

Questions for Sumner County
RFP 20220624
Banking Services for Sumner Co Trustee

1. Can we get a copy of your warrant account analysis and/or bank statement? **See Attached**
2. Are there any other accounts outside of the Warrant account included in this request? If yes, can you share statements, average balances that would apply and activity details? **No**
3. What kind of account software does the Trustee use? **EGovernment Solutions**
4. On page 4 of the RFP, Section IV, letter E references transferring funds. Are these internal transfers between Pinnacle accounts or transfers to other accounts outside of Pinnacle? **Internal transfers.**
5. For your payroll Direct Deposit, are you originating this ACH or is a third-party payroll provider debiting your account via ACH? If you are originating, do you import from your accounting system, use SFTP, or is it all housed on the ACH portal? **It is all housed on the ACH portal.**
6. Are you using ACH Origination for other payments (ex: vendor payments)? If yes, do you import from your accounting system, use SFTP or is it all housed on the ACH portal? **It is all housed on the ACH portal.**

7. How many ACH batches or files do you originate each month? **See Two months of analysis statements attached showing the volume.**
8. How many ACH Credits/Debits do you originate each month? Are any of these Same Day Payments? **See attached analysis.**
9. Do the daily deposits the Trustee makes at the branch consist of checks and/or cash? **Checks and cash.**
10. How many checks are deposited monthly? **Varies by month.**
11. How much cash is deposited monthly? **Varies monthly. Anywhere from \$60,000.00 to \$700,000.00.**
12. Do you use remote deposit service today? If yes, how many checks do you deposit monthly through a remote scanner? What kind of scanner do you have? **No**
13. How does the Trustee process tax payments today? **ACH**
14. On average how many wire transfers does the Trustee initiate monthly? Are any of these International Wires? FX or USD? **Less than five total annually, one or two of which are international.**
15. How many incoming wire transfers does the Trustee receive monthly? **See attached analysis.**

16. On average, how many stop payments does the Trustee initiate each month? **See attached analysis.**
17. How many ACH credits and debits are received each month? **See attached analysis.**
18. How many checks does the Trustee write each month? **See attached analysis.**
19. Do you currently have any fraud prevention services setup on your warrant account? **We use Positive Pay.**
20. Does the Trustee use any kind of reporting today to help with monthly reconciliation? **No**
21. You reference needing access to warrant statements. Would this be the same as a bank statement? If no, please explain further or provide an example of what this is. You also mention needing these daily, is that accurate? Or would monthly be sufficient? If daily is needed, would a balance/transaction report in another format be acceptable? **The warrant account is a zero-balance check clearing and draft account. It sweeps overnight from the Public Funds account.**
22. Do you use credit cards today? If yes, is that a part of this bid? **Our software company takes care of processing card payments and then deposits the funds into our account.**
23. Do you use merchant services today? If yes, is that a part of this bid? **No**

Transactions

CHECK CLEARING
ACCOUNT

First Horizon Bank

██████████ - Sumner County Trustee

Current Balance :\$0.00

Available Balance : (\$241,384.53)

Collected Balance : (\$241,384.53)

Date	Type	Description	Ref.#-Chk.#	Debits	Credits
5/05/2022	Transfer	FUNDS TRANSFER FROM DDA ACCOUNT 000000002158396	S-GEN1220505	\$ 0.00	\$ 289,586.59
5/05/2022	Check	CHECK	000001047915	\$ 147.00	\$ 0.00
5/05/2022	ACH Transfer	WEX INC FLEET DEBIT2205059100004294494	009100004294	\$ 34,760.65	\$ 0.00
5/05/2022	ACH Transfer	BLUE CROSS OF TNSBR DRAFT 22050588230 0016	000882300016	\$ 159,879.48	\$ 0.00
5/05/2022	ACH Transfer	BLUE CROSS OF TNSBR DRAFT 22050593120 0008	000931200008	\$ 9,111.31	\$ 0.00
5/05/2022	Check	CHECK	000001046381	\$ 100.00	\$ 0.00
5/05/2022	Check	CHECK	000001046781	\$ 100.00	\$ 0.00
5/05/2022	Check	CHECK	000001047116	\$ 100.00	\$ 0.00
5/05/2022	Check	CHECK	000001047593	\$ 11.60	\$ 0.00
5/05/2022	Check	CHECK	000001047603	\$ 117.00	\$ 0.00
5/05/2022	Check	CHECK	000001047634	\$ 11.20	\$ 0.00
5/05/2022	Check	CHECK	000001047727	\$ 147.00	\$ 0.00
5/05/2022	Check	CHECK	000001047739	\$ 154.50	\$ 0.00
5/05/2022	Check	CHECK	000001047774	\$ 100.00	\$ 0.00
5/05/2022	Check	CHECK	000001047838	\$ 133.53	\$ 0.00
5/05/2022	Check	CHECK	000001047853	\$ 300.00	\$ 0.00
5/05/2022	Check	CHECK	000001047861	\$ 147.00	\$ 0.00
5/05/2022	Check	CHECK	000001047873	\$ 950.25	\$ 0.00
5/05/2022	Check	CHECK	000001047875	\$ 225.38	\$ 0.00
5/05/2022	Check	CHECK	000001047876	\$ 1,054.86	\$ 0.00
5/05/2022	Check	CHECK	000001047896	\$ 2,200.00	\$ 0.00
5/05/2022	Check	CHECK	000001047907	\$ 147.00	\$ 0.00
5/05/2022	Check	CHECK	000001047910	\$ 147.00	\$ 0.00
5/05/2022	Check	CHECK	000001047924	\$ 2,150.00	\$ 0.00
5/05/2022	Check	CHECK	000001047927	\$ 40.95	\$ 0.00
5/05/2022	Check	CHECK	000001047930	\$ 69,616.27	\$ 0.00

