



June 2, 2022

City of Lodi  
130 S. Main Street  
Lodi, WI 53555

City of Lodi:

Please allow this letter to summarize and confirm some of the material portions of the agreement between Associated Bank, N.A. and the City of Lodi.

**Term.** Commencing July 1, 2022 and ending on June 30, 2023.

**Operational Requirements.** Bank shall perform the operations and provide the services as set forth in the proposal dated March 20, 2017.

**Earnings Credit.** An earnings credit ("Earnings Credit") of 1.00% shall be applied to monthly Bank fees and shall offset Bank's fees.

**Interest Rate.** Any funds on deposit in the analyzed accounts which are not used in the calculation of the Earnings Credit shall earn interest at a rate that is indexed to the Federal Funds Rate less 20 basis points (currently 0.80%) for the term of the agreement.

**Treasury Management Pricing.** See Associated Bank Service Rates for current services and pricing.

**Collateralization.** Collateral will be provided on balances above current FDIC insurance limits according to your investment policy at no additional costs.



Associated Bank appreciates the opportunity to provide banking services for the City of Lodi. We appreciate your continued trust and confidence and look forward to continuing the relationship. As always, should you have any questions, please do not hesitate to call me at 414-278-1983.

Sincerely,



Linda Winkler  
Associated Bank  
Relationship Manager- Government Banking

Attachments: Associated Bank Service Rates

ACCEPTED FOR THE CITY OF LODI

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Brenda Ayers, Administrator/Finance Director/City Clerk

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Date

## Associated Bank Service Rates

### For the City of Lodi

July 1, 2022 – June 30, 2023

Uncollected Funds Charge	prime +4%
Deposit Assessment	0.1300

#### GENERAL ACCOUNT SERVICES

Maintenance Charge	
1-10 Accounts	18.0000
Deposit	0.8000
Posted Credit	0.8000
Posted Debit	0.3100
Stop Payment - Online	21.0000
Zero Balance Account Fee	30.0000
Credit Inquiry	28.0000
Paper Statement Fee	3.0000
Invoicing	40.0000
Acct Analysis Online Stmt	
Acct Analysis Online Stmt	5.0000
DDA Stmt - Addl/Special	30.0000
DDA Stmt - Daily	10.0000
DDA Stmt - Snapshot	30.0000
Stmt/Check Research Copy	6.0000

#### DEPOSITORY SERVICES

Cash Deposited	0.0019
Change Order - Branch	2.0000
Rolled Coin Ordered	0.2000
Currency Strap Ordered	0.6000
Item Deposited - On-Us	0.1000
Item Deposited - Tier I	0.1000
Item Deposited - Tier II	0.1000
Item Deposited - Tier III	0.1000
Item Deposited - Rej/Rep	0.3000
Items Deposited - US\$ Internatl	5.0000
Deposit Adj - Credit	8.0000
Deposit Adj - Debit	8.0000
Return Item - Reclear	13.0000
Return Item - Regular	12.0000
Return Item Special Instr	35.0000
Return Item - Phone Notice	20.0000
Return Item - Email Notice	3.0000
Check Block	45.0000
PosPay - Paid - Item	0.0500
PosPay - Return - Item	25.0000
PosPay - Manual File Load	5.0000

Payee PosPay Base	10.0000
Payee PosPay Item	0.0320

**PAPER DISBURSEMENT SERVICES**

Cashiers Check	8.0000
Check Paid	0.2000
MICR Line Repair Fee	1.5000
Money Order	5.0000

**ACH**

ACH Rcvd - Credit	0.2500
ACH Rcvd - Debit	0.2500
ACH Same Day Credit Orig	1.2500
ACH Credit Origination	
First 5,000 Items	0.1200
Next 5,000 Items	0.1200
> 10,000 Items	0.1000
ACH Same Day Debit Orig	1.2500
ACH Debit Origination	
First 5,000 Items	0.1200
Next 5,000 Items	0.1200
> 10,000 Items	0.1000
ACH Addenda Record Orig	0.0300
ACH Orig - File Proc Fee	2.0000
ACH - NOC	4.0000
ACH - Return Item	8.0000
ACH Exception - Reversal	27.0000
ACH Exception - Deletion	25.0000
ACH Filter - Base Fee	30.0000
ACH Filter Email Message	5.0000
ACH Filter Text Message	5.0000
ACH Filter Unauth Dr Stmt	2.0000
ACH Filter Add Approved	2.0000

**WIRE TRANSFER**

Online Wire - Domestic	12.0000
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**ONLINE BANKING**

AC Commercial Service	75.0000
AC Commercial Account Fee	
First account	0.0000
Each Addl Account	5.0000
AC Commercial Trans Count	0.0500
AC PosPay Service	40.0000
AC PosPay Suspect Item	2.0000
AC PosPay Issued Item	no charge
AC Wire Service	20.0000
AC Comm ACH Orig Service	30.0000
AC Comm ACH Orig Acct	no charge

**REMOTE DEPOSIT**

RD Standard Base Fee	60.0000
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RD Deposit	0.8000
RD Item Deposited	
$\leq 500$ items	0.1000
$501 \leq 1000$ items	0.1000
$> 1000$ items	0.1000