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## ADDENDUM #2

Request for Proposals  
Banking Services  
Solicitation No. 2019-7008

### Addendum 1 – Issued September 30, 2019

To Offerors:

The following additions, deductions, changes and corrections to the proposal and specifications for the above referenced project shall hereby be incorporated into the work, and their affect on the proposal shall be reflected in the Offeror's proposal. Offerors shall also verify this fact by indicating the receipt of the addendum in their proposal.

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### QUESTIONS:

1. My team and I were wondering if a branch presence in Cincinnati is a requirement. **HUD prohibits geographical preferences, however in-person meetings may be required at the CMHA campus. Further, CMHA is looking for a banking partner who can provide solutions for receiving payments from residents, many of whom are unbanked. CMHA is currently using a lockbox.**
2. Does this RFP include all the HCAH accounts as well as the ones listed in the RFP (ex.: Sutter View, MKDB; Bank /County accounts and Security deposits, Reserve on S. Martin and Special Services-Touchstone)? Those additional 16 accounts did not seem to be in this RFP. **No. Although those accounts may be moved if a different bank is awarded a contract under this solicitation, investors in those properties may have other banking requirements or preferences.**
3. Please provide a recent analysis statement so that we can better understand the volumes; the fees may be redacted. **See attached.**
4. Section 2.1.38 mentions a Tab 12 for "Other Services". In section 3.0, Tabs 1-9 are requested listing Tab 9 as the "Other Information" Tab. Will there be a Tab 10 and 11?

1627 WESTERN AVENUE, CINCINNATI, OHIO 45214

Phone: (513) 333-0670 Fax: (513) 977-5606 TDD: (513) 977-5807 Website: [www.cintimha.com](http://www.cintimha.com)

Equal Opportunity Employer, Equal Housing Opportunities



**No.** Should the proposer include all “Other Information” under Tab 9? **Yes. Change “Tab 12” in Section 2.1.38 of the RFP to “Tab 9”.**

5. Section 3.0 lists Tab 4a, b, c, d, e, and d. Should the proposer change the second D to an F for the RFP response or maintain CMHA’s original formatting? **The second “d” should be “f”.**

6. Section 2.1.15 Earnings Allowance (EA), states in lieu of interest, is CMHA permitted to earn interest for their on-balance sheet deposits or only Earnings Allowance to help reduce/offset monthly service fees? **Both Depending on the account designation.**

7. Section 5.3.1 Contract Period. Is the CMHA required under Ohio Revised Code Section 135 to designate a Bank(s) as eligible depository for the CMHA Active, Interim, and Inactive Funds, and would CMHA agree to a 5 year depository agreement or only a series of 1 year agreements? **CMHA is willing to agree to 3 years with 2 option years for renewal.**

8. Collateral Coverage, What is the requirement regarding Collateral Coverage? Does CMHA require Direct Pledge Collateral or allowed to be part of the Ohio Pooled Collateral Program. If yes to Ohio Pooled Collateral Program, will CMHA require full Collateral Coverage at 102% or the Treasurer of State approved floor of 50%? **Ohio Pooled Collateral Program with full collateral Coverage 102%.**

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Account Analysis and Billing  
200 S 6th St. / EP-MN-L18B  
Minneapolis, MN 55402

## Customer Analysis Statement

Statement Period: August 2019

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CINCINNATI METRO HOUSING AUTHORITY  
1627 WESTERN AVE  
CINCINNATI OH 45214-2001

Account Number: 1-301-2139-7041  
TOTAL CHARGE: \$0.00

The earnings credit for this month is sufficient to offset service charges.

Direct inquiries to: Commercial Customer Service at 1.800.377.3053.

To help ensure the accuracy of your service activity, please review this statement promptly and compare it to your records. You must report any discrepancies within 30 days of the date this analysis statement is mailed or made available to you. After 30 days your service activity and billing will be deemed correct.

### Consolidated Analysis Summary

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number	1-301-2139-7041
Earnings Credit Rate	
Negative Collected Rate	
Reserve Adjustment Rate †	
Current Month Multiplier	
Settlement Frequency	Monthly
Settlement Period	August 2019

### Balance Summary

Average Ledger Balance	\$	20,978,692.12
Average Float	-	33,349.10
Average Collected Balance	=	20,945,343.02

### Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	20,945,343.02
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Earnings Credit @

Interest Paid On Balances  
Net Earnings Credit

Earnings Credit Based Service Charges

Current Month Surplus/(Deficit) Position

Net Service Charges

† The Reserve Adjustment deduction on your analyzed account statement may not necessarily reflect the actual reserves incurred by U.S. Bank.



