

City of Laurel Depository Bid Form
Effective January 01, 2026 to December 31, 2029

First State Bank

Name of Financial Institute

Fixed / Variable

Please Circle One

Rate Offered 2.82%/2.856% APY

Service Charges

Monthly Service Fee	<u>No Charge</u>
Monthly Online Banking Fee	<u>No Charge</u>
ACH Fee	<u>No Charge</u>
Change Fee	<u>No Charge</u>
Stop Payment	<u>No Charge</u>
NSF Fee	<u>No Charge</u>
Employee Check Cashing	<u>No Charge</u>
Bill Pay	<u>No Charge</u>
Wire Transfers	<u>No Charge</u>
Positive Pay	<u>No Charge</u>

Services Offered

Y / N	Check Imaging	<u>Yes</u>
Y / N	Payroll Direct Deposit	<u>Yes</u>
Y / N	Online Monthly Statement	<u>Yes</u>
Y / N	Monthly Statement on Disk	<u>Yes</u>
Y / N	Credit or Debit Card Services	<u>Yes</u>
Y / N	A Master Account with sub accounts that transfer daily to the master account. Yes	

Please attach any additional information or services that you provide.

Amber Page
Signature

Amber Page

Printed Name

09/25/2025

Date

amberp@firststatebnk.com

Email

City of Laurel Depository Bid Form

Effective January 01, 2026 to December 31, 2029

Trustmark Bank

Name of Financial Institute

Fixed / **Variable**

Please Circle One

Rate Offered

Two Options Offered:
Fixed - 2.75%, 4 years OR
Variable - Average of Fed Funds upper and lower rates,
currently 4.25% and 4.00%, for an average of 4.125%,
minus 0.75%, for a current rate of 3.375%.

Please choose one option on the
enclosed Acceptance Letter.

Service Charges

Monthly Service Fee

Interest Bearing Public Funds Checking - \$10.00 per month, per account
with a balance that falls below \$1,000 any time within the month. Sweep/sub
accounts should keep a minimum balance of \$1,000 instead of \$0 to avoid this fee.

Monthly Online Banking Fee

myTrustmark Corporate Advantage - \$40.00 per month
up to 5 accounts, \$5.00 per month for each additional account

ACH Fee

ACH Origination - \$25.00 per month,
\$.13 per transaction

Change Fee

Coin Rolls Purchased (Per Roll) - \$0.10
Currency Straps Purchased (Per Strap) - \$1.00

Stop Payment

\$36.00

NSF Fee

Calculated on the overdrawn or uncollected balance x 10%,
or the discount rate on 90-day commercial paper as established
by the Federal Reserve plus 5%, whichever is greater.

Employee Check Cashing

\$10.00 fee for employees without a Trustmark account,
dashPayroll Card option available. See enclosed insert for details.

Bill Pay

\$5.00 per month for up to 10 transactions,
then \$0.75 for each additional transaction.

Wire Transfers

Incoming - \$15.00
Outgoing (Domestic) - \$25.00

Positive Pay

\$75.00 per account,
\$.06 per item

Services Offered

Y / N Check Imaging

Included with Online Banking

Y / N Payroll Direct Deposit

See ACH Fees above

Y / N Online Monthly Statement

Included with Online Banking

Y / N Monthly Statement on Disk

N/A

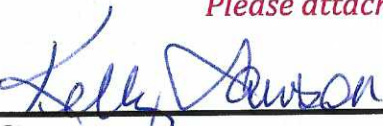
Y / N Credit or Debit Card Services

Multiple options available. See enclosed information sheets.

Y / N A Master Account with sub accounts that transfer daily to the master account.

DDA to DDA, ZBA Account Sweep - \$25.00 per month, per connection

Please attach any additional information or services that you provide.


