



## WEST SHORE SCHOOL DISTRICT FINANCIAL SERVICES RFP QUESTIONS & ANSWERS

- **A – Collection Services:**
  - **Over the Counter Deposits**
    - **Question – the Staff Member who prepares and makes the deposits – Can this individual be an account signer?**
      - **Answer – No, the cafeteria managers for each building will prepare deposits for the Food Service account and cannot be signers on the account.**
    - **Question – would the district consider a service from Brinks called “Smart Safe” – a safe installed to make cash deposits and small change deposits (details will be in the RFP)**
      - **Answer – Yes, we would consider this depending on what all is involved.**
    - **Question – approximately how much cash is deposited and frequency**
      - **Answer – For the Food Service account, daily deposits are made during the school year. For the period of September – January, they averaged \$12,034 per month with \$4,832 being cash. For the General Fund, there were 158 over the counter deposits in the past year for a total of \$162,080.**
  - **Automatic Clearing House (ACH) Payments**
    - **The District pays some accounts payable vendors via ACH**
    - **Question – Does the District currently use the ACH module from their current bank (Financial Services Provider)? Or does the District utilize their own internal system to generate a NACHA formatted file?**
      - **Answer – We currently use the bank ACH module.**
    - **Question – Using a dollar amount estimate – how large are these ACH Credit Files?**
      - **Answer – PSERS is paid quarterly and is approximately \$5.5 - \$6 million. There were 278 under \$100,000 and 47 between \$100,000 and \$1 million and one account transfer over \$1 million. Of the total 330 ACH Debits in the past year the average dollar amount was \$141,200. This average amount includes the PSERS quarterly payments.**
- **Direct Deposit ACH:**
  - **Payroll**
    - **Question – Does the District utilize a payroll vendor (ADP, Paychex, etc) to process Payroll files?**
      - **Answer - No**
    - **Question – If No to the above – Does the District use their own internal system to generate the NACHA file then transmit to the Bank?**
      - **Answer - Yes**
    - **Question – Using a dollar amount estimate – How large is the District’s Payroll file?**
      - **Answer – Biweekly payroll is currently approximately \$1.5 million.**

# WEST SHORE SCHOOL DISTRICT



Todd B. Stoltz, Ed.D.  
Superintendent of Schools

- *Financial Statements:*
    - *Santander Bank's Financial Information*
      - *Question – Given RFP responses are permitted to be transmitted electronically – May we submit a link to our Financial Information?*
        - *Answer – Yes, that is acceptable*
  - *Bank Analysis Statements:*
    - *Current Provider*
      - *Is the District able to provide Account Analysis Statements?*
        - *Answer – Yes, they are attached.*
      - *If so, at least one month would be great – three months is perfect to gauge an average*
- *Attachment B and Attachment F*
  - *Number of Accounts*
    - *Attachment B indicates four (4) accounts and one (1) ZBA*
    - *Attachment F provides balance information for three (3) accounts: General, Capital and Food Service*
    - *Question – what is the fourth account?*
      - *Answer – The ZBA, which is payroll*
    - *Question – is this fourth account the Zero Balance Account?*
      - *Answer - Yes*
- *Attachment B*
  - *Proposed Fee Schedule*
    - *Please confirm the volumes are “annual” volumes*
      - *Answer – Yes, they are annual volumes.*
    - *If annual -Please confirm the Direct Deposit Payroll - # of items transmitted – yearly (250 annual direct deposit of payroll volume seems low)*
      - *Answer – The 250 listed on attachment B are the entries for payroll deductions (i.e., IRS, Dept. of Revenue, HSA, dues). These have been included in the answer above in regards to ACH payments since they are paid directly out of the General Fund. For the payroll direct deposit annual volume, there is approximately 28,500 “lines” on the files.*
- *Business Questions*
  - *What do you like and dislike about your current banking relationship?*
    - *Answer – Cannot list the likes or dislikes*
  - *Are your accounts on Account Analysis? Are they generating an Earnings Credit Rate? Please confirm that Earnings Credit Rate or if the accounts receive an interest rate paid? If interest is paid, what is that rate?*
    - *Answer – We do get an account analysis. Three months are attached to the Q&A. We do not get an earnings credit rate. The interest rate was better than the earning credit rate. Interest rate is currently 4.39.*
  - *Are any of your accounts placed in an interest-bearing money market? Or a CD portfolio? If yes, what percentage of your funds are invested as such? Explain how you would typically ladder your cash portfolio.*
    - *Answer – No*
  - *If a Zero Dollar Balance (ZBA) account is need, which accounts would be linked? (ie. Payroll linked to General Fund)?*

