

DAYTON INDEPENDENT SCHOOLS
BANK DEPOSITORY REQUESTS FOR PROPOSAL
EVALUATIONS

QUOTES

BANK	FEDERAL FUNDS RATE +/-	MINIMUM FLOOR	CHECKS/DEPOSIT SLIPS ORDER	FEES
WESBANCO	MINUS .35 BASIS POINTS	.30 BASIS POINTS	COVERS FIRST \$750/YR	-0-
HERITAGE BANK	MINUS 100 BASIS POINTS	.10 BASIS POINTS	NO COST	-0-
5/3RD BANK	NO RESPONSE			
BB&T BANK	NO RESPONSE			

SCENARIOS

RATE TODAY		IF RATE INCREASES	
FED FUNDS	OUR RATE	FED FUNDS	OUR RATE
.25	.30	2.50	2.15
.25	.10	2.50	1.50

*Both banks offering employees free checking account

04/16/2020