

CASTROVILLE COMMUNITY SERVICES DISTRICT

Proposal of services September 2, 2020

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J.P.Morgan

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JPMorgan Chase Bank, N.A. Member FDIC

OUR COMMITMENT TO SERVING THE GOVERNMENT SEGMENT

At JPMorgan Chase & Co., we understand the unique requirements of the public sector and for more than three decades have been offering a breadth of financial services expertise to deliver fresh ideas, seasoned advice and innovative solutions designed specifically to help government entities achieve their goals.

In 2018, we raised more than \$100 billion in financing for local governments and not for profit organizations.

The Government team at Chase is a specialized group of bankers, backed by a tenured leadership team, focusing solely on delivering value-added solutions to a unique set of entities.

Partnering with us means choosing to work with a local expert, as well as a global thought leader and a true innovator. Our commitment means excellent, local service delivered by Chase professionals on the ground and in your community.

Specialized entities served by our dedicated Government team include:

- Counties
- Cities
- Towns
- Villages
- School Districts
- Fire Districts
- Special Districts
- Airport Authorities
- Correctional Facilities
- Corrections
- Courts
- Community Colleges

Castroville Community Services District

Executive Summary

Thank you for giving us the opportunity to respond with a Proposal for Banking Services. Our Chase Government Banking team has put considerable thought into this proposal and feels confident that our technology, pricing and proactive expertise will provide significant benefits for the Castroville Community Services District

Our Government banking team will work diligently to create a seamless transition and establish a long-term relationship with CCSD. We believe our success is directly related to the value obtained by our clients from focused relationship support and our superior technology available to efficiently manage their banking operations.

After our discussion, our proposal is to expressly to provide the Castroville Community Services District with the following:

- Dedicated Government Relationship Manager that will provide regular communication with the District's staff to keep up with the District's current and future plans.
- Chase Platinum Banking Package with very competitive fee and account structure to fit the current and future needs of CCSD that includes the Chase Online for Banking- Online Banking Platform that will allow the Administration and Staff to:
 - Access Bank Accounts and Review Balances,
 - Review Current Transactions, posted and pending items
 - Send Wires, ACH files and transfer funds between accounts
 - Provide a secured and segregated access for administrators and users
 - Deposit Checks
- Dedicated implementation team. The Chase Online Activation Team: will assist throughout the transition process every step of the way, utilizing our expertise and consultative approach.
- Dedicated implementation team: that will assist throughout the transition process every step of the way, utilizing our expertise and consultative approach.
- Flexibility to work with any of the branch in Monterey County, or any Branch of your choice, throughout the country.

Our team would be privileged to develop a proactive working relationship with the Castroville Community Services District

THE RIGHT TEAM OF GOVERNMENT BANKING PROFESSIONALS

Chase is committed to helping you grow and succeed by providing a dedicated team of experts to guide the CCSD when making financial decisions. Depending upon your specific needs, we assign specialists who will work with the Administration, to select the right financial solutions to help meet the Airports goals.

- **GOVERNMENT AND NOT FOR PROFIT BANKER:** - Your point of contact who can counsel you on a full array of banking products and services
- **DEDICATED TEAM OF FINANCIAL SPECIALISTS** - Experts in Cash Management, Treasury Services, Merchant Services, Equipment Financing, Online Banking, Local Branch support and more
- **EXCLUSIVE BUSINESS TELEPHONE BANKING SUPPORT** - Staffed by knowledgeable professionals specially trained to answer questions thoroughly
- **JPMorgan Securities** - We bring you a personal, integrated banking and investing experience that blends the full resources and support of Chase with access to the world-class investment expertise of J.P. Morgan Securities. The Airport will receive the highest level of service from a dedicated team of trained specialists that will work with the Airport to create a portfolio committed to fit the Airports investment policy while adhering to all State and Federal investing guidelines.
- **ACCESS TO J.P. MORGAN'S CAPABILITIES** - Upon your request, your Relationship Manager in Government Banking can connect you with skilled J.P. Morgan professionals for most any need SCOG may have.