# WEST SHORE SCHOOL DISTRICT



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- *Answer – General Fund to Payroll*
- *Is your current online access providing sufficient reporting? If not, what is missing?*
  - *Answer – We cannot see copies of checks without paying for them. We have to use two different sites to view information.*
- *Does your existing banking relationship (for banking services) operate under a 3-year term of agreement? Why is this timeframe important for the District?*
  - *Answer – No, it does not. We would like at least a 3-year term but would be open to longer if the relationship continues to work for both parties.*
- *How often do you make in person deposits (with your current bank)? If any?*
  - *Answer – Cafeteria makes daily deposits during the school year. Other funds – approximately 2-3 times per month.*
- *Confirm how often you expect to send (originate) outgoing wires (either for payroll or vendor payments)? Is the District setup for dual controls currently (ie. one person initiates and two people approve)? And why is it important that if the District sends a wire at 12 noon, that it needs to arrive by 2pm?*
  - *Answer – All of our Bond payments are made via wire which happen 4 times per year. Payroll is done via ACH. Dual controls are setup. Are bond payments must be received that day to avoid interest/penalties.*
- *Explain the rationale for a 90-day notice to terminate a relationship and requirement for the bank to reimburse costs? (Note: As a regulated institution, standard Bank language may have different requirements)*
  - *Answer – This is recommending by our legal counsel for any agreement that we approve.*
- *RFP Format*
  - *Our annual financial reports are listed on our website- Will you accept a link to the website in the RFP response? (our annual reports are large documents)*
    - *Answer – Yes*
  - *For the RFP responses, are you able to provide a word document version (so typing responses is easier)?*
    - *Answer – No, most items have been provided in PDF format to everyone so that edits cannot be made. Attachments B & C have been provided in Excel & Word for easy editing.*
  - *Are you requiring each bank responding to this RFP to retroactively apply an interest rate and calculate interest paid on deposits listed for 2023? (Attachment C, section 12 and Attachment F). Please clarify what is needed in this section.*
    - *Answer – No, please provide your bank's history of interest rates for the 2023 calendar year applied to checking accounts. Attachment F is a separate document for informational purposes only.*
- *Act 72*
  - *Why do you need a third-party custodian for the collateralized deposits?*
    - *Answer – Recommendation by our legal counsel.*
  - *Why do you exclude corporate and municipal securities in the defined collateral pool? If some of these securities are part of S&T Bank's pool, would that make S&T ineligible?*
    - *Answer – Recommendation by our legal counsel.*
  - *Why is it important for collateralized deposits to be market to market daily?*
    - *Answer – Recommendation by our legal counsel.*

# WEST SHORE SCHOOL DISTRICT



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Superintendent of Schools

- *General Questions*
  - *Is the District able to provide an MS Word version of the RFP?*
    - *Answer - No, most items have been provided in PDF format to everyone so that edits cannot be made. Attachments B & C have been provided in Excel & Word for easy editing.*
  - *Section II.B: Can the District please provide additional details regarding desire to receive a file for account reconciliation? Are you looking to schedule an automated file transmission via SFTP (Account Reconciliation Services), or are you looking to download a file from online banking on an as-needed basis? We do not see any current account reconciliation services on your PNC analysis statements.*
    - *Answer - We are looking to be able to download a file from online banking on an as-needed basis.*
  - *We noted the previously submitted question regarding cash volumes and potential use of a smart safe. Can the District please clarify if all cash is in a central location and the make up of the cash being deposited today? We are looking for clarity around cash vs. coin, rolled/strapped vs. loose.*
    - *Answer - No, the cash is not in a central location. Each of the buildings (during the school year) deposit daily for the cafeteria account. The general fund has cash deposits a few times per month. Coin for the most part is loose.*
  - *In reviewing the analysis statements and the average cash balances for 2023 (Attachment F), we are unable to definitively match all titles on Attachment F to the analysis statements. We can clearly identify the General Fund and Payroll Account. There is an analysis statement for an account without a subtitle and the balances suggest that this account is the Food Service account in Attachment F, but can the District confirm? For the account that is subtitled "Concession Account" on the analysis statement, this account does not appear to be included on Attachment F and the "Capital Projects" account on Attachment F does not appear to have an analysis statement. Since we see the number of accounts online in Attachment B is 5 but only 4 checking accounts are noted, we are wondering if the "Capital Projects" account is a money market account and therefore does not have an analysis statement and if the "Concession Account" was not included on Attachment F since the balances are not as significant as the other accounts. Can the District please confirm/clarify?*
    - *Answer - The Capital Projects account is not currently with PNC but it is a checking account. We are hoping to merge the capital projects account to the same bank as all other accounts, if it financially makes sense. The Concession Account is not listed due to the very limited balance and activity.*
  - *Please confirm whether four (4) or five (5) accounts, to include the General Fund, Payroll Account, the Concession Account, are part of the RFP. What are the additional balances?*
    - *Answer – Four accounts are part of the RFP (General, Cafeteria, Payroll & Capital Reserve). The Payroll account is a zero-balance account. The Concession account, although part of PNC's analysis statements, is not part of the RFP due to very little account activity and minimal balance. We cannot provide analysis statements for the Capital Reserve account.*
  - *Does the District have currency order needs?*
    - *Answer – No*
  - *Does the District require two parties for the approval of originated ACH transactions?*
    - *Answer – Yes*
  - *Does the District require two parties for the approval of the wire transfer request in addition to repetitive transaction templates?*
    - *Answer – Yes*
  - *How many scanners does the District envision using for Remote Deposit Capture?*

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# WEST SHORE SCHOOL DISTRICT

