

# STATE BOARD OF DEPOSIT

## STATE OF OHIO



Members:  
Josh Mandel, Chairman  
Treasurer of State

Mike DeWine  
Attorney General

Dave Yost  
Auditor of State

Minutes of the meeting of the State Board of Deposit held February 24, 2011 at 10:00 a.m. in the Office of the Treasurer of State.

**MEMBERS PRESENT:** Seth Metcalf, representing Treasurer of State Josh Mandel  
Kim Murnieks, representing Attorney General Mike DeWine  
Brenda Rinehart, representing Auditor of State Dave Yost

**OTHERS PRESENT:** Bill Bishilany, Treasurer of State  
Jennifer Day, Treasurer of State  
Gordon Short, Treasurer of State  
Mike Fracassa, Treasurer of State  
Sue Hamilton, Attorney General  
Sheryl Klein, Treasurer of State  
Seth Unger, Treasurer of State  
Jane Wolfe, Treasurer of State  
Betsy Zimmerman, Treasurer of State  
Kyana Pierson, Treasurer of State  
Ryan Bilsky, Treasurer of State  
David Baird, Bank of New York  
Stacey Cumberlander, Secretary

The Secretary of the State Board of Deposit has complied with section 135-1-01 of the Administrative Code concerning notice of the meetings of the State Board of Deposit.

Mr. Metcalf asked for a motion that the reading of the minutes of the State Board of Deposit meeting held January 27, 2011, which had previously been distributed to the members be dispensed and that the minutes be approved. Ms. Rinehart made the motion to approve the minutes and Ms. Murnieks seconded. The motion was approved.

### **OLD BUSINESS**

There was no old business to come before the board.

### **NEW BUSINESS**

#### **ECONOMIC OUTLOOK / INVESTMENT**

Mr. Short presented an overview of the investment philosophy. The investment objectives are preservation of principal, maintenance of liquidity and to maximize return. The Federal Funds target rate remains flat at 0-.25%. The Federal Funds rate will continue to remain flat due to subdued inflation and elevated unemployment. Core CPI (Consumer Price Index) is the primary measure of inflation. Core CPI came in higher than expected at 0.2% compared to 0.1% in

December. Core PPI (Producer Price Index) data for January 2011 was higher than expected at 0.5% compared to the 0.2% reported in December. Total inflation is expected to remain subdued for the next three years according to the January meeting minutes from the FOMC (Federal Open Market Committee). Ohio housing data for January is unavailable until March. Mortgage applications rose for the month. Mortgage rates have continued to climb which could slow the potential for housing recovery. Housing starts were up in January 14.6% compared to a decrease of 4.3% in December. Building permits were down 10.4% in January compared to an increase of 16.7% in December. Unemployment for January fell to 9.0% from the 9.4% reported for the month of December. The jobs report for January was discredited due to market conditions and winter weather that affected much of the country. The strategy is to cautiously balance safety, liquidity and yield by investing in short term securities.

Under new business a report of earnings credit balances was presented to the board. Ms. Rinehart would like to have more historical information that would reflect what the earnings credits were in the past compared to what they are now. This information will be provided to Ms. Rinehart prior to or at the March 2011 board meeting.

#### **RATIFICATION OF THE INTERIM FUNDS**

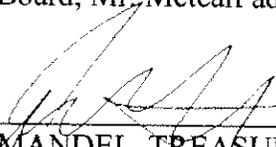
Mr. Metcalf asked for a motion for the Board to ratify \$5,811,324,566.92 as interim funds for January 2011. Ms. Murnieks moved and Ms. Rinehart seconded. Motion carried.

#### **CERTIFICATION OF BOARD EXPENSES**

In accordance with Section 135.02 of the Ohio Revised Code, the Chairman and the Secretary of the State Board of Deposit certified that the necessary expenses of the Board which represent KeyBank banking fees for December 2010 were \$75,131.00 and KeyBank banking fees for January 2011 were \$90,127.75. KeyBank Trust banking fees for January 2011 were \$7,544.67. Fifth Third banking fees for ODNR Maumee Bay were \$73.38 for December 2010 and \$73.08 for January 2011. Fifth Third banking fees for ODNR Wapakoneta were \$59.60 for December 2010 and \$56.37 for January 2011. Fifth Third banking fees for ODNR Akron were \$64.11 for December 2010 and \$63.06 for January 2011. Ms. Rinehart made a motion to authorize the Chairman to pay these expenses from the appropriations for that purpose. Ms. Murnieks seconded.

Board of Deposit 3

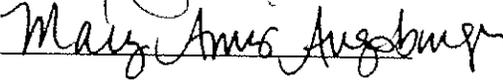
There being no further business to come before the Board, Mr. Metcalf adjourned the meeting.

  
\_\_\_\_\_  
JOSH MANDEL, TREASURER OF STATE  
CHAIRMAN, STATE BOARD OF DEPOSIT

ATTEST  
SECRETARY

ATTORNEY GENERAL

AUDITOR OF STATE



# STATE BOARD OF DEPOSIT

## STATE OF OHIO

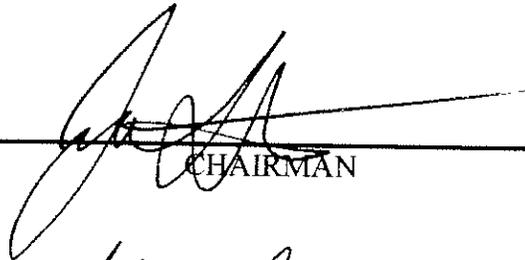
Members:  
Josh Mandel, Chairman  
Treasurer of State

Mike DeWine  
Attorney General

Dave Yost  
Auditor of State

### CERTIFICATION OF THE EXPENSES OF THE STATE BOARD OF DEPOSIT

In accordance with Chapter 135.02 of the Ohio Revised Code, the undersigned, Chairman and Secretary of the State Board of Deposit of the State of Ohio, hereby certifies that the necessary expenses of the Board, which represent KeyBank banking fees for the month of February 2011, are \$103,719.20.

  
CHAIRMAN

  
SECRETARY

  
DATE



KEYBANK  
 OH-18-07-0205  
 88 EAST BROAD STREET  
 COLUMBUS, OHIO 43215

TREASURER OF STATE  
 REGULAR ACCOUNT  
 30 E BROAD ST 10<sup>TH</sup> FLOOR  
 COLUMBUS, OHIO 45216-1140

DATE: March 22, 2011  
 OFFICER: LXM3B  
 ANALYSIS PERIOD: February 2011  
 KEY ACCOUNT: 14511001050

ACCOUNT ANALYSIS INVOICE

INVOICE NUMBER	INVOICE DATE	PAYMENT	PAYMENT DATE	ADJUSTMENTS	OUTSTANDING INVOICE BALANCE
11020001415	02-28-2011				\$103,927.32
				less fee variance	<u>\$ 208.12</u>
					\$103,719.20

TOTAL OUTSTANDING INVOICE BALANCE: \$103,719.20  
 LESS TOTAL PAYMENT RECEIVED:  
 TOTAL AMOUNT DUE: \$103,719.20

\*\* PLEASE MAKE TIMELY PAYMENTS ON YOUR ANALYSIS INVOICE. INVOICES WHICH ARE 60 \*\*  
 \*\* DAYS PAST DUE WILL BE DIRECT DEBITED FROM YOUR DDA ACCOUNT AND WILL INCUR A \$30 \*\*  
 \*\* PAST DUE SURCHARGE. PLEASE CONTACT OUR COMMERCIAL CLIENT SERVICE CENTER, YOUR \*\*  
 \*\* CASH MANAGEMENT SALES OFFICER, OR RELATIONSHIP MANAGER WITH ANY QUESTIONS. \*\*

TREASURER OF STATE OF OHIO

TOTAL AMOUNT DUE \$103,719.20

ACCOUNT NUMBER: 14511001050

AMOUNT ENCLOSED: \_\_\_\_\_

MAIL PAYMENT TO:

KEYBANK NATIONAL ASSOCIATION  
 ATTENTION: CANDY SCARBERRY  
 88 EAST BROAD STREET, 2<sup>ND</sup> FLOOR  
 COLUMBUS, OHIO 43125



KeyBank National Association  
 Account Analysis, OH-01-51-0632  
 4910 Tiedeman Road  
 Brooklyn, OH 44144-2309

# Account Analysis Statement

February 2011



\*TREASURER OF STATE  
 ATTN AMER AHMAD  
 30 E BROAD ST  
 COLUMBUS OH 43215-3414

### Relationship Overview: \*TREASURER OF STATE

Balance Summary	
Average Ledger Balance	(\$164,619,625.89)
LESS: Average Float	(\$25,682,620.70)
Average Collected Balance	(\$190,302,246.59)
Average Negative Collected Balance	(\$494,706,024.79)
Average Positive Collected Balance	\$304,403,778.20
LESS: Compensating Balance	(\$303,557,044.38)
<b>Balance Available to Support Services</b>	<b>\$846,733.82</b>
LESS: Balance Needed To Support Services	(\$452,703,386.83)
Balance Deficiency For Eligible Services	(\$451,856,653.01)

Billing Information	
Settlement Cycle	Monthly
Payment Method	Invoice
Billing Account	XXXXXXXXXX1050
Days in the Month	28

Service Charge Summary	
Service Charges Eligible for Earnings Credit	\$104,122.03
LESS: Earnings Credit Allowance	(\$194.71)
<b>Service Charges Due</b>	<b>\$103,927.32</b>

An Invoice will be distributed on approximately the 15th business day of the month.

### Trend Analysis<sup>^</sup>

Months	Average Ledger Balance	Average Collected Balance	Balance Available to Support Services	Balance Needed to Support Services	Service Charges Eligible for Earnings Credit	Earnings Credit Allowance	Direct Service Charges	Service Charges Due
FEB	(\$164,619,826)	(\$190,302,247)	\$846,734	\$452,703,387	\$104,122	\$195	\$0	\$103,927
JAN	\$321,337,770	\$287,053,826	\$846,101	\$361,733,539	\$90,434	\$211	\$0	\$90,222
<b>YTD</b>	<b>\$78,359,072</b>	<b>\$48,375,790</b>	<b>\$846,417</b>	<b>\$407,218,463</b>	<b>\$194,556</b>	<b>\$406</b>	<b>\$0</b>	<b>\$194,149</b>

<sup>^</sup> All numbers in this section are rounded to the nearest whole dollar

Please contact your Account Officer or the Commercial Business Banking Center at 1-800-821-2829 with questions.

Account Officer: Lara Deleone  
 Center: 3380035 SO



Relationship Overview: \*TREASURER OF STATE  
Accounts in Relationship: 42

Accounts Analyzed^

Non Interest Bearing Accounts

Account Number	Account Name	Earnings Credit Rate	Balance Needed to Support Services	Balance Available to Support Services	Service Charges Eligible for Earnings Credit	Direct Service Charges	Earnings Credit Allowance
14511001050	TREASURER OF STATE	0.31%	\$190,327,052	\$0	\$43,775	\$0	\$0
14511001100	TREASURER OF STATE	0.31%	\$6,073,557	\$0	\$1,397	\$0	\$0
14511001225	TREASURER OF STATE	0.31%	\$7,181,207	\$0	\$1,652	\$0	\$0
14511002439	TREASURER OF STATE	0.31%	\$1,416,194	\$0	\$326	\$0	\$0
14511002447	TREASURER OF STATE	0.31%	\$70,761	\$0	\$16	\$0	\$0
14511002454	TREASURER OF STATE	0.31%	\$138,695	\$0	\$32	\$0	\$0
14511002462	TREASURER OF STATE	0.31%	\$302,717	\$0	\$70	\$0	\$0
14511002470	TREASURER OF STATE	0.31%	\$621,956	\$0	\$143	\$0	\$0
14511002488	TREASURER OF STATE	0.31%	\$6,766,208	\$0	\$1,556	\$0	\$0
354511001688	TREASURER OF STATE	0.31%	\$65,869	\$0	\$15	\$0	\$0
354511002793	TREASURER OF STATE	0.31%	\$74,891	\$0	\$17	\$0	\$0
359681004818	TREASURER OF STATE	0.31%	\$6,782,397	\$0	\$1,560	\$0	\$0
359681036752	TREASURER OF STATE	0.31%	\$65,217	\$0	\$15	\$0	\$0
359681092367	TREASURER OF STATE	0.31%	\$95,869	\$0	\$22	\$0	\$0
359681099438	TREASURER OF STATE	0.31%	\$110,652	\$0	\$25	\$0	\$0
359681107165	TREASURER OF STATE	0.31%	\$43,554	\$100	\$10	\$0	\$0
359681113973	TREASURER OF STATE	0.31%	\$111,739	\$0	\$26	\$0	\$0
359681120929	TREASURER OF STATE	0.31%	\$1,328,802	\$0	\$306	\$0	\$0
359681120952	TREASURER OF STATE	0.31%	\$356,958	\$0	\$82	\$0	\$0
359681129375	TREASURER OF STATE	0.31%	\$167,282	\$0	\$38	\$0	\$0
359681130506	TREASURER OF STATE	0.31%	\$7,786,946	\$0	\$1,791	\$0	\$0
359681147740	TREASURER OF STATE	0.31%	\$44,374	\$35	\$10	\$0	\$0
359681150413	TREASURER OF STATE	0.31%	\$153,094	\$0	\$35	\$0	\$0
359681156428	TREASURER OF STATE	0.31%	\$71,739	\$0	\$17	\$0	\$0
359681163028	TREASURER OF STATE	0.31%	\$47,238	\$4,941	\$11	\$0	\$1
359681172128	TREASURER OF STATE	0.31%	\$67,436	\$2,402	\$16	\$0	\$1
359681172136	TREASURER OF STATE	0.31%	\$44,371	\$1,173	\$10	\$0	\$0
359681177572	TREASURER OF STATE	0.31%	\$67,717	\$0	\$16	\$0	\$0
359681181921	TREASURER OF STATE	0.31%	\$1,430,433	\$0	\$329	\$0	\$0
359681183448	TREASURER OF STATE	0.31%	\$65,869	\$0	\$15	\$0	\$0
359681197869	TREASURER OF STATE	0.31%	\$661,412	\$753,571	\$152	\$0	\$173
359681211991	STATE OF OHIO OBM WELFARE	0.31%	\$17,782,801	\$0	\$4,090	\$0	\$0
359681212064	STATE OF OHIO OBM MEDICAID	0.31%	\$5,141,297	\$0	\$1,183	\$0	\$0
359681212072	STATE OF OHIO OBM VENDOR	0.31%	\$10,960,396	\$0	\$2,521	\$0	\$0
359681237483	TREASURER OF STATE	0.31%	\$436,630	\$0	\$100	\$0	\$0
359681237491	TREASURER OF STATE	0.31%	\$519,943	\$84,497	\$120	\$0	\$19
359681245668	STATE OF OHIO	0.31%	\$116,084,305	\$14	\$26,699	\$0	\$0
359681245692	STATE OF OHIO	0.31%	\$13,919,111	\$0	\$3,201	\$0	\$0
<b>Sub Total</b>			<b>\$397,386,687</b>	<b>\$846,734</b>	<b>\$91,399</b>	<b>\$0</b>	<b>\$195</b>

Interest Bearing Accounts

Account Number	Account Name	Earnings Credit Rate	Balance Needed to Support Services	Balance Available to Support Services	Service Charges Eligible for Earnings Credit	Direct Service Charges	Earnings Credit Allowance
359681260766	TREASURER OF STATE	0.31%	\$35,805,169	\$0	\$8,235	\$0	\$0
359681261657	TREASURER OF STATE	0.31%	\$13,514,853	\$0	\$3,108	\$0	\$0



# Account Analysis Statement

## February 2011



Relationship Summary

Relationship Name: \*TREASURER OF STATE

### Accounts Analyzed^ - Continued

Account Number	Account Name	Earnings Credit Rate	Balance Needed to Support Services	Balance Available to Support Services	Service Charges Eligible for Earnings Credit	Direct Service Charges	Earnings Credit Allowance
359681267665	TREASURER OF STATE	0.31%	\$5,959,721	\$0	\$1,371	\$0	\$0
359683018600	TREASURER OF STATE	0.31%	\$36,956	\$0	\$9	\$0	\$0
<b>Sub Total</b>			\$55,316,699	\$0	\$12,723	\$0	\$0
<b>Total</b>			\$452,703,387	\$846,734	\$104,122	\$0	\$195

^ All numbers in this section are rounded to the nearest whole dollar

\* Notes the billing account for the relationship

### Service Activity Summary

Service Codes	Services	Total Service Charges
AFP00	Balance & Compensation Information	\$12,802.54
AFP01	General Account Services	\$488.00
AFP05	Lockbox Services	\$30.00
AFP10	Depository Services	\$25,296.68
AFP15	Paper Disbursement Services	\$843.60
AFP20	Paper Disb. Reconciliation Services	\$184.32
AFP25	General ACH Services	\$51,439.07
AFP30	EDI Payment Services	\$910.07
AFP35	Wire and Other Funds Xfer Services	\$8,411.50
AFP40	Information Services	\$3,680.25
AFP99	Undefined Services	\$36.00
<b>Total</b>		<b>\$104,122.03</b>

