



Andy Remlinger, Finance Director
Fort Thomas Independent Schools
28 N. Fort Thomas Avenue
Fort Thomas, KY 41075

February 21, 2024

RE: Fort Thomas Independent Schools – Request for 1 year Extension (through June 30, 2025) to Depository Agreement

Dear Mr. Remlinger,

Thank you for the opportunity to continue to serve Fort Thomas Independent Schools by providing depository services. We value our relationship and hope to continue our relationship with Fort Thomas Independent Schools.

Per our conversation of the terms that were proposed for the extension, we are pleased to share that we are able to offer the extension rate equal to Fed Funds Index Rate currently at 5.50%, minus 50bps, which would currently as of today's date be a rate of 5.00%. A floor rate of 0.10% is offered for this period.

During the extension period, WesBanco will continue to provide services such as online banking, stop payments, safe deposit box, night deposit privileges and mailed statements at no cost. We will honor all terms as outlined in the Proposal dated April 9, 2021.

We look forward to serving Fort Thomas Independent Schools over the next year, and hopefully into the future. If you have any questions or need additional information, please do not hesitate to contact us.

Thank you,

A handwritten signature in blue ink, appearing to read 'Nathan Schoetz'.

Nathan Schoetz



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