YOUR GOVERNMENT BANKING TEAM

We are extremely proud of our experienced and dedicated professionals supporting the public sector in our local communities.

Your dedicated Chase team includes:

Eric Mouradian
 Vice President
 Government and Not for Profit
 Relationship Manger
 559 490 0515
Eric.Mouradian@Chase.com

Eric Manages a Portfolio of Government and Not for Profit clients in the Central Coast and Central Valley. Eric has over 19 years of experience in financial services, with the last 8 years being in Government and Not for Profit specialty and 6 years at Chase Bank. He is a graduate of California State University Fresno with a degree in Business Management earing a certificate in Entrepreneurship and a Minor in Armenian Studies. My goal is to serve as the primary contact for Castroville Community Services District for all facets of Chase service in an effort to drive efficiencies, save time and money

Your dedicated Cash Management Consultant is:

James Ferega
 Vice President
 Sr. Cash Management Consultant
james.d.ferega@chase.com

Jim Ferega is a based in Austin, Texas where he supports the Government/Not for Profit and core Business Banking clients with their treasury needs. He has been with the bank for over 15years and 13 of these in treasury. My goal is to be proactive in identifying opportunities for Castroville Community Services District to be more efficient and secure in the way they transact.

YOUR GOVERNMENT BANKING TEAM

Your dedicated Chase team continued

Stuart Bessieres
Vice President
Government and Not for Profit
Banking Area Manager
925 361 9866
Eric.Mouradian@Chase.com

Stu Bessieres is a Government and Not-For-Profit Banking Area Manager at JPMorgan Chase & Co. Stu and his team specialize in the specific lending and treasury products and services that address the unique needs of municipal entities and not-for-profit organizations. Stu manages a team of bankers with more than 15 years of industry experience that cover the states of California, Oregon and Washington. A key role to their success is having the capacity to understand the strategic needs of the organizations they support and be able to act as an advisor to the current and future needs of the organization.

Chase Bank has the strength to lend, knowledge to share, and innovative products and programs to help support your needs.

Banking Overview

Chase Product Overview for Castroville Community Services District

Bank Accounts

- **Chase Platinum Business Checking:** Designed for large organizations with simple cash management and higher monthly transaction needs
- **Chase Business Savings and Money Market Accounts** are available also.

Online Banking Services

- **Chase Online for Business:** Monitor account activity online. View, print and save statements. Process Wires, and Ach activity and more.
- **Chase Quick Deposit:** Scan checks in your office or on the go and make deposits to your Chase accounts

Online Banking Enhancements

- **Chase Payable Services:** Manage checks and payments, reconcile and prevent fraud with Positive Pay. Upload a check register file with the check number, date, amount and payee name verification for the checks that are to be paid.

Implementation

- **Chase Online Activation:** will be providing one on one implementation of Chase Online for Business products and services

Cash Management Enhancements

- **Credit Card Solutions:** Numerous options that feature flexible spending lines, competitive interest rates, payment options, and rebates (Commercial Card)

Investing

- **JPMorgan Securities:** A dedicated team bankers that specialise in Fixed Income Investments

CHASE PLATINUM BUSINESS SOLUTIONS

Ideal for larger businesses that maintain \$100,000 or more in balances and have greater monthly transaction and cash management needs

CHASE PLATINUM BUSINESS CHECKINGSM

Reduced balance requirement for Chase Private Clients

500 transactions without a fee, plus unlimited electronic deposits and incoming wires

\$25,000 cash deposits per statement cycle without an additional fee

Domestic and International wire transfers

- Domestic and International: Incoming and outgoing transfers allowed
- All incoming wires at no charge
- 4 most expensive outgoing wires per month at no charge

Platinum Business Debit Card

- Use for purchases, or to make deposits and withdrawals at the ATM
- Associate Debit and Employee Deposit Cards available upon request
- Zero Liability Protection helps safeguard you from unauthorized transactions¹



Chase Business Premier Savings

No Monthly Service Fee when linked to your Chase Performance, Platinum or Analysis Business Checking account