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### Customer Analysis Statement

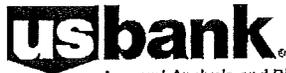
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## Service Activity Detail - Summary

Service	Volume	Avg Unit Price*	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	14			
Paper Credits	50			
Electronic Credits	57			
Paper Debits	1,411			
Electronic Debits	59			
Reject Checks Paid	17			
Deposited Item	26			
Returned Deposited Items	30			
Returned Item Special Instruc				
First	1			
Next	2			
Total	3			
Returned Item Image Viewed	46			
Deposit Coverage	20,973			
Statement with All Items	1			
Paper Statement Fee	8			
Account Inquiry	2			
Subtotal: Depository Services				
<b>Account Reconciliation Services</b>				
Full/Positive Pay Maint	5			
Full/Positive Pay - per Item	1,410			
SP Issue/Cancel Input	83			
SP Positive Pay Exceptions	3			
SP Issue Mnt Upload - per File	56			
SP ARP Recon Report-per Item	7,912			
SP ARP Recon Reports Maint	5			
SP ARP Extended Retention	5			
SP ARP Recon Outstanding Maint	2			
SP ARP Daily Paid Monthly Main	5			
SP ARP Daily Paid - per Item	1,425			
SP ARP Daily Outstanding Maint	5			
SP ARP Daily Outstanding Item	128,802			
Subtotal: Account Reconciliation Services				
<b>E-Payment Service</b>				
Total EPay/Recurring Payments	13			
EPay Monthly Maint-IVR+Web	1			
EPay Web-admin Pymt-Non-Recur	117			
EPay IVR Initiated Payments	299			
EPay IVR Minutes	1,269			

\* For statements with more than one account, the per-unit pricing can vary from account to account. For detailed pricing information, refer to account level statements.



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**Customer Analysis Statement**

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**Service Activity Detail - Summary**

**(continued)**

Service	Volume	Avg Unit Price*	Total Charge	Collected Balance Required
<b>E-Payment Service</b>				
File Transmission Support	1			
Subtotal: E-Payment Service				
<b>SinglePoint</b>				
Sp Current Day Per Acct	2			
Sp Current Day Per Item	705			
Sp Previous Day Per Acct	16			
Sp Previous Day Per Item	6,059			
Account Analysis Report PDF	1			
Monthly DDA Statement PDF	16			
ACH Return and NOC Report	10			
SP Token Monthly Maintenance	11			
SP Book Transfer Mo Maint				
First	1			
Next	14			
Total	15			
SP Book Transfer-per Transfer				
SP Stop Payments Mo Maint	25			
SP Stop Payments Mo Maint				
First	1			
Next	6			
Total	7			
SP Stop Payments-per Stop				
SP ACH Origination Mo Maint	5			
SP ACH Origination Mo Maint				
First	1			
Next	7			
Total	8			
SP Wires Monthly Maintenance				
First	1			
Next	10			
Total	11			
SP Account Recon Monthly Maint				
SP Positive Pay Monthly Maint	1			
SP Positive Pay Monthly Maint	8			
SP Issue Maint Mo Maintenance				
First	1			
Next	7			
Total	8			
SP Image Access Mo Maint				
SP External Message Mo Maint	2			
SP External Message Mo Maint				
First	1			
Next	8			
Total	9			

\* For statements with more than one account, the per-unit pricing can vary from account to account. For detailed pricing information, refer to account level statements.



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**Service Activity Detail - Summary**

**(continued)**

Service	Volume	Avg Unit Price*	Total Charge	Collected Balance Required
<b>SinglePoint</b>				
SP External User Task Sent	99			
Subtotal: SinglePoint				
<b>Wire Transfers</b>				
Drawdown Request Inbound	2			
Wire Advice Mail	2			
Subtotal: Wire Transfers				
<b>Zero Balance Accounts</b>				
ZBA Lead	1			
ZBA Subsidiary	1			
Subtotal: Zero Balance Accounts				
<b>Image Services</b>				
SP OKs Pd per Item Stored	1,220			
Dep Itms Img per Item Stored	73			
Image Archive Monthly Maint	5			
Image Archive per Ck/Dep Image	1,413			
SP Short Term Imgs Retrieved	15			
Subtotal: Image Services				
<b>Lockbox</b>				
WLBX Monthly Maint-Cincinnati	1			
WLBX Deposit-Cincinnati	61			
WLBX OCR Item-Cincinnati	1,496			
WLBX Exceptions-Cincinnati	203			
WLBX Data Keystrike-Cincinnati	99			
WLBX Multi Payment-Cincinnati	41			
WLBX OCR Coupon Item-Cincinnati	1,474			
WLBX POS/Neg File-Cincinnati	1			
WLBX Transmission-Cincinnati	1			
WLBX Image Check/Coupon-Cincinnati	2,970			
WLBX Image Document-Cincinnati	8			
WLBX Image Monthly-Cincinnati	1			
WLBX Image CD/BVD Charge-Cincinnati	1			
Lockbox Deposited Item	1,496			
Subtotal: Lockbox				

\* For statements with more than one Billing account, the per-unit pricing can vary from account to account. For detailed pricing information, refer to account level statements.