██████████ - Sumner County Trustee

Current Balance :\$0.00

Available Balance : (\$241,384.53)

Collected Balance : (\$241,384.53)

Date	Type	Description	Ref.#-Chk.#	Debits	Credits
5/05/2022	Check	CHECK	000002007146	\$ 125.29	\$ 0.00
5/05/2022	Check	CHECK	000002007148	\$ 424.25	\$ 0.00
5/05/2022	Check	CHECK	000002007151	\$ 80.00	\$ 0.00
5/05/2022	Check	CHECK	000002007158	\$ 210.84	\$ 0.00
5/05/2022	Check	CHECK	000003039767	\$ 350.00	\$ 0.00
5/05/2022	Check	CHECK	000003039799	\$ 699.65	\$ 0.00
5/05/2022	Check	CHECK	000003039808	\$ 16.20	\$ 0.00
5/05/2022	Check	CHECK	000003039837	\$ 706.88	\$ 0.00
5/05/2022	Check	CHECK	000003039840	\$ 1,249.50	\$ 0.00
5/05/2022	Check	CHECK	000003039843	\$ 752.00	\$ 0.00
5/05/2022	Check	CHECK	000003039848	\$ 3,120.00	\$ 0.00

Number of Transactions:	37	Grand Totals:	\$ 289,586.59	\$ 289,586.59
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Customer Analysis Statement

SUMNER COUNTY TRUSTEE
355 BELVEDERE DR N RM 107
GALLATIN TN 37066-5410

RELATIONSHIP OFFICER: DAISY B CASEY
RELATIONSHIP OFFICER PHONE NUMBER: 615-706-1079
KEY ACCOUNT:
FOR THE MONTH OF AUGUST 2021

Service	Unit Price	Volume	Total Price	Balance Equivalent
010000 Demand Deposit Acct Maint		3		\$0.00
ITEMS DEPOSITED				
100220 On Us		68		\$0.00
100224 Transit		877		\$0.00
SWEEP SERVICES				
010010 Business Investment Account		1		\$0.00
ACCOUNT RECON				
150120 Checks Paid-Positive Pay		900		\$0.00
151355 Virtual Image Viewer		1		\$0.00
150120 Check Issued Items		840		\$0.00
150030 Pos Pay Maint-Monthly		1		\$0.00
151310 Pos Pay Name Verification		1		\$0.00
200201 File Handling Transmission		22		\$0.00
ZERO BALANCE ACCOUNT				
010020 Zero Balance Acct Maintenance		2		\$0.00
INFORMATION REPORTING				
40005Z BBOL Maintenance (6-10 Accts)		1		\$0.00
251100 BBOL ACH Maintenance		1		\$0.00
310001 BBOL Bill Payment		1		\$0.00
Totals:				\$0.00

Accounts Included in This Statement



Customer Analysis Statement

SUMNER COUNTY TRUSTEE
 355 BELVEDERE DR N RM 107
 GALLATIN TN 37066-5410

RELATIONSHIP OFFICER: DAISY B CASEY
 RELATIONSHIP OFFICER PHONE NUMBER: 615-206-1079
 KEY ACCOUNT
 FOR THE MONTH OF AUGUST 2021

Earnings Credit Rate		Average Ledger Balance	\$129,845,348.00
Positive Collected Balance	0.00%	Less Average Float	\$142,251.00
Negative Collected Balance		Average Collected Balance	\$129,703,097.00

Reconciliation	Balance Amount
Average Positive Collected Balance	\$129,703,097.00
Less Reserve Required @ 0%	\$0.00
Net Positive Collected Balance	\$129,703,097.00
Less Compensation Balances	\$0.00
Balance Available for Services	\$129,703,097.00
Average Negative Collected Balance	\$0.00

Bank Fees	Fee Amount
Earnings Credit Allowance	\$0.00
Less Fee For Negative Balance	\$0.00
Less Fees For Bank Services	
Net Bank Fees (Eligible for Earnings Credit)	
Net Bank Fees Waived	\$0.00
Total Fee Based Charges (Not Eligible for Earnings Credit)	\$0.00

