2025-4 Addendum 1
Guaranty Bank
Supplier Response

Event Information

Number:	2025-4 Addendum 1
Title:	BANKING DEPOSITORY SERVICES
Type:	Request for Proposal
Issue Date:	4/15/2025
Deadline:	5/5/2025 09:00 AM (CT)
Notes:	

ADDENDUM ONE
RFP #2025-4
DEPOSITORY BANK SERVICES

TO PROSPECTIVE BIDDERS: The original Request for Proposal documents remain in full force and effect except as revised by the following changes, which take precedence over anything to the contrary in the Bidding Event document.

A pre-proposal conference was held on April 24, 2025, at 11:00 a.m. at the Christian County Employee Services building. Attendees included: Mandy Anthes, Kacie Joyce, Central Bank; Taylor Young, Commerce Bank; Susie Ballard, Jackie Bonner, Karen Gist, Southern Bank; Alyssa Hard, Whitney Marrow, Guaranty Bank; Audi Reed, Oak

Star Bank; Nathan Toliver, Scott Harris, Ozark Bank; Melissa Bilyeu, Blair Mitchell, Paula Brumfield, Kim Hopkins-Will and Janeen Milner, Christian County.

The following are questions submitted by prospective bidders and the official response from Christian County.

Q1: Are you able to provide a recent analysis statement for each account?
A1: No, we do not have the bank's analysis completed on our accounts. However, if this is something that you provide in your service, please indicate this in your proposal.

Q2: In regards to the rate index requested, can you clarify if you would like Fed Funds Effective Rate or Fed Funds Target Rate-Upper Bound.
A2: Effective Rate

Q3: In regards to the monthly CD request, would it be acceptable to provide online images viewable for up to 2 years in place of the monthly CD?
A3: Yes, we would also like to be able to print from those as well.

Q4: On line items 18 and 19, do these reference acceptance of debit and credit cards for payment or usage of debit and credit cards for purchasing by the County?
A4: Usage for purchase.

Q5: If line items 18 and 19 refer to acceptance of debit and credit cards for purchases, can you supply merchant service statements to review?
A5: Currently, the Treasurer's Office does not have credit cards under our current banking contract. However, if you would like to provide percentages under the LINE ITEMS tab #18 and #19, then do so. Also, provide what rebate you would offer the County with credit card volume ranges. List the rebate on your proposal submittal under the **PRICING** portion. Please reiterate your percentages and rebate offer, if applicable. In addition, please list whether you would extend that offer to other elected officials' offices.
Note: This is an option for the County only.

Q6: The RFP mentions 2 copies of the monthly bank statements; would the County like these statements electronically or via paper?
A6: Both.

Q7: The RFP mentions a CD with monthly images of checks cleared and deposited items. If technology could be provided for paper item images with a 7-year archive, would this be acceptable by the County in lieu of a CD?
A7: Yes

Q8: For the electronic banking services portion of the RFP, memo post information is mentioned. Please confirm if the County would like previous day and memo post information on all 24 accounts mentioned in the RFP.
A8: Yes

Q9: What accounting or ERP system does the County use?
A9: Tyler Incode 10.

Q10: The RFP mentions Returned Check Items. Does the County receive email notifications for these items today? If not, is this something that the County would like to receive?
A10: We do not currently receive email notifications of deposits, but we would consider that an option.

Q11: The RFP mentions credit card and debit card fees within the Bid lines as a percentage. For merchant processing, would the County please provide 2 months' worth of merchant statements? If merchant statements are not readily available, please provide anticipated or an average monthly dollar volume. Please also describe your current merchant set up (stand-alone terminals (how many), web entry terminal, or a combination).
A11: See Answer #5. Please provide as an option, as it may be considered, if applicable.

Q12: The RFP mentions 55 returned checks per month, and 1 deposited check returned. Can you clarify the difference between the two?
A12: The 55 returned checks are through the Offices of the Collector and Recorder. The deposited check would be the one that we deposited and got back. They would all be NSF checks.

Q13: The RFP mentions Bid Bank Services for Positive Pay. Should our pricing reflect putting positive pay on all 24 accounts? If not, please confirm how many accounts.
A13: All 24 accounts.

Q14: The RFP does not mention credit card use. If this is in the scope of this RFP, please provide 2 months' worth of credit card statements along with a vendor spend file. The vendor spend file typically provides a list of your vendors, how they are paid today, and how much the County pays them annually.
A14: See Answer #5.

Q15: On page 8 it describes an affidavit for compliance over $5000 which they state is attached. Could you point out where we could find it?
A15: See ATTACHMENTS Tab.

Q16: Please provide a summary of your average balance per month for a 1-year period.
A16: See **Exhibit A** under ATTACHMENTS Tab.

Q17: Please provide monthly Account Analysis statements from your current bank for a 1-year period.
A17: See answer #1.

Q18: What is the length or term of the contract?
A18: Four years. See Event Details Tab, page 1 under TERM.

Q19: Does the current provider charge any fees for account activity? If so, please list service charges and amount.
A19: No

Q20: What is the current interest rate for accounts with the current provider?
A20: The Treasurer's main account has a 4.23% interest rate, and the other accounts maintained by the Treasurer's Office have a 4.43% interest rate.
Note: The County Treasurer's Office does not have access to or control over other elected officials' bank accounts.

Q21: Under the Bid Line Items tab, items 1-8 show a quantity of 1 and a UOM of Monthly with estimated volume of each item. Can you clarify whether our responses for those items is supposed to indicate a per unit cost or an estimated total amount for the month based on estimated volumes? Per unit is preferrable, if possible.
A21: Line #1 is a per-unit cost. The County wants to know how much your bank would charge for **each** bi-weekly payroll. Lines #2-#8 are monthly charges.

Q22: Under Attributes #7 (*#17*), it is stated that deposits shall be considered same day business until 5:00 pm, which is not feasible as we need time to process them prior to 5 p.m. What time of the day are the deposits normally delivered to the bank?
A22: The Treasurer's Office deposits are typically made by 4:00 p.m.
Note: The County Treasurer's Office closes for business at 4:30 p.m.

Q23: How many credit cards does the county currently hold, and could we receive a statement? What are the limits of these cards? What is your monthly spending limit? What kind of ERP System are you currently using?
A23: There are nine credit cards (no debit cards). Seven cards have a $5000 limit, one has a $3,000 limit, and one has a $20,000 limit. See Answer #9 for ERP system.

Q24: Does the County utilize Remoted Deposit Capture? If so, how many scanners will be needed?
A24: Yes, currently we have one Office (not the Treasurer's Office) that

utilizes Remote Deposit Capture, with one scanner.

Q25: On page 15, it states the County can extend our banking services based on the proposed cost of schedule of this agreement- If not, we need to describe the cost. Not knowing balances, we may have to indicate that it could be the same based on compensating balances and activity.
A25: Attribute #27 Banking Extended to Other Offices. It is up to each proposer what they feel they can provide in their proposal. Please be clear in your response to Attribute #27.

Q26: Will the County accept Insured Cash Sweep vs pledging of funds? The Insured Cash Sweep (ICS)™ is provided by our partner, IntraFi Network LLC. Through 3,000 partner financial institutions nationwide, IntraFi provides the ability to maximize FDIC insurance coverage through the use of reciprocal deposit relationships. This arrangement is specifically authorized under Missouri Code and fully complies with Missouri and Federal law regarding security and collateralization of deposits.
A26: Yes, we may consider. Please provide as an option, if applicable.

Q27: Will the County accept a percentage of the 91-Day T Bill as variable rate vs overnight funds?
A27: No

Q28: In the RFP, it states that a courier service is necessary if the FI is further than 4 blocks away. Is this still required?
A28: Please see the deletion and addition to Attribute #24 on page one of this Addendum.

Q29: In the RFP the County states that they are required to have two signatures are required. We do not monitor this and only require one signature. Is this mandatory?
A29: Yes.

Q30: May we please have two copies of regular statements and two copies of analytical statements?
A30: The County does not receive analytical statements from our current FI. See **Exhibit B** for copies of the regular statements.

Q31: Just to clarify on the 55 returned checks per month, and 1 deposited check returned, you stated that the 55 were checks that were deposited from other offices that were returned? And then the one is where you deposited and then returned
A31: See answer #12

Q32: On the two signatures required, are you expecting the bank to monitor each check to see or allow for it?
A32: Allow for it.

Q33: On the document you provided with the interest, I assume this is not flat-rate interest; it varies.
A33: Correct interest varies. Please explain that in detail, under the Proposal Response under Pricing.

Q34: Can you explain a little bit more about the courier service? What specifics?
A34: The County has never had a courier service, so if another bank is chosen, it will be a learning curve. As explained previously, the Treasurer's Office goes to the bank once per day. The Treasurer cannot speak for the other elected official's deposit schedule.

Q35: Cash and checks picked up with courier service?
A35: Yes

Q36: After the deposit, when do we receive our receipts?
A36: Usually the next day.

DELETE: **Attribute #24 Courier Service**: A courier service may be required should your bank be located more than 4 blocks of the Historic courthouse located at 100 W. Church Street, Ozark, MO.
REPLACE WITH: Attribute #24 Courier Service: A courier service is required should your bank be located more than 1 city block of the Historic Courthouse, 100 W. Church Street, Ozark, MO .

All else remains the same.

End of Addendum One

The Christian County Commission will be accepting electronically sealed proposals from Christian County, Missouri Banking Institutions for the Request for Proposal #2025-4 BANKING DEPOSITORY SERVICES, which desire to be selected as the depository of Christian County Funds.

BACKGROUND: Christian County currently contracts with Ozark Bank for their Depository Services.

TERM: The new contract will be a four year term and begin July 1, 2025 through June 30, 2029. The contract will be bid again after that time per RSMo. Chapter 110.

RSMo. Chapter 110
All banking institutions shall comply with the provisions of Chapter 110 of the Revised Statutes of the State of Missouri and in accordance with the requirements stated herein.

QUESTIONS:
Questions should be **submitted online through the Christian**

County Electronic Bidding portal by April 23, 2025 by 9:00 a.m. The Christian County Commission reserves the right to refuse or reject any and all bids and waive any formality or irregularity in any bid received. The Commission reserves the right to make awards to other than the low bidder, or multiple bidders, if such award(s) is deemed to be in the county's best interest.

ADDENDUMS:

If it becomes necessary to revise any portion of this RFP package, or if additional information is necessary to clarify any provision or respond to questions, the revision and/or additional information will be provided through the bidding portal.