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**Service Activity Detail - Summary**

(continued)

Service	Volume	Avg Unit Price*	Total Charge	Collected Balance Required
<b>ACH Services</b>				
ACH Originated Addenda Item	7			
ACH Received Item	60			
EPay/ACH Fed Item	357			
EPay ACH On-US Item	49			
EPay/ACH Return Item	10			
ACH Block Mthly Maint per Acct	7			
ACH Filter Mthly Maint	3			
ACH Return/NOC Transmit Items	10			
ACH Item Adjustment Request	1			
SP ACH On-US Item	2,972			
SP ACH Transit Item	2,776			
SP ACH Process Run	15			
SP ACH Rtn Item	9			
SP ACH NOC Item	12			

Subtotal: ACH Services

**Branch Coin/Currency Services**

Cash Deposited per \$100	3			
Branch Deposit Processing Fee	1			
Night Dep Processing per Dep	1			

Subtotal: Branch Coin/Currency Services

**Electronic Deposit Services**

<b>EDM Monthly Maint - per Acct</b>				
First	1			
Next	2			
Total	3			
<b>Web Monthly Maint - per Wkstn</b>				
Image Quality Car/Lar & OCR	11			
Deposit Credit	86			
Image Check Item - On-Us	14			
Image Check Item - Transit	1,284			

Subtotal: Electronic Deposit Services

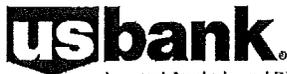
**Earnings Credit Based Service Charges**

Total Service Charges

\* For statements with more than one account, the per-unit pricing can vary from account to account. For detailed pricing information, refer to account level statements.

**Accounts Included In This Rollup ( 14 )**

1-301-2139-3503      1-301-2139-7041      1-301-2139-7058      1-301-2139-7066      1-301-2139-7074



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**Accounts Included In This Rollup ( 14 )**

**(continued)**

1-301-2139-7082	1-301-2139-7090	1-301-2139-7108	1-301-2139-7116	1-301-2141-1974
1-301-2141-1982	1-301-2140-0662	1-301-2140-4490	1-301-2140-4508	

**Calculations and Definitions**

**Collected Balance Required:**  $\text{Earnings Credit Based Service Charges OR Total Charge} \div \text{Earnings Credit Rate} \div (1 - \text{Reserve Adjustment Rate}) \div \text{Actual Days in Month} \times \text{Actual Days in Year}$

*Please Note:* The Collected Balance Required is an estimate provided for reference purposes only.

**Current Month Multiplier:**  $1.00 \div \text{Earnings Credit Rate} \div (1 - \text{Reserve Adjustment Rate}) \div \text{Actual Days in Month} \times \text{Actual Days in Year}$

**Charge for Negative Collected Balance:**  $\text{Average Negative Collected Balance} \times \text{Negative Collected Balance Rate} \times \text{Actual Days in Month} \div 360$

**Earnings Credit:**  $\text{Collected Balance Available for Earnings Credit Services} \times \text{Earnings Credit Rate} \times \text{Actual Days in Month} \div \text{Actual Days in Year}$

**Average Negative Collected Balance:** On a daily basis, your ending collected balance is either positive or negative. If the ending ledger balance minus any uncollected funds (float) is less than zero, then your daily ending collected balance position is negative. At the end of the month, the daily negative collected balances are combined and divided by the number of days in the statement period.

**Average Positive Collected Balance:** If the ending ledger balance minus any uncollected funds (float) is greater than zero, then your daily ending collected balance is positive. At the end of the month, the daily positive collected balances are combined and divided by the number of days in the statement period.

**Excess Balance Available for Interest:**  $\text{Current Month Surplus Earnings Credit Position} \div \text{Earnings Credit Rate} \div \text{Actual Days in Month} \times \text{Actual Days in Year}$

**Interest Paid On Excess Balance:**  $\text{Excess Balance Available for Interest} \times \text{Interest Rate} \times \text{Actual Days in the Month} \div \text{Actual Days in Year}$



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**Account Analysis Detail - Account: 1-301-2139-3503**

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number 1-301-2139-7041  
 Earnings Credit Rate  
 Negative Collected Rate  
 Reserve Adjustment Rate  
 Current Month Multiplier  
 Settlement Frequency Monthly  
 Settlement Period August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 HOUSING CHOICE VOUCHER - RELIACARD

**Balance Summary**

Average Ledger Balance	\$	1,861,166.33
Average Float	-	0.00
Average Collected Balance	=	1,861,166.33

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	1,861,166.33
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Account: 1-301-2139-3503**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	1			
Paper Credits	1			
Deposit Coverage	1,861			
Statement with All Items	1			
Subtotal: Depository Services				
<b>Branch Coin/Currency Services</b>				
Cash Deposited per \$100	1			
Night Dep Processing per Dep	1			
Subtotal: Branch Coin/Currency Services				
Earnings Credit Based Service Charges				