### Service Activity Details

Service Codes	Services	Quantity	Unit Price	Total Service Charges	Balance Needed To Support Services
00	Balance & Compensation Information				
00 02 11 H	Uncollected Fund Direct Charge			\$0.00	\$0.00
00 02 30	FDIC Assessment			\$12,802.54	\$55,663,125.37
	<b>AFP00 TOTAL</b>			<b>\$12,802.54</b>	<b>\$55,663,125.37</b>
01	General Account Services				
01 00 00	Maintenance	41	\$5.00	\$205.00	\$891,303.10
01 00 20	ZBA Concentration Account	5	\$10.00	\$50.00	\$217,391.00
01 00 21	ZBA Subsidiary Accounts	31	\$5.00	\$155.00	\$673,912.10
01 03 06	KTT Corp Banking Statement	64	\$0.00	\$0.00	\$0.00
01 03 20	DDA Stmt Special Cut	6	\$5.00	\$30.00	\$130,434.60
01 03 20	Statement Duplicate Copy	4	\$10.00	\$40.00	\$173,912.80
01 04 06	KTT Analysis Statement	1	\$0.00	\$0.00	\$0.00
01 04 06	KTT RPM 822 Statement	1	\$5.00	\$5.00	\$21,739.10
01 04 11	Analysis Charge	1	\$3.00	\$3.00	\$13,043.46
	<b>AFP01 TOTAL</b>			<b>\$488.00</b>	<b>\$2,121,736.16</b>



# Account Analysis Statement

February 2011



Relationship Summary

Relationship Name: \*TREASURER OF STATE

## Service Activity Details - Continued

Service Codes	Services	Quantity	Unit Price	Total Service Charges	Balance Needed To Support Services
05	Lockbox Services				
05 04 00	KTT LBX Image Base Fee	1	\$25.00	\$25.00	\$108,695.50
05 04 04	KTT Lockbox Detail	1	\$5.00	\$5.00	\$21,739.10
	AFP05 TOTAL			\$30.00	\$130,434.60
10	Depository Services				
10 00 15	Branch Deposited Cash	85,371.77	\$0.0005	\$42.68	\$185,590.54
10 02 00	Deposits Branch\Night Drop	262	\$0.08	\$20.96	\$91,130.29
10 02 00	Deposits Key Capture	44	\$0.08	\$3.52	\$15,304.32
10 02 00	Deposits Key Capture Plus	92	\$0.08	\$7.36	\$31,999.95
10 02 00	Deposits Vault	102	\$0.08	\$8.16	\$35,478.19
10 02 1B	Electronic Item Clearing Agent	93,511	\$0.07	\$6,545.77	\$28,459,829.72
10 02 1Z	Preencode Check Other FED	19,693	\$0.06	\$1,181.58	\$5,137,297.14
10 02 10	Electronic Item Onus	9,719	\$0.03	\$291.57	\$1,267,693.87
10 02 10	Preencode Check Onus	8,955	\$0.06	\$537.30	\$2,336,083.67
10 02 13	Preencode Check Local City	53,610	\$0.06	\$3,216.60	\$13,985,197.80
10 02 14	Preencode Check In-District	36,374	\$0.06	\$2,182.44	\$9,488,856.27
10 02 15	Preencode Check Local RCPC	44,281	\$0.06	\$2,656.86	\$11,551,549.02
10 02 18	Electronic Item Direct Send	140,335	\$0.03	\$4,210.05	\$18,304,539.59
10 02 20	Unencoded Check On Us	11	\$0.08	\$0.88	\$3,826.07
10 02 22	Unencoded Check Local City	48	\$0.08	\$3.84	\$16,695.62
10 02 23	Unencoded Check In-District	20	\$0.08	\$1.60	\$6,956.51
10 02 24	Unencoded Check Other FED	21	\$0.08	\$1.68	\$7,304.33
10 02 25	Unencoded Check Local RCPC	119	\$0.08	\$9.52	\$41,391.23
10 03 10	Canadian Deposited Item	64	\$0.00	\$0.00	\$0.00
10 04 00	Check Charge Backs	435	\$1.00	\$435.00	\$1,891,301.70
10 04 02	Redeposited Returned	598	\$3.00	\$1,794.00	\$7,799,989.08
10 04 14	KTT Return Item Report	1	\$5.00	\$5.00	\$21,739.10
10 04 14	KTT Returned Item Detail	1,041	\$0.00	\$0.00	\$0.00
10 06 00	ARP Deposit Recon Maintenance	1	\$0.00	\$0.00	\$0.00
10 06 10	ARP Deposit Recon Per Item	46	\$25.00	\$1,150.00	\$4,999,993.00
10 10 10	Coin & Currency Auto (BRK)	1	\$0.00	\$0.00	\$0.00
10 10 10	Vault Deposited Cash (BRK)	789,363.43	\$0.0005	\$394.68	\$1,716,005.05
10 10 10	Vault Strap Out (BRK)	40	\$0.20	\$8.00	\$34,782.56
10 99 99	Deposit Error Svc Chg	2	\$1.00	\$2.00	\$8,695.64
10 99 99	Key Capture Monthly Fee	2	\$100.00	\$200.00	\$869,564.00
10 99 99	Key Capture Plus Monthly Fee	1	\$300.00	\$300.00	\$1,304,346.00
10 99 99	Key Capture Scanned Item	8,563	\$0.01	\$85.63	\$372,303.82
	AFP10 TOTAL			\$25,296.68	\$109,985,444.08
15	Paper Disbursement Services				
15 00 30	KTT Nextday Positive Pay	1	\$0.00	\$0.00	\$0.00
15 01 00	Checks/Debits Paid Over 500	1,828	\$0.045	\$82.26	\$357,651.67
15 01 00	Checks/Debits Paid To 500	505	\$0.045	\$22.73	\$98,804.20
15 03 00	Check Quality Svc Chg	555	\$0.50	\$277.50	\$1,206,520.05
15 04 10	KTT Stop Payment Entry	5	\$2.50	\$12.50	\$54,347.75
15 08 10	Check Book Charges	64.41	\$1.00	\$64.41	\$280,043.08
15 13 50	KTT Short Term Image Base Fee	1	\$30.00	\$30.00	\$130,434.60



# Account Analysis Statement

## February 2011



Relationship Summary

Relationship Name: \*TREASURER OF STATE

### Service Activity Details - Continued

Service Codes	Services	Quantity	Unit Price	Total Service Charges	Balance Needed To Support Services
15 13 51	Image Long-Term Capture Fee	2,328	\$0.15	\$349.20	\$1,518,258.74
15 13 60	Image Statement Delivery Fee	1	\$5.00	\$5.00	\$21,739.10
	AFP15 TOTAL			\$843.60	\$3,667,799.19
20	Paper Disb. Reconciliation Services				
20 00 10	ARP Full Recon Maintenance	2	\$10.00	\$20.00	\$86,956.40
20 01 10	ARP Full Recon Per Item	2,322	\$0.06	\$139.32	\$605,738.27
20 02 01	ARP Weekly Transmission Input	1	\$25.00	\$25.00	\$108,695.50
	AFP20 TOTAL			\$184.32	\$801,390.17
25	General ACH Services				
25 00 00	ACH Monthly Fee	10	\$10.00	\$100.00	\$434,782.00
25 00 00	ACH Reversal Or Deletion	36	\$10.00	\$360.00	\$1,565,215.20
25 00 00	KTT ACH Batch Reversal Fee	1	\$20.00	\$20.00	\$86,956.40
25 01 00	Orig ACH Dr Via Direct Send	186,710	\$0.025	\$4,667.76	\$20,294,536.78
25 01 00	Orig ACH Dr Via KTT Transfer	732	\$0.025	\$18.30	\$79,565.10
25 01 00	Originated ACH Debit Via KTT	113	\$0.025	\$2.83	\$12,282.58
25 01 01	Orig ACH Cr Via Direct Send	1,182,646	\$0.025	\$29,566.15	\$128,548,298.27
25 01 01	Orig ACH Cr Via KTT Transfer	1	\$0.025	\$0.03	\$108.69
25 01 01	Originated ACH Credit Via KTT	243	\$0.025	\$6.08	\$26,413.00
25 01 10	ACH Item Min Per File (<250)	418	\$10.00	\$4,180.00	\$18,173,887.60
25 01 20	ACH Addenda Originated	1,080,659	\$0.00	\$0.00	\$0.00
25 01 40	Originated Late File Surcharge	75	\$0.00	\$0.00	\$0.00
25 02 00	Incoming ACH Debit Item	10	\$0.025	\$0.25	\$1,086.95
25 02 01	Incoming ACH Credit Item	68,497	\$0.025	\$1,712.49	\$7,445,315.53
25 02 01	Incoming Int Credit Item	1	\$0.18	\$0.18	\$782.60
25 03 02	ACH Return Items	7,815	\$1.00	\$7,815.00	\$33,978,213.30
25 04 00	CAR Report For KTT ACH	1	\$5.00	\$5.00	\$21,739.10
25 04 01	CAR, Noc, Rtn Rpt Fax Or E-Mail	166	\$5.00	\$830.00	\$3,608,690.60
25 05 01	ACH Data Transmission	383	\$5.00	\$1,915.00	\$8,326,075.30
25 07 01	CAR Report Via KTT IR	1	\$5.00	\$5.00	\$21,739.10
25 10 52	EPA Admin Fee/Month	42	\$5.00	\$210.00	\$913,042.20
25 10 70	ACH Noc'S	11,640	\$0.00	\$0.00	\$0.00
25 11 00	KTT ACH Monthly Base Fee	1	\$25.00	\$25.00	\$108,695.50
	AFP25 TOTAL			\$51,439.07	\$223,647,425.80
30	EDI Payment Services				
30 00 00	Monthly Origination Fee	2	\$25.00	\$50.00	\$217,391.00
30 01 02	KTT EDI Remittance	1	\$5.00	\$5.00	\$21,739.10
30 02 00	Per File Orig/Recd Fee	160	\$5.00	\$800.00	\$3,478,256.00
30 02 10	Translation Fee/1000 Character	1,101.41	\$0.05	\$55.07	\$239,436.61
	AFP30 TOTAL			\$910.07	\$3,956,822.71
35	Wire and Other Funds Xfer Services				
35 01 00	KTT Domestic Repeat Wire	40	\$5.00	\$200.00	\$869,564.00
35 01 03	KTT Domestic Nonrepeat	72	\$6.00	\$432.00	\$1,878,258.24
35 01 12	KTT Int'L Nonrepeat	11	\$15.00	\$165.00	\$717,390.30
35 03 00	Incoming FED-Manual	24	\$8.00	\$192.00	\$834,781.44

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KeyBank Monthly Service Charges

Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Unit Price	Service Volume	Charge Sent	Expected Charge	Variance	Notes
Key Bank	TOS State Regular Account	1050	# NEGATIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	1050	ACH ADDENDA ORIGINATED	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	1050	ACH DATA TRANSMISSION	5.000000	5.000000	383.00	1915.00	1915.00	0.00	
Key Bank	TOS State Regular Account	1050	ACH ITEM MIN PER FILE (<250)	10.000000	10.000000	418.00	4180.00	4180.00	0.00	
Key Bank	TOS State Regular Account	1050	ACH MONTHLY FEE	10.000000	10.000000	10.00	100.00	100.00	0.00	
Key Bank	TOS State Regular Account	1050	ACH NOCS	0.000000	0.000000	11640.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	1050	ACH ORIGINATED CREDIT ITEM DIR SEND	0.025000	0.025000	1182646.00	29566.15	29566.15	0.00	
Key Bank	TOS State Regular Account	1050	ACH ORIGINATED DEBIT ITEM DIR SEND	0.025000	0.025000	186710.00	4667.76	4667.75	0.01	
Key Bank	TOS State Regular Account	1050	ACH RETURN ITEMS	1.000000	1.000000	7815.00	7815.00	7815.00	0.00	
Key Bank	TOS State Regular Account	1050	ACH REVERSAL/DELETION	10.000000	10.000000	36.00	360.00	360.00	0.00	
Key Bank	TOS State Regular Account	1050	ANALYSIS CHARGE	3.000000	3.000000	1.00	3.00	3.00	0.00	
Key Bank	TOS State Regular Account	1050	ARR DEP RECON MAINTENANCE	0.000000	0.000000	1.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	1050	ARR DEP RECON PER ITEM	25.000000	25.000000	46.00	1150.00	1150.00	0.00	
Key Bank	TOS State Regular Account	1050	ARR FULL RECON MAINTENANCE	10.000000	10.000000	2.00	20.00	20.00	0.00	
Key Bank	TOS State Regular Account	1050	ARR FULL RECON N/S PER ITEM	0.060000	0.020000	2322.00	139.32	46.44	92.88	
Key Bank	TOS State Regular Account	1050	ARR WEEKLY TRANSMISSION INPUT	25.000000	20.000000	1.00	25.00	20.00	5.00	
Key Bank	TOS State Regular Account	1050	BAI FILE TRANSFER PER ACCT	5.000000	5.000000	73.00	365.00	365.00	0.00	
Key Bank	TOS State Regular Account	1050	BAI FILE XFER PER DETAIL	0.015000	0.015000	15504.00	232.56	232.56	0.00	
Key Bank	TOS State Regular Account	1050	BAI PER FILE TRANSFER FEE	5.000000	5.000000	38.00	190.00	190.00	0.00	
Key Bank	TOS State Regular Account	1050	BRANCH CHANGE ORDER	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	1050	BRANCH DEPOSITED CASH	0.000500	0.000500	85371.77	42.68	42.69	-0.01	
Key Bank	TOS State Regular Account	1050	BRANCH STRAP	0.020000	0.200000	0.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	1050	CANADIAN DEPOSITED ITEM	0.000000	0.000000	64.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	1050	CAR REPORT FOR KTT ACH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	1050	CAR REPORT VIA KTT IIR	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	1050	CAR REPORT VIA MAIL OR FAX	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	1050	CHECK BOOK CHARGES	1.000000	1.000000	64.41	64.41	64.41	0.00	
Key Bank	TOS State Regular Account	1050	CHECK CHARGE BACKS	1.000000	1.000000	435.00	435.00	435.00	0.00	
Key Bank	TOS State Regular Account	1050	CHECKS/DEBITS PAID OVER 500	0.045000	0.045000	1828.00	82.26	82.26	0.00	
Key Bank	TOS State Regular Account	1050	CHECK QUALITY SERVICE CHARGE	0.045000	0.045000	505.00	22.73	22.73	0.00	
Key Bank	TOS State Regular Account	1050	COIN & CURRENCY AUTO (BRK)	0.500000	0.500000	555.00	277.50	277.50	0.00	
Key Bank	TOS State Regular Account	1050	DDA STMT SPECIAL CUT	0.000000	0.000000	1.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	1050	DDA STMT DUPLICATE COPY	5.000000	5.000000	6.00	30.00	30.00	0.00	
Key Bank	TOS State Regular Account	1050	DDA STMT DUPLICATE COPY	10.000000	10.000000	4.00	40.00	40.00	0.00	
Key Bank	TOS State Regular Account	1050	DEPOSIT ERROR SVC CHG	1.000000	1.000000	2.00	2.00	2.00	0.00	
Key Bank	TOS State Regular Account	1050	DEPOSITS KEY CAPTURE	0.080000	0.080000	44.00	3.52	3.52	0.00	
Key Bank	TOS State Regular Account	1050	DEPOSITS KEY CAPTURE PLUS	0.080000	0.080000	92.00	7.36	7.36	0.00	
Key Bank	TOS State Regular Account	1050	DEPOSITS VAULT	0.080000	0.080000	102.00	8.16	8.16	0.00	
Key Bank	TOS State Regular Account	1050	DEPOSITSBRANCH/NIGHT DROP	0.080000	0.080000	262.00	20.96	20.96	0.00	
Key Bank	TOS State Regular Account	1050	EDI ORIGINATION FEE	25.000000	25.000000	2.00	50.00	50.00	0.00	
Key Bank	TOS State Regular Account	1050	EDI TRANSLATION FEE	0.050000	0.050000	1101.41	55.07	55.07	0.00	
Key Bank	TOS State Regular Account	1050	EDI TRANSMISSION FEE	5.000000	5.000000	160.00	800.00	800.00	0.00	
Key Bank	TOS State Regular Account	1050	ELECTRONIC ITEM CLEARING AGENT	0.070000	0.070000	93511.00	6545.77	6545.77	0.00	

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KeyBank Monthly Service Charges

Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Unit Price	Service Volume	Charge Sent	Expected Charge	Variance	Notes
Key Bank	TOS State Regular Account	*****1050	ELECTRONIC ITEM DIRECT SEND	0.030000	0.030000	140336.00	4210.05	4210.05	0.00	
Key Bank	TOS State Regular Account	*****1050	ELECTRONIC ITEM ONUS	0.030000	0.030000	9719.00	291.57	291.57	0.00	
Key Bank	TOS State Regular Account	*****1050	EPA ADMIN FEE/MONTH	5.000000	5.000000	42.00	210.00	210.00	0.00	
Key Bank	TOS State Regular Account	*****1050	FDIC ASSESSMENT	PASS	PASS	1.00	12802.54	12802.54	0.00	
Key Bank	TOS State Regular Account	*****1050	IMAGE LONG TERM CAPTURE FEE	0.150000	0.150000	2328.00	349.20	349.20	0.00	
Key Bank	TOS State Regular Account	*****1050	IMAGE STATEMENT DELIVERY FEE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	*****1050	INCOMING ACH CREDIT ITEM	0.025000	0.025000	68497.00	1712.49	1712.43	0.06	
Key Bank	TOS State Regular Account	*****1050	INCOMING ACH DEBIT ITEM	0.025000	0.025000	10.00	0.25	0.25	0.00	
Key Bank	TOS State Regular Account	*****1050	INCOMING FED- MANUAL	8.000000	8.000000	24.00	192.00	192.00	0.00	
Key Bank	TOS State Regular Account	*****1050	INCOMING LAT CREDIT ITEM	0.180000	0.000000	1.00	0.18	0.03	0.16	
Key Bank	TOS State Regular Account	*****1050	KEY CAPTURE MONTHLY FEE	100.000000	50.000000	2.00	200.00	100.00	100.00	
Key Bank	TOS State Regular Account	*****1050	KEY CAPTURE PLUS MONTHLY FEE	300.000000	300.000000	1.00	300.00	300.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KEY CAPTURE REPORTING MODULE	20.000000	20.000000	0.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KEY CAPTURE SCANNED ITEM	0.010000	0.010000	8563.00	85.63	85.63	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT ACCOUNT MANAGEMENT BASE FE	25.000000	25.000000	1.00	25.00	25.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT ACH MONTHLY BASE FEE	25.000000	25.000000	1.00	25.00	25.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT ANALYSIS STATEMENT	0.000000	0.000000	1.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT BAL2 DOWNLOAD	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT CORP BANKING STATEMENT	0.000000	0.000000	64.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT DOMESTIC NONREPEAT	6.000000	6.000000	72.00	432.00	432.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT DOMESTIC REPEAT WIRE	5.000000	5.000000	40.00	200.00	200.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT EDI REMITTANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT FAX PREV DAY PER ACCOUNT	30.000000	30.000000	1.00	30.00	30.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT FILE TRANSFER BASE FEE	0.000000	0.000000	1.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT INCOMING/OUTGOING WIRE RPT	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT INFO REPORTING BASE FEE	3.500000	3.500000	9.00	31.50	31.50	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT INTERNAL NONREPEAT	3.500000	3.500000	78.00	273.00	273.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT INTERNAL REPEAT WIRE	15.000000	15.000000	11.00	165.00	165.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT INTL NONREPEAT	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT INTRADAY BAL RPT PER MONTH	0.015000	0.015000	1.00	1054.55	1054.55	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT INTRADAY DETAIL ITEMS	5.000000	5.000000	70303.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT INTRADAY REPORT	25.000000	25.000000	1.00	25.00	25.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT LBX IMAGE BASE FEE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT LOCKBOX DETAIL	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT NEXTDAY POSITIVE PAY	0.000000	0.000000	1.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT PREVIOUS DAY DETAIL ITEMS	0.015000	0.015000	85619.00	1284.29	1284.29	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT RETURN DAY REPORT	5.000000	5.000000	2.00	10.00	10.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT RETURN ITEM REPORT	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT RETURNED ITEM DETAIL	0.000000	0.000000	1041.00	0.00	0.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT RPM 822 STATEMENT	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT SHORT TERM IMAGE BASE FEE	30.000000	20.000000	1.00	30.00	20.00	10.00	
Key Bank	TOS State Regular Account	*****1050	KTT STOP PAYMENT ENTRY	2.500000	2.500000	5.00	12.50	12.50	0.00	
Key Bank	TOS State Regular Account	*****1050	KTT WIRE MAINTENANCE	25.000000	25.000000	1.00	25.00	25.00	0.00	
Key Bank	TOS State Regular Account	*****1050	MAINTENANCE	5.000000	5.000000	41.00	205.00	205.00	0.00	

February 2011  
KeyBank Monthly Service Charges

Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Unit Price	Services Volume	Charge Sent	Expected Charge	Variance Notes
Key Bank	TOS State Regular Account	*****1050	NIGHT BAG DEPOSITED CASH	0.000000	0.000500	0.00	0.00	0.00	0.00
Key Bank	TOS State Regular Account	*****1050	ORIGINATED ACH CREDIT VIA KTT	0.025000	0.025000	243.00	6.08	6.08	0.00
Key Bank	TOS State Regular Account	*****1050	ORIGINATED ACH DEBIT VIA KTT	0.025000	0.025000	113.00	2.83	2.83	0.00
Key Bank	TOS State Regular Account	*****1050	PHOTOCOPIED PER ITEM	0.000000	0.000000	75.00	0.00	0.00	0.00
Key Bank	TOS State Regular Account	*****1050	PRENCODE CHECK IN-DISTRICT	3.000000	3.000000	0.00	0.00	0.00	0.00
Key Bank	TOS State Regular Account	*****1050	PRENCODE CHECK LOCAL CITY	0.060000	0.060000	36374.00	2182.44	2182.44	0.00
Key Bank	TOS State Regular Account	*****1050	PRENCODE CHECK LOCAL ROPC	0.060000	0.060000	53610.00	3216.60	3216.60	0.00
Key Bank	TOS State Regular Account	*****1050	PRENCODE CHECK ONUS	0.060000	0.060000	44281.00	2656.96	2656.96	0.00
Key Bank	TOS State Regular Account	*****1050	PRENCODE CHECK OTHER FEED	0.060000	0.060000	8955.00	537.30	537.30	0.00
Key Bank	TOS State Regular Account	*****1050	REDEPOSITED RETURNED	3.000000	3.000000	19693.00	1181.58	1181.58	0.00
Key Bank	TOS State Regular Account	*****1050	STANDARD NIGHT BAG FEE	0.000000	0.000000	598.00	1794.00	1794.00	0.00
Key Bank	TOS State Regular Account	*****1050	UNCOLLECTED FUND DIRECT CHARGE	0.000000	0.000000	0.00	0.00	0.00	0.00
Key Bank	TOS State Regular Account	*****1050	UNENCODED CHECK ON US	0.080000	0.080000	0.00	0.00	0.00	0.00
Key Bank	TOS State Regular Account	*****1050	UNENCODED CHECK LOCAL CITY	0.080000	0.080000	11.00	0.88	0.88	0.00
Key Bank	TOS State Regular Account	*****1050	UNENCODED CHECK IN-DISTRICT	0.080000	0.080000	48.00	3.84	3.84	0.00
Key Bank	TOS State Regular Account	*****1050	UNENCODED CHECK OTHER FEED	0.080000	0.080000	20.00	1.60	1.60	0.00
Key Bank	TOS State Regular Account	*****1050	UNENCODED CHECK LOCAL ROPC	0.080000	0.080000	32.00	2.56	2.56	0.00
Key Bank	TOS State Regular Account	*****1050	VAULT DEPOSIT ADJUSTMENT (BRK)	1.000000	1.000000	119.00	9.52	9.52	0.00
Key Bank	TOS State Regular Account	*****1050	VAULT STRAP OUT (BRK)	0.000500	0.000500	0.00	0.00	0.00	0.00
Key Bank	TOS State Regular Account	*****1050	WIRE TRANSFERS - INCOMING	0.200000	0.200000	789363.43	394.68	394.68	0.00
Key Bank	TOS State Regular Account	*****1050	ZBA CONCENTRATION ACCOUNT	8.000000	8.000000	40.00	8.00	8.00	0.00
Key Bank	TOS State Regular Account	*****1050	ZBA SUBSIDIARY ACCOUNTS	10.000000	10.000000	886.00	7088.00	7088.00	0.00
Key Bank	TOS State Regular Account	*****1050		5.000000	5.000000	5.00	50.00	50.00	0.00
Key Bank	TOS State Regular Account	*****1050		5.000000	5.000000	31.00	155.00	155.00	0.00
Amount billed by KeyBank							103899.73	103691.60	208.12
Earnings Credit Allowance									
Fee Discrepancies									
Amount to be paid by BOD									

Amount billed by KeyBank \$104,122.03  
 Earnings Credit Allowance (\$194.71)  
 Fee Discrepancies (\$208.12)  
 Amount to be paid by BOD \$103,719.20

February 2011  
KeyBank Monthly Service Charges

Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Unit Price	Service Volume	Charges Sent	Expressed Charge	Variance	Notes
Key Bank	TOS Consolidated Check Clear	*****1100	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	IMAGE LONG-TERM CAPTURE FEE	0.150000	0.150000	2328.00	349.20	349.20	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	INCOMING ACH CREDIT ITEM	0.025000	0.025000	0.00	0.00	0.00	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	KTT DOMESTIC NONREPEAT	6.000000	6.000000	3.00	18.00	18.00	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	KTT INTERNAL NONREPEAT	3.500000	3.500000	0.00	0.00	0.00	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	KTT INTERNAL REPEAT WIRE	3.500000	3.500000	3.00	10.50	10.50	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	PREENCODE CHECK OTHER FED	0.060000	0.060000	2.00	0.12	0.12	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	PREENCODE CHECK IN-DISTRICT	0.060000	0.060000	2.00	0.12	0.12	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	PREENCODE CHECK LOCAL CITY	0.060000	0.060000	0.00	0.00	0.00	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	PREENCODE CHECK LOCAL RCPG	0.060000	0.060000	1.00	0.06	0.06	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	PREENCODE CHECK ONUS	0.060000	0.060000	1.00	0.06	0.06	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	UNCOLLECTED FUND DIRECT CHARGE	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	WIRE TRANSFERS - INCOMING	8.000000	8.000000	54.00	432.00	432.00	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS Consolidated Check Clear	*****1100	FDIC ASSESSMENT	PASS	PASS	0.00	0.00	0.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	ACH DATA TRANSMISSION	5.000000	5.000000	47.00	235.00	235.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	ACH ITEM MIN PER FILE (<250)	10.000000	10.000000	26.00	260.00	260.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	ACH MONTHLY FEE	10.000000	10.000000	2.00	20.00	20.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	ACH NOCS	0.000000	0.000000	88.00	0.00	0.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	ACH ORIGINATED DEBIT ITEM	0.025000	0.025000	12330.00	308.25	308.25	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	ACH RETURN ITEMS	1.000000	1.000000	540.00	540.00	540.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	ACH REVERSAL OR DELETION	10.000000	10.000000	0.00	0.00	0.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	CANADIAN DEPOSITED ITEM	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	CAR REPORT VIA MAIL OR FAX	5.000000	5.000000	19.00	95.00	95.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	CHECK CHARGE BACKS	1.000000	1.000000	0.00	0.00	0.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	CHECKS PAID TO 500	0.045000	0.045000	1.00	0.05	0.05	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	DEPOSITS VAULT	0.080000	0.080000	16.00	1.28	1.28	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	INCOMING ACH CREDIT ITEM	0.025000	0.025000	89.00	2.23	2.23	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	KTT DOMESTIC NONREPEAT	6.000000	6.000000	2.00	12.00	12.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	KTT INTERNAL NONREPEAT	5.000000	5.000000	10.00	50.00	50.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	KTT INTERNAL REPEAT WIRE	3.500000	3.500000	1.00	3.50	3.50	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	KTT INTERNAL REPEAT WIRE	3.500000	3.500000	19.00	66.50	66.50	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	ORIGINATED LATE FILE SURCHARGE	0.000000	0.000000	9.00	0.00	0.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	PHOTOCOPY PER ITEM	3.000000	3.000000	0.00	0.00	0.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	PREENCODE CHECK IN-DISTRICT	0.060000	0.060000	48.00	2.88	2.88	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	PREENCODE CHECK LOCAL CITY	0.060000	0.060000	61.00	3.66	3.66	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	PREENCODE CHECK LOCAL RCPG	0.060000	0.060000	57.00	3.42	3.42	0.00	

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Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Contract Unit Price	Services Volume	Charges Sent	Expected Charge	Variance	Notes
Key Bank	TOS Custodial Contingency Ac	*****1225	PRENCCODE CHECK ONUS	0.060000	0.060000	49.00	2.94	2.94	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	PRENCCODE CHECK OTHER FED	0.060000	0.060000	26.00	1.56	1.56	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	WIRE TRANSFERS - INCOMING	8.000000	8.000000	3.00	24.00	24.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	ZBA CONCENTRATION ACCOUNT	10.000000	10.000000	1.00	10.00	10.00	0.00	
Key Bank	TOS Custodial Contingency Ac	*****1225	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	ACH DATA TRANSMISSION	5.000000	5.000000	19.00	95.00	95.00	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	ACH ITEM MIN PER FILE (<250)	10.000000	10.000000	15.00	150.00	150.00	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	ACH MONTHLY FEE	10.000000	10.000000	1.00	10.00	10.00	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	ACH NCC'S	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	ACH ORIGINATED DEBIT ITEM	0.025000	0.025000	1730.00	43.25	43.25	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	ACH RETURN ITEMS	1.000000	1.000000	2.00	2.00	2.00	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	INCOMING ACH CREDIT ITEM	0.025000	0.025000	19.00	0.48	0.48	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	ORIGINATED LATE FILE SURCHARGE	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	STATEMENT DUPLICATE COPY	10.000000	10.000000	1.00	10.00	10.00	0.00	
Key Bank	Bureau of Motor Vehicles (BM)	*****2439	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Corporate Franchise Tax	*****2447	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Corporate Franchise Tax	*****2447	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Corporate Franchise Tax	*****2447	INCOMING ACH CREDIT ITEM	0.025000	0.025000	51.00	1.28	1.28	0.00	
Key Bank	Corporate Franchise Tax	*****2447	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Corporate Franchise Tax	*****2447	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Corporate Franchise Tax	*****2447	WIRE TRANSFERS - INCOMING	8.000000	8.000000	0.00	0.00	0.00	0.00	
Key Bank	Motor Vehicle Fuel Tax	*****2454	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Motor Vehicle Fuel Tax	*****2454	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Motor Vehicle Fuel Tax	*****2454	INCOMING ACH CREDIT ITEM	0.025000	0.025000	36.00	0.90	0.90	0.00	
Key Bank	Motor Vehicle Fuel Tax	*****2454	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Motor Vehicle Fuel Tax	*****2454	WIRE TRANSFERS - INCOMING	8.000000	8.000000	2.00	16.00	16.00	0.00	
Key Bank	Motor Vehicle Fuel Tax	*****2454	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Public Utilities	*****2462	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Public Utilities	*****2462	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	

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Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Contract Unit Price	Service Volume	Charge Sent	Expected Charge	Variance	Notes
Key Bank	Public Utilities	*****2462	INCOMING ACH CREDIT ITEM	0.025000	0.025000	265.00	6.63	6.63	0.00	
Key Bank	Public Utilities	*****2462	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Public Utilities	*****2462	WIRE TRANSFERS - INCOMING	8.000000	8.000000	6.00	48.00	48.00	0.00	
Key Bank	Public Utilities	*****2462	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Sales and Use Tax	*****2470	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Sales and Use Tax	*****2470	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Sales and Use Tax	*****2470	INCOMING ACH CREDIT ITEM	0.025000	0.025000	2882.00	72.05	72.05	0.00	
Key Bank	Sales and Use Tax	*****2470	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Sales and Use Tax	*****2470	WIRE TRANSFERS - INCOMING	8.000000	8.000000	7.00	56.00	56.00	0.00	
Key Bank	Sales and Use Tax	*****2470	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Withholding Tax	*****2488	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Withholding Tax	*****2488	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Withholding Tax	*****2488	INCOMING ACH CREDIT ITEM	0.025000	0.025000	61002.00	1525.05	1525.05	0.00	
Key Bank	Withholding Tax	*****2488	INCOMING IAT CREDIT ITEM	0.180000	0.000000	1.00	0.18	0.00	0.18	
Key Bank	Withholding Tax	*****2488	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Withholding Tax	*****2488	WIRE TRANSFERS - INCOMING	8.000000	8.000000	2.00	16.00	16.00	0.00	
Key Bank	Withholding Tax	*****2488	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Development Universal Service	*****1688	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Development Universal Service	*****1688	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Development Universal Service	*****1688	INCOMING ACH CREDIT ITEM	0.025000	0.025000	6.00	0.15	0.15	0.00	
Key Bank	Development Universal Service	*****1688	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Development Universal Service	*****1688	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Ohio Rail Development Commi	*****2793	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Ohio Rail Development Commi	*****2793	ACH RETURN ITEMS	1.000000	1.000000	2.00	2.00	2.00	0.00	
Key Bank	Ohio Rail Development Commi	*****2793	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Ohio Rail Development Commi	*****2793	INCOMING ACH CREDIT ITEM	0.025000	0.025000	1.00	0.03	0.03	0.01	
Key Bank	Ohio Rail Development Commi	*****2793	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Ohio Rail Development Commi	*****2793	ORIGINATED ACH DEBIT VIA KTT	0.025000	0.025000	8.00	0.20	0.20	0.00	
Key Bank	Ohio Rail Development Commi	*****2793	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	