PREPROPOSAL/SITE VISIT CONFERENCE:

A preproposal conference will be held on **April 24, 2025 at 11:00 a.m**. The meeting will be held at:

Christian County Employee Services Building
Purchasing Conference Room
202 W. Elm Street
Ozark, Missouri 65721

Vendors are not required to attend, but are highly encouraged to attend the conference. Please contact Purchasing at purchasing@christiancountymo.gov to register by April 23, 2025 before 3:00 p.m. In the email provide the Company Name and Representatives that will be attending. Only vendors in the referenced business will be allowed to participate in this conference.

ONLINE REGISTRATION:

Christian County requires online bid submittals as it helps to expedite the bidding process and to alleviate errors. Click on the following link: https://christiancountymo.ionwave.net/Login.aspx and follow the directions to register. No faxed or emailed submittals will be accepted. Christian County maintains a list of vendors in our online vendor registration database. It is the vendor's responsibility to update contact information. The Christian County Commission office is not obligated to send invitations to vendors. Christian County fulfills its legal requirements by posting a notice in the local paper. Christian County will send out Addendums through the online portal, it will be the bidders responsibility to verify in the portal any addendums that are issued.

SUBMITTAL INSTRUCTIONS:

Christian County submittal **must be by the Christian County online bidding portal.**

Bids are due by **May 5, 2025 and will close at 9:00 a.m**. Register as a vendor at: https://www.christiancountymo.gov/bidding-opportunities/. Contact purchasing at 417-582-4309 for help with registering.
Note: Only the names of the offerors will be read aloud at the proposal

opening. Evaluations of proposals will be made available upon award of contract.

PRICING:

Please enter your pricing under the **LINE ITEMS TAB.**

Note: *Agreements* signed by Christian County must be signed by at least a majority of the members of the *County Commission*. Agreements must be attested by the *County Clerk* and approved to form by the *County Counselor*. In addition, the *County Auditor* must certify that there is an unencumbered balance available to pay the contract cost.

EVALUATION AND SELECTION PROCESS:

The proposal evaluation and selection process will be conducted under this Request for Proposal (RFP) based on competitive negotiated procurement procedures. Interviews, discussions, negotiations, vendors may be short listed, and a Best and Final offer (BAFO)) may be held only with selected firms from those firms who meet Christian County's requirements and fall within the competitive ranges as determined by Christian County. Christian County reserves the right to award a contract to a firm solely on the basis of this initial proposal submitted and without any further interview, discussions and negotiation.

Each Proposers must comply with the requirements contained in the RFP.

Christian County will evaluate each proposal to determine which is the lowest and best (i.e., Best Value).

If Christian County determines that a proposal has failed to meet an acceptable level on any factor listed below, the County may reject that proposal.

EVALUATION CRITERIA:

In evaluating the proposals, Christian County will use the following evaluation factors to determine the lowest and best proposal. Deviation from the requirements will be evaluated, but may, in the discretion of the Purchasing Agent, result in rejection of a proposal.

70% Total Cost

30% Adherence to RFP requirements, including but not limited to:

Firm Qualifications, Declaration Page, Answers to Questions in the Attributes tab, Exceptions to our T&C's and References.

Note: A poor/negative reference may result in disqualification.

Bidders should consider these factors when preparing their proposals and should provide a specific response to each of the evaluation factors.

Based on the evaluation process described, the Evaluation Committee comprised of Christian County employees, will review the proposals.

CONTRACT DOCUMENTS:
See Attached Christian County Agreement for Services Contract under the ATTACHMENTS TAB.

PROPRIETARY INFORMATION:
Christian County is a governmental agency and practices open government. All records belonging to the County Commission are open records and available to all members of the public, with the exception of attorney/client documents. Therefore, any document you provide to the Commission will be considered an open record and available to anyone wanting a copy of it.

AWARD OF THE CONTRACT:
The Commission will award the RFP to the lowest and best bidder. The best vendor may not be the one that provides the lowest price. Christian County Purchasing Agent reserves the right to reject in whole, or in part any and all proposals, to waive any formalities, and to accept the proposal determined to be in the best interest of the county. This solicitation may also be canceled in whole or in part if determined to be in the best interest of the county.

CHRISTIAN COUNTY TERMS AND CONDITIONS:
View under ATTACHMENTS TAB.

INSURANCE REQUIREMENTS:
See insurance requirements attached in ATTACHMENTS tab.

DECLARATION PAGE FORM:
A DECLARATION PAGE FORM is provided under the ATTACHMENTS tab. The vendor hereby declares understanding, agreement, and certification of compliance to provide the items and/or services, at the prices quoted, in accordance with all terms and conditions, requirements, and specifications of this original invitation to bid. The Declaration Page must be signed in ink and include the full business address of the bidder. Proposals by partnerships must be signed in the partnership name by one or more of the general partners. Proposals by a corporation must be signed by an officer of the corporation or other person authorized to bind the corporations to the proposal. The names and titles of all the persons signing shall be typed or printed below their signatures. The vendor further agrees that upon receipt of an authorized purchase order from the Christian County Commission or when a Notice of Award is signed and issued

by the Commission, a binding contract shall exist between the vendor and Christian County.

NOTE: FAILURE TO UPLOAD A COMPLETED DECLARATION PAGE FORM MAY BE CAUSE FOR REJECTION OF YOUR PROPOSAL.

IDEMNIFICATION:
Indemnity Agreement: To the fullest extent permitted by law, Contractor shall indemnify, hold harmless and defend the County, its directors, officers, agents, and employees from and against all claims, damages, losses and expenses (including but not limited to attorney's fees) arising by reason of any act or failure to act, negligent or otherwise, of Contractor, of any subcontractor (meaning anyone, including but not limited to consultants having a contract with contractor or a subcontract for part of the services), of anyone directly or indirectly employed by contractor or by any subcontractor, or of anyone for whose acts the contractor or its subcontractor may be liable, in connection with providing these services. This provision does not, however, require contractor to indemnify, hold harmless, or defend the County of Christian from its own negligence.

HISTORY:
Christian County is a first-class county without a charter form of government. The governing body of Christian County is the County Commission. The Commission consists of a Presiding Commissioner, a Western Commissioner, and an Eastern Commissioner. Its county seat is Ozark, Missouri. The County was organized in 1959 and continues to be one of the fastest-growing counties in the state. Cities in Christian County include Billings, Clever, Fremont Hills, Highlandville, Nixa, Ozark, Sparta and Village of Saddlebrooke.

Contact Information

Contact: Kim Hopkins-Will, MBA, NIGP-CPP, CPPO, CPPB
Address: Christian County Purchasing
202 West Elm Street
Ozark, MO 65721
Phone: 1 (417) 582-4309
Email: purchasing@christiancountymo.gov

Guaranty Bank Information

Contact:	Alyssa Hardy
Address:	2144 E Republic Rd Ste F200 Springfield, MO 65804
Phone:	(417) 893-3555
Email:	ahardy@gbankmo.com
Web Address:	gbankmo.com

By submitting your response, you certify that you are authorized to represent and bind your company.

Whitney Morrow	wmorrow@gbankmo.com
Signature	*Email*

Submitted at 5/2/2025 10:57:55 AM (CT)

Requested Attachments

DECLARATION PAGE MUST BE UPLOADED HERE

1. RFP #2025-4 Declaration Page.pdf

By signing this, you are declaring that you are an authorized officer of the company legally allowed to enter into a contract with Christian County.

PROPOSAL RESPONSE - SEE ATTRIBUTE #31

Final Christian County Bid Response.pdf

UPLOAD YOUR DOCUMENT FROM #31 OF THE ATTRIBUTES WITH ALL OF THE INFORMATION REQUESTED IN ORDER AS PROVIDED.

E-VERIFY AFFIDAVIT/MOU

5. E-Verify Affidavit of Compliance for Christian County form.pdf

Upload the E-Verify Affidavit and MOU.

ANTI-DISCRIMINATION AGAINST ISRAEL AFFIDAVIT

6. Anti-Discrimination Against Israel Act Form.pdf

Upload your affidavit here.

Bid Attributes

1	**Christian County Terms and Conditions** Please download and thoroughly review the CHRISTIAN COUNTY BIDDER RESPONSIBILITIES & TERMS AND CONDITIONS and acknowledge your acceptance below Accept
2	**No Deviations or Exceptions** I certify that there are NO deviations or exceptions from the attached specific terms, conditions, and specifications. Agree - No Deviations

3	**Exceptions to Christian County Bidder Requirements Terms and Conditions** Exceptions to Christian County Bidder Requirements Terms and Conditions If responder indicated, above, there are exceptions to the CHRISTIAN COUNTY BIDDER RESPONSIBILITIES & TERMS AND CONDITIONS REV. 0423, please provide details below. If no exceptions, please enter N/A. N/A
4	**Deviations and Exceptions to Specifications** If your company intends to deviate from the Attributes (not the terms and conditions) listed in this document, all such deviations and exceptions must be listed here, with complete and detailed conditions and information included. The County will consider any deviations or exceptions in its bid award decisions. The County reserves the right to accept or reject any proposals based upon any deviations indicated below. If none, please enter N/A (Not Applicable). N/A
5	**Submission Responses** **Submission Responses** All submittal responses must be submitted online via our electronic system. No fax or email submissions will be accepted.
6	**Communications Statement** Contact between vendors and Christian County personnel during the proposal process or evaluation process is prohibited. Any attempt by vendors during the proposal process to contact Christian County personnel may result in disqualification. All communication shall go through the Purchasing question portal during this competitive process. All questions received and the corresponding answers will be distributed to all bidders. No verbal responses will be provided. The deadline for questions about this proposal is stated in the Bid Activities and the County will not respond to questions after this time and date. Response to questions will be posted in the form of an addendum to this proposal. The vendors will be responsible for checking the website for any posted addenda.
7	**Business Compliance** The vendor must be financially sound and must not be operating under the protection of the United States Bankruptcy Code. The vendor must be in compliance with the laws regarding conducting business in the State of Missouri. The vendor certifies by signing the declaration page and acknowledging any amendment submitted that the vendor and any proposed subcontractors either are presently in compliance with such laws or shall be in compliance with such laws prior to any resulting contract award. The vendor shall provide documentation of compliance upon request by Christian County.
8	**Minority Business Participation:** Christian County encourages the participation and utilization of minority business enterprises in all projects of the county. Christian County will provide equitable and fair opportunity to minority businesses to submit bids and proposals and to receive an award. By responding to this invitation, the vendor agrees that it does not discriminate on the basis of race, religion, creed, national origin, age, sex or disability, and that it will refrain from any unlawful employment practices.

