00	\$0.00
OLBB CSV DOWNLOADED TRANSACTIONS	62	no charge	\$0.00	62	no charge	\$0.00	\$0.00
Subtotal - Corporate			\$80.00			\$80.00	\$0.00
ANCILLARY SERVICES							
ONLINE BOOK TRANSFER	16	\$0.50	\$8.00	16	\$0.50	\$8.00	\$0.00
Subtotal - Ancillary services			\$8.00			\$8.00	\$0.00
ELECTRONIC INFORMATION REPORTING							
GENERAL SERVICES							
ELECTRONIC PMT PROC BASE FEE	1	\$200.00	\$200.00	1	\$200.00	\$200.00	\$0.00
ELECTRONIC PMT PROC PER ITEM	673	\$0.10	\$67.30	673	\$0.10	\$67.30	\$0.00
ELECTRONIC PMT PROC PER ITEM	500	\$0.12	\$60.00	500	\$0.12	\$60.00	\$0.00
Subtotal - General services			\$327.30			\$327.30	\$0.00
CORPORATE SAFEKEEPING SERVICE							
ONLINE REPORTS							
STATEMENT OF SECURITIES HELD	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00
Subtotal - Online reports			\$0.00			\$0.00	\$0.00

Services Performed							
Services Performed	Current Volume	Current Price	Current Total Fee	Proposed Volume	Proposed Price	Proposed Total Fee	Difference
WHOLESALE LOCKBOX							
WLBX MAINTENANCE-CHG	4	\$75.00	\$300.00	4	\$100.00	\$400.00	\$100.00
WLBX ITEMS PROC-FULL IMG-CHG	5,307	\$0.34	\$1,804.38	5,307	\$0.34	\$1,804.38	\$0.00
WLBX IMAGE MAINTENANCE - CHG	4	\$60.00	\$240.00	4	\$75.00	\$300.00	\$60.00
WLBX CHECK IMAGE - CHG	5,307	\$0.01	\$53.07	5,307	\$0.02	\$106.14	\$53.07
WLBX DOCUMENT IMAGE - CHG	11,057	\$0.07	\$773.99	11,057	\$0.09	\$995.13	\$221.14
LBX CHECK IMAGE 7 YEAR ARCHIVE	5,307	\$0.03	\$159.21	5,307	\$0.03	\$159.21	\$0.00
LBX DOCUMENT IMAGE 7 YR ARCH B/W	11,057	\$0.04	\$442.28	11,057	\$0.04	\$442.28	\$0.00
WLBX SORTING-CHG	0	\$0.09	\$0.00	0	\$0.09	\$0.00	\$0.00
WLBX NO CHECK ITEM-CHG	62	\$0.30	\$18.60	62	\$0.30	\$18.60	\$0.00
WLBX PACKAGE PREP-CHG	3	\$7.00	\$21.00	3	\$7.00	\$21.00	\$0.00
WLBX CREDIT CARD MAINTENANCE	1	\$135.00	\$135.00	1	\$135.00	\$135.00	\$0.00
WLBX CREDIT CARD PROCESSING	113	\$1.25	\$141.25	113	\$1.25	\$141.25	\$0.00
WLBX DATA CAPTURE MAINTENANCE	3	\$10.00	\$30.00	3	\$10.00	\$30.00	\$0.00
WLBX CHECK MICR CAPTURE-CHG	5,307	\$0.07	\$371.49	5,307	\$0.07	\$371.49	\$0.00
WLBX KEYSTROKES-CHG	380,965	\$0.0125	\$4,762.06	380,965	\$0.0125	\$4,762.06	\$0.00
WLBX OCR/ BARCODE CAPTURE-CHG	5,100	\$0.06	\$306.00	5,100	\$0.07	\$357.00	\$51.00
WLBX FILE TRANSMISSION	22	\$4.00	\$88.00	22	\$6.25	\$137.50	\$49.50
WLBX DEPOSIT	208	\$0.75	\$156.00	208	\$0.75	\$156.00	\$0.00
WLBX-ON US	753	\$0.03	\$22.59	753	\$0.03	\$22.59	\$0.00
WLBX-TRANSIT	4,439	\$0.08	\$355.12	4,439	\$0.08	\$355.12	\$0.00
WLBX-IRD	3	\$0.14	\$0.42	3	\$0.14	\$0.42	\$0.00
Subtotal - Wholesale lockbox			\$10,180.46			\$10,715.17	\$534.71
Total Service Charges:			\$16,258.79			\$17,062.23	\$803.44
Less Earnings Credit ECR)		0.65%	\$14,488.53		0.40%	\$8,916.02	-0.25%
Less Interest Earned		0.20%	\$0.00		0.20%	\$0.00	0.00%
Net Service Charge:			\$1,770.26			\$8,146.21	\$6,375.95

Notes

BMO Harris Bank N.A. (BMO) and the Village of Orland Park (the "Village") are entering into 3 year contract from June 1, 2020 through May 31, 2023. BMO agrees to guarantee the per unit service fees quoted, with the exception of the federally mandated expenses (i.e. "Balance Admin Charges"), for the first 2 years. At the beginning of the 3rd year, June 1, 2022, BMO has the option to increase costs by no greater than a CPI percentage amount of the Village's fee structure.

All prices and services quoted are based on the Village's current services. Any service not quoted within this proposal will be subject to a pricing review and will be an incremental cost to the Village. We have strived to provide comprehensive pricing, including services that might occur. Given unit pricing is fixed for a period of time during the contract, if any of our assumptions are incorrect (or if additional services are requested or occur in the normal course of business) we may need to review and charge for services not included.

Please note, the ECR (Earnings Credit Rate) and Interest Rates will be reviewed as market conditions change and BMO reserves the right to change rates at any time.