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Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Contract Unit Price	Services Volume	Charge Sent	Expected Charge	Variance Notes
Key Bank	ODNR Division of Wildlife	4818	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00
Key Bank	ODNR Division of Wildlife	4818	ACH DATA TRANSMISSION	5.000000	5.000000	17.00	85.00	85.00	0.00
Key Bank	ODNR Division of Wildlife	4818	ACH ITEM MIN PER FILE (<250)	10.000000	10.000000	14.00	140.00	140.00	0.00
Key Bank	ODNR Division of Wildlife	4818	ACH MONTHLY FEE	10.000000	10.000000	1.00	10.00	10.00	0.00
Key Bank	ODNR Division of Wildlife	4818	ACH NOCS	0.000000	0.000000	32.00	0.00	0.00	0.00
Key Bank	ODNR Division of Wildlife	4818	ACH RETURN ITEMS	1.000000	1.000000	4.00	4.00	4.00	0.00
Key Bank	ODNR Division of Wildlife	4818	ARR DEPOSIT RECON MAINTENANCE	0.000000	0.000000	1.00	0.00	0.00	0.00
Key Bank	ODNR Division of Wildlife	4818	ARR DEPOSIT RECON PER ITEM	25.000000	25.000000	46.00	1150.00	1150.00	0.00
Key Bank	ODNR Division of Wildlife	4818	BRANCH CHANGE ORDER	0.000000	0.000000	0.00	0.00	0.00	0.00
Key Bank	ODNR Division of Wildlife	4818	BRANCH DEPOSITED CASH	0.000500	0.000500	627.00	0.31	0.31	0.00
Key Bank	ODNR Division of Wildlife	4818	BRANCH STRAP OUT	0.020000	0.020000	0.00	0.00	0.00	0.00
Key Bank	ODNR Division of Wildlife	4818	CANADIAN DEPOSITED ITEM	0.000000	0.000000	0.00	0.00	0.00	0.00
Key Bank	ODNR Division of Wildlife	4818	CAR REPORT VIA MAIL OR FAX	5.000000	5.000000	16.00	80.00	80.00	0.00
Key Bank	ODNR Division of Wildlife	4818	DEPOSITSBRANCHNIGHT DROP	0.080000	0.080000	29.00	2.32	2.32	0.00
Key Bank	ODNR Division of Wildlife	4818	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	ODNR Division of Wildlife	4818	INCOMING ACH CREDIT ITEM	0.025000	0.025000	15.00	0.38	0.38	0.00
Key Bank	ODNR Division of Wildlife	4818	KTT FAX PREVIOUS DAY PER ACCT	30.000000	30.000000	1.00	30.00	30.00	0.00
Key Bank	ODNR Division of Wildlife	4818	KTT FILE TRANSFER BASE FEE	0.000000	0.000000	1.00	0.00	0.00	0.00
Key Bank	ODNR Division of Wildlife	4818	KTT INFO REPORTING BASE FEE	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	ODNR Division of Wildlife	4818	KTT INTRADAY DETAIL ITEMS	0.015000	0.015000	17.00	0.26	0.26	0.00
Key Bank	ODNR Division of Wildlife	4818	KTT PREVIOUS DAY DETAIL ITEMS	0.015000	0.015000	67.00	1.01	1.01	0.00
Key Bank	ODNR Division of Wildlife	4818	KTT PREVIOUS DAY REPORT	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	ODNR Division of Wildlife	4818	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	ODNR Division of Wildlife	4818	ORIG ACH CR VIA KTT TRANSFER	0.025000	0.025000	1.00	0.03	0.03	0.00
Key Bank	ODNR Division of Wildlife	4818	ORIG ACH DR VIA KTT TRANSFER	0.025000	0.025000	732.00	18.30	18.30	0.00
Key Bank	ODNR Division of Wildlife	4818	ORIGINATED LATE FILE SURCHARGE	0.000000	0.000000	8.00	0.00	0.00	0.00
Key Bank	ODNR Division of Wildlife	4818	UNENCODED CHECK IN-DISTRICT	0.080000	0.080000	11.00	0.88	0.88	0.00
Key Bank	ODNR Division of Wildlife	4818	UNENCODED CHECK LOCAL CITY	0.080000	0.080000	33.00	2.64	2.64	0.00
Key Bank	ODNR Division of Wildlife	4818	UNENCODED CHECK LOCAL RCPG	0.080000	0.080000	105.00	8.40	8.40	0.00
Key Bank	ODNR Division of Wildlife	4818	UNENCODED CHECK ON US	0.080000	0.080000	5.00	0.40	0.40	0.00
Key Bank	ODNR Division of Wildlife	4818	UNENCODED CHECK OTHER FED	0.080000	0.080000	13.00	1.04	1.04	0.00
Key Bank	ODNR Division of Wildlife	4818	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	Department of Transportation	6752	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00
Key Bank	Department of Transportation	6752	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	Department of Transportation	6752	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	Department of Transportation	6752	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	Department of Transportation	6752	INCOMING ACH CREDIT ITEM	0.025000	0.025000	0.00	0.00	0.00	0.00
Key Bank	ACH Revenue Acct.	2367	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00

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Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Contract Unit Price	Services Volume	Charge Sent	Expected Charge	Variance	Notes
Key Bank	ACH Revenue Acct.	*****2367	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	ACH Revenue Acct.	*****2367	INCOMING ACH CREDIT ITEM	0.025000	0.025000	282.00	7.05	7.05	0.00	
Key Bank	ACH Revenue Acct.	*****2367	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	ACH Revenue Acct.	*****2367	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Kilowatt/MCF Credit Account	*****9438	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Kilowatt/MCF Credit Account	*****9438	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Kilowatt/MCF Credit Account	*****9438	INCOMING ACH CREDIT ITEM	0.025000	0.025000	98.00	2.45	2.45	0.00	
Key Bank	Kilowatt/MCF Credit Account	*****9438	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Kilowatt/MCF Credit Account	*****9438	WIRE TRANSFERS - INCOMING	8.000000	8.000000	1.00	8.00	8.00	0.00	
Key Bank	Kilowatt/MCF Credit Account	*****9438	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Capital Square Review	*****7165	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Capital Square Review	*****7165	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Capital Square Review	*****7165	FDIC ASSESSMENT	PASS	PASS	1.00	0.02	0.02	0.00	
Key Bank	Capital Square Review	*****7165	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Secretary of State	*****3973	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Secretary of State	*****3973	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Secretary of State	*****3973	INCOMING ACH CREDIT ITEM	0.025000	0.025000	28.00	0.70	0.70	0.00	
Key Bank	Secretary of State	*****3973	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Secretary of State	*****3973	ORIGINATED ACH DEBIT VIA KTT	0.025000	0.025000	0.00	0.00	0.00	0.00	
Key Bank	Secretary of State	*****3973	STATEMENT DUPLICATE COPY	10.000000	10.000000	1.00	10.00	10.00	0.00	
Key Bank	Secretary of State	*****3973	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Secretary of State	*****3973	ACH RETURN ITEMS	1.000000	1.000000	0.00	0.00	0.00	0.00	
Key Bank	BMV Electronic Lenses and Title	*****0929	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	BMV Electronic Lenses and Title	*****0929	ACH DATA TRANSMISSION	5.000000	5.000000	19.00	95.00	95.00	0.00	
Key Bank	BMV Electronic Lenses and Title	*****0929	ACH ITEM MAIN PER FILE (<250)	10.000000	10.000000	19.00	190.00	190.00	0.00	
Key Bank	BMV Electronic Lenses and Title	*****0929	ACH RETURN ITEMS	1.000000	1.000000	5.00	5.00	5.00	0.00	
Key Bank	BMV Electronic Lenses and Title	*****0929	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	BMV Electronic Lenses and Title	*****0929	INCOMING ACH CREDIT ITEM	0.025000	0.025000	25.00	0.63	0.63	0.00	
Key Bank	BMV Electronic Lenses and Title	*****0929	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	BMV Electronic Lenses and Title	*****0929	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	

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Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Contract Unit Price	Services Volume	Charges Sent	Expected Charge	Variance	Notes
Key Bank	Treasury Electronic Payments	*****0952	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Treasury Electronic Payments	*****0952	ACH ITEM MIN PER FILE (<250)	10.000000	10.000000	4.00	40.00	40.00	0.00	
Key Bank	Treasury Electronic Payments	*****0952	ACH MONTHLY FEE	10.000000	10.000000	1.00	10.00	10.00	0.00	
Key Bank	Treasury Electronic Payments	*****0952	ACH NCCS	0.000000	0.000000	30.00	0.00	0.00	0.00	
Key Bank	Treasury Electronic Payments	*****0952	ACH RETURN ITEMS	1.000000	1.000000	17.00	17.00	17.00	0.00	
Key Bank	Treasury Electronic Payments	*****0952	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Treasury Electronic Payments	*****0952	INCOMING ACH CREDIT ITEM	0.025000	0.025000	4.00	0.10	0.10	0.00	
Key Bank	Treasury Electronic Payments	*****0952	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Treasury Electronic Payments	*****0952	ORIGINATED LATE FILE SURCHARGE	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Treasury Electronic Payments	*****0952	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Cigarette Excise Tax	*****9375	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Cigarette Excise Tax	*****9375	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Cigarette Excise Tax	*****9375	INCOMING ACH CREDIT ITEM	0.025000	0.025000	299.00	7.48	7.48	0.00	
Key Bank	Cigarette Excise Tax	*****9375	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Cigarette Excise Tax	*****9375	WIRE TRANSFERS - INCOMING	8.000000	8.000000	2.00	16.00	16.00	0.00	
Key Bank	Cigarette Excise Tax	*****9375	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS Special Purpose Investm	*****0506	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	TOS Special Purpose Investm	*****0506	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS Special Purpose Investm	*****0506	INCOMING FED- MANUAL	8.000000	8.000000	17.00	136.00	136.00	0.00	
Key Bank	TOS Special Purpose Investm	*****0506	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS Special Purpose Investm	*****0506	WIRE TRANSFERS - INCOMING	8.000000	8.000000	205.00	1640.00	1640.00	0.00	
Key Bank	TOS Special Purpose Investm	*****0506	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	TOS Special Purpose Investm	*****0506	INCOMING ACH CREDIT ITEM	0.025000	0.025000	0.00	0.00	0.00	0.00	
Key Bank	ODJFS IRS Payments	*****7740	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	ODJFS IRS Payments	*****7740	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	ODJFS IRS Payments	*****7740	FDIC ASSESSMENT	PASS	PASS	0.00	0.00	0.00	0.00	
Key Bank	ODJFS IRS Payments	*****7740	INCOMING ACH CREDIT ITEM	0.025000	0.025000	4.00	0.10	0.10	0.00	
Key Bank	ODJFS IRS Payments	*****7740	INCOMING ACH DEBIT ITEM	0.025000	0.025000	4.00	0.10	0.10	0.00	
Key Bank	ODJFS IRS Payments	*****7740	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	BRANCH DEPOSITED CASH	0.000500	0.000500	9863.50	4.93	4.93	0.00	

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Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Contract		Services Volume	Charges		Expected Change	Variance	Notes
					Unit Price	Price		Sent	Change			
Key Bank	Ohio Athletic Commission	*****0413	CHECK CHARGE BACKS	1.000000	1.000000	0.00	0.00	0.00	0.00	0.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	DEPOSITSBRANCH/NIGHT DROP	0.080000	0.080000	14.00	1.12	1.12	0.00	0.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	0.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	0.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	STATEMENT DUPLICATE COPY	10.000000	10.000000	1.00	10.00	10.00	0.00	0.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	UNENCODED CHECK IN-DISTRICT	0.080000	0.080000	9.00	0.72	0.72	0.00	0.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	UNENCODED CHECK LOCAL CITY	0.080000	0.080000	15.00	1.20	1.20	0.00	0.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	UNENCODED CHECK LOCAL RCPG	0.080000	0.080000	14.00	1.12	1.12	0.00	0.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	UNENCODED CHECK ON US	0.080000	0.080000	6.00	0.48	0.48	0.00	0.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	UNENCODED CHECK OTHER FED	0.080000	0.080000	8.00	0.64	0.64	0.00	0.00	0.00	
Key Bank	Ohio Athletic Commission	*****0413	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	0.00	0.00	
Key Bank	Attorney General Charitable La	*****6428	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	
Key Bank	Attorney General Charitable La	*****6428	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	0.00	0.00	
Key Bank	Attorney General Charitable La	*****6428	INCOMING ACH CREDIT ITEM	0.025000	0.025000	60.00	1.50	1.50	0.00	0.00	0.00	
Key Bank	Attorney General Charitable La	*****6428	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	0.00	0.00	
Key Bank	Attorney General Charitable La	*****6428	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	0.00	0.00	
Key Bank	Taxation Tax Enforcement Acc	*****3028	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	
Key Bank	Taxation Tax Enforcement Acc	*****3028	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	0.00	0.00	
Key Bank	Taxation Tax Enforcement Acc	*****3028	FDIC ASSESSMENT	PASS	PASS	1.00	0.86	0.00	0.00	0.00	0.00	
Key Bank	Taxation Tax Enforcement Acc	*****3028	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	0.00	0.00	
Key Bank	Taxation Tax Enforcement Acc	*****3028	DEPOSITSBRANCH/NIGHT DROP	0.080000	0.080000	0.00	0.00	0.00	0.00	0.00	0.00	
Key Bank	Taxation Tax Enforcement Acc	*****3028	UNENCODED CHECK ON US	0.080000	0.080000	0.00	0.00	0.00	0.00	0.00	0.00	
Key Bank	Ohio School for the Deal	*****2128	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	
Key Bank	Ohio School for the Deal	*****2128	BRANCH DEPOSITED CASH	0.000500	0.000500	0.00	0.00	0.00	0.00	0.00	0.00	
Key Bank	Ohio School for the Deal	*****2128	CHECK ENCLOSURE FEE	5.000000	5.000000	0.00	0.00	0.00	0.00	0.00	0.00	
Key Bank	Ohio School for the Deal	*****2128	CHECKS PAID TO 500	0.045000	0.045000	2.00	0.09	0.09	0.00	0.00	0.00	
Key Bank	Ohio School for the Deal	*****2128	DEPOSITSBRANCH/NIGHT DROP	0.080000	0.080000	0.00	0.00	0.00	0.00	0.00	0.00	
Key Bank	Ohio School for the Deal	*****2128	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	0.00	0.00	
Key Bank	Ohio School for the Deal	*****2128	FDIC ASSESSMENT	PASS	PASS	1.00	0.42	0.00	0.00	0.00	0.00	
Key Bank	Ohio School for the Deal	*****2128	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	0.00	0.00	
Key Bank	Ohio School for the Deal	*****2128	UNENCODED CHECK IN-DISTRICT	0.080000	0.080000	0.00	0.00	0.00	0.00	0.00	0.00	
Key Bank	Ohio School for the Deal	*****2128	UNENCODED CHECK LOCAL RCPG	0.080000	0.080000	0.00	0.00	0.00	0.00	0.00	0.00	
Key Bank	Ohio School for the Deal	*****2128	IMAGE STATEMENT DELIVERY FEE	5.000000	5.000000	1.00	5.00	5.00	0.00	0.00	0.00	