Personal account benefits

No Monthly Service Fee on linked personal Premier Plus Checking

Monthly Service Fee

\$95 **OR \$0** When you maintain a combined average daily balance of \$100,000 in qualifying business deposit and business investment balances²

FOR MORE INFORMATION CONTACT:

Eric Mouradian
(559) 490-0515

BUSINESS SERVICES & SUPPORT

Convenient online and mobile tools to accelerate cash flow

- Chase QuickDeposit mobile app and Single Feed Scanner \$0 per month; Multi-Feed \$50 per month. Contract required. Fees may apply
- 24/7/365 chase.com and preferred access to the Platinum Service Team
- Positive Pay and Reverse Positive Pay Protection Services at chase.com at no additional charge to identify fraud before it happens

CHASE INK BUSINESS PREFERRED CREDIT CARD³

Flexible and Rich Rewards

- \$95 annual fee⁴
- No foreign transaction fees⁴
- Earn rewards on all purchases

MERCHANT SERVICES

Accept credit and debit cards at the counter, on the go or online⁵

- Next business day funding⁶
- Simple and transparent pricing
- Complimentary mobile access to your account, including statements, tablet dashboard reporting and transaction search capabilities

PAYROLL SERVICES

Pay your employees with ADP Payroll Services

- Get 5% Cash Back on ADP fees and 24/7 Service Support
- Recruit, hire and manage your team with confidence
- Pay your people, track time and file taxes
- Call 1-855-237-7676 to speak with an ADP Sales Associate or visit ADP.com/Chase for more information

CHASE 
for BUSINESS[®]



- 1 Zero Liability Protection: Chase reimburses you for any unauthorized debit card transactions made at stores, ATMs, on the phone or online when reported promptly. Certain limitations apply. See the Business Deposit Account Agreement for details.
- 2 Average daily balance is the average of the beginning day ledger balances during the monthly statement cycle.
- 3 Restrictions and limitations apply. Offer subject to change.
- 4 Purchase and balance transfer APR is 17.99% variable. Cash advances APR is 26.99% variable. Default APR of up to 29.99% variable. Variable APRs change with the market based on the Prime Rate, which was 5.25% on 10/2/18. Annual fee: \$95. Minimum Interest Charge: None. Balance Transfer Fee: 5% of the amount of each transaction, but not less than \$5. Note: This account may not be eligible for balance transfers. Cash Advance Fee: 5% of the amount of each advance, but not less than \$15. Foreign Transaction Fee: None. Credit cards are issued by Chase Bank USA, N.A. Subject to credit approval. You should contact Chase to obtain information on any changes to these terms after the date above by writing to Cardmember Service, P.O. Box 15043, Wilmington, DE 19850-5043. You must have a valid permanent home address, and the Company must be headquartered, within the 50 United States or the District of Columbia. **Ink Business Preferred Corp:** The Company must be headquartered within the 50 United States or the District of Columbia.
- 5 Businesses are required to complete an application and agree to terms and conditions at the time of enrollment. All businesses are subject to credit approval. Merchant services are provided by Paymentech, LLC ("Chase"), a subsidiary of JPMorgan Chase Bank, N.A.
- 6 Next business day funding is available to eligible Chase merchant services clients who deposit into a single Chase business checking account. Visa®, MasterCard®, Discover® and American Express® OptBlue® credit and debit transactions are eligible. All businesses are subject to business credit approval and all funds are subject to fraud monitoring. In addition, funding is subject to the terms and conditions of the merchant processing agreement. Chase must receive settled transactions by 11:59 p.m. EST. Funds are deposited on the next business day, excluding weekends and bank holidays. Some exclusions may apply; talk to a Chase representative for more details. The listed payment brand(s) are not sponsors of this program. All marks are marks of their respective companies.