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Superintendent of Schools

- *Answer – 3 but this number could change – please provide cost per scanner*
- *How many deposit bags are needed?*
  - *Answer – 15*
- *What system(s) does the District use for accounting, payroll, cafeteria, etc.?*
  - *Answer – Powerschool's eFinancePlus*
- *Does the District currently have any CDARS holdings? If so, what are the balances? Related, does the District currently have any ICS holdings?*
  - *Answer – No*
- *Over the short-term, mid-range, and long-term, what plans does the District have for its investment funds?*
  - *Answer – We shop around to find the best interest rate possible for our investment funds.*
- *How does the District utilize non-bank investments, like PLGIT and Penn Vest? If so, what are those average balances? May we bid on those, as well?*
  - *Answer – Yes, the capital reserve account is currently with PLGIT. We would like to merge that account with our other checking accounts if it makes financial sense to do so (this is why that account's activity has been provided). If a bank can compete with the rates PLGIT can offer, we would move other account balances over to that bank as well.*
- *Can the District further explain "The Board directs that all investment records be subject to annual audit by the District's independent auditors"? Is this an annual verification. What documents are considered as "necessary documents"? What are the procedures relating to notifying or request audit access?*
  - *Answer – This direction applies to the Business Office. Our auditors review our bank statements for all our bank accounts. This is done annually and nothing more than bank statements has ever been needed by our auditors.*



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### ACCOUNT ANALYSIS STATEMENT

<b>CLIENT NAME &amp; ADDRESS</b>	<b>ACCOUNT INFORMATION</b>	<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT GENERAL FUND 507 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3099	ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	11/01/2023 to 11/30/2023
		<b>STATEMENT DATE</b>
		DECEMBER 12, 2023

CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	33,255,798.58	EARNINGS ALLOWANCE
LESS: DEPOSIT FLOAT	160,221.27	TOTAL ANALYZED CHARGES
		EXCESS/(DEFICIT) FEES
AVERAGE COLLECTED BALANCE	33,095,577.31	
LESS: RESERVES( 0.00%)	0.00	
LESS: BALANCES INELIGIBLE FOR ECR	33,095,577.32	
INVESTABLE BALANCE	0.00	
COLLECTED BALANCE REQUIRED	0.00	
EXCESS/(DEFICIT) BALANCE	33,095,577.31	



### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
INTEREST BEARING ACCOUNT BAL FEE	00 02 30	33,256			
INTEREST BEARING ACCOUNT MAINT	01 00 00	1			
REGULAR DEPOSIT TICKET	10 02 00	5			
DEPOSIT ITEMS-ON US(N)	10 02 20	2			
DEPOSITED ITEMS-TRANSIT	10 02 00	1			
PAID ITEMS	15 01 00	472			
					\$0.00
<b>REMOTE DEPOSIT RELATED SERVICES</b>					
REMOTE DEPOSIT CAPTURE-TICKETS	01 02 00	12			
REMOTE DEPOSIT CHECK IMAGES	10 02 18	77			
DEPOSIT ON-SITE MONTHLY FEE	10 99 99	1			
					\$0.00
<b>BRANCH SERVICES</b>					
OVER THE COUNTER DEPOSIT TICKETS	10 00 00	5			
CASH VERIFICATION OTC-10.00 UNITS	10 00 15	1,273			
					\$0.00
<b>ZERO BALANCE ACCOUNT SERVICES</b>					
PARENT ACCOUNT	01 00 20	1			
					\$0.00
<b>AUTOMATED CLEARINGHOUSE SERVICES</b>					
ACH MONTHLY MAINTENANCE FEE	25 00 00	1			
ACH FILE PROCESSED	25 05 05	4			
ACH DEBIT/CREDIT ORIGINATED	25 01 02	2,166			
ADDENDA ORIGINATED/RECEIVED	25 01 20	8			
DEBITS RECEIVED	25 02 00	20			

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### ACCOUNT ANALYSIS STATEMENT

CLIENT NAME & ADDRESS
WEST SHORE SCHOOL DISTRICT GENERAL FUND 507 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3099

ACCOUNT INFORMATION
ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE

ANALYSIS PERIOD
11/01/2023 to 11/30/2023

STATEMENT DATE
DECEMBER 12, 2023

### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>CREDITS RECEIVED</b>	<b>25 02 01</b>	<b>46</b>			
ACH NOC ITEM	25 10 70	7			
					<u>\$0.00</u>
<b>FUNDS TRANSFER SERVICES</b>					
PINACLE DOMESTIC WIRE TRANSFER	35 01 09	10			
					<u>\$0.00</u>
<b>INFORMATION SERVICES</b>					
PREVIOUS DAY ACCOUNT	40 02 22	2			
PINACLE TEMPLATE STORAGE	35 05 51	11			
PINACLE INFO REPORTING MONTHLY	40 02 7Z	1			
PINACLE-PREV DAY TRANSACTION	40 02 71	818			
PINACLE ACH SPECIAL REPORT	99 99 99	3			
PINACLE ACCOUNT TRANSFER	99 99 99	1			
PINACLE MODULE FEES	40 99 99	5			
					<u>\$0.00</u>
<b>MISCELLANEOUS</b>					
PRINTED ANALYSIS STATEMENT FEE	99 99 99	1			
					<u>\$0.00</u>
<b>TOTAL ANALYZED CHARGES :</b>					<u>\$0.00</u>