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Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Unit Price	Service Volume	Charge Sent	Expected Change	Variance	Notes
Key Bank	Ohio School for the Blind	*****2136	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Ohio School for the Blind	*****2136	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Ohio School for the Blind	*****2136	FDIC ASSESSMENT	PASS	PASS	1.00	0.21	0.00	0.00	
Key Bank	Ohio School for the Blind	*****2136	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	JFS Health Quality Assurance	*****7572	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	JFS Health Quality Assurance	*****7572	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	JFS Health Quality Assurance	*****7572	INCOMING ACH CREDIT ITEM	0.025000	0.025000	23.00	0.58	0.58	0.00	
Key Bank	JFS Health Quality Assurance	*****7572	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	JFS Health Quality Assurance	*****7572	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	CAT Tax	*****1921	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	CAT Tax	*****1921	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	CAT Tax	*****1921	INCOMING ACH CREDIT ITEM	0.025000	0.025000	1360.00	34.00	34.00	0.00	
Key Bank	CAT Tax	*****1921	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	CAT Tax	*****1921	WIRE TRANSFERS - INCOMING	8.000000	8.000000	35.00	280.00	280.00	0.00	
Key Bank	CAT Tax	*****1921	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Motor Vehicle/Watercraft	*****3448	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Motor Vehicle/Watercraft	*****3448	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Motor Vehicle/Watercraft	*****3448	INCOMING ACH CREDIT ITEM	0.025000	0.025000	6.00	0.15	0.15	0.00	
Key Bank	Motor Vehicle/Watercraft	*****3448	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Motor Vehicle/Watercraft	*****3448	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	ODOT Transportation Letting	*****7869	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	ODOT Transportation Letting	*****7869	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	ODOT Transportation Letting	*****7869	FDIC ASSESSMENT	PASS	PASS	1.00	126.73	0.00	0.00	
Key Bank	ODOT Transportation Letting	*****7869	INCOMING ACH CREDIT ITEM	0.025000	0.025000	10.00	0.25	0.25	0.00	
Key Bank	ODOT Transportation Letting	*****7869	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	ODOT Transportation Letting	*****7869	STATEMENT DUPLICATE COPY	10.000000	10.000000	1.00	10.00	10.00	0.00	
Key Bank	State of Ohio OBM Welfare Dis	*****1991	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	State of Ohio OBM Welfare Dis	*****1991	ACH ADDENDA ORIGINATED	0.000000	0.000000	149035.00	0.00	0.00	0.00	

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Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Contract Unit Price	Services Volume	Charge Sent	Expected Charge	Variance	Notes
Key Bank	State of Ohio OBM Welfare Dis	*****1991	ACH DATA TRANSMISSION	5.000000	5.000000	25.00	125.00	125.00	0.00	
Key Bank	State of Ohio OBM Welfare Dis	*****1991	ACH NOCS	0.000000	0.000000	151.00	0.00	0.00	0.00	
Key Bank	State of Ohio OBM Welfare Dis	*****1991	ACH ORIGINATED CREDIT ITEM	0.025000	0.025000	149034.00	3725.85	3725.85	0.00	
Key Bank	State of Ohio OBM Welfare Dis	*****1991	ACH RETURN ITEMS	1.000000	1.000000	118.00	118.00	118.00	0.00	
Key Bank	State of Ohio OBM Welfare Dis	*****1991	CAR REPORT VIA MAIL OR FAX	5.000000	5.000000	19.00	95.00	95.00	0.00	
Key Bank	State of Ohio OBM Welfare Dis	*****1991	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio OBM Welfare Dis	*****1991	INCOMING ACH CREDIT ITEM	0.025000	0.025000	48.00	1.20	1.20	0.00	
Key Bank	State of Ohio OBM Welfare Dis	*****1991	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio OBM Welfare Dis	*****1991	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****1991	ACH REVERSAL/DELETION	10.000000	10.000000	1.00	10.00	10.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	ACH ADDENDA ORIGINATED	0.000000	0.000000	43208.00	0.00	0.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	ACH DATA TRANSMISSION	5.000000	5.000000	4.00	20.00	20.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	ACH MONTHLY FEE	10.000000	10.000000	1.00	10.00	10.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	ACH NOCS	0.000000	0.000000	4.00	0.00	0.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	ACH ORIGINATED CREDIT ITEM	0.025000	0.025000	43208.00	1080.20	1080.20	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	ACH RETURN ITEMS	1.000000	1.000000	17.00	17.00	17.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	CAR REPORT VIA MAIL OR FAX	5.000000	5.000000	8.00	40.00	40.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	INCOMING ACH CREDIT ITEM	0.025000	0.025000	12.00	0.30	0.30	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	ORIGINATED LATE FILE SURCHARGE	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	State of Ohio OBM Medicaid	*****2064	WIRE TRANSFERS - INCOMING	8.000000	8.000000	1.00	8.00	8.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2064	ACH ITEM MIN PER FILE (<250)	10.000000	10.000000	3.00	30.00	30.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	ACH ADDENDA ORIGINATED	0.000000	0.000000	42563.00	0.00	0.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	ACH DATA TRANSMISSION	5.000000	5.000000	42.00	210.00	210.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	ACH ITEM MIN PER FILE (<250)	10.000000	10.000000	15.00	150.00	150.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	ACH NOCS	0.000000	0.000000	28.00	0.00	0.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	ACH ORIGINATED CREDIT ITEM	0.025000	0.025000	40920.00	1023.00	1023.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	ACH RETURN ITEMS	1.000000	1.000000	29.00	29.00	29.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	CAR REPORT VIA MAIL OR FAX	5.000000	5.000000	38.00	190.00	190.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	EDI ORIGINATION FEE	25.000000	25.000000	1.00	25.00	25.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	EDI TRANSLATION FEE	0.050000	0.050000	1045.39	52.27	52.27	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	EDI TRANSMISSION FEE	5.000000	5.000000	159.00	795.00	795.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio OBM Vendor Mai	*****2072	INCOMING ACH CREDIT ITEM	0.025000	0.025000	65.00	1.63	1.63	0.00	

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Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Contract Unit Price	Services Volume	Change Sent	Expected Charge	Variance	Notes
Key Bank	State of Ohio OBM Vendor Ma	*****2072	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio OBM Vendor Ma	*****2072	PHOTOCOPY PER ITEM	3.000000	3.000000	0.00	0.00	0.00	0.00	
Key Bank	State of Ohio OBM Vendor Ma	*****2072	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio OBM Vendor Ma	*****2072	ACH REVERSAL/DELETION	10.000000	10.000000	3.00	30.00	30.00	0.00	
Key Bank	Department of Insurance	*****7483	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	Department of Insurance	*****7483	CAR REPORT VIA MAIL OR FAX	5.000000	5.000000	17.00	85.00	85.00	0.00	
Key Bank	Department of Insurance	*****7483	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Department of Insurance	*****7483	INCOMING ACH CREDIT ITEM	0.025000	0.025000	17.00	0.43	0.43	0.00	
Key Bank	Department of Insurance	*****7483	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	Department of Insurance	*****7483	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	American Express (Settlement	*****7491	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	American Express (Settlement	*****7491	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	American Express (Settlement	*****7491	FDIC ASSESSMENT	PASS	PASS	1.00	19.83	0.00	0.00	
Key Bank	American Express (Settlement	*****7491	INCOMING ACH CREDIT ITEM	0.025000	0.025000	292.00	7.30	7.30	0.00	
Key Bank	American Express (Settlement	*****7491	KTT INTERNAL REPEAT WIRE	3.500000	3.500000	25.00	87.50	87.50	0.00	
Key Bank	American Express (Settlement	*****7491	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio -- OBM -- Income	*****5668	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	State of Ohio -- OBM -- Income	*****5668	ACH ADDENDA ORIGINATED	0.000000	0.000000	839259.00	0.00	0.00	0.00	
Key Bank	State of Ohio -- OBM -- Income	*****5668	ACH DATA TRANSMISSION	5.000000	5.000000	19.00	95.00	95.00	0.00	
Key Bank	State of Ohio -- OBM -- Income	*****5668	ACH ITEM MIN PER FILE (-250)	10.000000	10.000000	5.00	50.00	50.00	0.00	
Key Bank	State of Ohio -- OBM -- Income	*****5668	ACH NOCS	0.000000	0.000000	9362.00	0.00	0.00	0.00	
Key Bank	State of Ohio -- OBM -- Income	*****5668	ACH RETURN ITEMS	1.000000	1.000000	5482.00	5482.00	5482.00	0.00	
Key Bank	State of Ohio -- OBM -- Income	*****5668	CAR REPORT VIA MAIL OR FAX	5.000000	5.000000	19.00	95.00	95.00	0.00	
Key Bank	State of Ohio -- OBM -- Income	*****5668	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio -- OBM -- Income	*****5668	INCOMING ACH CREDIT ITEM	0.025000	0.025000	41.00	1.03	1.03	0.00	
Key Bank	State of Ohio -- OBM -- Income	*****5668	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio -- OBM -- Income	*****5668	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00	
Key Bank	State of Ohio -- OBM -- Payroll	*****5668	ACH REVERSAL OR DELETION	10.000000	10.000000	3.00	30.00	30.00	0.00	
Key Bank	State of Ohio -- OBM -- Payroll	*****5668	ACH ORIGINATED CREDIT ITEM	0.025000	0.025000	839256.00	20981.40	20981.40	0.00	
Key Bank	State of Ohio -- OBM -- Payroll	*****5668	ACH ORIGINATED DEBIT ITEM	0.025000	0.025000	2.00	0.05	0.05	0.00	
Key Bank	State of Ohio -- OBM -- Payroll	*****5692	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00	
Key Bank	State of Ohio -- OBM -- Payroll	*****5692	ACH DATA TRANSMISSION	5.000000	5.000000	6.00	30.00	30.00	0.00	

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Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Charges Unit Price	Services Volume	Charges Sent	Expected Charge	Variance Notes
Key Bank	State of Ohio - OBM - Payroll	*****5692	ACH ITEM MIN PER FILE (<250)	10.000000	10.000000	3.00	30.00	30.00	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	ACH MONTHLY FEE	10.000000	10.000000	1.00	10.00	10.00	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	ACH NOCS	0.000000	0.000000	122.00	0.00	0.00	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	ACH ORIGINATED CREDIT ITEM	0.025000	0.025000	0.00	0.00	0.00	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	ACH ORIGINATED DEBIT ITEM	0.025000	0.025000	0.00	0.00	0.00	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	ACH RETURN ITEMS	1.000000	1.000000	25.00	0.00	25.00	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	ACH REVERSAL OR DELETION	10.000000	10.000000	27.00	270.00	270.00	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	CAR REPORT VIA MAIL OR FAX	5.000000	5.000000	13.00	65.00	65.00	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	INCOMING ACH CREDIT ITEM	0.025000	0.025000	19.00	0.48	0.48	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	INCOMING ACH DEBIT ITEM	0.025000	0.025000	6.00	0.15	0.15	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	ZBA SUBSIDIARY ACCOUNTS	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	ACH ORIGINATED CREDIT ITEM	0.025000	0.025000	110228.00	2755.70	2755.70	0.00
Key Bank	State of Ohio - OBM - Payroll	*****5692	ACH ORIGINATED DEBIT ITEM	0.025000	0.025000	3.00	0.08	0.08	0.00
Key Bank	TREASURER OF STATE OF C	*****0766	# NEGATIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00
Key Bank	TREASURER OF STATE OF C	*****0766	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00
Key Bank	TREASURER OF STATE OF C	*****0766	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	TREASURER OF STATE OF C	*****0766	FDIC ASSESSMENT	5.000000	PASS	1.00	10242.72	0.00	0.00
Key Bank	TREASURER OF STATE OF C	*****0766	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	TREASURER OF STATE OF C	*****0766	UNCOLLECTED FUND DIRECT CHARGE	0.000000	0.000000	0.00	0.00	0.00	0.00
Key Bank	TREASURER OF STATE OF C	*****0766	ZBA CONCENTRATION ACCOUNT	10.000000	10.000000	1.00	10.00	10.00	0.00
Key Bank	TREASURER OF STATE OF C	*****1657	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00
Key Bank	TREASURER OF STATE OF C	*****1657	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	TREASURER OF STATE OF C	*****1657	FDIC ASSESSMENT	5.000000	PASS	1.00	2870.59	0.00	0.00
Key Bank	TREASURER OF STATE OF C	*****1657	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	TREASURER OF STATE OF C	*****1657	ZBA CONCENTRATION ACCOUNT	10.000000	10.000000	1.00	10.00	10.00	0.00
Key Bank	TREASURER OF STATE OF C	*****1665	# POSITIVE DAYS	0.000000	0.000000	0.00	0.00	0.00	0.00
Key Bank	TREASURER OF STATE OF C	*****1665	EPA ADMIN FEE/MONTH	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	TREASURER OF STATE OF C	*****1665	FDIC ASSESSMENT	5.000000	PASS	1.00	1180.42	0.00	0.00
Key Bank	TREASURER OF STATE OF C	*****1665	MAINTENANCE	5.000000	5.000000	1.00	5.00	5.00	0.00
Key Bank	TREASURER OF STATE OF C	*****1665	ZBA CONCENTRATION ACCOUNT	10.000000	10.000000	1.00	10.00	10.00	0.00

February 2011  
KeyBank Monthly Service Charges

Bank Name	Account Name	Account Number	Service Description	Sent Unit Price	Contract Unit Price	Services Volume	Charges Sent	Expected Charge	Variance	Notes
Key Bank	TREASURER OF STATE	*****8600	# POSITIVE DAYS	0.0000000	0.0000000	0.00	0.00	0.00	0.00	
Key Bank	TREASURER OF STATE	*****8600	EPA ADMIN FEE/MONTH	5.0000000	5.0000000	1.00	5.00	5.00	0.00	
Key Bank	TREASURER OF STATE	*****8600	KTT INTERNAL NONREPEAT	3.5000000	3.5000000	1.00	3.50	3.50	0.00	

Amount billed by KeyBank \$104,122.03  
 Earnings Credit Allowance (\$194.71)  
 Fee Discrepancies (\$208.12)  
**Amount to be paid by BOD \$103,719.20**

*BM*  
*3/22/11*



# STATE BOARD OF DEPOSIT

## STATE OF OHIO

Members:  
Josh Mandel, Chairman  
Treasurer of State

Mike DeWine  
Attorney General

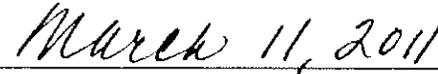
Dave Yost  
Auditor of State

### CERTIFICATION OF THE EXPENSES OF THE STATE BOARD OF DEPOSIT

In accordance with Chapter 135.02 of the Ohio Revised Code, the undersigned, Chairman and Secretary of the State Board of Deposit of the State of Ohio, hereby certifies that the necessary expenses of the Board, which represent KeyBank trust banking fees for February 2011, are \$8,032.10.

  
\_\_\_\_\_  
CHAIRMAN

  
\_\_\_\_\_  
SECRETARY

  
\_\_\_\_\_  
DATE

# Victory

Trust Revenue Department  
OH-01-49-0412  
Capital Management 4800 Tedeman Road  
Brooklyn, OH 44144

TREASURER OF STATE  
ATN: FISCAL OFFICE  
30 EAST BROAD ST 10TH FLOOR  
COLUMBUS, OH 43215-3414

### Invoice for Services & Expenses

Services Provided for the Period of 02/01/11 to 02/28/11

Invoice Reference No. 20110201-10034  
Invoice Date: 03/09/11

Payment Due Date: 04/08/11

	Service Charges	Expenses Disbursements	Total
<b>Prior Outstanding Balance:</b>			
Balance as of last invoice	15,222.73	.00	15,222.73
Less collections received	7,676.86-	.00-	7,676.86-
Total past due	7,546.67	.00	7,546.67
<b>Current Invoice:</b>			
Total	0,032.10	.00	0,032.10
Less credits	.00-	.00-	.00-
Total current invoices	0,032.10	.00	0,032.10
<b>Please Pay This Amount</b>			<b>15,576.77</b>

KE  
3/9/11

D. Blain  
3/9/11

Invoice  
Client Copy

Please return this page with payment.

KEYBANK NATIONAL ASSOCIATION  
AGENT FOR  
THE STATE OF OHIO  
REGULAR INVESTMENT-REG

Make check payable to:  
Victory Capital Management  
Trust Revenue ME-01-08-0160  
100 Gannett Drive  
South Portland, ME 04108

PLEASE INCLUDE ACCOUNT NUMBER AND INVOICE  
REFERENCE NUMBER ON YOUR CHECK.

Billing Account Number  
000900160-68 STATE OF OH-REGULAR INVEST-REG

Please call your account administrator,  
Thor Haraldsson at (216)889-3675  
if you have any questions.

# Victory

Trust Revenue Department  
OH-01-48-0412  
Capital Management 4800 Tiedeman Road  
Brooklyn, OH 44144

TREASURER OF STATE  
ATN: FISCAL OFFICE  
30 EAST BROAD ST 10TH FLOOR  
COLUMBUS, OH 43215-3414

## Invoice for Services & Expenses

Services Provided for the Period of 02/01/11 to 02/28/11

Invoice Reference No.: 2411509-00034  
Invoice Date: 03/09/11

Payment Due Date: 04/08/11

	Service Charges	Expense Disbursements	Total
<b>Prior Outstanding Balance:</b>			
Balance as of last Invoice	15,222.75	.00	15,222.75
Less collections received	7,678.06	.00	7,678.06
Total past due	7,544.67	.00	7,544.67
<b>Current Invoice:</b>			
Total	0,032.10	.00	0,032.10
Less credits	.00	.00	.00
Total current invoice	0,032.10	.00	0,032.10
<b>Please Pay This Amount</b>			<b>\$ 15,576.77</b>

Invoice  
Client Copy

Keep this copy for your records.