9	**Affidavit for Compliance Over $5000 DOLLARS (US)** AFFIDAVIT FOR CONTRACTS OVER $5000 DOLLARS (US) Section 285.530(2) RSMo. and 292.675 RSMo. Affidavit. Company shall comply with the provisions of Section 285.525 through 285.550 R.S.Mo. from the commencement until the termination of this Agreement. For any contract over $5,000.00 and for any public works project contract the Contractor shall provide County an acceptable notarized affidavit stating: 1. That Company is enrolled in and participates in a federal work authorization program with respect to the employees working in connection with the contracted services; and 2. That Company does not knowingly employ any person who is an unauthorized alien in connection with the contracted services. A copy of the affidavit is attached to this RFP.
10	**Affidavit for Anti-Discrimination Against Israel** AFFIDAVIT FOR ANTI-DISCRIMINATION AGAINST ISRAEL ACT Statutory Requirement: Section 34.600, RSMo, precludes entering into a contract with a company to acquire products and/or services “unless the contract includes a written certification that the company is not currently engaged in and shall not, for the duration of the contract, engage in a boycott of goods or services from the State of Israel; companies doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel; or persons or entities doing business in the State of Israel.” Exceptions: The statute provides two exceptions for this certification: 1) “contracts with a total potential value of less than one hundred thousand dollars” or 2) “contractors with fewer than ten employees.” Therefore the following certification is required prior to any contract award. Section 34.600, RSMo, defines the following terms: Company - any for-profit or not-for-profit organization, association, corporation, partnership, joint venture, limited partnership, limited liability partnership, limited liability company, or other entity or business association, including all wholly-owned subsidiaries, majority-owned subsidiaries, parent companies, or affiliates of those entities or business associations. Boycott Israel and Boycott of the State of Israel - engaging in refusals to deal, terminating business activities, or other actions to discriminate against, inflict economic harm, or otherwise limit commercial relations specifically with the State of Israel; companies doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel; or persons or entities doing business in the State of Israel, that are all intended to support a boycott of the State of Israel. A company’s statement that it is participating in boycotts of the State of Israel; companies doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel; or persons or entities doing business in the State of Israel, or that it has taken the boycott action at the request, in compliance with, or in furtherance of calls for a boycott of the State of Israel; companies doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel; or persons or entities doing business in the State of Israel shall be considered to be conclusive evidence that a company is participating in a boycott of the State of Israel; companies doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel; or persons or entities doing business in the State of Israel; provided, however that a company that has made no such statement may still be considered to be participating in a boycott of the State of Israel; companies doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel; or persons or entities doing business in the State of Israel if other factors warrant such a conclusion.

11	**Invoices** Invoices will be submitted to **Christian County Accounts Payable at 100 W. Church Street, Ozark, Missouri 65721 or email to: invoices@christiancountymo.gov**. It is estimated there are 25 various offices and departments requiring separate billing (if applicable to bid products offered). Vendor shall provide the department with invoices and statements of accounts monthly noting any amounts and invoices past due. Invoices should be delivered with the materials and packing slip. Payment will be made within 30 days from receipt of an accurate invoice. Services or goods must be received before payment can be made. The vendor shall submit all reports required herein and a copy of each invoice as supporting documentation with the monthly statement. Other than the payments and reimbursements specified above, no other payments or reimbursements shall be made to the vendor for any reason whatsoever including, but not limited to taxes, shipping charges, insurance, interest, penalties, termination payments, attorney fees, liquidated damages, etc. Notwithstanding any other payment provision of the contract, if the vendor fails to perform required work or services, fails to submit reports when due, or is indebted to the United States, Christian County may withhold payment or reject invoices under the contract. Final invoices are due no later than thirty (30) calendar days after the expiration of the contract. Christian County shall have no obligation to pay any invoice submitted after such date. If a request by the vendor for payment or reimbursement is denied, Christian County shall provide the vendor with written notice of the reason(s) for denial. If the vendor is overpaid by Christian County, upon official notification by Christian County, the vendor shall provide Christian County with a check payable as instructed by Christian County in the amount of such overpayment. The vendor shall submit the overpayment to Christian County at the address specified. The vendor shall agree and understand that Christian County shall be solely responsible for payment for only those services requested by Christian County.
12	**Attachments Required** Be sure to upload all required documents and forms to the **"RESPONSE ATTACHMENTS"** tab of this bid event.
13	**Section 2** **BID SPECIFICATIONS**

14	**ACCOUNTS** Awarded vendor to provide full service checking account with **two copies** of the monthly bank statement and account analysis reflecting monthly beginning balance, plus deposits, less check honored each month. One copy shall be provided to the **County Treasurer** and one copy to the **County Clerk** as required in Chapter 110, RSMo., and for the County Collector's accounts, one copy shall be provided to the **County Collector** and one to the **County Auditor** and for the **Recorder of Deeds** one copy shall be provided. This depository will serve as a clearinghouse for accounts through which all deposits will be made all check drawn. One (1) CERF account for the Treasurer shall be an investment account where deposits are made but no checks are drawn. ACH debits and credits are drawn on this account. Outgoing wire transfers are also processed through this account. Ten (10) regular checking accounts two (2) for Treasurer (one of which will require outgoing wire transfers for payroll), two (2) for County Clerk, one (1) for Recorder of Deeds, four (4) for Collector, one (1) for Assessor, shall be maintained upon which deposits will be maintained and checks will be drawn as needed. A checking account shall be maintained for the School Account. Two (2) regular interest-bearing savings accounts shall be maintained for the Collector to deposit tax protest payments and surtaxes: said accounts to earn interest at the rate designated. The costs for all current and future accounts shall be based on what your firm provides on the **LINES ITEMS TAB**. The County Treasurer shall have the right to add or remove or change the designation of any account throughout the course of this agreement and the Bank will charge fees monthly according to the costs proposed in the **LINE ITEMS TAB** for the configuration of the accounts determined by the County Treasurer. The Bank will serve as both sending and receiving bank on ACH system. Christian County will pay charges as detailed that you provide in the **LINES ITEM** Tab. State and Federal payroll and CERF payments are posted over the internet and shall be billed according to the proposed cost in the **LINE ITEMS** Tab.
15	**INVESTMENT** The Bank will maintain all accounts, except any accounts designated by the Treasurer as a non-interest-bearing account pursuant to law, as interest bearing checking accounts. The interest rate designated in this agreement will be paid on closing ledger balances in the accounts and no reserve requirement will be assessed. These accounts will be fully collateralized as required by Missouri law in Sections 110.020, 110.010, and 30.270, RSMo. An account analysis can be provided for each account. The interest rate paid on closing ledger balances will be as follows: The Bank will pay interest on all Christian County checking accounts current and future (currently 16 accounts: 9 for Treasurer, 4 for Collector, 2 for County Clerk, and 1 for the Recorder of Deeds) and all Christian County savings accounts current and future (currently 2 for the County Collector) covered by the Depository Agreement. As requested, rates are quoted in relation to the most recent Overnight Federal Funds Rate, as published in the Wall Street Journal, adjusted weekly. Monthly bank statements shall reflect daily interest earned on these investment purchases. The County will separately bid out all or part of its excess funds outside the depository agreement that arises from this Request for Proposal. From time to time, County may desire to purchase government securities through the depository.

16 **COLLATERALIZATION**

The Christian County Treasurer will invest funds outside the Depository Agreement.

Bank Depository shall collateralize and secure all deposits and investments as required by Missouri law in Chapters 110 and 30, RSMo., including Sections 110.020, 110.010, and 30.270 RSMo. The maximum amount at any one time that has to be collateralized under all of the accounts will be $100,000,000.00 (100 million dollars).

All security so pledged and not able to be held by a Federal Reserve Bank shall be held by a third-party institution. The Proposal shall state who will be designated to be the third-party institution.

The County and the Office Holders require that the market value of the pledged security/collateral be 100% of the amount of funds on deposit at all times, less the amount that is insured by the Federal Deposit Insurance Corporation, (FDIC).

Safekeeping receipts for pledged collateral and securities shall be delivered to the Christian County Treasurer and said collateral and securities shall be released by the third-party institution only when authorized by County through a statement signed by the County Treasurer. County shall designate a backup for signing releases if the County Treasurer is not available (Currently the Deputy Treasurer).

Authorization for release of pledged collateral shall be in writing (fax acceptable) with phone confirmation. Verification of replacement securities will be required prior to release.
The depository agrees to have the third-party holder provide the County Treasurer with a quarterly listing of security pledged as authorized by section 30.270 RSMo., on or before the tenth day of each quarter. County currently receives these listing via internet access.

The quarterly listing shall detail the holdings as of the last working day of the immediately preceding quarter.

The quarterly listing shall include the purchase date, the coupon interest rate, the maturity date, the par value of each security, the total par value of all securities, the market value of each security and the total securities.

The County Treasurer reserves the right to reject or request replacement of any security pledged.

Safekeeping receipts for pledged collateral and securities shall be delivered showing description, cusip number, maturity, pledged par value, and market value.

A listing of acceptable securities under Missouri law is found in section 30.270 RSMo.

17 **ACCOUNT SERVICES**

The depository shall provide regular business teller service and availability of branch facilities for deposits. The depository shall provide a method for after hour’s deposit.

Deposits can be made and shall be considered same day business until 5:00 pm central standard time. It is anticipated that there be one deposit per day per account except during peak tax season (last two weeks of December when more than two deposits per day to the Investment Account may occur).

Pre-encoded, pre-printed deposits slips and checks for each account listed in Section 1 hereof, shall be provided to the County at no cost.

Designation of one bank officer for communication and investment purposes.

The Bank shall provide any necessary MICR encoding requirements to County’s check printing system.
A format shall be provided monthly with images of all checks cleared and deposit items. Software necessary to view and print any item shall be included with the CD. A sample CD shall be provided with the proposal.

The County shall be able to transfer funds between accounts at no charge.

Funds availability schedules shall be provided with the proposal.

At a minimum, the County is to be given credit as collected funds for all items cleared through the Bank on same day as deposit.
Items deposited that clear at institutions within the same Federal Reserve region shall be considered collected within one business day at a maximum.
Incoming wire transfers shall be credited as collected on the day received if received by or before 3:00 pm central standard time.

The County Treasurer shall be the contact and working person by and between the bank depository and the Treasurer's accounts. The County Collector shall be the contact and working person by and between the bank depository and the Collector's accounts. Any other office or department that request services will have their own accounts and shall designate in writing their own contact person.

Service charges on all current and future accounts shall be totaled and billed monthly to the County Treasurer, Collector, Recorder of Deeds, Clerk, and any other offices or departments that may request services for their respective accounts.

Any future accounts established by the County shall be computed under the terms of this contract as long as no new requirements are established by the County.

Any new account that involves funds under the control of the County Treasurer that uses the County's tax identification number, shall be set up through the County Commission and the County Treasurer.

Any new accounts involving funds under the control of the County Treasurer shall require the signatures of the County Treasurer and/or her designee.

Any new account that involves funds under the control of the County Clerk that uses the County's tax identification number, shall be set up through the County Commission and notification to the County Treasurer.

Any new accounts involving funds under the control of the County Clerk shall require the signatures of the County Clerk and/or her designee.