Signature

Kelly Lawson
Printed Name

9/25/2025

Date

klawson@trustmark.com
Email

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Effective January 01, 2026 to December 31, 2029



☒ Fixed ☐ Variable
Please Circle One

Rate Offered 2.65% Fixed

Service Charges

Monthly Service Fee	<u>\$500/month for all below</u>
Monthly Online Banking Fee	<u>Included</u>
ACH Fee	<u>Included</u>
Change Fee	<u>Included</u>
Stop Payment	<u>Included</u>
NSF Fee	<u>Included</u>
Employee Check Cashing	<u>Included</u>
Bill Pay	<u>Included</u>
Wire Transfers	<u>Included</u>
Positive Pay	<u>Included</u>

Services Offered

<input checked="" type="radio"/> Y / <input type="radio"/> N	Check Imaging	<u>Yes</u>
<input checked="" type="radio"/> Y / <input type="radio"/> N	Payroll Direct Deposit	<u>Yes</u>
<input checked="" type="radio"/> Y / <input type="radio"/> N	Online Monthly Statement	<u>Yes</u>
<input checked="" type="radio"/> Y / <input type="radio"/> N	Monthly Statement on Disk	<u>Yes, Server Download</u>
<input checked="" type="radio"/> Y / <input type="radio"/> N	Credit or Debit Card Services	<u>Yes (Quote would be needed)</u>
<input checked="" type="radio"/> Y / <input type="radio"/> N	A Master Account with sub accounts that transfer daily to the master account.	<u>Yes</u>

Please attach any additional information or services that you provide.

W. Russell Griffin, MP

Signature

W. Russell Griffin, Market President

Printed Name

September 25, 2025

Date

Russell.Griffin@CadenceBank.com

Email

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Rate Offered Morgan Stanley Sweep

Service Charges

Monthly Service Fee	<u>15.00 per account</u>
Monthly Online Banking Fee	<u>\$50.00 Current & Previous Day Reporting</u>
ACH Fee	<u>\$40.00 for module 1.00 per file 0.16 per item</u>
Change Fee	<u>Negotiated at Branch</u>
Stop Payment	<u>\$15.00 module/\$10.00 per stop</u>
NSF Fee	<u>36.00</u>
Employee Check Cashing	<u>Third Party/No Charge for account holders</u>
Bill Pay	<u>Included in ACH/Online Banking Fee</u>
Wire Transfers	<u>\$30.00 for domestic</u>
Positive Pay	<u>50.00 per account</u>

Services Offered

Y / N	Check Imaging	<u>Online Banking Includes</u>
Y / N	Payroll Direct Deposit	<u>\$1.00 per file/0.16 per item</u>
Y / N	Online Monthly Statement	<u>Online Banking Includes</u>
Y / N	Monthly Statement on Disk	<u></u>
Y / N	Credit or Debit Card Services	<u>No charge for Commercial Card Program</u>
Y / N	A Master Account with sub accounts that transfer daily to the master account.	\$50 for Master \$15.00 for Sub

Please attach any additional information or services that you provide.

T. Foster

Signature

Tamicalyn Foster

Printed Name

09.16.2025

Date

Tamicalyn.Foster@Regions.com

Email

OFFERINGS

City of Laurel Depository Bid Form
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COMMUNITY BANK

Variable Rate- **Fed Funds minus 1% ***

*as of 9/12/2025 this would be a rate of 3.08%

Note: Interest shall be earned on the average daily investable balance.

Service Charges

Monthly Service Fee -	Waived
Monthly Online Banking fee -	Waived
ACH Fee -	Waived
Change Fee -	Waived
Stop Payment Fee -	Waived
NSF Fee -	Waived
Employee Check Cashing -	\$0
Bill Pay -	\$0
Wire Transfers -	Waived
Positive Pay -	Waived

Services offered

Check Imaging -	Yes
Payroll Direct Deposit -	Yes
Online Monthly Statement -	Yes
Monthly Statement on Disk -	Yes
Credit or Debit card Services -	Yes
Sweep accounts -	Yes

(Master account with sub accounts that transfer daily to master account)

Financial Institution Name: Community Bank
Primary Contact Name: Scott Pickering
Telephone Number: 601.422.4088
Street Address: 909 N 16th Ave
City, State, Zip Code: Laurel, MS 39440
Email Address: Scott.Pickering@communitybank.net