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### ACCOUNT ANALYSIS STATEMENT

<b>CLIENT NAME &amp; ADDRESS</b>	<b>ACCOUNT INFORMATION</b>	<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT PAYROLL ACCT 507 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3099	ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	11/01/2023 to 11/30/2023
		<b>STATEMENT DATE</b>
		DECEMBER 12, 2023

CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	0.00	EARNINGS ALLOWANCE (0.190 %)
LESS: DEPOSIT FLOAT	0.00	TOTAL ANALYZED CHARGES
		EXCESS/(DEFICIT) FEES
AVERAGE COLLECTED BALANCE	<u>0.00</u>	
LESS: RESERVES( 0.00%)	0.00	
INVESTABLE BALANCE	<u>0.00</u>	
COLLECTED BALANCE REQUIRED	440,241.31	
EXCESS/(DEFICIT) BALANCE	440,241.31-	



### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
ACCOUNT MAINTENANCE	01 00 00	1			64,035.10
PAID ITEMS	15 01 00	70			44,824.57
					<u>\$108,859.67</u>
<b>BRANCH SERVICES</b>					
ON-US CHECKS CASHED	20 99 99	1			81,644.75
					<u>\$81,644.75</u>
<b>ZERO BALANCE ACCOUNT SERVICES</b>					
ZERO BALANCE TRANSACTIONS	01 01 12	19			121,666.69
ZERO BALANCE ACCOUNTS	01 00 20	1			128,070.20
					<u>\$249,736.89</u>
<b>TOTAL ANALYZED CHARGES :</b>					<u>\$440,241.31</u>

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### ACCOUNT ANALYSIS STATEMENT

<b>CLIENT NAME &amp; ADDRESS</b>	<b>ACCOUNT INFORMATION</b>	<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT CONCESSION ACCT 507 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3099	ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	11/01/2023 to 11/30/2023
		<b>STATEMENT DATE</b>
		DECEMBER 12, 2023

CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	26,744.07	EARNINGS ALLOWANCE
LESS: DEPOSIT FLOAT	30.43	TOTAL ANALYZED CHARGES
		EXCESS/(DEFICIT) FEES
AVERAGE COLLECTED BALANCE	26,713.64	
LESS: RESERVES( 0.00%)	0.00	
LESS: BALANCES INELIGIBLE FOR ECR	26,713.64	
INVESTABLE BALANCE	0.00	
COLLECTED BALANCE REQUIRED	0.00	
EXCESS/(DEFICIT) BALANCE	26,713.64	



### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
INTEREST BEARING ACCOUNT BAL FEE	00 02 30	27			
INTEREST BEARING ACCOUNT MAINT	01 00 00	1			
REGULAR DEPOSIT TICKET	10 02 00	1			
DEPOSITED ITEMS-TRANSIT	10 02 00	1			\$0.00
<b>BRANCH SERVICES</b>					
OVER THE COUNTER DEPOSIT TICKETS	10 00 00	1			\$0.00
<b>TOTAL ANALYZED CHARGES :</b>					\$0.00

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### ACCOUNT ANALYSIS STATEMENT

<b>CLIENT NAME &amp; ADDRESS</b>	<b>ACCOUNT INFORMATION</b>	<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT 507 FISHING CREEK ROAD PO BOX 803 NEW CUMBERLAND PA 17070	ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	11/01/2023 to 11/30/2023
		<b>STATEMENT DATE</b>
		DECEMBER 12, 2023

CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	1,106,008.55	EARNINGS ALLOWANCE
LESS: DEPOSIT FLOAT	130.70	TOTAL ANALYZED CHARGES
		EXCESS/(DEFICIT) FEES
AVERAGE COLLECTED BALANCE	1,105,877.85	
LESS: RESERVES( 0.00%)	0.00	
LESS: BALANCES INELIGIBLE FOR ECR	1,105,877.85	
INVESTABLE BALANCE	0.00	
COLLECTED BALANCE REQUIRED	0.00	
EXCESS/(DEFICIT) BALANCE	1,105,877.85	

### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
INTEREST BEARING ACCOUNT BAL FEE	00 02 30	1,106			
INTEREST BEARING ACCOUNT MAINT	01 00 00	1			
REGULAR DEPOSIT TICKET	10 02 00	118			
DEPOSIT ITEMS-ON US(N)	10 02 20	5			
DEPOSITED ITEMS-TRANSIT	10 02 00	105			
PAID ITEMS	15 01 00	15			\$0.00
<b>BRANCH SERVICES</b>					
OVER THE COUNTER DEPOSIT TICKETS	10 00 00	118			
CASH VERIFICATION OTC-10.00 UNITS	10 00 15	457			\$0.00
<b>AUTOMATED CLEARINGHOUSE SERVICES</b>					
CREDITS RECEIVED	25 02 01	31			\$0.00
<b>TOTAL ANALYZED CHARGES :</b>					<b>\$0.00</b>