KEYBANK NATIONAL ASSOCIATION  
AGENT FOR  
THE STATE OF OHIO  
REGULAR INVESTMENT-REG

Make check payable to:  
Victory Capital Management  
Trust Revenue ME-01-OB-0160  
100 Gannett Drive  
South Portland, ME 04108

PLEASE INCLUDE ACCOUNT NUMBER AND INVOICE REFERENCE NUMBER ON YOUR CHECK.

Billing Account Number  
000900160-68 STATE OF OH-REGULAR INVEST-REG

Please call your account administrator,  
Thor Haraldsson at (216)889-3675  
if you have any questions.

Services for the following accounts:

- 000900180 STATE OF OH-REGULAR INVEST-REG
- 000900170 STATE OF OH-REGULAR CORE
- 000900175 STATE OF OHIO-REGULAR INVT-TRES
- 000900160 STATE OF OH-STRUCTURED INVT MISC
- 000900190 STATE OF OH-OLC MEGA MILLIONS
- 000900195 STATE OF OH-THIRD FRONTIER FUND
- 000900198 STATE OF OH-INFRSTRU IMPOVMT FD
- 000900197 STATE OF OH-SITE DEVELOPMENT FD
- 000900198 STATE OF OH-BUCKEYE TOB FUND-SFC
- 000900199 STATE OF OH-BUCKEYE TOB FUND-BOR
- 010900160 STATE OF OH - M/V FEE CONS

Invoice Reference No.: 20110309-00034  
 Invoice Date: 03/09/11  
 Payment Due Date: 04/08/11

Billing Account Number  
 000900160-68 STATE OF OH-REGULAR INVEST-REG

Summary of Current Charges and Expenses for the Period of 02/01/11 to 02/28/11			
Description	Service Charges	Expense Disbursements	Total
Account Maintenance	5,778.18		5,778.18
Transaction Charges	2,254.00		2,254.00
<b>Current Charges And Expenses</b>	<b>8,032.18</b>		<b>8,032.18</b>

Invoice Reference No: 20510389-00034  
 Invoice Date: 03/09/11  
 Payment Due Date: 04/08/11

Billing Account Number  
 000900160-68 STATE OF OH-REGULAR INVEST-REG

Transaction Detail of Current Charges and Expenses for the Period of 02/01/11 to 02/28/11						
Period Begin/End Date	Description	Quantity Reference	Quantity	Additional Information	Service Charges	Expense Disbursements
02/01/11 02/28/11	Account Maintenance 000900160-78 STATE OF OH-REGULAR INVEST-REG Account Maintenance Based Upon Market Value Of Assets	total value account value percent of total	06,302,310,690 04,574,722,936 69.4148%		4,010.04	
02/01/11 02/28/11	Account Maintenance Based Upon Market Value Of Assets 000900170-78 STATE OF OH-REGULAR CORE Account Maintenance Based Upon Market Value Of Assets	total value account value percent of total	06,302,310,690 0177,515,400.00 2.8160%		162.75	
02/01/11 02/28/11	Account Maintenance Based Upon Market Value Of Assets 000900175-78 STATE OF OH-REGULAR INVT-TRES Account Maintenance Based Upon Market Value Of Assets	total value account value percent of total	06,302,310,690 0459,899,252.78 7.2970%		421.65	
02/01/11 02/28/11	Account Maintenance Based Upon Market Value Of Assets 000900180-78 STATE OF OH-STRUCTURED INVT MISC Account Maintenance Based Upon Market Value Of Assets	total value account value percent of total	06,302,310,690 0594,151,920.62 9.4270%		544.73	
02/01/11 02/28/11	Account Maintenance Based Upon Market Value Of Assets 000900190-78 STATE OF OH-OLC MEGA MILLIONS Account Maintenance Based Upon Market Value Of Assets	total value account value percent of total	06,302,310,690 0124,065,752.08 1.9658%		113.75	

Invoice Reference No: 20110309-00034  
 Invoice Date: 03/09/11  
 Payment Due Date: 04/08/11

Billing Account Number  
 000900160-68 STATE OF OH-REGULAR INVEST-REG

Period Begin/End Date	Description	Quantity	Unit Price	Service Charges	Expense Disbursements
02/01/11 02/28/11	000900160-78 STATE OF OH-BUCKEYE TOB FUND-SFC Account Maintenance Based Upon Market Value Of Assets	total value account value percent of total	\$6,392,310.698 \$546,959,679.18 8.6788%	501.46	
02/01/11 02/28/11	000900160-78 STATE OF OH-BUCKEYE TOB FUND-BOR Account Maintenance Based Upon Market Value Of Assets	total value account value percent of total	\$6,392,310.698 \$24,995,758.00 0.3960%	22.92	
<b>Subtotal</b>					
<b>Transaction Charges</b>					
02/01/11 02/28/11	000900160-78 STATE OF OH-REGULAR INVEST-REG Depository Eligible Purchase/Sale	241	\$7 each	1,687.00	
02/01/11 02/28/11	000900170-78 STATE OF OH-REGULAR CORE Depository Eligible Purchase/Sale	1	\$7 each	7.00	
02/01/11 02/28/11	000900175-78 STATE OF OHIO-REGULAR INVT-TREES Depository Eligible Purchase/Sale	30	\$7 each	210.00	

Invoice Reference No: 25743308-00024  
 Invoice Date: 03/09/11  
 Payment Due Date: 04/09/11

Billing Account Number  
 000900160-68 STATE OF OH-REGULAR INVEST-REG

Transaction Detail of Current Charges and Expenses for the Period of 02/01/11 to 02/28/11						
Period Begin/End Date	Description	Quantity Reference	Quantity	Additional Information	Service Charges	Expense Disbursements
02/01/11 02/28/11	Dividend/Interest Collections		3	\$8 each	18.00	
02/01/11 02/28/11	00000160-78 STATE OF OH-STRUCTURED INVT MISC Depository Eligible Purchase/Sale		22	\$7 each	154.00	
02/01/11 02/28/11	Dividend/Interest Collections		4	\$6 each	24.00	
02/01/11 02/28/11	00000198-78 STATE OF OH-BUCKEYE TOB FUND-SFC Depository Eligible Purchase/Sale		22	\$7 each	154.00	
	<b>Subtotal</b>				2.254.00	
	<b>Current Charges</b>				0.032.18	
	<b>Total Charges (Services + Expenses)</b>				2.286.18	2.286.18



# STATE BOARD OF DEPOSIT

## STATE OF OHIO

Members:  
Josh Mandel, Chairman  
Treasurer of State

Mike DeWine  
Attorney General

Dave Yost  
Auditor of State

### CERTIFICATION OF THE EXPENSES OF THE STATE BOARD OF DEPOSIT

In accordance with Chapter 135.02 of the Ohio Revised Code, the undersigned, Chairman and Secretary of the State Board of Deposit of the State of Ohio, hereby certifies that the necessary expenses of the Board, which represent Charter One Bank banking fees [Dept. of Natural Resources – Portsmouth] for the month of November 2010, are \$561.40.

A handwritten signature in black ink, appearing to be "Josh Mandel", written over a horizontal line.

CHAIRMAN

A handwritten signature in black ink, appearing to be "Stacey Cumberlander", written over a horizontal line.

SECRETARY

A handwritten date in black ink, "March 11, 2011", written over a horizontal line.

DATE



SERVICES ANALYZED		UNIT	CHARGE FOR	BALANCE
SERVICE	NUMBER	PRICE	SERVICE	REQUIRED
	UNITS			
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	14.0000		14.00
IMAGE STATEMENT	1	.0000		.00
DEPOSITS	10	.6000		6.00
UNENCODED ITEM DEP-LOCAL RCPC	2	.0500		.10
IMAGE EXCHANGE MAINTENANCE	1	13.6000		13.60
COIN & CURRENCY				
CURRENCY DEPOSITED \$1000 - BR	242	.5000		121.00
WIRE TRANSFER SVS				
INCOMING WIRE TRANSFERS	1	7.0000		7.00
ACH ELECTRONIC SVS				
ACH MONTHLY FIXED CHGE	1	10.5000		10.50
MONEY MANAGER GPS				
GPS PREVIOUS DAY DETAIL	1	52.5000		52.50
GPS STATEMENT REPORT	1	28.0000		28.00

CONTACT PATRICK MCCARTHY

0800 STATE OF OHIO INVOICE  
 NATURAL RESOURCES WATERCRAFT-PORTSMOUTH FROM 11-01-2010  
 ATTENTION FRANK MERVAY TO 11-30-2010  
 2045 MORSE RD BLDG A  
 COLUMBUS OH 43229-6693

\*\*\*REPRINT\*\*\*  
 PAGE 2

ACCOUNT NO. 0800 0451684-056-0 CONTINUED

SERVICES ANALYZED		UNIT	CHARGE FOR	BALANCE
SERVICE	NUMBER	PRICE	SERVICE	REQUIRED
	UNITS			
GPS INTRADAY ACH	1	28.0000		28.00

DESCRIPTION	QTY	AMOUNT	BALANCE
GPS ACCOUNT ANALYSIS	1	5,6000	5.60
GPS ESTATEMENT - PER ACCOUNT	1	4,9000	4.90
GPS ACH MODULE	1	35,0000	35.00
GPS WIRE MODULE	1	35,0000	35.00
GPS HARD TOKEN-A LA CARTE	19	8,4000	159.60
GPS WIRE - DOMESTIC OUT	4	7,0000	28.00
ACCOUNT ANALYSIS SVS			
INVOICE FEE (GROUP LEVEL)	1	.0000	.00
ANALYSIS MAINTENANCE FEE	1	12,6000	12.60

TOTAL CHARGE FOR SERVICES 561.40 .00  
 4516840560

CONTACT PATRICK MCCARTHY

STATE OF OHIO  
 NATURAL RESOURCES WATERCRAFT-PORTSMOUTH  
 ATTENTION FRANK MERVAY  
 2045 MORSE RD BLDG A  
 COLUMBUS OH 43229-6693

INVOICE  
 FROM 12-01-2010  
 TO 12-31-2010

\*\*\*REPRINT\*\*\*  
 PAGE 1

RBS CITIZENS, N.A. DBA CHARTER ONE  
 ACCOUNT NO. 0800 0451684-056-0 MUNICIPAL CHECKING ACCOUNT

AVERAGE LEDGER BALANCE 98.48  
 LESS AVERAGE FLOAT .00

AVERAGE COLLECTED BALANCE 98.48  
 LESS RESERVE REQUIREMENT 9.84

AVERAGE AVAILABLE BALANCE 88.64

EARNINGS CREDIT ALLOWANCE .00  
 TOTAL CHARGE FOR SERVICES 500.80

**Charter One Bank Monthly Banking Charges**  
November 2010

Bank Name	Account Name	Account Number	Service Description	Unit Price-Sent	Contract Unit Price	Service Volume	Sent Charge	Expected Charge	Variance	TOS Notes
Charter One	ODNR Portsmouth Division	*****0560	MONTHLY MAINTENANCE	14.000000	14.000000	1.00	14.00	14.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	IMAGE STATEMENT	0.000000	0.000000	1.00	0.00	0.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	BRANCH DEPOSITS	0.600000	0.600000	10.00	6.00	6.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	UNENCODED ITEM DEP-LOCAL FED	0.050000	0.050000	2.00	0.10	0.10	0.00	
Charter One	ODNR Portsmouth Division	*****0560	IMAGE EXCHANGE MAINTENANCE	13.600000	13.600000	1.00	13.60	13.60	0.00	
Charter One	ODNR Portsmouth Division	*****0560	COIN/CURR DEPOSITED-\$1000	0.001000	0.500000	242.00	0.24	121.00	-120.76	
Charter One	ODNR Portsmouth Division	*****0560	INCOMING WIRE TRANSFERS	13.500000	7.000000	1.00	13.50	7.00	6.50	
Charter One	ODNR Portsmouth Division	*****0560	ACH MONTHLY MAINTENANCE	10.500000	10.500000	1.00	10.50	10.50	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS PREVIOUS DAY DETAIL	52.500000	52.500000	1.00	52.50	52.50	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS STATEMENT REPORT	28.000000	28.000000	1.00	28.00	28.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS INTRADAY ACH	28.000000	28.000000	1.00	28.00	28.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS ACCOUNT ANALYSIS	5.600000	5.600000	1.00	5.60	5.60	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS ESTATEMENT PER ACCT	4.900000	4.900000	1.00	4.90	4.90	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS WIRE MODULE	35.000000	35.000000	1.00	35.00	35.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS WIRE TOKEN A LA CARTE	8.400000	8.400000	19.00	159.60	159.60	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS WIRE-DOMESTIC OUT	7.000000	7.000000	4.00	28.00	28.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	ACCOUNT ANALYSIS INVOICE FEE	0.000000	0.000000	1.00	0.00	0.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	ACCT ANALYSIS MAINTENANCE FEE	12.600000	12.600000	1.00	12.60	12.60	0.00	
							447.14	561.40	-114.26	
Amount Billed by Charter One Bank				\$447.14						
Fee Discrepancies				\$114.26						
<b>Total Amount To Be Paid by BOD</b>										

RO 2/4/11



# STATE BOARD OF DEPOSIT

## STATE OF OHIO

Members:  
Josh Mandel, Chairman  
Treasurer of State

Mike DeWine  
Attorney General

Dave Yost  
Auditor of State

### CERTIFICATION OF THE EXPENSES OF THE STATE BOARD OF DEPOSIT

In accordance with Chapter 135.02 of the Ohio Revised Code, the undersigned, Chairman and Secretary of the State Board of Deposit of the State of Ohio, hereby certifies that the necessary expenses of the Board, which represent Charter One Bank banking fees [Dept. of Natural Resources – Portsmouth] for the month of December 2010, are \$500.80.

A handwritten signature in cursive script, appearing to read "Josh Mandel", is written over a horizontal line.

CHAIRMAN

A handwritten signature in cursive script, appearing to read "Stacy Cumberlander", is written over a horizontal line.

SECRETARY

A handwritten date "March 11, 2011" is written over a horizontal line.

DATE

NET CHARGE FOR SERVICES

500.80-

\*\*\*SERVICE CHARGE AMOUNT

500.80

SERVICES ANALYZED		UNIT	CHARGE FOR	BALANCE
SERVICE	NUMBER	PRICE	SERVICE	REQUIRED
	UNITS			
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	14.0000		14.00
IMAGE STATEMENT	1	.0000		.00
DEPOSITS	5	.6000		3.00
IMAGE EXCHANGE MAINTENANCE	1	13.6000		13.60
COIN & CURRENCY				
CURRENCY DEPOSITED \$1000 - BR	155	.5000		77.50
ACH ELECTRONIC SVS				
ACH MONTHLY FIXED CHGE	1	10.5000		10.50
MONEY MANAGER GPS				
GPS PREVIOUS DAY DETAIL	1	52.5000		52.50
GPS STATEMENT REPORT	1	28.0000		28.00
GPS INTRADAY ACH	1	28.0000		28.00
GPS ACCOUNT ANALYSIS	1	5.6000		5.60
GPS ESTATEMENT - PER ACCOUNT	1	4.9000		4.90

CONTACT PATRICK MCCARTHY

STATE OF OHIO  
 NATURAL RESOURCES WATERCRAFT-PORTSMOUTH  
 ATTENTION FRANK MERRAVY  
 2045 MORSE RD BLDG A  
 COLUMBUS OH 43229-6693

INVOICE  
 FROM 12-01-2010  
 TO 12-31-2010

ACCOUNT NO. 0800 0451684-056-0 CONTINUED

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
GPS ACH MODULE	1	35.0000	35.00	
GPS WIRE MODULE	1	35.0000	35.00	
GPS HARD TOKEN-A LA CARTE	19	8.4000	159.60	
GPS WIRE - DOMESTIC OUT	3	7.0000	21.00	
ACCOUNT ANALYSIS SVS				
INVOICE FEE (GROUP LEVEL)	1	.0000	.00	
ANALYSIS MAINTENANCE FEE	1	12.6000	12.60	
TOTAL CHARGE FOR SERVICES				500.80
4516840560				.00