The County Treasurer's accounts for the County will be required to have two signatures with the County Treasurer or their facsimile stamp as one and the Presiding Commissioner or their facsimile stamp as the second signature. The Treasurer's School account is required to have two signatures one being the County Treasurer and her designee. The CERF account is done online through ACH transfers and can be performed by the Treasurer or her designee.

Any new account that involves funds under the control of the County Collector that uses the County's tax identification number shall be set up through the County Collector in cooperation with the County Commission and notification to the County Treasurer.

Any new account that involves funds under the control of the County Collector shall require the signatures of the County Collector and his designee.

Any new account that involves funds under the control of the County Recorder that uses the County's tax identification number shall be set up through the County Recorder in cooperation with the County Commission and notification of the County Treasurer.

Any new account that involves funds under the control of the Recorder of Deeds shall require the signatures of the Recorder of Deeds and her designee.

Any department that sets up a new account that uses the County's Tax identification number shall be set up through the County Commission and the department and notification to the County Treasurer.

18 **ONLINE ELECTRONIC BANKING SERVICES**

The depository's ability to provide interactive access through the Internet allows account balance inquiry, account transfers, ACH processing, stop payments, wire transfers, and direct deposit of payroll checks to various banking institutions. This includes set-up charges, online charges, monthly charges, and per-transaction costs that are in addition to or in lieu of traditional costs.

Detail whether memo post information is available and whether entered data is accepted immediately or batch processed by the depository at a later time. Detail how much history is available (i.e., the current month, prior month, six months, year, etc., and whether query processing is available for specified date ranges.

The depository's ability to download files on demand from the depository computer to the County's network containing check clearing information. Include the record format of downloaded files and any costs over and above monthly account access charges.
Detailed whether downloaded files will contain current information, prior day transactions, or weekly family/monthly batch information. If downloading files directly is unavailable, provide details of proposed alternatives and charges associated with the alternative. Approximately 50,000 items will be downloaded during the agreement.

The depository's ability to upload ASCII files containing information necessary for the ACH debit process, including the record format required for file acceptance and all costs associated with file transfer for the ACH processing period. Detail any cost in addition to or in lieu of the cost quoted in this proposal for ACH debit transactions.

Provide a minimum of three references of current users you have served within the past three years using your electronic banking services proposed. See Attributes #43, #44 and #45.

19 **Section 3**

BID REQUIREMENTS

The following items require an answer

20 **Conflict of Interest Questionnaire**

Does this vendor have conflict of interest with Christian County?

No

21 **Conflict of Interest pt. 2**

If responder stated there is a conflict of interest with the Christian County, please list the name and details below. If no conflict exists, enter N/A.

N/A

22 **Felony Conviction Details**

If your firm is owned or operated by anyone who has been convicted of a felony, please list their name and the details of the conviction. If not applicable, please enter N/A (not applicable).

N/A

23 **Anti-Collusion Statement**

I affirm that I am duly authorized to execute this contract; that this company, corporation, firm, partnership or individual has not prepared this bid in collusion with any other Bidder, and that the contents of this bid as to prices, terms or conditions of said bid have not been communicated by the undersigned nor by any employee or agent to any other person engaged in this type of business prior to the official opening of this bid.

☑ I agree.

24 **Courier Service**

A courier service may be required should your bank be located more than 4 blocks of the Historic Courthouse located at 100 W. Church Street, Ozark, MO.

25	**RSMo Chapter 110** The Christian County Commission will be accepting sealed bids from Christian County Banking Institutions which desire to be selected as the depository of Christian County Funds for the next four years, with an option to re-bid in each odd-numbered year. All banking institutions should comply with the provisions of Chapter 110 of the Revised Statutes of the State of Missouri. ☑ Yes, I have read and understand.
26	**SECURITIES DEPOSIT - RSMo. 110.020** RSMo 110.020 "The value of the securities deposited and maintained by a legal depositary under section 110.010 shall at all times be not less than one hundred percent of the actual amount of the funds on deposit with the depositary, less the amount, if any, insured by the Federal Deposit Insurance Corporation." ☑ Yes, I have read and understand.
27	**BANKING EXTENDED TO OTHER COUNTY OFFICES** Please state whether this financial institution would provide other county office holders in departments, including, but not limited to, the County Sheriff, Recorder, Circuit Clerk, Collector, Assessor, Juvenile, Drug Court, Law Library, and Circuit Court, with checking accounts and banking services based upon the proposed cost schedule of this agreement if not, please describe the cost for maintaining such accounts Guaranty Bank will offer other county office holders the same cost schedule we've included in this current proposal.
28	**AUDITOR VERIFICATION OF ACCOUNTS** The County Commission and the County Auditor shall have access to the Christian County Treasurer’s Accounts for the purpose of verifying account balances. That verification shall be through and by the authority of the County Treasurer in the form of going online to the depository Bank in the County Treasurer’s office. The County Commission and the County Auditor shall have access to the Christian County Clerk’s and Collector’s accounts for the purpose of verifying account balances. The Bank will be given permission from the County Clerk or County Collector to release a full account record being copied and/or given to the County Commission or the County Auditor upon request.

29 **WIRE TRANSFER AUTHORIZATIONS**

All wire transfers are to be handled by the Policy Statement-Wire transfers Authorization referenced in its entirety as specified below.

This statement is provided to further clarify the depository agreements between Christian County Government and the County Banking service provider. The below clarification statements are effective as of the date set forth below, until changed by County Treasurer or the Deputy County Clerk with the County Commission approval.

CERF-Summary of County Contributions-CERF Administrative Retirement System

The retirement program CERF (County Employees Retirement Fund) obtains funding from several different sources. These funds which are deposited in a special County bank account shall then be forwarded to Administrative Retirement System for credit to CERF's account, this process requires a wire transfer from the County bank account to CERF's Administrative Retirement System account. This wire transfer is a predefined single purpose transaction, where the parameters are fixed. The only factor subject to variation is the dollar amount. The sources of funds (Employee Contributions) are the result of payroll deductions and therefore results I a wire transfer each pay cycle. The sources of funds (Assessor late fee's, Collector merchant license fees, Collector delinquent fees, Recorder of Deeds document filing fees, County interest and County Contributions) are received on a calendar monthly cycle and therefore usually results in a wire transfer each calendar month. The authorization to and responsibility for these transactions is assigned to the County Treasurer, who manages the depositing and forwarding of these funds for the County.

EFTPS Payroll Taxes

The preparation of the County's payroll creates a liability of Federal Payroll Taxes that must be deposited in a timely manner by the method required by the Internal Revenue Service. This process, called EFTPS (Electronic Federal Tax Payment System), requires a wire transfer each pay cycle. The wire transfer is a predefined single purpose transaction, where the parameters are fixed. The only factor subject to variation is the dollar amount. This transaction is accomplished by an internet entry in the IRS EFTPS network. The authorization to and responsibility for this transaction is assigned to the Deputy County Clerk, who manages the payroll operations of the County.

ACH Credit Payroll Taxes

The preparation of the County's payroll creates a liability of State Payroll Taxes that must be deposited in a timely manner by the method required by the Missouri Department of Revenue, the Division of Taxation and Collection. This process, called ACH Credit (Automated Clearing House Credit) requires a wire transfer each pay cycle. This wire transfer is a predefined single purpose transaction, where the perimeters are fixed. The only factor subject to variation is the dollar amount. This transaction is accomplished by an internet entry in the State ACH network. The authorization to and responsibility for this transaction is assigned to the Deputy County Clerk, who manages the payroll operation of the County.

30 **PROPOSAL RESPONSE FORMAT**

****PROPOSAL RESPONSE AND PRICING FORMAT****

IMPORTANT: Please UPLOAD one document with all of the information listed in #31. Please list it as it is described in order.

31 **PROPOSAL - Company History/Firm Qualifications**

PLEASE PROVIDE A DETAILED PROPOSAL AS DESCRIBED BELOW.
ONCE COMPLETED ATTACH YOUR PDF TO THE
RESPONSE TAB UNDER PROPOSAL RESPONSE.

Company History/Firm Qualifications

- **SECTION 1 - TITLE PAGE:**
  Include company name, address, telephone number, fax number, email address and contact name.

Executive Summary:
This one-page executive summary is to briefly describe the vendor's proposal. This summary should highlight the major features of the proposal. It must indicate any requirements that cannot be met by the vendor. The reader should be able to determine the essence of the proposal by reading the executive summary.

Detailed Response:
This section should constitute the major portion of the proposal and must contain at a minimum the following information:
A brief history of the company, including but not limited to: ownership, date business started, (including business name changes), mission statement, etc.
A complete narrative of the vendor's assessment of the work to be performed, the vendor's ability and approach, and the resources necessary to fulfill the requirements. This should demonstrate the vendor's understanding of the desired overall performance expectations. Clearly indicate any options or alternatives proposed.
Provide a listing of any data or information which the vendor will require in order to undertake the project.
Provide any certifications you may have for the industry standards.

A description of the vendors intended relationship with county staff, including the level of assistance anticipated in completing the work of this project.
A description of any subcontracts and associations with other firms that the vendor proposes to utilize in the performance of this work. intended working relationship with the County.
Provide a detailed transition plan, if applicable. Include milestone dates.
Include jobs and contract that your company has held that are similar in scope and size to this RFP.

Qualifications:
Include the following documentation of qualifications:
Copy of any license(s)
Copy of certification(s)
Copy of registration(s)
Provide a copy of any document required by the State of Missouri, local or federal authorities having jurisdiction for the vendor to perform the work of this project.

Bank Officer/Project Manager/Other Key Personnel:
Provide the Bank Officer and Project Manager' names, contact information and provide a copy of their resumes. Details, experience and/or resumes for employees that will work on this contract (include training programs, certifications, etc. as applicable to this RFP).
The Bank Officer is defined as a person who has day-to-day responsibility to work closely with the County Treasurer's Office.

- Please note: Should a contract be given to your company and your project manager leave your company, Christian County will have final say on who the project manager will be for any replacement.

SECTION 2 - ONLINE BANKING
The depository’s ability to provide interactive access through the Internet allows account balance inquiry, account transfers, ACH processing, stop payments, wire transfers, and direct deposit of payroll checks to various banking institutions. This includes set-up charges, online charges, monthly charges, and per-transaction costs that are in addition to or in lieu of traditional costs.

Detail whether memo post information is available and whether entered data is accepted immediately or batch processed by the depository at a later time. **Detail how** much history is available (i.e., the current month, prior month, six months, year, etc., and whether query processing is available for specified date ranges.

The depository's ability to download files on demand from the depository computer to the County’s network containing check clearing information. Include the record format of downloaded files and any costs over and above monthly account access charges.
Detailed whether downloaded files will contain current information, prior day transactions, or weekly family/monthly batch information. If downloading files directly is unavailable, provide details of proposed alternatives and charges associated with the alternative. Approximately 50,000 items will be downloaded during the agreement.