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**ACCOUNT ANALYSIS STATEMENT**

<b>CLIENT NAME &amp; ADDRESS</b>	<b>ACCOUNT INFORMATION</b>	<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT GENERAL FUND 507 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3099	ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	12/01/2023 to 12/31/2023
		<b>STATEMENT DATE</b>
		JANUARY 11, 2024

CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	25,708,319.70	EARNINGS ALLOWANCE
LESS: DEPOSIT FLOAT	84,713.77	TOTAL ANALYZED CHARGES
AVERAGE COLLECTED BALANCE	25,821,605.93	EXCESS/(DEFICIT) FEES
LESS: RESERVES( 0.00%)	0.00	
LESS: BALANCES INELIGIBLE FOR ECR	25,821,605.92	
INVESTABLE BALANCE	0.00	
COLLECTED BALANCE REQUIRED	0.00	
EXCESS/(DEFICIT) BALANCE	25,821,605.93	



**SUMMARY OF ACCOUNT SERVICES**

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
INTEREST BEARING ACCOUNT BAL FEE	00 02 30	25,706			
INTEREST BEARING ACCOUNT MAINT	01 00 00	1			
REGULAR DEPOSIT TICKET	10 02 00	14			
PAID ITEMS	15 01 00	527			
					\$0.00
<b>REMOTE DEPOSIT RELATED SERVICES</b>					
REMOTE DEPOSIT CAPTURE-TICKETS	01 02 00	8			
REMOTE DEPOSIT CHECK IMAGES	10 02 18	72			
DEPOSIT ON-SITE MONTHLY FEE	10 99 99	1			
					\$0.00
<b>BRANCH SERVICES</b>					
OVER THE COUNTER DEPOSIT TICKETS	10 00 00	14			
CASH VERIFICATION OTC-10.00 UNITS	10 00 15	966			
					\$0.00
<b>ZERO BALANCE ACCOUNT SERVICES</b>					
PARENT ACCOUNT	01 00 20	1			
					\$0.00
<b>AUTOMATED CLEARINGHOUSE SERVICES</b>					
ACH MONTHLY MAINTENANCE FEE	25 00 00	1			
PINACLE ACH FILE PROCESSED	25 05 05	4			
PINACLE ACH DEBIT/CREDIT ORIGINATED	25 01 02	2,168			
PINACLE ACH DEBIT/RECEIVED	25 01 20	8			
ACH DEBITS RECEIVED	25 02 00	25			
ACH CREDITS RECEIVED	25 02 01	29			
ACH NOC ITEM	25 10 70	6			

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### ACCOUNT ANALYSIS STATEMENT

<b>CLIENT NAME &amp; ADDRESS</b>	<b>ACCOUNT INFORMATION</b>	<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT GENERAL FUND 507 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3099	ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	12/01/2023 to 12/31/2023
		<b>STATEMENT DATE</b>
		JANUARY 11, 2024

### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>FUNDS TRANSFER SERVICES</b>					<b>\$0.00</b>
PINACLE DOMESTIC WIRE TRANSFER	35 01 09	8			<b>\$0.00</b>
<b>INFORMATION SERVICES</b>					
PREVIOUS DAY ACCOUNT	40 02 22	2			
PINACLE TEMPLATE STORAGE	35 05 51	11			
PINACLE INFO REPORTING MONTHLY	40 02 7Z	1			
PINACLE-PREV DAY TRANSACTION	40 02 71	789			
PINACLE ACH SPECIAL REPORT	99 99 99	4			
PINACLE ACCOUNT TRANSFER	99 99 99	1			
PINACLE MODULE FEES	40 99 99	5			<b>\$0.00</b>
<b>MISCELLANEOUS</b>					
PRINTED ANALYSIS STATEMENT FEE	99 99 99	1			<b>\$0.00</b>
<b>TOTAL ANALYZED CHARGES :</b>					<b>\$0.00</b>



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**ACCOUNT ANALYSIS STATEMENT**

<b>CLIENT NAME &amp; ADDRESS</b>	<b>ACCOUNT INFORMATION</b>	<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT PAYROLL ACCT 507 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3089	ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	12/01/2023 to 12/31/2023
		<b>STATEMENT DATE</b>
		JANUARY 11, 2024

CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	0.00	EARNINGS ALLOWANCE(0.190 %)
LESS: DEPOSIT FLOAT	0.00	TOTAL ANALYZED CHARGES
		EXCESS/(DEFICIT) FEES
AVERAGE COLLECTED BALANCE	0.00	
LESS: RESERVES( 0.00%)	0.00	
INVESTABLE BALANCE	0.00	
COLLECTED BALANCE REQUIRED	265,229.03	
EXCESS/(DEFICIT) BALANCE	265,229.03-	



**SUMMARY OF ACCOUNT SERVICES**

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
ACCOUNT MAINTENANCE	01 00 00	1			61,969.40
PAID ITEMS	15 01 00	18			11,154.49
					<u>\$73,123.89</u>
<b>ZERO BALANCE ACCOUNT SERVICES</b>					
ZERO BALANCE TRANSACTIONS	01 01 12	11			68,166.34
ZERO BALANCE ACCOUNTS	01 00 20	1			123,938.80
					<u>\$192,105.14</u>
<b>TOTAL ANALYZED CHARGES :</b>					<u>\$265,229.03</u>

