City of Coppell
Frost Bank Depository Contract
Cost Analysis for Services

Service	Quantity	Frost 2015 Contract Prices Per Item	Frost 2015 Contract Prices Total Cost	Frost 2020 Contract Prices Per Item	Frost 2020 Contract Prices Total Cost	Dollar Change	Percent Change	Notes
Checking Services								
Account Maintenance	6	$7.00	$ 42.00	$9.00	$ 54.00	$ 12.00	29%	
Statements Rendered	6	-		-	-	-		No charge
Credits Posted	431	0.50	215.50	0.45	193.95	(21.55)	-10%	
ACH Incoming Credits	372	0.15	55.80	0.09	33.48	(22.32)	-40%	
Debits Posted	517	0.12	62.04	0.09	46.53	(15.51)	-25%	
ACH Incoming Debits	43	0.15	6.45	0.09	3.87	(2.58)	-40%	
On Us Deposited Items	142	0.02	2.84	-	-	(2.84)	-100%	no charge
Deposited Items	2,427	-	-	0.068	163.82	163.82		New charge
Local City Deposited Items	29	0.08	2.18		-	(2.18)	-100%	This line item is no longer used
Local RDPC Deposited Items	1	0.08	0.08		-	(0.08)	-100%	This line item is no longer used
Local Statewide Clearing Dep Items	85	0.08	6.38		-	(6.38)	-100%	This line item is no longer used
Other 11th Fed City Dep Items	103	0.08	7.73		-	(7.73)	-100%	This line item is no longer used
Other 11th Fed RCPC Dep Items	195	0.08	14.63		-	(14.63)	-100%	This line item is no longer used
11th Fed Country Deposited Items	27	0.08	2.16		-	(2.16)	-100%	This line item is no longer used
Transit Clearing Deposited Items	1,981	0.08	148.58		-	(148.58)	-100%	This line item is no longer used
Special Signature Requirements	2	3.00	6.00	6.75	13.50	7.50	125%	
Special Sign Requirement Items	29	0.10	2.90	0.23	6.53	3.63	125%	
Return Items	1	5.00	5.00	4.50	4.50	(0.50)	-10%	
Reclear Items	-	3.50	-	2.25	-	-		
					-	-		
Vault Services					-	-		
Cash Processing - Deposit Total	19	0.50	9.50	0.45	8.55	(0.95)	-10%	
Minimum Change Order	4	5.50	22.00	2.48	9.90	(12.10)	-55%	
					-	-		
Positive Pay Services					-	-		
Positive Pay	404	0.24	-		-	-		no charge
Positive Pay Rejected Items	-	1.43	-		-	-		No charge for Positive Pay rejects which are NOT paid
Positive Pay Paid Reject Items	15	5.00	75.00	2.25	33.75	(41.25)	-55%	
Positive Pay with Payee Review	3	20.00	60.00	29.25	87.75	27.75	46%	
Payee Review Items	-	0.05	-		-	-		
					-	-		
ACH Origination Services					-	-		
ACH Origination	1	30.00	30.00	6.75	6.75	(23.25)	-78%	
ACH Origination Items	4,648	0.10	464.80	0.07	313.74	(151.06)	-33%	
Return Items ACH	7	3.00	21.00	2.25	15.75	(5.25)	-25%	
					-	-		
Wire Services					-	-		
Incoming Wire Transfers	2	8.00	16.00	5.40	10.80	(5.20)	-33%	
Treasury Connect Wire Transfer Module	1			6.75	6.75	6.75		
Cash Manager Intrabank Transfers	2	1.00	2.00	1.80	3.60	1.60	80%	
Chas Manager Wire Transfers	19	10.00	190.00	5.40	102.60	(87.40)	-46%	
Wire Transfer Notice Phone	6	5.00	30.00	9.00	54.00	24.00	80%	Treasury connect provides email notification, so this will not be necessary.
					-	-		
Cash Manager Services/Commercial Online Banking Services					-	-		
Previous Day Reporting	1	50.00	50.00	15.75	15.75	(34.25)	-69%	
Treasury connect Accounts	5			9.00	45.00	45.00		
Previous Day Reporting Accounts	-	15.00	-		-	-		
Previous Day Rpting Detail Items	1,363	0.04	47.71	0.05	61.34	13.63	29%	
Cash Manager Transfers	-	0.50	-		-	-		
Cash Manager Images	-	0.05	-		-	-		
Cash Manager Stop Payments	-	8.00	-		-	-		
Comml Online Bankng Transfers	28	0.50	14.00		-	(14.00)	-100%	No charge
Comml Online Bankng Stop Payments	6	8.00	48.00	9.00	54.00	6.00	13%	
Financial EDI Items	52	0.07	3.38	0.03	1.40	(1.98)	-58%	
					-	-		
(CR Rom) Image Archive Services					-	-		
Image Archive Discs	1	25.00	25.00		-	(25.00)	-100%	Service no longer provided. Information accessible via Treasury Connect
Image Archive Items	741	0.04	29.64		-	(29.64)	-100%	Service no longer provided. Information accessible via Treasury Connect
					-	-		
ZBA Services					-	-		
Zero Balance Acctng Transfers	13	1.00	13.00		-	(13.00)	-100%	Line item no longer used by Frost
Zero Balance Accounting - Sub	1			13.50	13.50	13.50		
					-	-		
Sweep Services					-	-		
Investment Sweep	1	115.00	115.00	78.75	78.75	(36.25)	-32%	
					-	-		
Special Services					-	-		
BAI2 Reporting	6	15.00	90.00	22.50	135.00	45.00	50%	
						-		
Total Monthly Checking Cost			$ 1,936.27		$ 1,578.86	(357.41)	-18%	