CONTACT      PATRICK MCCARTHY

STATE OF OHIO

NATURAL RESOURCES WATERCRAFT-PORTSMOUTH

ATTENTION FRANK MERAUVY

2045 MORSE RD BLDG A

COLUMBUS OH 43229-6693

INVOICE

FROM 01-01-2011

TO 01-31-2011

\*\*\*REPRINT\*\*\*

PAGE 1

RBS CITIZENS, N.A. DBA CHARTER ONE

ACCOUNT NO.      0800      0451684-056-0      MUNICIPAL CHECKING ACCOUNT

-----

AVERAGE LEDGER BALANCE      313.19

LESS AVERAGE FLOAT      20.39-

-----

AVERAGE COLLECTED BALANCE      292.80

LESS RESERVE REQUIREMENT      29.28-

-----

AVERAGE AVAILABLE BALANCE      263.52

-----

EARNINGS CREDIT ALLOWANCE      .00

TOTAL CHARGE FOR SERVICES      718.74-

**Charter One Bank Monthly Banking Charges**  
December 2010

Bank Name	Account Name	Account Number	Service Description	Unit Price-Sent	Unit Price-Contract	Service Volume	Sent Charge	Expected Charge	Variance	TOS Notes
Charter One	ODNR Portsmouth Division	*****0560	MONTHLY MAINTENANCE	14.000000	14.000000	1.00	14.00	14.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	IMAGE STATEMENT	0.000000	0.000000	1.00	0.00	0.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	BRANCH DEPOSITS	0.600000	0.600000	5.00	3.00	3.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	IMAGE EXCHANGE MAINTENANCE	13.600000	13.600000	1.00	13.60	13.60	0.00	
Charter One	ODNR Portsmouth Division	*****0560	COIN/CURR DEPOSITED-\$1000	0.001000	0.500000	155.00	0.16	77.50	-77.34	
Charter One	ODNR Portsmouth Division	*****0560	ACH MONTHLY MAINTENANCE	10.500000	10.500000	1.00	10.50	10.50	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS PREVIOUS DAY DETAIL	52.500000	52.500000	1.00	52.50	52.50	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS STATEMENT REPORT	28.000000	28.000000	1.00	28.00	28.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS INTRADAY ACH	28.000000	28.000000	1.00	28.00	28.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS ACCOUNT ANALYSIS	5.600000	5.600000	1.00	5.60	5.60	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS STATEMENT-PER ACCT	4.900000	4.900000	1.00	4.90	4.90	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS ACH MODULE	35.000000	35.000000	1.00	35.00	35.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS HARD TOKEN A LA CARTE	8.400000	8.400000	1.00	35.00	35.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS WIRE-DOMESTIC OUT	7.000000	7.000000	19.00	159.60	159.60	0.00	
Charter One	ODNR Portsmouth Division	*****0560	ACCOUNT ANALYSIS INVOICE FEE	0.000000	0.000000	3.00	21.00	21.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	ACCT ANALYSIS MAINTENANCE FEE	12.600000	12.600000	1.00	0.00	0.00	0.00	
							423.46	500.60	-77.34	
Amount Billed by Charter One Bank							\$423.46			
Fee Discrepancies							\$77.34			
Total Amount To Be Paid by BOD							\$500.80			

AP 2/4/11



# STATE BOARD OF DEPOSIT

## STATE OF OHIO

Members:  
Josh Mandel, Chairman  
Treasurer of State

Mike DeWine  
Attorney General

Dave Yost  
Auditor of State

### CERTIFICATION OF THE EXPENSES OF THE STATE BOARD OF DEPOSIT

In accordance with Chapter 135.02 of the Ohio Revised Code, the undersigned, Chairman and Secretary of the State Board of Deposit of the State of Ohio, hereby certifies that the necessary expenses of the Board, which represent Charter One Bank banking fees [Dept. of Natural Resources – Portsmouth] for the month of January 2011, are \$718.77.

A handwritten signature in black ink, appearing to be "Josh Mandel", is written above a horizontal line.

CHAIRMAN

A handwritten signature in black ink, appearing to be "Stacy Cumberland", is written above a horizontal line.

SECRETARY

A handwritten date "March 11, 2011" is written above a horizontal line.

DATE

NET CHARGE FOR SERVICES

718.74-

\*\*\*SERVICE CHARGE AMOUNT

718.74

SERVICE	NUMBER	UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
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CHECKING SERVICES

MONTHLY MAINTENANCE	1	1	14.0000	14.00	
IMAGE STATEMENT	1	1	.0000	.00	
DEPOSITS	9	9	.6000	5.40	
UNENCODED ITEM DEPOSITED ON-US	1	1	.0300	.03	
UNENCODED ITEM DEP-4TH DISTRICT	1	1	.0600	.06	
UNENCODED ITEM DEP-LOCAL RCPC	3	3	.0500	.15 *	
UNENCODED ITEM DEP-OTHER FED CTY	1	1	.0600	.06	
UNENCODED ITM DEP-OTHER FED RCPC	3	3	.0800	.24	
IMAGE EXCHANGE MAINTENANCE	1	1	13.6000	13.60	
COIN & CURRENCY					
CURRENCY DEPOSITED \$1000 - BR	571		.5000	285.50	
ACH ELECTRONIC SVS					
ACH MONTHLY FIXED CHGE	1	1	10.5000	10.50	
MONEY MANAGER GPS					
GPS PREVIOUS DAY DETAIL	1	1	52.5000	52.50	

CONTACT PATRICK MCCARTHY

STATE OF OHIO  
 NATURAL RESOURCES WATERCRAFT-PORTSMOUTH  
 ATTENTION FRANK MERVAVY  
 2045 MORSE RD BLDG A  
 COLUMBUS OH 43229-6693

INVOICE  
 FROM 01-01-2011  
 TO 01-31-2011

\*\*\*REPRINT\*\*\*  
 PAGE 2

ACCOUNT NO. 0800 0451684-056-0 CONTINUED

SERVICES ANALYZED						
SERVICE	NUMBER	UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED	
GPS STATEMENT REPORT	1		28.0000	28.00		
GPS INTRADAY ACH	1		28.0000	28.00		
GPS ACCOUNT ANALYSIS	1		5.6000	5.60		
GPS ESTATEMENT - PER ACCOUNT	1		4.9000	4.90		
GPS ACH MODULE	1		35.0000	35.00		
GPS WIRE MODULE	1		35.0000	35.00		
GPS HARD TOKEN-A IA CARTE	19		8.4000	159.60		
GPS WIRE - DOMESTIC OUT	4		7.0000	28.00		
ACCOUNT ANALYSIS SVS						
INVOICE FEE (GROUP LEVEL)	1		.0000	.00		
ANALYSIS MAINTENANCE FEE	1		12.6000	12.60		
TOTAL CHARGE FOR SERVICES				718.74		.00

02-25-2011

STATE OF OHIO  
 NATURAL RESOURCES WATERCRAFT-PORTSMOUTH  
 ATTENTION FRANK MERAUVY  
 2045 MORSE RD BLDG A  
 COLUMBUS OH 43229-6693

ACCOUNT NUMBER: 01      0451684-056-0  
 INVOICE NUMBER: 080000000000000001  
 INVOICE DATE: 01-31-2011  
 PAGE: 3

INVOICE NUMBER	TRANSACTION DESCRIPTION	TRANSACTION DATE	BEGINNING AMOUNT DUE	TRANSACTION AMOUNT	BALANCE DUE
080000000000000001	PREVIOUS SERVICE CHARGE	11-30-2010	561.40		561.40
080000000000000001	PREVIOUS SERVICE CHARGE	12-31-2010	500.80		500.80
080000000000000001	CURRENT SERVICE CHARGE	01-31-2011	718.74		718.74
TOTAL DUE					1,780.94

02-25-2011

STATE OF OHIO  
 NATURAL RESOURCES WATERCRAFT-PORTSMOUTH  
 ATTENTION FRANK MERRAVY  
 2045 MORSE RD BLDG A  
 COLUMBUS OH 43229-6693

\*\*\*REPRINT\*\*\*  
 ACCOUNT NUMBER: 01 0451684-056-0  
 INVOICE NUMBER: 080000000000000001  
 INVOICE DATE: 01-31-2011  
 PAGE: 4

INVOICE NUMBER	TRANSACTION DESCRIPTION	TRANSACTION DATE	BEGINNING AMOUNT DUE	TRANSACTION AMOUNT	BALANCE DUE
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ACCOUNT ANALYSIS REMITTANCE (PLEASE DETACH AND RETURN THIS PORTION WITH PAYMENT)

ACCOUNT NUMBER: 01 0451684-056-0  
 DUE DATE: 02-03-2011  
 STATE OF OHIO

RBS CITIZENS, N.A. DBA CHARTER ONE  
 ONE CITIZENS DRIVE, ROP140 SVC ANALYSIS  
 RIVERSIDE, RI 02915

INVOICE NUMBER	AMOUNT DUE	REMITTANCE
080000000000000001	561.40	
080000000000000001	500.80	
080000000000000001	718.74	

CURRENT	45-74 DAYS	75-104 DAYS	105-134 DAYS	OVER 134 DAYS	TOTAL DUE
718.74	500.80	561.40	.00	.00	1,780.94



CONTACT  
PATRICK MCCARTHY

0800 I

STATE OF OHIO  
NATURAL RESOURCES WATERCRAFT-PORTSMOUTH  
ATTENTION FRANK MERAVY  
2045 NORSE RD BLDG A  
COLUMBUS OH 43229-6693

INVOICE  
FROM 01-01-2011  
TO 01-31-2011

\*\*\*REPRINT\*\*\*  
PAGE 1

EFF.3/11: OUTGOING BAL RPTG IST/ADDL ACC WILL BE PREV DAY BAI TRANS IST/ADDL ACC

RBS CITIZENS, N.A. DBA CHARTER ONE  
ACCOUNT NO. 0800 0451684-056-0 MUNICIPAL CHECKING ACCOUNT

---

AVERAGE LEDGER BALANCE			313.19
LESS AVERAGE FLOAT			20.39-
AVERAGE COLLECTED BALANCE			292.80
LESS RESERVE REQUIREMENT	RATE	10.000	29.28-
AVERAGE AVAILABLE BALANCE			263.52
EARNINGS CREDIT ALLOWANCE			.00
TOTAL CHARGE FOR SERVICES			718.77-
NET CHARGE FOR SERVICES			718.77-
***SERVICE CHARGE AMOUNT			718.77

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	14.0000	14.00	
IMAGE STATEMENT	1	.0000	.00	
DEPOSITS	9	.6000	5.40	
UNENCODED ITEM DEPOSITED ON-US	1	.0300	.03	
UNENCODED ITEM DEP-4TH DISTRICT	1	.0600	.06	
UNENCODED ITEM DEP-LOCAL RCPC	3	.0600	.18	
UNENCODED ITEM DEP-OTHR FED CTY	1	.0600	.06	
UNENCODED ITEM DEP-OTHR FED RCPC	3	.0800	.24	
IMAGE EXCHANGE MAINTENANCE	1	13.6000	13.60	
COIN & CURRENCY				
CURRENCY DEPOSITED \$1000 - BR	571	.5000	285.50	
ACH ELECTRONIC SVS				
ACH MONTHLY FIXED CHGE	1	10.5000	10.50	



CONTACT  
PATRICK MCCARTHY

0800

I

STATE OF OHIO  
NATURAL RESOURCES WATERCRAFT-PORTSMOUTH  
ATTENTION FRANK MERAVY  
2045 MORSE RD BLDG A  
COLUMBUS OH 43229-6693

INVOICE  
FROM 01-01-2011  
TO 01-31-2011

\*\*\*REPRINT\*\*\*

PAGE 2

ACCOUNT NO. 0800 0451684-056-0 CONTINUED

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
MONEY MANAGER GPS				
GPS PREVIOUS DAY DETAIL	1	52.5000	52.50	
GPS STATEMENT REPORT	1	28.0000	28.00	
GPS INTRADAY ACH	1	28.0000	28.00	
GPS ACCOUNT ANALYSIS	1	5.6000	5.60	
GPS ESTATEMENT - PER ACCOUNT	1	4.9000	4.90	
GPS ACH MODULE	1	35.0000	35.00	
GPS WIRE MODULE	1	35.0000	35.00	
GPS HARD TOKEN-A LA CARTE	19	8.4000	159.60	
GPS WIRE - DOMESTIC OUT	4	7.0000	28.00	
ACCOUNT ANALYSIS SVS				
INVOICE FEE (GROUP LEVEL)	1	.0000	.00	
ANALYSIS MAINTENANCE FEE	1	12.6000	12.60	
TOTAL CHARGE FOR SERVICES			718.77	.08

**Charter One Bank Monthly Banking Charges**  
January 2011

Bank Name	Account Name	Account Number	Service Description	Unit Price-Sent	Contract Unit Price	Service Volume	Sent Charge	Expected Charge	Variance	TOS Notes
Charter One	ODNR Portsmouth Division	*****0560	MONTHLY MAINTENANCE	14.000000	14.000000	1.00	14.00	14.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	IMAGE STATEMENT	0.000000	0.000000	1.00	0.00	0.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	BRANCH DEPOSITS	0.600000	0.500000	9.00	5.40	5.40	0.00	
Charter One	ODNR Portsmouth Division	*****0560	IMAGE EXCHANGE MAINTENANCE	13.600000	13.600000	1.00	13.60	13.60	0.00	
Charter One	ODNR Portsmouth Division	*****0560	COINCURR DEPOSITED-\$1000	0.000000	0.500000	571.00	0.00	285.50	-285.50	
Charter One	ODNR Portsmouth Division	*****0560	ACH MONTHLY MAINTENANCE	10.500000	10.500000	1.00	10.50	10.50	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS PREVIOUS DAY DETAIL	52.500000	52.500000	1.00	52.50	52.50	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS STATEMENT REPORT	28.000000	28.000000	1.00	28.00	28.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS INTRADAY ACH	28.000000	28.000000	1.00	28.00	28.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS ACCOUNT ANALYSIS	5.600000	5.600000	1.00	5.60	5.60	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS ESTATEMENT PER ACCT	4.900000	4.900000	1.00	4.90	4.90	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS WIRE MODULE	35.000000	35.000000	1.00	35.00	35.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS HARD TOKEN A LA CARTE	8.400000	8.400000	1.00	8.40	8.40	0.00	
Charter One	ODNR Portsmouth Division	*****0560	GPS WIRE -DOMESTIC OUT	7.000000	7.000000	4.00	28.00	28.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	ACCT ANALYSIS INVOICE FEE	0.000000	0.000000	1.00	0.00	0.00	0.00	
Charter One	ODNR Portsmouth Division	*****0560	UNENCODED ITEM DEP-OTHER US	12.600000	12.600000	1.00	12.60	12.60	0.00	
Charter One	ODNR Portsmouth Division	*****0560	UNENCODED ITEM DEP-OTHER FED	0.060000	0.060000	1.00	0.06	0.06	0.00	
Charter One	ODNR Portsmouth Division	*****0560	UNENCODED ITEM DEP-LOCAL RCPG	0.050000	0.060000	3.00	0.15	0.18	-0.03	
Charter One	ODNR Portsmouth Division	*****0560	UNENCODED ITEM DEP-OTHR FED CTY	0.060000	0.060000	1.00	0.06	0.06	0.00	
Charter One	ODNR Portsmouth Division	*****0560	UNENCODED ITEM DEP-OTHR FED RCPG	0.060000	0.060000	3.00	0.24	0.24	0.00	
							433.24	718.77	-285.53	
Amount Billed by Charter One Bank							\$433.24			
Fee Discrepancies							\$285.53			
<b>Total Amount To Be Paid by BOD</b>							<b>\$718.77</b>			

KD 2/17/11



# STATE BOARD OF DEPOSIT

## STATE OF OHIO

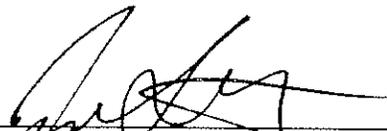
Members:  
Josh Mandel, Chairman  
Treasurer of State

Mike DeWine  
Attorney General

Dave Yost  
Auditor of State

### CERTIFICATION OF THE EXPENSES OF THE STATE BOARD OF DEPOSIT

In accordance with Chapter 135.02 of the Ohio Revised Code, the undersigned, Chairman and Secretary of the State Board of Deposit of the State of Ohio, hereby certifies that the necessary expenses of the Board, which represent Treasurer of State Tax Manager fees for October 2010 – December 2010, are \$45,875.01.

  
\_\_\_\_\_  
CHAIRMAN

  
\_\_\_\_\_  
SECRETARY

*March 11, 2011*  
\_\_\_\_\_  
DATE



Interactive Voice Recognition Project  
2nd Quarter (October 2010 through December 2010)  
Fiscal Year 2011  
Invoice Number: FY11\_BDP\_QTR2

<b>Personal Services</b>		<b>Amount</b>
	October 2010	
	IT Services - FTE	9,900.00
	Revenue Management - FTE	5,391.67
	November 2010	
	IT Services - FTE	9,900.00
	Revenue Management - FTE	5,391.67
	December 2010	
	IT Services - FTE	9,900.00
	Revenue Management - FTE	5,391.67
	<b>Personal Services Total</b>	<b>45,875.01</b>

<b>VoIP Connections</b>	<b>Voucher</b>	<b>Amount</b>
	<b>VoIP Connection Total</b>	-
	<b>Invoice Total</b>	<b>45,875.01</b>



**STATE BOARD OF DEPOSIT**  
**STATE OF OHIO**

Members:  
Richard Cordray, Chairman  
Treasurer of State

Marc Dann  
Attorney General

Mary Taylor  
Auditor of State

**RESOLUTION**  
**July 30, 2007**

The Board of Deposit hereby approves the Treasurer of State's recommendation that the Board of Deposit proceed expeditiously to phase-out the services provided by First Data Corporation, which are governed by the Banking Services Agreement dated July 3, 2006 with Key Bank, N.A. The Board of Deposit further gives the Treasurer of State the authority to approve and implement the attached recommendations made by the Treasury's Chief Information Officer regarding operational efficiencies and cost savings.