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**Service Activity Detail - Account: 1-301-2139-3503****(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Total Service Charges</b>				



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### Customer Analysis Statement

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#### Account Analysis Detail - Account: 1-301-2139-7041

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number	1-301-2139-7041
Earnings Credit Rate	
Negative Collected Rate	
Reserve Adjustment Rate	
Current Month Multiplier	
Settlement Frequency	Monthly
Settlement Period	August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 COCC

#### Balance Summary

Average Ledger Balance	\$	2,810,943.54
Average Float	-	5,115.46
Average Collected Balance	=	2,805,828.08

#### Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	2,805,828.08
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

#### Service Activity Detail - Account: 1-301-2139-7041

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	1			
Paper Credits	2			
Paper Debits	535			
Electronic Debits	4			
Reject Checks Paid	9			
Deposited Item	26			
Returned Item Special Instruc	1			
Returned Item Image Viewed	46			
Deposit Coverage	2,810			
Subtotal: Depository Services				
<b>Account Reconciliation Services</b>				
Full/Positive Pay Maint	1			
Full/Positive Pay - per Item	534			



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## Service Activity Detail - Account: 1-301-2139-7041

(continued)

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Account Reconciliation Services</b>				
SP Issue/Cancel Input	88			
SP Positive Pay Exceptions	3			
SP Issue Mnt Upload - per File				
First	4			
Next	52			
Total	56			
SP ARP Recon Report - per Item	1,026			
SP ARP Recon Reports Maint	5			
SP ARP Extended Retention	5			
SP ARP Recon Outstanding Maint	2			
SP ARP Daily Paid Monthly Maint	5			
SP ARP Daily Paid - per Item	542			
SP ARP Daily Outstanding Maint	6			
SP ARP Daily Outstanding Item	4,670			
Subtotal: Account Reconciliation Services				
<b>E-Payment Service</b>				
Total E-Pay Recurring Payments	13			
EPay Monthly Maint-IVR+Web	1			
EPay Web-admin Pymt Non-Recur	117			
EPay IVR Initiated Payments	299			
EPay IVR Minutes	1,239			
File Transmission Support	1			
Subtotal: E-Payment Service				
<b>SinglePoint</b>				
Sp Current Day Per Acct	2			
Sp Current Day Per Item	705			
Sp Previous Day Per Acct	16			
Sp Previous Day Per Item	6,059			
Account Analysis Report PDF	1			
Monthly DDA Statement PDF	16			
ACH Return and NOC Report	10			
SP Token Monthly Maintenance	11			
SP Book Transfer Mo Maint	15			
SP Book Transfer-per Transfer	25			
SP Stop Payments Mo Maint	7			
SP Stop Payments-per Stop	5			
SP ACH Origination Mo Maint	8			
SP Wires Monthly Maintenance	11			
SP Account Recon Monthly Maint	1			
SP Positive Pay Monthly Maint	8			
SP Issue Maint Mo Maintenance	8			



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**Service Activity Detail - Account: 1-301-2139-7041**

**(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>SinglePoint</b>				
SP Image Access Mo Maint	2			
SP External Message Mo Maint	9			
SP External User Task Sent	99			
Subtotal: SinglePoint				
<b>Wire Transfers</b>				
Drawdown Request Inbound	2			
Wire Advice Mail	2			
Subtotal: Wire Transfers				
<b>Image Services</b>				
SP Cks Pd per Item Stored	535			
Dep Itms Img per Item Stored	73			
Image Archive Monthly Maint	1			
Image Archive per Ck/Dep Image	537			
SP Short Term Imgs Retrieved	15			
Subtotal: Image Services				
<b>Lockbox</b>				
WL BX Monthly Maint Cincinnati	1			
WL BX Deposit Cincinnati	61			
WL BX OCR Item Cincinnati	1,496			
WL BX Exceptions Cincinnati	203			
WL BX Data Keystroke Cincinnati	99			
WL BX Multi Payment Cincinnati	41			
WL BX OCR Coupon Item Cincinnati	1,474			
WL BX POS/Neg File Cincinnati	1			
WL BX Transmission Cincinnati	1			
WL BX Image Check/Coupon Cincinnati	2,970			
WL BX Image Document Cincinnati	8			
WL BX Image CD/DVD Charge Cincinnati	1			
Subtotal: Lockbox				
<b>ACH Services</b>				
ACH Received Item	54			
ACH Filter Mthly Maint	1			
SP ACH Transit Item	5			
SP ACH Process Run	2			
Subtotal: ACH Services				



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#### Service Activity Detail - Account: 1-301-2139-7041

(continued)