The depository's ability to upload ASCII files containing information necessary for the ACH debit process, including the record format required for file acceptance and all costs associated with file transfer for the ACH processing period. Detail any cost in addition to or in lieu of the cost quoted in this proposal for ACH debit transactions.

SECTION 3 - PRICING/INTEREST:
PRICING:
Pricing will be entered under the **LINES ITEM TAB.** Should there be costs not listed under the **LINES ITEM TAB** please include it in this section.

All costs should be located in the **LINES ITEM TAB** or this section. In case of a discrepancy the LINE ITEMS Tab will prevail.

INTEREST CALCULATION:
State your Interest Calculation.

The interest rate paid on the accounts that are used to purchase United States Government (or agency of the United States government) security repurchase agreements shall be stated as a specific number of basis points above or below the most recent overnight Federal Funds Rate as published in Section C, Markets Diary in the Wall Street Journal. Note: Please consider including a Guaranteed Floor Rate of interest in your bid.

The Bank will maintain all accounts, except any accounts designated by the Treasurer as a non-interest-bearing account pursuant to law, as interest bearing checking accounts. The interest rate designated as

- The interest rate paid on closing ledger balances will be as follows:
    - The Bank will pay interest on all Christian County checking accounts current and future (currently 16 accounts: 9 for Treasurer, 4 for Collector, 2 for County Clerk, and 1 for the Recorder of Deeds) and all Christian County savings accounts current and future (currently 2 for the County Collector) covered by the Depository Agreement. As requested, rates are quoted in relation to the most recent Overnight Federal Funds Rate, as published in the Wall Street Journal, adjusted weekly.
    - Monthly bank statements shall reflect daily interest earned on these investment purchases.
    - The County will separately bid out all or part of its excess funds outside the depository agreement that arises from this Request for Proposal. From time to time, County may desire to purchase government securities through the depository.

The interest rates of this agreement will be paid on closing ledger balances in the accounts and no reserve requirement will be assessed. These accounts will be fully collateralized as required by Missouri law in Sections 110.020, 110.010, and 30.270, RSMo. An account analysis can be provided for each account.

Please submit the proposal for compliance with the collateralization requirements specified.

SECTION 4 FINANCIAL INFORMATION - IN THIS ORDER:

FINANCIAL STABILITY:
Provide financial data as required that proves you are a sound institution.

IDC FINANCIAL RATINGS:
Provide a copy of the most recent IDC Financial Ratings for your financial institution.

FUND AVAILABILITY SCHEDULE:
Include a copy of your Funds Availability Schedule.

BANK STATEMENT:
Include a sample copy of your bank statement.

SAMPLE INVOICE/SAMPLE REPORTING:

Provide a sample of a standard invoice/sample of what reporting looks like.

CLEARED CHECKS AND DEPOSITED ITEMS:
Provide a sample of a cleared check and deposited items.

OTHER COUNTY OFFICIAL ACCOUNTS:
Please state whether this financial institution would provide other county office holders in departments, including, but not limited to, the County Sheriff, Recorder, Circuit Clerk, Collector, Assessor, Juvenile, Drug Court, Law Library, and Circuit Court, with checking accounts and banking services based upon the proposed cost schedule of your proposal if not, please describe the cost for maintaining such accounts.

SECURITIES DEPOSIT:
Securities deposit: RSMO. 110.20; The value of the securities deposited and maintained by a legal depository under section 110.010 shall at all times be no less than 100% of the actual none of the funds on deposit with a depository, less the amount, if any, insured by the Federal Deposit Insurance Corporation.
As you know it is the bank's responsibility to ensure there id enough collateral to cover balances at the end of each day. **Please explain** what method you use to cover this responsibility, i.e. Letter of Credit, government securities purchase or ICS Intrafi Banking system.

CONTRACT TERM:
The contract is for four years. Agreements signed by Christian County must be signed by at least a majority of the members of the County Commission. Agreements must be attested by the County Clerk and approved to form by the County Counselor. In addition, the County Auditor must certify that there is an unencumbered balance available to pay the contract cost.

REFERENCES:
Provide three references that you have contracted with in similar scope/size in the past three years. Include name of company, contact name, phone number, email and date of service of contract. The vendor shall agree to authorize its references to furnish any information requested by Christian County to verify references provided and to determine the quality and timeliness of previous work performed. This should be submitted under ATTRIBUTES #43, #44, and #45 below.

PLEASE PROVIDE A DETAILED PROPOSAL AS DESCRIBED ABOVE.
ONCE COMPLETED **ATTACH YOUR PDF TO THE RESPONSE TAB UNDER PROPOSAL RESPONSE.**

32 **BANK REQUIREMENTS**

The bank must be a Missouri-based institution and reside in Christian County.
Comply with all applicable state and federal banking regulations.
Collateralize deposits exceeding FDIC insurance limits.

☑ Yes, I have read and understand.

33 **Section 3**

COMPANY INFORMATION

34 **Name of Organization**

Guaranty Bank

35 **Business Address**

2144 E Republic Rd Ste F200 Springfield, MO 65804

36 **Phone Number**

(417) 893-3555

37 **Email**

wmorrow@gbankmo.com

38 **Name of Principal Owner(s)**

Whitney Morrow, Executive Vice President Treasury Management

39 **Number of Years in Business**

112

40 **Location of Main Office which would service Christian County**

Include address
Branch Manager and their contact information.

Ozark Location. 1701 W State Highway J Ozark, MO 65721. Branch Manager Susan Johanson - 417-520-0249. sjohanson@gbankmo.com

41 **Business Teller Service Locations and Hours**

Provide a listing of business teller service locations and hours in the Christian County area.

Ozark Location - 1701 W State Highway J Ozark, MO 65721 Lobby Hours: Monday-Friday 9:00am to 5:00pm. Saturday 9:00am to 12:00pm. Drive Thru Hours: Monday-Friday 8:30am to 5:30pm. Saturday 9:00am to 12:00pm. Video Banking Hours: Monday-Friday 7:00am to 7:00pm. Saturday 8:00am to 2:00pm

42 **Three References Required**

Provide information on three clients for whom similar scope and size of services have been offered in **the past three years**, preferably with a Missouri governmental entity. **They must be using your Online Banking Services**. If you have worked for Christian County in this scope, you may use us as a reference.

43 **Reference #1**

List three (3) business references:
Company Name
Contact Name:
Address City State Zip
Business Phone Business
Email

City of Ozark Mary Edna Wilson, Finance Director 205 N 1st St, Ozark, MO 65721 417.581.2407 mwilson@ozarkmissouri.org

44 **Reference #2**

List three (3) business references:
Company Name
Contact Name:
Address City State Zip
Business Phone Business
Email

City of Oronogo Cindy Jennings, City Clerk 653 E Central St, Oronogo, MO 64855 417.673.4541 cityclerk@oronogomo.org

45	**Reference #3** **List three (3) business references:** Company Name Contact Name: Address City State Zip Business Phone Business Email Ozark R-VI School District Robert Hedgecorth, Executive Director of Finance 302 N 4th Ave, Ozark, MO 65721 417.582.5987 roberthedgecorth@ozarktigers.org

Bid Lines

#	Item
1	**BI-WEEKLY PAYROLL** Provide cost for one bi-weekly payroll with approximately 218 potential participants. Detail deadlines for Friday morning account crediting. Quantity: 1 UOM: BI-WEEKLY PAYROLL Price: $0.00 Total: $0.00
2	**DEPOSIT ITEMS** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes: We anticipate a Volume of 33,000 deposit items.
3	**CHECKS PAID** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes: We anticipate checks paid Volume 6500.
4	**RETURNED CHECKS** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes: We anticipate a Volume of 55.
5	**ACCOUNT TRANSFERS** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes: We anticipate a Volume of 50.
6	**STOP PAYMENTS** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes: We anticipate a Volume of 40.
7	**ACH TRANSACTIONS INCOMING** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes: We anticipate a Volume of 1500.

8	**OUTGOING DIRET DEPOSIT** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes: We anticipate a Volume of 90 files.
9	**WIRE TRANSFERS**
10	**INCOMING WIRE TRANSFERS** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes: We anticipate a Volume of 25
11	**OUTGOING WIRE TRANSFERS** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes: We anticipate a Volume of 250
12	**ACCOUNT MAINTENANCE** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes:
13	**MONTHLY BANK STATEMENTS WITH ACCOUNT ANALYSIS** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes: 13 monthly- 2 quarterly
14	**SECURITY SAFEKEEPING**
15	**SAFE DEPOSIT BOX-LIST SIZE AND LOCATION WITH PRICING** **ONE 3X10** Quantity: 1 UOM: ANNUALLY Price: $0.00 Total: $0.00 Item Notes: **3X10** Supplier Notes: If box size is not available, we will honor the pricing for another size of box selected.
16	**SAFE DEPOSIT BOX-LIST SIZE AND LOCATION WITH PRICING** **ONE 5X10** Quantity: 1 UOM: ANNUALLY Price: $0.00 Total: $0.00 Item Notes: **5X10** Supplier Notes: If box size is not available, we will honor the pricing for another size of box selected.

#	Item	Quantity	UOM	Price	Total
17	**SAFE DEPOSIT BOX-LIST SIZE AND LOCATION WITH PRICING ONE 10X10**	1	ANNUALLY	$0.00	$0.00
	Item Notes: 10X10				
	Supplier Notes: If box size is not available, we will honor the pricing for another size of box selected.				
18	**CREDIT CARD FEES**	1	PERCENTAGE		12.45%
	Supplier Notes: Business Credit Card APR is Prime + 4.95%. This will adjust based on Prime.				
19	**DEBIT CARD FEES**	1	PERCENTAGE		0%
20	**DEPOSITED CHECKS RETURNED**	1	EA	$0.00	$0.00
21	**RECLEARED DEPOSITED ITEMS**	1	EA	$0.00	$0.00
22	**ACH RETURN ITEMS**	1	EA	$0.00	$0.00
23	**ACH FILE REVERSALS**	1	EA	$0.00	$0.00
24	**ACH ITEM REVERSAL**	1	EA	$0.00	$0.00
25	**IMAGE COPIES OF CHECKS**	1	EA	$0.00	$0.00
26	**RESEARCH AND RECONCILING**	1	EA	$0.00	$0.00
27	**SPECIAL STATEMENT**	1	EA	$0.00	$0.00
28	**STATEMENTS ON CD**	1	MONTHLY	$0.00	$0.00
	Supplier Notes: Electronic Statements and Online Banking with historical data search available instead of CD ROM.				
29	**MONTHLY INTERNET BANKING FEE**	1	MONTHLY	$0.00	$0.00

30	**OPTIONAL:** **BID BANK SERVICES FOR POSITIVE PAY** Quantity: 1 UOM: MONTHLY Price: $0.00 Total: $0.00 Item Notes: OPTIONAL. CHRISTIAN COUNTY WILL REVIEW THIS AND DECIDE WHETHER OR NOT IT IS IN ITS BEST INTEREST OF THE COUNTY. PLEASE PROVIDE A DETAILED EXPLANATION ON YOUR UPLOADED PROPOSAL WHAT THIS SERVICE CAN DO FOR THE COUNTY.