Chase Platinum Business Checking comes with a \$95 Monthly Service Fee that can be waived by maintaining a combined average beginning day balance of \$100,000 or more in linked business savings, CDs, investments and other Chase Platinum Business Checking accounts (excluding client fund savings accounts). Transaction Fees will not be charged for all electronic deposits and the first 500 debits and non-electronic deposits each statement cycle. There will be a Transaction Fee of \$0.40 for each debit and non-electronic deposit above 500. Electronic deposits are deposits made via ATM, ACH, Wire and Chase QuickDeposit. Other fees may apply. Fees and product features are subject to change at any time. Account opening subject to approval. Securities and investment advisory services are offered through **J.P.Morgan Securities LLC** (JPMS). JPMS, a member of FINRA and SIPC, is an affiliate of JPMorgan Chase Bank, N.A. Deposit Products: Combined average daily ledger balance is the average of the end-of-day ledger balances during the monthly statement cycle. Investments: Chase Investment Services Corp. investment accounts (last investment statement balance, excluding certain retirement plan balances), JPMorgan Funds accounts (prior end-of-month balances), annuity products (annuities made available through Chase Insurance Agency, Inc. [CIA] and Chase Insurance Agency Services, Inc.)

*Investment services available only in English.

Qualifying investment accounts must be held in the name of the business and include: Securities (including mutual funds and variable annuities) and investment advisory services.

JPMorgan Chase Bank, N.A. and its affiliates (collectively "JPMCB") offer investment products, which may include bank managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through **J.P. Morgan Securities LLC** (JPMS), a member of FINRA and SIPC. Annuities are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. JPMCB, JPMS and CIA are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

INVESTMENT AND INSURANCE PRODUCTS ARE:
• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NO BANK GUARANTEE • MAY LOSE VALUE

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JPMorgan Chase Bank, N.A. Member FDIC

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Servicing Overview: Platinum Business Service

Platinum Service Center

The Chase Platinum Business Service Center is available to assist you with day-to-day banking and financing needs. The Platinum Service Center is staffed with our team of highly trained Senior Service Specialists who are empowered to provide you with responsive answers and solutions.

Senior Service Specialists

This service team is a vital member of our Business Banking team, along with your local Relationship Manager. Our Senior Service Specialists are highly trained and knowledgeable service professionals who understand the needs and demands of business owners. They are empowered to provide you with specialized and accurate answers. And, because your call will be routed to a specialist that supports your area, you can be sure the solutions are relevant to your local business needs.

Responsive and Accessible

Our Platinum Service Center is committed to providing outstanding timely and efficient service. The Senior Service Specialists take the time to fully understand every question and promptly follow-up with answers.

Platinum Service Center

The Platinum Service Center is available to ensure every inquiry is routed with the highest priority. This allows our Senior Service Specialists to deliver custom solutions for your business with efficiency and expertise.

Contact Information

1-877-425-8100

Options:

- Senior Service Specialist
- Automated Service
- Online Technical Support

Hours of operation

Senior Service Specialists are available Monday through Friday 7 am – 7 pm local time



Chase OnlineSM Banking

Chase OnlineSM Banking Overview

Our Internet-based banking solution allows you to monitor account activity, transfer funds, initiate payments, and manage your cash flow easily and efficiently. Chase Online offers a number of specialized services, including the following:

- Information Reporting**

Monitor account activity, view, print and save statements, cleared checks and deposit slips
- Chase QuickDepositSM
Single Feed and Multi-Feed**

Save time and expense by depositing checks from office or phone
- Access ManagerSM**

Delegate the work of managing cash, not the control, to others in or outside of your business, such as an accountant or bookkeeper
- Automated Clearing House
(ACH)**

Manage payroll, vendor payments and tax payments
- Wire Transfer Service**

Execute same day domestic transfers to vendors and suppliers
- Foreign Exchange (FX)**

Initiate foreign currency wire transfers
- Fraud Protection Services**

Positive Pay and Reverse Positive Pay can help you identify check fraud before it happens

Chase OnlineSM Banking: Benefits

- 1 **Access accounts**
 - See available balances, transactions, check images and bill payment activity
 - Get up-to-date alerts by phone, text or email
 - Bank virtually anywhere with Chase Mobile