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### ACCOUNT ANALYSIS STATEMENT

<b>CLIENT NAME &amp; ADDRESS</b>	<b>ACCOUNT INFORMATION</b>	<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT CONCESSION ACCT 607 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3099	ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	12/01/2023 to 12/31/2023
		<b>STATEMENT DATE</b>
		JANUARY 11, 2024

CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	27,824.50	EARNINGS ALLOWANCE
LESS: DEPOSIT FLOAT	0.00	TOTAL ANALYZED CHARGES
		EXCESS/(DEFICIT) FEES
AVERAGE COLLECTED BALANCE	27,824.50	
LESS: RESERVES( 0.00%)	0.00	
LESS: BALANCES INELIGIBLE FOR ECR	27,824.50	
INVESTABLE BALANCE	0.00	
COLLECTED BALANCE REQUIRED	0.00	
EXCESS/(DEFICIT) BALANCE	27,824.50	



### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
INTEREST BEARING ACCOUNT BAL FEE	00 02 30	28			
INTEREST BEARING ACCOUNT MAINT	01 00 00	1			\$0.00
<b>TOTAL ANALYZED CHARGES :</b>					\$0.00

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### ACCOUNT ANALYSIS STATEMENT

<b>CLIENT NAME &amp; ADDRESS</b>	<b>ACCOUNT INFORMATION</b>	<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT 507 FISHING CREEK ROAD PO BOX 803 NEW CUMBERLAND PA 17070	ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	12/01/2023 to 12/31/2023
		<b>STATEMENT DATE</b>
		JANUARY 11, 2024

CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	1,290,881.53	EARNINGS ALLOWANCE
LESS: DEPOSIT FLOAT	61.74	TOTAL ANALYZED CHARGES
		EXCESS/(DEFICIT) FEES
AVERAGE COLLECTED BALANCE	1,290,819.79	
LESS: RESERVES( 0.00%)	0.00	
LESS: BALANCES INELIGIBLE FOR ECR	1,290,819.79	
INVESTABLE BALANCE	0.00	
COLLECTED BALANCE REQUIRED	0.00	
EXCESS/(DEFICIT) BALANCE	1,290,819.79	

### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
INTEREST BEARING ACCOUNT BAL FEE	00 02 30	1,291			
INTEREST BEARING ACCOUNT MAINT	01 00 00	1			
REGULAR DEPOSIT TICKET	10 02 00	95			
DEPOSIT ITEMS-ON US(N)	10 02 20	7			
DEPOSITED ITEMS-TRANSIT	10 02 00	89			
PAID ITEMS	15 01 00	16			
STOP PAYMENT	15 04 20	1			
					\$0.00
<b>BRANCH SERVICES</b>					
OVER THE COUNTER DEPOSIT TICKETS	10 00 00	95			
CASH VERIFICATION OTC-10.00 UNITS	10 00 15	331			
					\$0.00
<b>AUTOMATED CLEARINGHOUSE SERVICES</b>					
CREDITS RECEIVED	25 02 01	28			
					\$0.00
<b>TOTAL ANALYZED CHARGES :</b>					\$0.00



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**ACCOUNT ANALYSIS STATEMENT**

<b>CLIENT NAME &amp; ADDRESS</b>		<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT GENERAL FUND 507 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3099	<b>ACCOUNT</b> TREASURY <b>OFFICER</b> CLIENT <b>SERVICES</b> BILLING CYCLE	01/01/2024 to 01/31/2024
		<b>STATEMENT DATE</b>
		FEBRUARY 14, 2024

CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	23,525,174.89	EARNINGS ALLOWANCE
LESS: DEPOSIT FLOAT	94,164.06	TOTAL ANALYZED CHARGES
AVERAGE COLLECTED BALANCE	23,431,010.83	EXCESS/(DEFICIT) FEES
LESS: RESERVES( 0.00%)	0.00	
LESS: BALANCES INELIGIBLE FOR ECR	23,431,010.83	
INVESTABLE BALANCE	0.00	
COLLECTED BALANCE REQUIRED	0.00	
EXCESS/(DEFICIT) BALANCE	23,431,010.83	