Net Amount Due

Account To Be Charged 09/20/21

Service	Unit Price	Volume	Total Price	Balance Equivalent
ACH				
250302	ACH Return Item-Debit/Credit	3		\$0.00
259999	ACH Originated Same Day Credit	1		\$0.00
250101	ACH Originated Credit	6,594		\$0.00
25010B	ACH Originated Tax Payment	10		\$0.00
250120	ACH Originated Addenda	9		\$0.00
250501	ACH Transmission-Per File	19		\$0.00
250641	ACH Except Proc - Reversal Req	8		\$0.00
CASH PROCESSING				
100010	Branch Deposited Coin-Currency	59		\$0.00
ACCOUNT ANALYSIS				
010101	Deposits	35		\$0.00
010100	Checks/Items Paid	911		\$0.00
250201	Electronic Deposit	237		\$0.00
250200	Electronic Paid Item	79		\$0.00
000076	Total Interest Paid	5,508		\$0.00
151360	Checks Returned With Statement	2		\$0.00
010310	Paper Statement Delivery	5		\$0.00



Customer Analysis Statement

SUMNER COUNTY TRUSTEE
355 BELVEDERE DR N RM 107
GALLATIN TN 37066-5410

RELATIONSHIP OFFICER: DAISY B CASEY
RELATIONSHIP OFFICER PHONE NUMBER: 615-206-1079
KEY ACCOUNT:
FOR THE MONTH OF FEBRUARY 2022

Service	Unit Price	Volume	Total Price	Balance Equivalent
ITEMS DEPOSITED				
100220	On Us	867		\$0.00
100224	Transit	7,502		\$0.00
WIRE TRANSFER				
350300	Wire Incoming Fed Transfer	3		\$0.00
SWEEP SERVICES				
010010	Business Investment Account	1		\$0.00
ACCOUNT RECON				
150120	Checks Paid-Positive Pay	915		\$0.00
151355	Virtual Image Viewer	1		\$0.00
150120	Check Issued Items	907		\$0.00
150322	Pos Pay Returns	(1)		\$0.00
150030	Pos Pay Maint-Monthly	1		\$0.00
151310	Pos Pay Name Verification	1		\$0.00
150310	Positive Pay No Issues	2		\$0.00
200201	File Handling Transmission	17		\$0.00
ZERO BALANCE ACCOUNT				
010020	Zero Balance Acct Maintenance	2		\$0.00
INFORMATION REPORTING				
40005Z	BBOL Maintenance (6-10 Accts)	1		\$0.00
251100	BBOL ACH Maintenance	1		\$0.00
35012Z	BBOL Intra-Bank Transfer	4		\$0.00
310001	BBOL Bill Payment	1		\$0.00
Totals:				\$0.00

Accounts Included in This Statement



Customer Analysis Statement

SUMNER COUNTY TRUSTEE
 355 BELVEDERE DR N RM 107
 GALLATIN TN 37066-5410

RELATIONSHIP OFFICER: DAISY B CASEY
 RELATIONSHIP OFFICER PHONE NUMBER: 615-206-1079
 KEY ACCOUNT:
 FOR THE MONTH OF FEBRUARY 2022

Earnings Credit Rate		Average Ledger Balance	\$156,536,519.00
Positive Collected Balance	0.00%	Less Average Float	\$2,667,585.00
Negative Collected Balance		Average Collected Balance	\$153,868,934.00

Reconciliation	Balance Amount
Average Positive Collected Balance	\$153,868,934.00
Less Reserve Required @ 0%	\$0.00
Net Positive Collected Balance	\$153,868,934.00
Less Compensation Balances	\$0.00
Balance Available for Services	\$153,868,934.00
Average Negative Collected Balance	\$0.00

Bank Fees	Fee Amount
Earnings Credit Allowance	\$0.00
Less Fee For Negative Balance	\$0.00
Less Fees For Bank Services	
Net Bank Fees (Eligible for Earnings Credit)	
Net Bank Fees Waived	\$0.00
Total Fee Based Charges (Not Eligible for Earnings Credit)	\$0.00

Net Amount Due

Account To Be Charged 03/21/22

Service	Unit Price	Volume	Total Price	Balance Equivalent
ACH				
250302	ACH Return Item-Debit/Credit	5		\$0.00
259999	ACH Originated Same Day Credit	75		\$0.00
250101	ACH Originated Credit	6,409		\$0.00
250120	ACH Originated Addenda	17		\$0.00
250641	ACH Except Proc - Reversal Req	1		\$0.00
CASH PROCESSING				
100010	Branch Deposited Coin-Currency	595		\$0.00
ACCOUNT ANALYSIS				
010101	Deposits	289		\$0.00
010100	Checks/Items Paid	928		\$0.00
250201	Electronic Deposit	194		\$0.00
250200	Electronic Paid Item	66		\$0.00
000076	Total Interest Paid	11,803		\$0.00
151360	Checks Returned With Statement	2		\$0.00
010310	Paper Statement Delivery	5		\$0.00
010000	Demand Deposit Acct Maint	3		\$0.00