- 2 **Control cash flow**
 - Speed up cash flow with Chase QuickDeposit
 - Pay bills online, make federal tax payments and send ACH payments
 - Wire funds to eligible bank accounts in the U.S. and abroad
 - Transfer funds between your eligible accounts at Chase or at other institutions

- 3 **Manage accounts**
 - Download account activity using Quicken, QuickBooks or other software
 - Monitor banking transactions and help prevent fraud with Chase Fraud Protection Services and Security Alerts
 - Delegate account access to designated employees or an accountant with Access Manager
 - Require one user to input transactions and a second user to review and approve with Chase Dual Control



Chase OnlineSM Banking – Quick Deposit (QD)

Chase OnlineSM Banking: Chase QuickDeposit Single Feed and Multi-Feed

Deposit checks virtually anytime, anywhere.



- Streamlines the way you deposit checks with the convenience of 24/7 access



- Saves time by reducing trips to the bank and extends your banking day to 11 pm ET



- Reduces paperwork with online storage of transactions
 - Access up to 13 months of transaction details



- Offers a wide range of scanner and mobile options suited for your business needs



Chase Mobile[®] Banking

Banking at your fingertips — virtually anywhere

[Overview](#) [Getting started](#) [FAQs](#) [Resources](#)



Flexible

View account activity, deposit checks and pay bills securely from your mobile phone or tablet — virtually anywhere.



User-friendly

It takes just a few simple swipes to master the Chase Mobile[®] app.¹



Secure

Spend less time banking and more time living, with encryption technology.



Chase OnlineSM Banking – Fraud Prevention Services

Chase OnlineSM Fraud Protection Services

KEY FEATURES AND BENEFITS:

- *We make it easy to switch your accounts and fraud protection with our exclusive service for new business customers*
- *Save time by viewing check images and making pay or return decisions all in one place*
- *Reduce losses by identifying fraudulent check activity or errors before checks are paid*
- *Get alerts when checks are ready for review, as well as convenient reminders that you have one hour to review checks before cut-off time*

For More Information, Contact

Eric Mouradian
559.490.0515
eric.mouradian@chase.com

Explore Our Innovative Solutions

www.chase.com/business

CONVENIENTLY MANAGE YOUR ACCOUNTS AND HELP SAFEGUARD YOUR BUSINESS

With Fraud Protection Services, we focus on security so you can run your business without worrying about data being compromised.

CHECK PROTECTION SERVICES

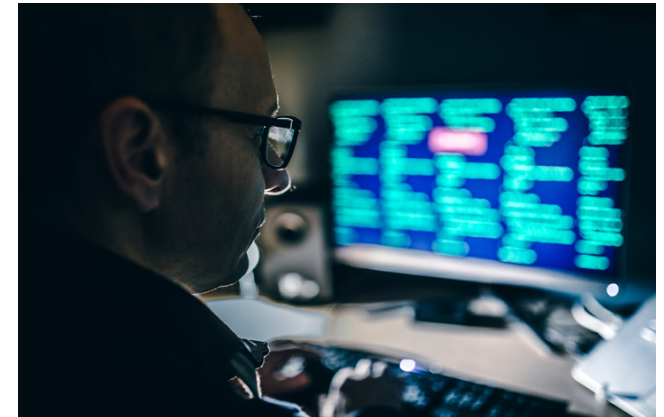
\$0 MONTHLY FEE
For Chase Performance
and Platinum Customers

- You send Chase a file of all issued checks, and we compare that information to the checks presented for payment.
- Checks that do not match the information provided will be marked as exceptions, and you decide whether such checks should be paid or returned before the established deadline.
- Checks you haven't reviewed by the cut-off time will be returned.

CHECK MONITORING

\$0 MONTHLY FEE

- You establish a dollar threshold, and we provide a daily listing of the checks equal to or greater than your threshold.
- You decide whether to pay, return, or adjust the amount on each check before the established deadline.
- Checks you haven't reviewed by the cut-off time will be paid.



ACH DEBIT BLOCK

- Control who can post ACH debits to your account
- Choose from flexible options to meet the level of protection your company needs