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Branch Coin/Currency Services</b>				
Cash Deposited per \$100	2			
Branch Deposit Processing Fee	1			
Subtotal: Branch Coin/Currency Services				
<b>Electronic Deposit Services</b>				
EDM Monthly Maint - per Acct	1			
Deposit Credit	2			
Image Check Item - Transit	45			
Subtotal: Electronic Deposit Services				
Earnings Credit Based Service Charges				
Total Service Charges				



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**Account Analysis Detail - Account: 1-301-2139-7058**

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number 1-301-2139-7041  
 Earnings Credit Rate  
 Negative Collected Rate  
 Reserve Adjustment Rate  
 Current Month Multiplier  
 Settlement Frequency Monthly  
 Settlement Period August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 T A DEPOSIT REFUND

**Balance Summary**

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	
Current Month Surplus/(Deficit) Position	=	

**Service Activity Detail - Account: 1-301-2139-7058**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	1			
Electronic Credits	22			
Paper Debits	685			
Reject Checks Paid	3			
Subtotal: Depository Services				
<b>Account Reconciliation Services</b>				
Full/Positive Pay Maint	1			
Full/Positive Pay - per Item	685			
SP ARP Recon Report - per Item	4,222			
SP ARP Daily Paid - per Item	689			
SP ARP Daily Outstanding Item	77,059			
Subtotal: Account Reconciliation Services				



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**Service Activity Detail - Account: 1-301-2139-7058**

**(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Zero Balance Accounts</b>				
ZBA Subsidiary				
Subtotal: Zero Balance Accounts				
<b>Image Services</b>				
SP Cks Pd per Item Stored		685		
Image Archive Monthly Maint	1			
Image Archive per CK/Dep Image		685		
Subtotal: Image Services				
<b>ACH Services</b>				
ACH Block Mthly Maint per Acct				
Subtotal: ACH Services				
Earnings Credit Based Service Charges				
<b>Total Service Charges</b>				



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#### Account Analysis Detail - Account: 1-301-2139-7066

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number 1-301-2139-7041  
 Earnings Credit Rate  
 Negative Collected Rate  
 Reserve Adjustment Rate  
 Current Month Multiplier  
 Settlement Frequency Monthly  
 Settlement Period August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 TA SECURITY DEPOSITS

#### Balance Summary

Average Ledger Balance	\$	908,783.69
Average Float	-	0.00
Average Collected Balance	=	908,783.69

#### Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	908,783.69
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

#### Service Activity Detail - Account: 1-301-2139-7066

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	1			
Deposit Coverage	908			
Paper Statement Fee	1			
Subtotal: Depository Services				
<b>ACH Services</b>				
ACH Filler Mthly Maint	1			
Subtotal: ACH Services				
<b>Electronic Deposit Services</b>				
Web Monthly Maint - per WKStn	11			



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#### Service Activity Detail - Account: 1-301-2139-7066

(continued)

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Electronic Deposit Services				
Image Quality Car/Lar & OOR				
Subtotal: Electronic Deposit Services				
Earnings Credit Based Service Charges				
Total Service Charges				



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**Account Analysis Detail - Account: 1-301-2139-7074**

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number 1-301-2139-7041  
 Earnings Credit Rate  
 Negative Collected Rate  
 Reserve Adjustment Rate  
 Current Month Multiplier  
 Settlement Frequency Monthly  
 Settlement Period August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 FAMILY SELF SUFFICIENCY

**Balance Summary**

Average Ledger Balance	\$	721,859.43
Average Float	=	0.00
Average Collected Balance	=	721,859.43

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	721,859.43
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Account: 1-301-2139-7074**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	1			
Deposit Coverage	721			
Paper Statement Fee	1			
Subtotal: Depository Services				
<b>ACH Services</b>				
ACH Block Mthly Maint per Acct	1			
Subtotal: ACH Services				
Earnings Credit Based Service Charges				
Total Service Charges				



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**Account Analysis Detail - Account: 1-301-2139-7082**

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number 1-301-2139-7041  
 Earnings Credit Rate  
 Negative Collected Rate  
 Reserve Adjustment Rate  
 Current Month Multiplier  
 Settlement Frequency Monthly  
 Settlement Period August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 LOCAL INITIATIVE

**Balance Summary**

Average Ledger Balance	\$	96,067.20
Average Float	-	0.00
Average Collected Balance	=	96,067.20

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	96,067.20
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Account: 1-301-2139-7082**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance				
Deposit Coverage	96			
Paper Statement Fee				
Subtotal: Depository Services				
<b>ACH Services</b>				
ACH Block Maint Maint- per Acct				
Subtotal: ACH Services				
Earnings Credit Based Service Charges				
<b>Total Service Charges</b>				



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**Account Analysis Detail - Account: 1-301-2139-7090**

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number 1-301-2139-7041  
 Earnings Credit Rate  
 Negative Collected Rate  
 Reserve Adjustment Rate  
 Current Month Multiplier  
 Settlement Frequency monthly  
 Settlement Period August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 HOUSING CHOICE VOUCHER