**SUMMARY OF ACCOUNT SERVICES**

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
INTEREST BEARING ACCOUNT BAL FEE	00 02 30	23,525			
INTEREST BEARING ACCOUNT MAINT	01 00 00	1			
REGULAR DEPOSIT TICKET	10 02 00	21			
DEPOSIT ITEMS-ON US(N)	10 02 20	1			
DEPOSITED ITEMS-TRANSIT	10 02 00	5			
PAID ITEMS	15 01 00	621			
RETURNS	10 04 00	2			
					\$0.00
<b>REMOTE DEPOSIT RELATED SERVICES</b>					
REMOTE DEPOSIT CAPTURE-TICKETS	01 02 00	19			
REMOTE DEPOSIT CHECK IMAGES	10 02 18	88			
DEPOSIT ON-SITE MONTHLY FEE	10 99 99	1			
					\$0.00
<b>BRANCH SERVICES</b>					
CURRENCY FURNISHED \$10 UNITS	10 00 48	64			
OVER THE COUNTER DEPOSIT TICKETS	10 00 00	21			
CASH VERIFICATION OTC-10.00 UNITS	10 00 15	1,745			
					\$0.00
<b>ZERO BALANCE ACCOUNT SERVICES</b>					
PARENT ACCOUNT	01 00 20	1			
					\$0.00
<b>AUTOMATED CLEARINGHOUSE SERVICES</b>					
ACH MONTHLY MAINTENANCE FEE	25 00 00	1			
PINACLE ACH FILE PROCESSED	25 05 05	6			
PINACLE ACH DEBIT/CREDIT ORIGINATED	25 01 02	3,218			

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### ACCOUNT ANALYSIS STATEMENT

CLIENT NAME & ADDRESS
WEST SHORE SCHOOL DISTRICT GENERAL FUND 507 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3099

ACCOUNT INFORMATION
ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE

ANALYSIS PERIOD
01/01/2024 to 01/31/2024

STATEMENT DATE
FEBRUARY 14, 2024

### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>ADDENDA ORIGINATED/RECEIVED</b>	<b>25 01 20</b>	<b>9</b>			
<b>DEBITS RECEIVED</b>	<b>25 02 00</b>	<b>25</b>			
<b>CREDITS RECEIVED</b>	<b>25 02 01</b>	<b>28</b>			
<b>ACH RETURN ITEM</b>	<b>25 04 00</b>	<b>1</b>			
<b>ACH NOC ITEM</b>	<b>25 10 70</b>	<b>9</b>			
					<b>\$0.00</b>
<b>FUNDS TRANSFER SERVICES</b>					
<b>PINACLE DOMESTIC WIRE TRANSFER</b>	<b>35 01 09</b>	<b>11</b>			
					<b>\$0.00</b>
<b>INFORMATION SERVICES</b>					
<b>PREVIOUS DAY ACCOUNT</b>	<b>40 02 22</b>	<b>2</b>			
<b>PINACLE ACH FUNDS TXFER TEMPLATES</b>	<b>35 05 51</b>	<b>11</b>			
<b>PINACLE INFORMATION REPORTING SVC</b>	<b>40 02 7Z</b>	<b>1</b>			
<b>PINACLE-PREV DAY TRANSACTION</b>	<b>40 02 71</b>	<b>820</b>			
<b>PINACLE ACH SPECIAL REPORT</b>	<b>99 99 99</b>	<b>6</b>			
<b>PINACLE ACCOUNT TRANSFER</b>	<b>99 99 99</b>	<b>1</b>			
<b>PINACLE FUNDS TRANSFER SERVICE</b>	<b>99 99 99</b>	<b>1</b>			
<b>PINACLE MODULE FEES</b>	<b>40 99 99</b>	<b>4</b>			
					<b>\$0.00</b>
<b>MISCELLANEOUS</b>					
<b>PRINTED ANALYSIS STATEMENT FEE</b>	<b>99 99 99</b>	<b>1</b>			
					<b>\$0.00</b>
<b>TOTAL ANALYZED CHARGES :</b>					<b>\$0.00</b>



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### ACCOUNT ANALYSIS STATEMENT

<b>CLIENT NAME &amp; ADDRESS</b> WEST SHORE SCHOOL DISTRICT PAYROLL ACCT 507 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3099	<b>ACCOUNT INFORMATION</b> ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	<b>ANALYSIS PERIOD</b> 01/01/2024 to 01/31/2024  <b>STATEMENT DATE</b> FEBRUARY 14, 2024
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CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	0.00	EARNINGS ALLOWANCE (0.190 %)
LESS: DEPOSIT FLOAT	0.00	TOTAL ANALYZED CHARGES
		EXCESS/(DEFICIT) FEES
		(TRANSFERRED TOXXXXXX7970)
AVERAGE COLLECTED BALANCE	0.00	
LESS: RESERVES( 0.00%)	0.00	
INVESTABLE BALANCE	0.00	
COLLECTED BALANCE REQUIRED	193,252.91	
EXCESS/(DEFICIT) BALANCE	193,252.91-	



### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
ACCOUNT MAINTENANCE	01 00 00	1			
PAID ITEMS	15 01 00	1			
<b>ZERO BALANCE ACCOUNT SERVICES</b>					
ZERO BALANCE TRANSACTIONS	01 01 12	1			
ZERO BALANCE ACCOUNTS	01 00 20	1			
<b>TOTAL ANALYZED CHARGES :</b>					

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### ACCOUNT ANALYSIS STATEMENT