Richard Cordray, Chairman  
Treasurer of State

Marc Dann  
Attorney General

Mary Taylor  
Auditor of State



# STATE BOARD OF DEPOSIT

## STATE OF OHIO

Members:  
Richard Cordray, Chairman  
Treasurer of State

Marc Dann  
Attorney General

Mary Taylor  
Auditor of State

### RESOLUTION

July 30, 2007

The Board of Deposit hereby approves the Treasurer of State's recommendation that the Board of Deposit proceed expeditiously to phase-out the services provided by First Data Corporation, which are governed by the Banking Services Agreement dated July 3, 2006 with Key Bank, N.A. The Board of Deposit further gives the Treasurer of State the authority to approve and implement the attached recommendations made by the Treasury's Chief Information Officer regarding operational efficiencies and cost savings.

Richard Cordray, Chairman  
Treasurer of State

Handwritten signature of Richard Cordray in cursive, written over a horizontal line.

Marc Dann  
Attorney General

Handwritten signature of Marc Dann in cursive, written over a horizontal line.

Mary Taylor  
Auditor of State

Handwritten signature of Mary Taylor in cursive, written over a horizontal line.

**RICHARD CORDRAY**

OHIO TREASURER OF STATE



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## First Data Corporation Service Analysis & Recommendations

**Michael Sawczyn**

**Chief Information Officer for Ohio Treasurer of State Richard Cordray**

**July 19, 2007**

The following analysis details the present services being provided to the Ohio Board of Deposit by First Data Corporation (FDC) to assist corporate taxpayers in the electronic payment of taxes via FDC's Interactive voice response (IVR) system. It also includes a set of alternatives and recommendations to replace the current FDC services with a solution that will be created and managed by the Ohio Treasury. The recommended alternative would increase the level of service to Ohio corporations while reducing costs by \$146,000 annually.

## Executive Summary

The following analysis details the present services being provided to the Ohio Board of Deposit by First Data Corporation (FDC) to assist corporate taxpayers in the electronic payment of taxes via FDC's interactive voice response (IVR) system. It also includes a set of alternatives and recommendations to replace the current FDC services with a solution that will be created and managed by the Ohio Treasury. The recommended alternative would increase the level of service to Ohio corporations while reducing costs by \$146,000 annually.

The recommendations discuss the replacement of the FDC service with two systems that would be hosted by the Treasury. The first would be a replacement IVR system based on open-source telephony solutions, which would duplicate the functionality of the FDC service in capturing payment information by telephone and feed it into the current ACH payment stream used at the Treasury. The second would be a web offering that would allow payments to be submitted by website as well as a method of allowing corporations to set up and modify the details of their pay-by-phone accounts. Both systems can be created and maintained by the Treasury for significantly less cost than the annual payments to FDC for the IVR service alone.

## Current FDC Services

FDC contracts through Key Bank to provide a means for corporate taxpayers to electronically pay taxes. Eighteen tax types are currently supported, as follows:

- Regular Withholding Tax
- Quarterly Withholding Reconciliation
- Corporate Franchise Estimated Tax (four quarters)
- Regular Sales Tax
- Direct Payment Permit
- Seller's Use Tax
- Consumer's Use Tax
- Motor Vehicle Fuel Tax
- Regular Public Utilities Excise Tax
- Premium Insurance
- Municipal Income Tax (four quarters)
- Iota

An additional fourteen tax types are not collected by FDC. They are:

- Motor Vehicle Sales Tax
- Boats/Motors Sales Tax
- Motor Fuel Use Tax
- International Fuel Tax Agreement payments
- Wine Gallonage

- Beer Gallonage
- Cigarette Tax
- Cigarette Floor Tax
- Resort Tax
- Severance Tax
- Dealers in Intangibles Tax
- Tire Tax
- Estate Tax
- Reparatons Rotary Tax

While the system FDC uses is generically termed an interactive voice response (IVR) system, it does not use voice recognition to interact with the taxpayer. When the taxpayer calls the system, a pre-recorded announcement gives instructions indicating that the taxpayer should use their touchtone pad to enter their taxpayer id, a PIN, the tax they are paying and the amount. Other information, such as when the payment should be made, is also collected and an ACH debit transaction is produced for the appropriate date to transfer monies from the taxpayer's pre-registered bank account to the appropriate state account.

Review of the billing statements for FDC services from June, 2004 through May, 2007 show that an average of \$30,320 per month is spent on the collection of these taxes, with approximately \$1,180 of this amount being pass-through bank fees for the ACH debit and the remaining \$29,140 per month consisting of processing costs paid directly to FDC.

Breakdowns of the costs are as follows, with the pass-through bank costs shown in *italics*:

<b>Item description</b>	<b>Average number</b>	<b>Cost</b>
IVR call processing (by customer service)	422	844
IVR call processing (electronic)	20,801	21,841
IVR call processing (electronic - hang-up)	275	193
Status inquiries (by customer service)	307	614
Payment cancellation requests (by customer service)	61	122
New taxpayer accounts created (electronic)	83	42
Taxpayer data changes (by customer service)	2	7
Taxpayer data changes (electronic)	89	44
Taxpayer data deletion requests (by customer service)	13	43
Taxpayer data storage	19,782	4,946
<i>ACH files sent to bank</i>	24	122
<i>ACH debit records sent to bank</i>	21,163	1,058
<i>ACH debit records sent to bank - surcharge</i>	21,163	212
Miscellaneous charges		232
<b>Total</b>		<b>\$30,320</b>

An average of 805 calls are handled by customer service representatives each month, each call lasting approximately 2 minutes, for an average total of 23.7 man-hours per month of customer service. Data input calls lasted an average of 3 minutes each, totaling to an average of 62,400 call-minutes per month.

ACH transactions are made at Key Bank and the activity reports sent to the Treasury, which are then balanced against the FDC activity reports and the money recorded appropriately.

Corporations have the option to pay some of these taxes via the Ohio Business Gateway (OBG) as well. OBG currently collects regular withholding, regular sales and municipal income taxes, with an average transaction volume of approximately 41,000 transactions per month on these tax types. Monthly bank processing charges for this volume average  $\$2,050 + \$110 = \$2,160$  at \$.05 per ACH transaction plus \$5 per daily file.

## **Analysis and Recommendations**

Approximately \$350,000 is being spent annually to FDC above and beyond the bank charges for the collection and processing of ACH payments from corporate taxpayers. The technology and infrastructure used to provide this service is significantly less expensive than this and can be replicated within the Treasury to provide the same or greater level of service.

When considering replacing FDC's services with an in-house structure, both the customer service aspect as well as the technology must be addressed.

### **Customer Service**

The additional customer service load that would be undertaken by the Treasury does not appear to be prohibitive, but still must be taken into account. According to billing reports from FDC, approximately 24 man-hours per month would be added to the call volume for support, but we should expect this to rise in the early days of the transition due both to issues with the new system that would be put in place (more calls) and to the Treasury staff's lack of knowledge of the new system (longer calls).

Handling customer service calls is a task that is currently distributed throughout the various departments of the Treasury, with each department handling calls appropriate to their area. The staff handling question or problem calls do not rest and wait for the phone to ring; rather, they have other duties which are essentially interrupted by the need to handle calls from outside parties.

The addition of the IVR call volume would cause further disruption on two fronts. As mentioned above, staff would experience both a larger-than-average call volume (while taxpayers get accustomed to the new system) and a longer-than-average call length (while staff gets accustomed to their new duties). In addition, the extra calls would cause a greater number of task breaks, increasing the length of time for current duties to be accomplished.

Two options are available to handle the increased external customer service load: a staff increase or a redistribution of workload. Of the two, the least disruptive and fastest to

implementation would be a staff increase of one additional FTE, which ideally would be split into the conversion of two part-time employees into full-time employees. The change in status from part-time to full-time would be superior to hiring a new employee since it would significantly reduce training time and costs. This would produce the shortest learning curve and quickest ability to provide a satisfactory level of customer service while still maintaining the quality and timeliness of current Treasury operational processing. The alternative, redistributing the workload, would involve the creation of a dedicated customer service center, which would require approximately six to twelve months of planning and training along with substantive disruption to the Treasury's workflow during its implementation.

Addition of the one total Revenue Management FTE performing these duties is estimated at \$49,000 + 32% load for a total of \$64,700 per year.

### IVR Technology

Telephony technology is currently experiencing a growth spurt, with a number of excellent systems available as both commercial and open-source products. Starting in the early 1990s, the growth in this area of information technology has outpaced the growth in virtually every other computer science field.

One particularly attractive telephony system is available as an open-source project: Asterisk (<http://www.asterisk.org>).

The Asterisk project was started in 1999 by the founder of Digium Corporation and is currently supported on a fee basis by that company. The product itself is free and open-source; it and its source code can be downloaded from the internet and used in any setting without payment. Online support is available for free with an extensive knowledge base and volumes of documentation, or users may opt for paid support directly from Digium. Digium also sells hardware for use with Asterisk allowing the hosting computer to hook into standard analog and digital telephone systems, and the system natively supports Voice-Over-IP (VOIP) for secure access to a VOIP provider.

The system will run on hardware currently available and sitting idle at the Treasury, and will support the IVR activities needed for an FDC replacement. Essentially, the hardware and software can be acquired at a zero dollar cost.

This is not to say that the creation of the system would, however, be a zero cost proposition. Both development and maintenance would be required.

Development costs would center on staff training in telephony technology and interfacing the IVR system with the Treasury's enterprise computer system. The integration would hook into the current ACH processing that is being done for Reparations Rotary and Boat & Motors payments, providing some economies of scale. Development, configuration and testing time is estimated to take 4 - 6 weeks.

Maintenance activities would include operating system and Asterisk installation and configuration, system security creation and monitoring, backups, redundancy, disaster recovery and contingency planning and implementation.

The total IT added workload would amount to approximately one FTE, and is estimated to add \$90,000 + 32% load for a total of \$118,800.

To connect the IVR system with the telephone network, it will need to integrate with a telephone provider. Pricing ranges from \$6 to \$25 per month per line for VOIP, so with ten lines (allowing for ten simultaneous calls into the IVR), the high end would be \$250 per month. AT&T can provide this service, as can Verizon and a large number of other, smaller providers, some of which are Ohio companies. No additional wiring or other infrastructure costs would be needed to implement the VOIP solution.

As an additional bonus, bringing this system into the Treasury would provide a self-service function for taxpayers to enter and update their demographic and banking information. A secure website would be created that would allow the entry of data identifying the taxpayer (e.g., corporation tax id, bank account number, etc.). The Treasury would securely store that data in encrypted form on its network and use it to route the payments and payment information taken in by the IVR system.

When configuring the IVR system to accept payments currently handled by FDC, it is also suggested that the means be added to accept Reparations Rotary and Boats & Motors payments, providing an increased level of service and an alternative mechanism for rural areas to electronically pay into the Treasury.

### **Moving Forward: Alternatives**

Three alternative plans were investigated during the research for this project.

The first would be to simply **do nothing**. This is the baseline alternative and should always be considered. Costs per year (minus banking fees) would continue to be approximately \$350,000.

The second alternative would be to **move to a different provider**. Other companies provide this same service, and costs for these services are broken down either as per-transaction or a flat percentage for all monies collected (the latter appears to be more common).

To use a representative example, Franklin County's IVR provider charges 7.2% of the total amount collected per month. Taking April, 2007 as an example, the charges for the \$306,853,085 collected would amount to \$22,093,422 *on a monthly basis*. Using the percentage-transferred model, in order to bring the costs to a comparable level with FDC's pricing the overhead charge would have to be brought down to 0.0099%, which appears highly unlikely.

The third, and recommended, alternative is to **move the IVR function from FDC to the Treasury**. Costs for this proposal

- would retain the approximately \$1,180 per month in banking charges for the ACH transactions
- add an additional \$250 (approx.) for VOIP phone connections, and
- add approximately \$16,700 for staff

The cost total for this alternative would amount to \$18,140 per month for a total annual cost of \$217,680, a savings of \$146,160. Additional opportunities also exist for expansion

of the system at minimal cost expansion to handle other types of payments, once the system is up and running.

### *IVR At A Glance*

- IVR functionality currently provided by FDC can be replicated in the Treasury's network using mature software and a nominal staff increase.
- The IVR system will run on existing hardware already owned by the Treasury.
- IT will survey VOIP providers to get the best price and service level for ten incoming phone lines. Estimated price is \$250 per month, or \$3,000 annually, although investigating the market further may bring that price down.
- No outside training or consulting will be required to implement the system, since extensive documentation and peer-to-peer help is available on the internet.
- Design, implementation and testing can be done in a 4 - 6 week timeframe.
- The system can be extended to perform other telephony related activities as our needs change including such things as an expanded role in payment collection.



# STATE BOARD OF DEPOSIT

## STATE OF OHIO

Members:  
Josh Mandel, Chairman  
Treasurer of State

Mike DeWine  
Attorney General

Dave Yost  
Auditor of State

### CERTIFICATION OF THE EXPENSES OF THE STATE BOARD OF DEPOSIT

In accordance with Chapter 135.02 of the Ohio Revised Code, the undersigned, Chairman and Secretary of the State Board of Deposit of the State of Ohio, hereby certifies that the necessary expenses of the Board, which represent OAKS voucher processing fees [invoice # 1R3501], are \$2.16.

A handwritten signature in black ink, appearing to be "Josh Mandel", written over a horizontal line.

CHAIRMAN

A handwritten signature in black ink, appearing to be "Stacy Cumberlander", written over a horizontal line.

SECRETARY

A handwritten date "March 11, 2011" written over a horizontal line.

DATE

**Intrastate Invoice**

Agency: BDP  
 Department Code: 01  
 Address #: 001

Treasurer of State  
 Ohio Board of Deposits  
 30 E. Broad St  
 Columbus OH 43215

State Printing  
 Copy Center Billing

Invoice # 1R3501

Date: 02/04/2011

JOB #	Description	Doc #	QTY	Impressions	Rate	Color Copies	Binding/Stock Changes	Shrink Wrap	Wide Format	Shipp.	Misc.	Coat	Delivered
1B1409	DAS WARRANTS												
		Imp								\$2.15			
		Total			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.15	\$0.00	\$2.15	1/30/2011

For those agencies that pay by warrant, please make checks payable to:  
 Treasurer of State of Ohio

DAS - Office of Finance  
 30 E. Broad Street, 40th Floor  
 Columbus, OH 43215-3414

OK TO PAY

APPROVED BY: \_\_\_\_\_

DATE: \_\_\_\_\_

## Daily Payment Report

**Payment Date:** Between Jan 1, 2011 12:00 AM and Jan 31, 2011 11:59 PM  
**Report Run Date:** Feb 11, 2011  
**Report Run Time:** 4:31:21 PM

Agency	Vendor ID	Payment Handling Code	Payment Method	Invoice Number	Payment Class	Payment Reference	Payment Date	Cross Pay Amount	Payment Amount
AUDITOR OF STATE	00000418	RE	GE	bill96357		0000190277	01-20-2011	\$38.79	\$38.79
KEYBANK NATIONAL ASSOCIATION	00000416	RE	CHK	10110001451	PO#42 Acct. #14511001050	0015532937	01-12-2011	\$82,279.14	\$82,279.14
DEPARTMENT OF ADMINISTRATIVE	00000419	RE	GE	142232	DAS State Printing	0000188453	01-10-2011	\$3.44	\$3.44
KEYBANK NATIONAL ASSOCIATION	00000417	RE	CHK	20101210-00109	PO#42 Acct# 000900160-68	0015523510	01-10-2011	\$7,682.12	\$7,682.12
FIFTH THIRD BANK	00000414	RE	CHK	10-10 006813	PO # 40 Acct # 028D72818597475	0015500613	01-03-2011	\$14.00	\$28.00
FIFTH THIRD BANK	00000415	RE	CHK	10-10 006814	PO#40 Acct. # 028D7281860390	0015500613	01-03-2011	\$14.00	\$28.00
KEYBANK NATIONAL ASSOCIATION	00000412	RE	CHK	10100001452	PO#42 Acct. # 14511001050	0015500902	01-03-2011	\$79,256.53	\$79,256.53
KEYBANK NATIONAL ASSOCIATION	00000413	RE	CHK	20101108-00004	PO # 42 Acct #900160-68	0015500901	01-03-2011	\$8,516.88	\$8,516.88

Payment Handling = RE/Regular Mailed Payment RA/Return To Agency