**Balance Summary**

Average Ledger Balance	\$	1,694,498.59
Average Float	-	228.61
Average Collected Balance	=	1,694,269.98

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	1,694,269.98
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Account: 1-301-2139-7090**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	1			
Electronic Credits	4			
Paper Debits	191			
Electronic Debits	12			
Reject Checks Paid	5			
Returned Item Special Instruc	1			
Deposit Coverage	1,694			
Account Inquiry	2			
Subtotal: Depository Services				
<b>Account Reconciliation Services</b>				
Full/Positive Pay Maint	1			
Full/Positive Pay - per Item	191			
SP-ARP Recon Report per Item	2,655			



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**Service Activity Detail - Account: 1-301-2139-7090**

**(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Account Reconciliation Services</b>				
SP ARP Daily Paid - per Item	194			
SP ARP Daily Outstanding Item	47,007			
Subtotal: Account Reconciliation Services				
<b>Image Services</b>				
Image Archive Monthly Maint	1			
Image Archive per Ck/Dep Image	191			
Subtotal: Image Services				
<b>ACH Services</b>				
ACH Received Item	6			
ACH Block Mthly Maint-per Acct	1			
ACH Item Adjustment Request	1			
SP ACH On-US Item	2,968			
SP ACH Transit Item	2,736			
SP ACH Process Run	12			
SP ACH Rth Item	8			
SP ACH NOC Item	12			
Subtotal: ACH Services				
<b>Electronic Deposit Services</b>				
EDM Monthly Maint - per Acct	1			
Deposit Credit	3			
Image Check Item - On-US	1			
Image Check Item - Transit	36			
Subtotal: Electronic Deposit Services				
Earnings Credit Based Service Charges				
<b>Total Service Charges</b>				



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**Account Analysis Detail - Account: 1-301-2139-7108**

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number 1-301-2139-7041  
 Earnings Credit Rate  
 Negative Collected Rate  
 Reserve Adjustment Rate  
 Current Month Multiplier  
 Settlement Frequency Monthly  
 Settlement Period August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 SPECIAL SERVICES

**Balance Summary**

Average Ledger Balance	\$	1,758,188.03
Average Float	-	0.00
Average Collected Balance	=	1,758,188.03

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	1,758,188.03
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Account: 1-301-2139-7108**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	1			
Deposit Coverage	1,758			
Paper Statement Fee	1			
Subtotal: Depository Services				
<b>ACH Services</b>				
ACH Filter Mthly Maint	1			
Subtotal: ACH Services				
Earnings Credit Based Service Charges				
Total Service Charges				



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**Account Analysis Detail - Account: 1-301-2139-7116**

CINCINNATI METRO HOUSING AUTHORITY	Lead Account Number	1-301-2139-7041
	Earnings Credit Rate	
	Negative Collected Rate	
	Reserve Adjustment Rate	
	Current Month Multiplier	
	Settlement Frequency	Monthly
	Settlement Period	August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 LOCKBOX

**Balance Summary**

Average Ledger Balance	\$	4,590,352.29
Average Float	-	28,005.03
Average Collected Balance	=	4,562,347.26

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	4,562,347.26
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Account: 1-301-2139-7116**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	1			
Paper Credits	47			
Electronic Credits	31			
Electronic Debits	43			
Returned Deposited Items	30			
Returned Item Special Instruc	1			
Deposit Coverage	4,590			
Paper Statement Fee	1			

Subtotal: Depository Services



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**Service Activity Detail - Account: 1-301-2139-7116**

**(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Zero Balance Accounts</b>				
ZBA Lead	1			
Subtotal: Zero Balance Accounts				
<b>Lockbox</b>				
Lockbox Deposited Item	1,496			
Subtotal: Lockbox				
<b>ACH Services</b>				
ACH Originated Addenda Item	7			
EPay ACH Fed Item	357			
EPay ACH On-US Item	49			
EPay ACH Return Item	10			
ACH Block Monthly Maint per Acct	1			
ACH Return/NOC Transmit Items	10			
SP ACH On-US Item	4			
SP ACH Transit Item	35			
SP ACH Process Rtn	1			
SP ACH Rtn Item	1			
Subtotal: ACH Services				
<b>Electronic Deposit Services</b>				
EDM Monthly Maint per Acct	1			
Deposit Credit	81			
Image Check Item - On-US	13			
Image Check Item - Transit	1,203			
Subtotal: Electronic Deposit Services				
Earnings Credit Based Service Charges				
Total Service Charges				



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**Account Analysis Detail - Account: 1-301-2141-1974**

CINCINNATI METRO HOUSING AUTHORITY	Lead Account Number	1-301-2139-7041
	Earnings Credit Rate	
	Negative Collected Rate	
	Reserve Adjustment Rate	
	Current Month Multiplier	
	Settlement Frequency	Monthly
	Settlement Period	August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 RAD BALDWIN GROVE

