

**MDUSD Food & Nutrition Services
Bank Service Fee Analysis 2017-2018**

UNIFY Credit Union		Bank of America		Apr 2018		Mar 2018		Feb 2018		Jan 2018		Dec 2017		Nov 2017		Oct 2017		Sep 2017		Aug 2017		Jul 2017		
Estimated Amount	Per Item Charge	Service	Per Item Charge	YTD Amount	Item	Amount	Item	Amount	Item	Amount	Item	Amount	Item	Amount	Item	Amount	Item	Amount	Item	Amount	Item	Amount	Item	Amount
		Average Account Balance				1,094,321		856,023		573,806		714,101		704,478		732,068		755,604		432,208		81,026		488,200
	None	Deposit Bank Assessment	\$	939.91		159.88		125.32		83.83		104.33		102.92		106.95		110.39		63.14		11.83		71.32
	None	Account Maintenance	25.00	250.00	1	25.00	1	25.00	1	25.00	1	25.00	1	25.00	1	25.00	1	25.00	1	25.00	1	25.00	1	25.00
	None	Deposit Night Drop Fee	2.50	7,372.50	286	715.00	404	1,010.00	367	917.50	346	865.00	321	802.50	256	640.00	428	1,070.00	408	1,020.00	133	332.50	-	-
	None	Deposit Vault	1.50	102.00	16	24.00	1	1.50	-	-	-	-	1	1.50	49	73.50	1	1.50	-	-	-	-	-	-
	None	Deposit Correction- Non-Cash	8.00	328.00	5	40.00	7	56.00	4	32.00	3	24.00	3	24.00	1	8.00	5	40.00	9	72.00	4	32.00	-	-
725.00	25.00	NSF>Returns/Chargebacks	7.00	203.00	1	7.00	4	28.00	2	14.00	3	21.00	3	21.00	5	35.00	4	28.00	6	42.00	1	7.00	-	-
	None	Deposit Unencoded Checks	0.20	907.60	401	80.20	538	107.60	452	90.40	532	106.40	443	88.60	450	90.00	676	135.20	582	116.40	464	92.80	-	-
	None	Debits Posted Electronics	0.30	4.80	2	0.60	1	0.30	1	0.30	1	0.30	1	0.30	1	0.30	2	0.60	1	0.30	5	1.50	1	0.30
	None	Credits Posted Electronics	0.30	79.80	31	9.30	30	9.00	28	8.40	33	9.90	29	8.70	30	9.00	34	10.20	31	9.30	19	5.70	1	0.30
	None	Gen Disb Check Paid Image	0.17	0.51	-	-	-	-	-	-	1	0.17	-	-	1	0.17	-	-	-	-	1	0.17	-	-
	None	Deposit Currency-Coin \$100-QBD-ND	0.25	2,418.25	857	214.25	1,199	299.75	1,043	260.75	1,073	268.25	1,011	252.75	852	213.00	1,528	382.00	1,526	381.50	584	146.00	-	-
	None	Deposit Currency-Coin \$100-VLT	0.12	36.48	59	7.08	10	1.20	17	2.04	15	1.80	10	1.20	177	21.24	9	1.08	1	0.12	6	0.72	-	-
	None	Deposit Correction- Cash	8.00	408.00	5	40.00	5	40.00	9	72.00	6	48.00	3	24.00	9	72.00	8	64.00	4	32.00	4	32.00	-	-
	None	Deposit Vault Conditioning Surcharge	10.00	170.00	-	-	2	20.00	1	10.00	2	20.00	-	-	-	-	2	20.00	6	60.00	4	40.00	-	-
	None	ACH Credit Received	0.15	40.05	31	4.65	30	4.50	28	4.20	33	4.95	29	4.35	30	4.50	34	5.10	32	4.80	19	2.85	1	0.15
	None	ACH Debit Received	0.15	2.25	2	0.30	1	0.15	1	0.15	1	0.15	1	0.15	1	0.15	2	0.30	-	-	5	0.75	1	0.15
	None	CPO Online Subscription *	150.00	1,200.00	1	150.00	1	150.00	1	150.00	1	150.00	1	100.00	1	100.00	1	100.00	1	100.00	1	100.00	1	100.00
	None	CPO IR Maintenance	100.00	1,000.00	1	100.00	1	100.00	1	100.00	1	100.00	1	100.00	1	100.00	1	100.00	1	100.00	1	100.00	1	100.00
	None	CPO PDR Account	30.00	300.00	1	30.00	1	30.00	1	30.00	1	30.00	1	30.00	1	30.00	1	30.00	1	30.00	1	30.00	1	30.00
	None	CPO PDR Item Stored	0.16	305.28	190	30.40	200	32.00	171	27.36	158	25.28	199	31.84	187	29.92	175	28.00	187	29.92	244	39.04	197	31.52
725.00		Total Charge		16,068.43		1,637.66		2,040.32		1,827.93		1,804.53		1,618.81		1,502.73		2,159.37		2,118.48		999.86		358.74
		% of Average Balance		0.35%		0.15%		0.24%		0.32%		0.25%		0.23%		0.21%		0.29%		0.49%		1.23%		0.07%
		Change from Prior Year				0.18%		-2.76%		-7.13%		-20.48%		15.48%		-19.39%		7.41%		-4.44%		89.34%		351.87%
	None	Supplies Deposit Ticket Packs	836.00	836.00																			1	836.00
Use Existing	NA	Supplies Deposit Bags (w/Lock)	1276.00	1,276.00																			1	1,276.00
BofA Bags	\$37/50	Supplies Deposit Bags (Plastic)	-	-																			-	-

* Rate was \$100 Dec 2017 and prior