

Banking Services Bid Tabulation - March 24, 2023

Banking Institution:	<i>Whitaker Bank</i>	<i>Farmers National Bank</i>
Basis Points*	-200	0
Basis Points + 25	-175	25
Comp Balance Req	\$1,000,000	\$0
Comp Bal x-10/1,000,000	-10	0
# of Locations within 6 miles	6	6
Locations x 3	18	18
Exceptions to bid specs	n/a	n/a
Total Scoring Recap	-167	43
Interest Rate	Federal Funds High Rate minus 2%	Federal Funds High Rate with 2% cap and .5% min

Target Federal Funds High Rate of 4.75 as of February 23, 2023 (4th Thursday of prior month)

*Example: Target Federal Funds High Rate is 5, Bank is willing to provide 5.25, basis points is calculated as plus 25.