**Balance Summary**

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Account: 1-301-2141-1974**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
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**Depository Services**

Account Maintenance				
Paper Statement Fee	1			

Subtotal: Depository Services

Earnings Credit Based Service Charges

Total Service Charges



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**Account Analysis Detail - Account: 1-301-2141-1982**

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number 1-301-2139-7041  
 Earnings Credit Rate  
 Negative Collected Rate  
 Reserve Adjustment Rate  
 Current Month Multiplier  
 Settlement Frequency Monthly  
 Settlement Period August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 BALDWIN GROVE RAD

**Balance Summary**

Average Ledger Balance	\$	18,814.37
Average Float	-	0.00
Average Collected Balance	=	18,814.37

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	18,814.37
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Account: 1-301-2141-1982**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	1			
Deposit Coverage	18			
Paper Statement Fee	1			
Subtotal: Depository Services				
Earnings Credit Based Service Charges				
Total Service Charges				



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**Subsidiary Relationship Information - Account: 1-301-2140-0662**

CINCINNATI METRO HOUSING AUTHORITY	Lead Account Number	1-301-2139-7041
	Earnings Credit Rate	
	Negative Collected Rate	
	Reserve Adjustment Rate	
	Current Month Multiplier	
	Settlement Frequency	Monthly
	Settlement Period	August 2019

**Balance Summary**

Average Ledger Balance	\$	7,639.60
Average Float	-	0.00
Average Collected Balance	=	7,639.60

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	7,639.60
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Account: 1-301-2140-0662**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance				
Deposit Coverage	7			
Paper Statement Fee				
Subtotal: Depository Services				
Earnings Credit Based Service Charges				
Total Service Charges				



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**Subsidiary Customer Summary**

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number 1-301-2139-7041  
 Earnings Credit Rate  
 Negative Collected Rate  
 Reserve Adjustment Rate  
 Current Month Multiplier  
 Settlement Frequency Monthly  
 Settlement Period August 2019

**Balance Summary**

Average Ledger Balance	\$	6,510,379.05
Average Float	-	0.00
Average Collected Balance	=	6,510,379.05

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	6,510,379.05
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Summary**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	2			
Deposit Coverage	6,510			
Subtotal: Depository Services				
<b>Account Reconciliation Services</b>				
Full/Positive Pay Maint	2			
SP ARP Recon Report-per Item	9			
SP ARP Daily Outstanding Item	66			
Subtotal: Account Reconciliation Services				
<b>Image Services</b>				
Image Archive Monthly Maint	2			
Subtotal: Image Services				



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#### Service Activity Detail - Summary

(continued)

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
ACH Services				
ACH Block Mtlly Main per Acct	2			
Subtotal: ACH Services				
Earnings Credit Based Service Charges				
Total Service Charges				

#### Accounts Included In This Rollup ( 2 )

1-301-2140-4490      1-301-2140-4508



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**Account Analysis Detail - Account: 1-301-2140-4490**

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number 1-301-2139-7041  
 Earnings Credit Rate  
 Negative Collected Rate  
 Reserve Adjustment Rate  
 Current Month Multiplier  
 Settlement Frequency Monthly  
 Settlement Period August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 CMHA DEVELOPMENT

**Balance Summary**

Average Ledger Balance	\$	7.33
Average Float	-	0.00
Average Collected Balance	=	7.33

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	7.33
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Account: 1-301-2140-4490**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	1			
Subtotal: Depository Services				
<b>Account Reconciliation Services</b>				
Full/Positive Pay Maint	1			
Subtotal: Account Reconciliation Services				
<b>Image Services</b>				
Image Archive Monthly Maint	1			
Subtotal: Image Services				
<b>ACH Services</b>				
ACH Block Mthly Maint per Acct	1			
Subtotal: ACH Services				



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**Service Activity Detail - Account: 1-301-2140-4490** **(continued)**

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Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Earnings Credit Based Service Charges				
Total Service Charges				



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**Account Analysis Detail - Account: 1-301-2140-4508**

CINCINNATI METRO HOUSING AUTHORITY

Lead Account Number 1-301-2139-7041  
 Earnings Credit Rate  
 Negative Collected Rate  
 Reserve Adjustment Rate  
 Current Month Multiplier  
 Settlement Frequency Monthly  
 Settlement Period August 2019

Account Type: Municipal Investor Checking  
 Account Title: CINCINNATI METRO HOUSING AUTHORITY  
 SET ASIDE

**Balance Summary**

Average Ledger Balance	\$	6,510,371.72
Average Float	-	0.00
Average Collected Balance	=	6,510,371.72