<b>CLIENT NAME &amp; ADDRESS</b> WEST SHORE SCHOOL DISTRICT CONCESSION ACCT 507 FISHING CREEK RD PO BOX 803 NEW CUMBERLAND PA 17070-3099	<b>ACCOUNT INFORMATION</b> ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	<b>ANALYSIS PERIOD</b> 01/01/2024 to 01/31/2024  <b>STATEMENT DATE</b> FEBRUARY 14, 2024
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CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	27,913.82	EARNINGS ALLOWANCE
LESS: DEPOSIT FLOAT	0.00	TOTAL ANALYZED CHARGES
AVERAGE COLLECTED BALANCE	27,913.82	EXCESS/(DEFICIT) FEES
LESS: RESERVES( 0.00%)	0.00	(TRANSFERRED TOXXXXXX7970)
LESS: BALANCES INELIGIBLE FOR ECR	27,913.82	
INVESTABLE BALANCE	0.00	
COLLECTED BALANCE REQUIRED	0.00	
EXCESS/(DEFICIT) BALANCE	27,913.82	



### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
INTEREST BEARING ACCOUNT BAL FEE	00 02 30	28			
INTEREST BEARING ACCOUNT MAINT	01 00 00	1			\$0.00
<b>TOTAL ANALYZED CHARGES :</b>					\$0.00

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### ACCOUNT ANALYSIS STATEMENT

<b>CLIENT NAME &amp; ADDRESS</b>	<b>ACCOUNT INFORMATION</b>	<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT 507 FISHING CREEK ROAD PO BOX 803 NEW CUMBERLAND PA 17070	ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	01/01/2024 to 01/31/2024
		<b>STATEMENT DATE</b>
		FEBRUARY 14, 2024

CURRENT MONTHLY BALANCE & COMPENSATION	
AVERAGE LEDGER BALANCE	1,260,865.73
LESS: DEPOSIT FLOAT	104.77
AVERAGE COLLECTED BALANCE	1,260,760.96
LESS: RESERVES( 0.00%)	0.00
LESS: BALANCES INELIGIBLE FOR ECR	1,260,760.95
INVESTABLE BALANCE	0.00
COLLECTED BALANCE REQUIRED	0.00
EXCESS/(DEFICIT) BALANCE	1,260,760.96

### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
INTEREST BEARING ACCOUNT BAL FEE	00 02 30	1,261			
INTEREST BEARING ACCOUNT MAINT	01 00 00	1			
REGULAR DEPOSIT TICKET	10 02 00	111			
DEPOSIT ITEMS-ON US(N)	10 02 20	5			
DEPOSITED ITEMS-TRANSIT	10 02 00	87			
PAID ITEMS	15 01 00	11			
					\$0.00
<b>BRANCH SERVICES</b>					
OVER THE COUNTER DEPOSIT TICKETS	10 00 00	111			
CASH VERIFICATION OTC-10.00 UNITS	10 00 15	388			
					\$0.00
<b>AUTOMATED CLEARINGHOUSE SERVICES</b>					
CREDITS RECEIVED	25 02 01	33			
					\$0.00
<b>TOTAL ANALYZED CHARGES :</b>					\$0.00





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### ACCOUNT ANALYSIS STATEMENT

<b>CLIENT NAME &amp; ADDRESS</b>	<b>ACCOUNT INFORMATION</b>	<b>ANALYSIS PERIOD</b>
WEST SHORE SCHOOL DISTRICT 507 FISHING CREEK ROAD PO BOX 803 NEW CUMBERLAND PA 17070	ACCOUNT TREASURY OFFICER CLIENT SERVICES BILLING CYCLE	01/01/2024 to 01/31/2024
		<b>STATEMENT DATE</b>
		FEBRUARY 14, 2024

CURRENT MONTHLY BALANCE & COMPENSATION		
AVERAGE LEDGER BALANCE	1,260,865.73	EARNINGS ALLOWANCE
LESS: DEPOSIT FLOAT	104.77	TOTAL ANALYZED CHARGES
AVERAGE COLLECTED BALANCE	1,260,760.96	EXCESS/(DEFICIT) FEES
LESS: RESERVES( 0.00%)	0.00	(TRANSFERRED TOXXXXXX2050)
LESS: BALANCES INELIGIBLE FOR ECR	1,260,760.95	
INVESTABLE BALANCE	0.00	
COLLECTED BALANCE REQUIRED	0.00	
EXCESS/(DEFICIT) BALANCE	1,260,760.96	



### SUMMARY OF ACCOUNT SERVICES

SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE	TOTAL PRICE	COLLECTED BALANCE REQUIRED
<b>DEMAND DEPOSIT RELATED SERVICES</b>					
INTEREST BEARING ACCOUNT BAL FEE	00 02 30	1,261			
INTEREST BEARING ACCOUNT MAINT	01 00 00	1			
REGULAR DEPOSIT TICKET	10 02 00	111			
DEPOSIT ITEMS-ON US(N)	10 02 20	5			
DEPOSITED ITEMS-TRANSIT	10 02 00	87			
PAID ITEMS	15 01 00	11			\$0.00
<b>BRANCH SERVICES</b>					
OVER THE COUNTER DEPOSIT TICKETS	10 00 00	111			
CASH VERIFICATION OTC-10.00 UNITS	10 00 15	388			\$0.00
<b>AUTOMATED CLEARINGHOUSE SERVICES</b>					
CREDITS RECEIVED	25 02 01	33			\$0.00
<b>TOTAL ANALYZED CHARGES :</b>					<b>\$0.00</b>

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