Response Total: $0.00

Guaranty Bank

2144 E Republic Road Ste F200
Springfield, MO 65804
417-893-3555
Whitney Morrow, Executive Vice President
wmorrow@gbankmo.com

Banking Services Proposal

Created for:

CHRISTIAN
EST^{D} COUNTY 1859
HEART OF THE OZARKS
MISSOURI

Executive Summary:

Guaranty Bank is proud to have celebrated over 100 years of service in the Ozarks, and we are committed to continuing our tradition of community support and excellence. At Guaranty Bank, we pride ourselves on delivering innovative and intuitive products and services, combined with top-tier service to our clients daily. Guaranty Bank's Treasury Management team has extensive experience working with several local government entities, school districts, and non-profits and are confident and committed to not only meeting but exceeding the County's expectations.

Guaranty Bank is equipped to meet all banking needs listed within this Banking Services RFP. Our team is knowledgeable and able to provide all necessary employee training when it comes to our online banking and products. We have prompt responses if any needs arise and happily assist with any requests.

This banking proposal includes the following services for the County:

- Free checking and savings accounts
- Courier service drop off deposits and change orders once daily
- Competitive interest rates
- Free business Online Banking, with multi-factor security authentication and mobile access
- Free ACH and Wire services
- Free Remote Deposit Check services
- Free Fraud Prevention Services

All collected funds will earn interest at a rate equivalent to the Federal Funds Effective Rate plus.12% or currently 4.45% with a floor of 0.40%. As of April 30, 2025, the Federal Funds Effective Rate was 4.33%. All County funds will be fully FDIC insured through Insured Cash Sweeps (ICS) according to Missouri law in Sections 110.020, 110.010, and 30.270, RSMo.

In addition to serving the banking needs of Christian County, Guaranty Bank will also provide special banking perks to employees of Christian County through our Perks program, at no charge to the County. Details of this program can be found within the banking proposal under Exhibit A.

I hope you find the enclosed information helpful as you evaluate your banking options. Please contact Whitney Morrow at 417.893.3555 or wmorrow@gbankmo.com or Alyssa Hardy at 417.851.5745 or ahardy@gbankmo.com if you need additional information or have further questions.

We appreciate the opportunity to share our bid response and look forward to the opportunity of working with Christian County.

Detailed Response:

Company History:

Guaranty Bank, established in 1913, is proud to have celebrated over 100 years of service in the Ozarks, and we are committed to continuing our tradition of community support, excellence, and making financial dreams a reality. Guaranty Bank currently maintains 14 full-service banking centers in the Springfield and Joplin markets, with over 200 employees. In April of 2022, Guaranty Bank was acquired by QCR Holdings and merged with SFC Bank providing our organization with even more resources to serve our clients. Our local board members include 11 dedicated local community leaders committed to meeting the financial needs of our community.

Vendor Assessment:

Based on the specifications within this RFP, Guaranty Bank has developed a banking plan which will provide Christian County with innovative, user-friendly services while earning competitive returns. Guaranty Bank is able to provide all the banking services requested and we are confident the County will enjoy the exceptional customer service they will receive. Guaranty Bank will provide the County with all checking and savings accounts needed while maintaining 100% collateralization on all funds. Working closely with the designated approved parties, we would open accounts and set up online banking for all appropriate individuals. Guaranty Bank can provide both paper statements and electronic analysis statements as requested. Our account analysis statements provide more detailed transaction information than standard statements, allowing you to gain deeper insights, identify transaction trends over time, and detect any anomalies more effectively. We encourage the use of electronic statements within the online banking portal with a viewing history of two years. Statement and image history beyond two years can be requested from the Treasury Management team. See Exhibit B for a sample analysis statement. Guaranty Bank will utilize FDIC insured IntraFi Network Insured Cash Sweeps (ICS) for collateralization. Christian County will make deposits regularly to Guaranty Bank. Deposits can then be swept into the ICS network of banks in amounts below $250,000, the standard FDIC insurance maximum. All funds will be collateralized according to Missouri and Federal Law. See Exhibit C for an overview and Exhibit D for a sample ICS Statement. We have also attached Exhibit E for additional services we provide and can offer to the County as needed. Christian County is encouraged to use our Ozark Guaranty Bank location as their primary banking facility located at 1701 W State Highway J Ozark, MO 65721. This facility is open Monday-Friday 8:30am-5:30pm and Saturday 9:00am-12:00pm. We have video banking available Monday-Friday 7:00am-7:00pm and Saturday 8:00am-2:00pm. For after-hour deposits, the County is encouraged to use our secured night depository box attached to the building at this location. Exhibit F shows a list of all Guaranty Bank locations. As we are out of the 1 block requirement, we agree to facilitate courier services Monday to Friday with once-a-day pickup and drop-offs.

Implementation Plan:

Guaranty Bank's Treasury Management team will manage the implementation of services and training for the County's staff. We are available for on-site training and/or video call training for all employees. We have created helpful guides that would be provided for the County for employees to use as needed. Our Treasury Management team has demonstrated itself to be meticulous and responsive when working with our clients. In addition, our experience in the banking centers, wire department and operations center will allow us to provide a seamless transition. Guaranty Bank will take a team approach to help support Christian County convert their banking. If awarded the contract, we will first schedule a meeting with the County's designated personnel to discuss all the account details. This will include:

- Account signers and authorities
- Online Banking users and products including limits and authorities
- Remote Deposit Capture users and limits
- ACH and Wire transfer needs
- Positive Pay file mapping and user rights

This information will then be used to prepare all account documents and other agreements. When all documents are prepared, we will set up a second meeting for signatures or arrange for e-sign (and to schedule installation and training for additional products such as Automated Clearing House (ACH), Positive Pay and Remote Deposit Capture). Testing for those files sent via ASCII will also be scheduled at this time. Additional meetings and/or training may be scheduled as needed.

May 5, 2025- Submission of Bid

June 2, 2025 – First meeting to gather account signer and authority information.

June 9, 2025 – Second meeting to sign account signature cards.
Electronic signings is available if desired.

June 18, 2025 – On site Online Banking Training
Follow-up training is available for additional employees as needed.

July 1, 2025 – Start of new contract

Qualifications:

Please see Exhibit G for a copy of Guaranty Bank's W-9, used as supporting documentation when entering into vendor contracts.

Bank Officer/Project Manager/Other Key Personnel:
Provide the Bank Officer and Project Manager's names, contact information and provide a copy of their resumes. Details, experience and/or resumes for employees that will work on this contract (include training programs, certifications, ect as applicable to this RFP). The Bank Officer is defined as a person who has the day-to-day responsibility to work closely with the County Treasurer's Office.
Christian County's primary contact would be:

Whitney Morrow, Executive Vice President, CTP

2144 E Republic Road Suite F200
Springfield, MO 65804
Office: 417-893-3555
wmorrow@gbankmo.com

Alyssa Hardy, Treasury Management Officer
2144 E Republic Road Suite F200
Springfield, MO 65804
Office: 417-851-5745
ahardy@gbankmo.com

Whitney Morrow, CTP, Executive Vice President of Treasury Management will be your primary account executive. Whitney serves on the Senior Management Team for Guaranty Bank and has managed many account relationships for municipalities, universities, school districts and large corporations. Whitney would be the primary account manager for Christian County. She was with Commerce Bank for 33 years and managed Treasury Services for this region and has now been with Guaranty Bank for 8 years in that role. She is a Certified Treasury Professional, a certification issued through the Association of Financial Professionals (AFP). Whitney has served as the chair of the bank's Diversity, Equity and Inclusion (DEI) committee, is a member of the donations committee, alum of Leadership Springfield and recipient of SBJ's 40 under 40 recognition. As a member of the Senior Management Team, Whitney possesses the authority necessary to effectively manage the County's relationship and navigate any special circumstances that may arise.

Alyssa Hardy, Treasury Management Officer, will also be a member of the County's account team. Alyssa has been in banking for 10 years with experience working with depository clients in the Springfield area and manages numerous large treasury relationships.

Treasury Management Support Team:

Emily Juranas, Treasury Management Specialist
Holly Sorensen, Treasury Management Specialist
Jackie Landolt, Treasury Management Specialist
Abbie Brown, Treasury Management Specialist

Guaranty Bank's Treasury Team cumulatively has approximately 100 years of service in banking, and we pride ourselves on providing the highest level of support to our clients. While we would serve as your primary banking contacts, we would also coordinate any requests to other areas of the bank. The County is welcome to utilize all locations and our call center, but we would encourage the County to directly reach out to our Treasury Management team for any needs. Our team email is treasurymanagemt@gbankmo.com which allows all 9 teammates to receive your email requests. Emailing our group allows for the first available teammate to respond and work on your requests the quickest. We also have a team phone number 417-373-9949 that allows the first available teammate to answer to assist with the County's needs. Please see Exhibit H for a full team contact list.

Section 2 – Online Banking

Guaranty Bank's digital Business Online Banking platform provides viewing of up-to-the-minute balance and activity information, funds transfer between accounts, stop payments, ACH origination, wire transfer, remote deposit capture, and positive pay. All these services utilize a single sign-on process, allowing you to manage your banking relationship securely and efficiently. Guaranty Bank's business online banking platform offers the ability to view and export ACH activity, balance and transaction activity, paid checks, user defined reports, and wire transfer reports. Account transactions may be downloaded in Quickbooks (qbo), Quicken (qfx), Excel (xls), CSV, and Microsoft (ofx). Authorized personnel will have access to customizable reporting for prior and current day activity, including summary and detail transaction information, wire transfer, and ACH activity. Guaranty Bank also offers EDI (Electronic Data Interchange) reporting through the Positive Pay platform. This report contains detailed transaction information for incoming ACH transactions, including any addenda information submitted by the originator. Consolidated and individual account analysis statements providing activity details for each account and the deposit relationship as a whole will be provided as part of the monthly account reporting. The County can have designated users with administrative authority who may tailor user privileges as appropriate to create, modify, and view specific reports deemed necessary.

Balance and Activity: Bank account balances include both up to date memo balances and day end collected balances. The County has the ability to review account activity and can use a sort option to filter specific ranges, dollar amounts, or item descriptions with two years of information readily available.