**Settlement Analysis**

Collected Balance Available for Earnings Credit Services	\$	6,510,371.72
Earnings Credit		
Interest Paid On Balances		
Net Earnings Credit		
Earnings Credit Based Service Charges		
Current Month Surplus/(Deficit) Position		

**Service Activity Detail - Account: 1-301-2140-4508**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Depository Services</b>				
Account Maintenance	1			
Deposit Coverage	6,510			
Subtotal: Depository Services				
<b>Account Reconciliation Services</b>				
Full/Positive Pay Maint	1			
SP ARP Recon Report-per Item	9			
SP ARP Daily Outstanding Item	66			
Subtotal: Account Reconciliation Services				



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#### Service Activity Detail - Account: 1-301-2140-4508

(continued)

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
<b>Image Services</b>				
Image Archive Monthly Maint				
Subtotal: Image Services				
<b>ACH Services</b>				
ACH Block Mthly Maint per Acct				
Subtotal: ACH Services				
Earnings Credit Based Service Charges				
Total Service Charges				



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Monthly Balance	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019
LEDGER BALANCE	21,295,878	21,656,476	21,316,310	19,601,764	18,554,234	18,760,966	18,961,341	17,445,672
LESS: FLOAT	46,547	40,606	36,079	54,413	37,968	41,179	37,057	27,802
AVG COLL BAL	21,249,331	21,615,870	21,280,231	19,547,351	18,516,266	18,709,777	18,924,284	17,417,769
NEG COL BAL	0	0	0	0	0	0	0	0
POS COL BAL	21,249,331	21,615,870	21,280,231	19,547,351	18,516,266	18,709,777	18,924,284	17,417,769
RESERVES	0	0	0	0	0	0	0	0
FEE BSD COL BAL	0	0	0	0	0	0	0	0
TOT BAL FOR EC	21,249,331	21,615,870	21,280,231	19,547,351	18,516,266	18,709,777	18,924,284	17,417,769
NONINT TIME DEP	0	0	0	0	0	0	0	0
COMP BAL REQ CR	0	0	0	0	0	0	0	0
COL BAL AFTR CR	21,249,331	21,616,870	21,280,231	19,547,351	18,516,266	18,709,777	18,924,284	17,417,769
EARN CRED RATE								
EARNINGS CREDIT								
TOT INT ON BAL								
NET EARN CREDIT								
EC BASED SC								
NEG COLL RATE								
CHG NEG COL BAL								
CUR MO SUR/DEF								
CF EC SUR/DEF								
CF EC SUR/DEF								
TOT SUR/DEF								
INT RT-EXS BAL	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
EXS BAL FOR INT	0	0	0	0	0	0	0	0
INT PD-EXS BAL	0	0	0	0	0	0	0	0
CR BAL DEF FEE	0	0	0	0	0	0	0	0
FEE BASED SC	0	0	0	0	0	0	0	0
CF FEE BASED SC	0	0	0	0	0	0	0	0
TOT FEE SC	0	0	0	0	0	0	0	0
TOTAL SALES TAX	0	0	0	0	0	0	0	0
NET SERVICE CHG	0	0	0	0	0	0	0	0

Monthly Balance	May 2019	Jun 2019	Jul 2019	Aug 2019	Aug 2018	Average	Period to Date
LEDGER BALANCE	18,422,965	19,087,453	20,249,166	20,978,692	21,628,267	19,693,401	19,056,297
LESS: FLOAT	29,939	52,961	38,205	33,349	35,387	39,676	37,308
AVG COLL BAL	18,393,026	19,034,493	20,210,962	20,945,343	21,592,880	19,653,725	19,018,990
NEG COL BAL	0	0	0	0	0	0	0
POS COL BAL	18,393,026	19,034,493	20,210,962	20,945,343	21,592,880	19,653,725	19,018,990
RESERVES	0	0	0	0	0	0	0
FEE BSD COL BAL	0	0	0	0	0	0	0
TOT BAL FOR EC	18,393,026	19,034,493	20,210,962	20,945,343	21,592,880	19,653,725	19,018,990
NONINT TIME DEP	0	0	0	0	0	0	0
COMP BAL REQ CR	0	0	0	0	0	0	0
COL BAL AFTR CR	18,393,026	19,034,493	20,210,962	20,945,343	21,592,880	19,653,725	19,018,990
EARN CRED RATE							
EARNINGS CREDIT							
TOT INT ON BAL							
NET EARN CREDIT							
EC BASED SC							
NEG COLL RATE							
CHG NEG COL BAL							
CUR MO SUR/DEF							
CF EC SUR/DEF							
CF EC SUR/DEF							
TOT SUR/DEF							
INT RT-EXS BAL							
EXS BAL FOR INT							
INT PD-EXS BAL							
CR BAL DEF FEE							
FEE BASED SC							
CF FEE BASED SC							
TOT FEE SC							
TOTAL SALES TAX							
NET SERVICE CHG							