

In a review of the treasury services used by a sample of our city clients, we have noted the following:

- The majority of the clients use customer cash letter, paper disbursements, enhanced return services, zero balance accounts, information reporting, outgoing wire transfer, originating ACH, account reconciliation, deposit reconciliation, fraud control, paid check image electronic lockbox and merchant services.



Treasury Services Utilized by a Sample of City Clients																								
City Client	State	Population	Customer Cash Letter	INTL Check Services	Direct Payroll Card	Paper Disbursements	Enhanced Return Services	Zero Balance Account	Retail Lockbox	Wholesale Lockbox	Wachovia Connection	Outgoing Wire Transfer	Originating ACH	Account Reconcile ment	Deposit Reconcile ment	Fraud Control	Integrated Payables	Paid Check Image	Integrated Receivables	High Volume Print Services	Low Volume Print Services	Remote Deposit Capture EBOX	Merchant Services	
City Client #1	PA	106,992	√				√	√	√	√	√	√	√	√				√			√		√	
City Client #2	GA	470,688	√			√	√	√	√	√	√	√	√	√	√	√		√	√			√	√	
City Client #3	NC	610,949	√			√	√	√			√	√	√	√	√	√		√				√	√	
City Client #4	TX	104,153	√				√	√	√		√	√	√	√	√	√		√				√	√	
City Client #5	NC	231,962	√			√	√	√			√	√	√	√	√	√		√					√	
City Client #6	FL	145,692	√	√		√	√	√	√	√	√	√	√	√	√	√		√						
City Client #7	FL	782,623	√			√	√	√			√	√	√	√		√		√					√	
City Client #8	GA	61,261	√			√		√	√		√	√	√	√		√		√					√	
City Client #9	FL	386,417	√			√	√	√	√	√	√	√	√	√		√		√	√				√	
City Client #10	CT	124,791	√			√	√	√			√	√	√	√	√	√		√					√	
City Client #11	NJ	280,666	√			√	√	√		√	√	√	√	√		√		√				√	√	
City Client #12	PA	1,463,281	√			√	√	√			√	√	√	√	√	√	√	√	√			√	√	
City Client #13	VA	100,169	√			√	√	√	√	√	√	√	√	√	√	√		√				√	√	
City Client #14	NC	341,530	√			√	√	√	√		√	√	√	√		√		√					√	
City Client #15	PA	80,855	√				√		√		√	√	√	√		√		√		√			√	
City Client #16	VA	193,777	√			√	√	√	√	√	√	√	√	√	√		√	√	√			√	√	
City Client #17	VA	92,631	√			√	√	√			√	√	√	√		√		√					√	
City Client #18	GA	128,453	√			√	√	√			√	√	√	√	√		√						√	
City Client #19	FL	158,500	√			√	√	√			√	√	√	√	√	√		√	√				√	
City Client #20	DC	550,521	√		√	√	√	√			√	√	√	√	√	√		√	√			√	√	
Purchasing Patterns:			100%	5%	5%	85%	95%	95%	40%	45%	100%	100%	100%	100%	60%	85%	10%	100%	30%	5%	5%	45%	50%	70%

In a review of the treasury services used by a sample of our county clients, we have noted the following:

- The majority of the clients use customer cash letter, international check services, paper disbursement, enhanced return services, zero balance accounts, wholesale lockbox, information reporting, outgoing wire transfer, originating ACH, account reconciliation, deposit reconciliation, fraud control, paid check image, electronic lockbox and merchant services.



Treasury Services Utilized by a Sample of Our County Clients																							
County Client	State	Population	Customer Cash Letter	Direct Pay Payroll Card	INTL Check Services	Paper Disbursements	Enhanced Return Services	Zero Balance Account	Retail Lockbox	Wholesale Lockbox	Wachovia Connection	Outgoing Wire Transfer	Account Reconciliation	Deposit Reconciliation	Fraud Control	Integrated Payables	Paid Check Image	Online Payables	Integrated Receivables	Low Volume Print Services	Remote Image Letter	Remote Deposit Capture	Merchant EBOX Services
County #1	VA	195,965	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #2	FL	1,777,638	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #3	SC	330,368	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #4	VA	288,876	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #5	GA	663,818	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #6	FL	296,772	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #7	GA	915,623	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #8	GA	726,273	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #9	VA	280,581	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #10	FL	1,132,152	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #11	VA	255,518	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #12	NC	796,372	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #13	FL	2,376,014	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #14	MD	927,583	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #15	FL	1,023,023	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #16	FL	1,268,548	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #17	FL	928,032	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #18	FL	366,256	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #19	FL	401,619	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
County #20	NC	748,815	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
Purchasing Patterns:			100%	5%	50%	100%	100%	95%	40%	55%	100%	100%	100%	70%	100%	20%	100%	15%	10%	5%	15%	45%	75%

In a review of the treasury services used by a sample of our state government clients, we have noted the following:

- The majority of the clients use cash services, customer cash letter, paper disbursements, international check services, returns, general services, wholesale lockbox, information reporting, global wire transfer, ACH, account reconciliation, integrated payables, paid check image, integrated receivables and merchant services.



Treasury Services Utilized by a Sample of Our State Clients																										
State Client	Cash Services	Cash Concentration	Customer Cash Letter	Paper Disbursements	INTL Check Services	Returns	General Services	Retail Lockbox	Wholesale Lockbox	Wholesale Lockbox	Wholesale Lockbox	Wachovia Connection	Global Wire Transfer	ACH	ACH	ACH	Account Reconcilement	Integrated Payables	Check Image	Direct Pay Payroll Card	Bill Present and Pay	Integrated Receivables	Remote Deposit Capture	EBOX	Sweep	
State #1							√					√	√	√			√									
State #2	√		√	√	√	√	√					√	√	√			√	√	√							
State #3	√		√			√	√			√		√	√	√			√		√							√
State #4	√		√	√	√	√	√		√			√	√	√			√	√	√				√			√
State #5	√	√	√	√	√	√	√			√		√	√	√			√	√	√	√			√			√
State #6	√	√	√	√	√	√	√			√		√	√	√			√	√	√				√			
State #7	√		√	√	√	√	√			√		√	√	√			√	√	√				√			√
State #8	√	√	√	√	√	√	√					√	√	√			√	√	√				√			
State #9	√	√	√	√	√	√	√		√	√		√	√	√			√	√	√				√			√
State #10	√		√	√	√	√	√			√		√	√	√			√	√	√	√			√			√
State #11	√		√			√	√					√	√	√			√	√	√				√			√
State #12	√		√	√	√	√	√			√		√	√	√			√	√	√				√			√
State #13						√	√					√	√	√			√	√	√				√			√
Purchasing Patterns:	85%	31%	85%	62%	54%	85%	92%	15%	62%	15%	92%	85%	100%	8%	85%	62%	69%	15%	15%	54%	23%	8%	38%			