Funds transfer: Authorized Online Banking users would have access to immediately transfer funds between County bank accounts within their online portal.

Stop Payments: Stop payment requests can be submitted to bank personnel or through the online banking platform at no cost to Christian County. If selecting to utilize online submission for stop payments, the County would designate authorized users to submit stop payments and what level of viewing each user receives. Stop payments will remain in effect on accounts for 6 months.

ACH Services: Guaranty Bank can provide ACH to allow for direct deposit of payroll or CERF payments at no cost to Christian County. ACH allows the County to send or receive electronic funds with complete control within your online banking portal, including the use of ASCII files. Guaranty Bank has a daily ACH upload cut-off at 4:30pm for next day processing and 1:30pm for same day processing. Guaranty Bank offers multiple ACH batch windows ranging throughout the day starting at 11:30am to 4:30pm.

Wire transfer: Guaranty Bank offers both domestic and international wire transfers. The County would be set up with online wire access to create templates and send wires directly through your online banking platform. We recommend the additional security of dual control which would require two authorized users to create and approve the wire transfers before being sent. Domestic wire cutoff is 4:00pm and International wire cutoff is 2:00pm.

Remote Deposit Capture: Guaranty Bank provides a Single Sign On (SSO) process for accessing its remote deposit platform via the bank's online banking system. The remote deposit system will allow Christian County to deposit checks directly from your office into designated accounts with the use of a deposit scanning machine that could be placed in your office and set up with the help of our Treasury Management team. Remote Deposit Capture also allows users to better manage the check imaging process by providing the ability to review and approve check image quality, avoid duplicate deposits, and correct MICR check information and optical character recognition (OCR) errors, such as check amount. These additional functions allow the County to reduce the amount of deposit corrections and ensure that deposits are fully in balance and ready for processing prior to submission. Mobile deposit is also available if needed.

Positive Pay: Guaranty Bank will provide and highly encourages the use of Check Positive Pay with payee match to detect any fraudulent check attempts for Christian County. Positive Pay is a fraud mitigation tool which verifies the check number, date issued, dollar amount, and payee of paper items clearing the accounts against information provided by the County. Guaranty Bank will also provide ACH Positive Pay to protect against ACH fraud attempted using your routing and account numbers electronically. ACH Positive Pay allows the County additional control to pay or return ACH transactions presenting to the accounts. You will be able to add rules/filters to govern how future ACH transactions from the same originator should be processed. Positive Pay can be accessed on a desktop or on mobile devices.

Section 3 – Pricing/Interest

PRICING:
Pricing will be entered under the LINES ITEM TAB. Should there be costs not listed under the LINES ITEM TAB please include it in this section. All costs should be located in the LINES ITEM TAB or this section. In case of a discrepancy the LINE ITEMS Tab will prevail.

Guaranty Bank pricing has been included under the Lines Item Tab within IonWave. Additional cost not listed within the Line Item Tab reflect below:

Additional Service Option: Lockbox Monthly Maintenance Fee: $325

Interest Calculation:

All collected funds for Christian County will earn interest at a rate equivalent to the Federal Funds Effective Rate plus 0.12% or currently 4.45%. As of April 30, 2025, the Federal Funds Effective Rate was 4.33%. All County funds will be fully FDIC insured through Insured Cash Sweeps (ICS) according to Missouri law in Sections 110.020, 110.010, and 30.270, RSMo. Monthly account analysis statements and ICS statements will reflect interest earned on these funds.

Christian County would also be able to purchase government securities and other investment opportunities with our Guaranty Bank Wealth Management Department.

SECTION 4 FINANCIAL INFORMATION - IN THIS ORDER:

FINANCIAL STABILITY:
Provide financial data as required that proves you are a sound institution.
See Exhibit I to view our Annual Report that includes financial information.

IDC FINANCIAL RATINGS:
Provide a copy of the most recent IDC Financial Ratings for your financial institution.
See Exhibit J to view 2024 Quarter 2 IDC Bank Ratings for Guaranty Bank.

FUND AVAILABILITY SCHEDULE:
Include a copy of your Funds Availability Schedule.
See Exhibit K for a copy of our Funds Availability Schedule.

BANK STATEMENT:
Include a sample copy of your bank statement.
Please see Exhibit B for a copy of our analysis account statement. Exhibit D is an example of our ICS statement.

SAMPLE INVOICE/SAMPLE REPORTING:
Provide a sample of a standard invoice/sample of what reporting looks like.

See Exhibit L for online reporting examples.

Cleared Checks and Deposited Items:
Provide a sample of a cleared check and deposited items.
Please see Exhibit M for a sample of cleared check reporting. Check and deposited item imaging is available within your online banking account activity for printing.

OTHER COUNTY OFFICIAL ACCOUNTS:
Please state whether this financial institution would provide other county office holders in departments, including, but not limited to, the County Sheriff,

Recorder, Circuit Clerk, Collector, Assessor, Juvenile, Drug Court, Law Library, and Circuit Court, with checking accounts and banking services based upon the proposed cost schedule of your proposal if not, please describe the cost for maintaining such accounts.
Guaranty Bank would be willing to provide other county office holders in departments, including, but not limited to, the County Sheriff, Recorder, Circuit Clerk, Collector, Assessor, Juvenile, Drug Court, Law Library, and Circuit Court, with checking accounts and banking services equivalent to the proposed cost schedule for Christian County.

SECURITIES DEPOSIT:
Securities deposit: RSMO. 110.20; The value of the securities deposited and maintained by a legal depository under section 110.010 shall at all times be no less than 100% of the actual none of the funds on deposit with a depository, less the amount, if any, insured by the Federal Deposit Insurance Corporation.
As you know it is the bank's responsibility to ensure there is enough collateral to cover balances at the end of each day. **Please explain** what method you use to cover this responsibility, i.e. Letter of Credit, government securities purchase or ICS Intrafi Banking system.

Guaranty Bank will utilize FDIC insured IntraFi Network Insured Cash Sweeps (ICS) for collateralization. Christian County will make deposits regularly to Guaranty Bank. Deposits are swept into the ICS Network of banks in amounts below $250,000, the standard FDIC insurance maximum. All funds will be collateralized according to Missouri Law in Sections 110.020, 110.010 and 30.270 RSMo. Individual logins would be created for authorized personnel to access the IntraFi online portal. Within this portal, monthly and year-end reports are accessible to authorized users. All funds will automatically collateralize based off increases and decreases in deposit balances. See Exhibit N.
The features of the ICS product are outlined below:

- A peg or target balance would be set on each account.
- Collected funds over the peg balance will sweep into the IntraFi Network daily.
- If the account falls under the peg balance, funds will sweep from the IntraFi Network back into the County's account(s).
- All funds are liquid and may be accessed at any time.
- The County would have 24/7 access to the Depositor Control Panel to access monthly statements, monitor the ICS balance, and obtain other information.
- All funds held in the ICS account(s) would earn interest equivalent to Fed Funds Effective plus .12%.
- Rates in ICS will adjust daily with a two day look back. For example, rates paid on Thursday are from Tuesday.

CONTRACT TERM: **Acknowledged.**

The contract is for four years. Agreements signed by Christian County must be signed by at least a majority of the members of the County Commission. Agreements must be attested by the County Clerk and approved to form by the County Counselor. In addition, the County Auditor must certify that there is an unencumbered balance available to pay the contract cost.

REFERENCES:
Provide three references that you have contracted with in similar scope/size in the past three years. Include name of company, contact name, phone number, email and date of service of contract. The vendor shall agree to authorize its references to furnish any information requested by Christian County to verify references provided and to determine the quality and timeliness of previous work performed. This should be submitted under ATTRIBUTES #43, #44, and #45 below.

References for The City of Ozark, Ozark R-VI Schools, and The City of Oronogo are provided under Attributes #43, #44, and #45.

Banking with Guaranty Bank has its Perks!

Guaranty Bank PERKS

Where you work or live can come with a few perks. As a member of our Perks Banking program, you can get awesome incentives not found anywhere else.

Simply choose the checking account that fits your needs and enjoy perks like:

- $100 cash bonus direct deposited[1]
- Free initial debit/ATM card
- Free initial order of standard checks
- Free digital banking solutions
- Free telephone banking and local customer call center
- $300 home mortgage closing cost credit[2]
- $15 safe deposit box discount[3]
- 0.25% rate increase applied to a standard Guaranty Bank Health Savings Account
- Available with all checking accounts
- Much more!

1 Annual Percentage Yield will range from 0.00% - 3.00% depending on the account type that is opened. Additional account requirements will apply to obtain the premium rate Elevate Checking account 3.00% APY. APY range is accurate as of January 1, 2025 and is not an introductory rate. Rate may change after the account is opened. Fees could reduce earnings. $100 bonus will be paid within 30 days of when the following occur: the account has been open a minimum of 30 days, an ACH transaction has occurred, and the account has a positive balance. Requirements must be met within the first six months. Only new checking account clients are eligible. Minimum opening deposit requirements range from $25 - $50. Cannot be combined with any other offers. Offer is subject to change at any time. Bonus will be reported to the IRS as applicable.

2 Offer is subject to change without notice. $300 credit will be applied as a lender credit at the time of closing and may not exceed the actual amount of closing costs. Offer has no cash value. Not valid with any other offers. All applicants are subject to credit approval.

3 Safe Deposit Box credit applies to first year rental only.

Guaranty Bank

Your Life. Your Money. Your Bank.

833.875.2492 / gbankmo.com

MEMBER FDIC

EQUAL HOUSING LENDER

Exhibit B

Guaranty Bank

2144 E. Republic Road, Suite F200
Springfield, MO 65804

1.833.875.2492
www.gbankmo.com

SPRINGFIELD MO 65802

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**** DO NOT MAIL ****
Effective March 15, we will no longer charge an inactivity fee for all Consumer and Commercial Checking and Savings accounts. Assisted Phone Transfer Fees have also been removed.

COMMERCIAL ANALYSIS

Account #:***********

Previous Balance on	3/31/23	$	1,171,363.77
157 Deposits and Other Additions	(Credits)	+	1,486,924.66
234 Checks and Other Charges	(Debits)	-	1,602,404.13
Current Balance on	4/30/23	$	1,055,884.30

Checking Account Transactions

4/03/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000089001	382.52 +
4/03/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000090001	522.86 +
4/03/23	Direct Deposit	Emery Sapp & Son ACH033123 ns/3100207 *1733.86*1733.86*\	2,060.86 +
4/03/23	Direct Deposit	OFFEN PETROLEU 040323V	3,834.23 +
4/03/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00000001478	5,921.24 +
4/03/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00000001477	8,356.03 +
4/03/23	Remote Deposit Capture		1,365.60 +
4/03/23	Remote Deposit Capture		104,165.61 +
4/04/23	Direct Deposit	ROYAL OAK 2387 EDI PAYMNT ZZ*CITIBANK *ZZ*ROAK-ACH *230404	248.60 +
4/04/23	Direct Deposit	TLG PETERBILT VENDOR PMT	788.28 +
4/04/23	Direct Deposit	MC MATERIALS, LL VENDOR PMT	904.23 +
4/04/23	Direct Deposit	WESTROCK EDI PYMNTS ZZ*WTRK *ZZ*WELLS FARGO *230403	2,500.00 +
4/04/23	Direct Deposit	ROYAL OAK 2379 EDI PAYMNT ZZ*CITIBANK *ZZ*ROAK-ACH *230404	3,742.15 +
4/04/23	Direct Deposit	GARDNER DENVER, PAYMENT	10,910.44 +
4/04/23	Direct Deposit	DRS SUSTAINMENT EFT	13,965.60 +
4/04/23	Remote Deposit Capture		42,708.07 +
4/05/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000093001	128.00 +

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Guaranty Bank

SPRINGFIELD MO 65802

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**** DO NOT MAIL ****

4/05/23	Direct Deposit	GEORGE'S EDI PYMNTS ZZ*GEOG *ZZ*WELLS FARGO *230404	131.25 +
4/05/23	Direct Deposit	LSTAPACH OTHERS	1,822.70 +
4/05/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001479	13,863.16 +
4/05/23	Remote Deposit Capture		22,704.78 +
4/06/23	Direct Deposit	TENEX CORPORATIO ACH	637.17 +
4/06/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001480	709.99 +
4/06/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000094001	768.14 +
4/06/23	Direct Deposit	PORTS PETRO AP PAYMENT	948.64 +
4/06/23	Direct Deposit	TLG PETERBILT VENDOR PMT	1,490.56 +
4/06/23	Direct Deposit	John Deere Reman PAYMENTS ZZ*2648941000 *ZZ*NV *2304 05	2,054.00 +
4/06/23	Regular Deposit		766.99 +
4/06/23	Remote Deposit Capture		30,720.06 +
4/07/23	Direct Deposit	SUPERIOR OIL 4/06/23 DA 01*039994975 *01*088692756 * 230406	190.80 +
4/07/23	Direct Deposit	PORTS PETRO AP PAYMENT	323.40 +
4/07/23	Direct Deposit	MC MATERIALS, LL VENDOR PMT	381.84 +
4/07/23	Direct Deposit	DITZFELD TRANSFR 17*101902052 *17*0865194 21 *2304	604.60 +
4/07/23	Direct Deposit	CARDINAL SCALE PAYABLES	623.00 +
4/07/23	Direct Deposit	BerryCo PMD PAYMENT	856.27 +
4/07/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000095001	1,169.97 +
4/07/23	Direct Deposit	ANCHOR STONE A/P	2,152.60 +
4/07/23	Direct Deposit	AHF LLC AP PAYMENT	4,090.06 +
4/07/23	Direct Deposit	WIRECO WORLD0853 ECHECKPAY ZZ* *ZZ* *230407	5,001.43 +
4/07/23	Direct Deposit	WARRENTON OIL CO AP-ACH	7,750.78 +
4/07/23	Direct Deposit	DRS SUSTAINMENT EFT	11,323.20 +
4/07/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001481	13,004.50 +
4/07/23	Remote Deposit Capture		40,387.57 +
4/10/23	Credit Memo		1,296.00 +
4/10/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000097001	38.91 +
4/10/23	Direct Deposit	Springfield Unde Expenses	400.88 +
4/10/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000096001	768.06 +

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**** DO NOT MAIL ****

4/26/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000114001	2,203.76 +
4/26/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001493	18,120.50 +
4/26/23	Remote Deposit Capture		18,956.10 +
4/27/23	Direct Deposit	John Deere Reman PAYMENTS ZZ*2648941000 *ZZ*NV *2304 26	1,029.00 +
4/27/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000115001	1,514.04 +
4/27/23	Direct Deposit	TLG PETERBILT VENDOR PMT	3,554.75 +
4/27/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001494	10,945.80 +
4/27/23	Remote Deposit Capture		36,449.75 +
4/28/23	Direct Deposit	L & R INDUSTRIES PAYMENT	154.41 +
4/28/23	Direct Deposit	NOVUS AG LLC 1463005373	258.40 +
4/28/23	Direct Deposit	DITZFELD TRANSFR 17*101902052 *17*0865194 21 *2304	512.20 +
4/28/23	Direct Deposit	DITZFELD TRANSFR 17*101902052 *17*0865194 21 *2304	541.60 +
4/28/23	Direct Deposit	PORTS PETRO AP PAYMENT	588.00 +
4/28/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001495	607.56 +
4/28/23	Direct Deposit	AHF LLC AP PAYMENT	802.44 +
4/28/23	Direct Deposit	POSITRONIC AP CORP PAY	867.50 +
4/28/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000116001	2,490.36 +
4/28/23	Direct Deposit	WARRENTON OIL CO AP-ACH	2,951.23 +
4/28/23	Remote Deposit Capture		22,788.28 +
4/05/23	Automatic Debit	MERCH BANKCARD BILLNG IS OIL COMPANY	5,812.42 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	468.20 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	542.56 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	609.04 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	622.97 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	761.84 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	934.14 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	974.42 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	995.32 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	1,039.59 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	1,070.86 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	1,111.85 -

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Guaranty Bank

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**** DO NOT MAIL ****

4/21/23	Automatic Debit PAYROLL PAYROLL	2,093.86 -
4/21/23	Automatic Debit PAYROLL PAYROLL	2,595.46 -
4/21/23	Automatic Debit PAYROLL PAYROLL	2,726.20 -
4/21/23	Automatic Debit PAYROLL PAYROLL	4,705.39 -
4/21/23	Automatic Debit PAYROLL PAYROLL	6,568.80 -
4/21/23	Automatic Debit PAYROLL PAYROLL	6,616.27 -
4/21/23	Automatic Debit PAYROLL PAYROLL	7,852.85 -
4/21/23	Automatic Debit PAYROLL PAYROLL	8,788.15 -
4/21/23	Automatic Debit PAYROLL PAYROLL	10,116.65 -
4/21/23	Automatic Debit PAYROLL PAYROLL	11,117.50 -
4/24/23	Automatic Debit IRS USATAXPYMT	7,087.00 -
4/26/23	Automatic Debit IRS USATAXPYMT	29,035.42 -
4/28/23	Automatic Debit PAYROLL TAX	5,036.00 -

Check #	Date Paid	Amount
	4/03/23	1,365.60
73205	4/17/23	665.98
73387*	4/06/23	283.83
73391*	4/05/23	31.48
73397*	4/06/23	377.43
73409*	4/03/23	37,655.82
73417*	4/11/23	795.64
73418	4/05/23	226.80
73419	4/04/23	12,460.00
73420	4/03/23	770.00
73421	4/07/23	2,887.23
73422	4/04/23	110.00
73423	4/05/23	25,991.50
73424	4/04/23	63.00
73425	4/04/23	121,026.19
73426	4/04/23	3,186.15
73427	4/05/23	1,785.00
73428	4/06/23	367.20
73429	4/06/23	254.81
73430	4/06/23	22.48
73431	4/03/23	5,186.15
73432	4/05/23	129.10
73433	4/04/23	22,364.00
73434	4/04/23	222.47
73435	4/05/23	148.44
73436	4/04/23	5,369.60
73437	4/05/23	2,137.72
73438	4/03/23	3,166.18
73439	4/04/23	875.00
73441*	4/06/23	81.69
73442	4/04/23	4,221.83
73443	4/04/23	54,026.94
73444	4/06/23	19,198.15
73445	4/06/23	21.58
73446	4/05/23	2,538.51
73447	4/04/23	142.99
73448	4/03/23	8,920.13
73449	4/06/23	313.60
73450	4/04/23	432.00
73451	4/14/23	3,750.00
73452	4/14/23	3,750.00
73453	4/14/23	660.00
73454	4/11/23	2,250.00
73455	4/13/23	85.87
73456	4/28/23	1,410.56
73457	4/13/23	2,560.00
73458	4/12/23	23,940.00
73459	4/11/23	7,139.10
73460	4/13/23	4,000.00
73461	4/13/23	6,181.12

Continued On Next Page...

Guaranty Bank

SPRINGFIELD MO 65802

Account Number:	*****
Statement Date:	4/30/23
Page Number:	10
Items:	196

**** DO NOT MAIL ****

Check #	Date Paid	Amount	Check #	Date Paid	Amount
73548	4/24/23	1,615.11	73571	4/25/23	41,279.85
73550*	4/26/23	5,630.00	73572	4/25/23	1,409.83
73552*	4/26/23	5,805.00	73573	4/24/23	2,122.55
73553	4/26/23	774.05	73574	4/25/23	1,094.00
73554	4/24/23	3,384.05	73575	4/25/23	2,403.00
73555	4/24/23	3,837.67	73576	4/26/23	203.04
73556	4/25/23	190.69	73577	4/25/23	31.12
73557	4/26/23	160.46	73578	4/25/23	9,929.84
73558	4/28/23	3,519.90	73579	4/28/23	400.00
73559	4/26/23	1,220.57	73580	4/27/23	8,938.91
73560	4/25/23	200,000.00	73581	4/24/23	498.07
73561	4/27/23	1,777.73	73582	4/25/23	149.00
73562	4/28/23	600.00	73583	4/25/23	573.77
73563	4/26/23	645.00	73584	4/24/23	520.19
73564	4/27/23	18,404.25	73585	4/24/23	63.51
73565	4/26/23	144.23	73586	4/28/23	274.39
73566	4/19/23	1,172.23	73592*	4/25/23	13,554.00
73567	4/25/23	868.81	73594*	4/25/23	57.73
73568	4/24/23	66,684.06	73595	4/28/23	867.95
73569	4/25/23	43,451.25	73596	4/26/23	75.54
73570	4/25/23	1,248.57			

* = Out of Sequence Check

Daily Balance Summary

Balance	Date	Balance	Date	Balance	Date	Balance	Date
1,171,363.77	3/31	1,376,829.19	4/10	1,271,482.59	4/18	1,023,705.90	4/26
1,240,908.84	4/03	1,257,737.89	4/11	1,314,210.37	4/19	1,035,531.12	4/27
1,092,176.04	4/04	1,271,910.91	4/12	1,373,507.55	4/20	1,055,884.30	4/28
1,092,024.96	4/05	1,276,342.65	4/13	1,329,017.94	4/21		
1,109,199.74	4/06	1,309,618.37	4/14	1,358,661.06	4/24		
1,158,797.05	4/07	1,304,194.72	4/17	1,053,269.50	4/25		

Low Balance for Period was 1,023,705.90
Average Ledger Balance for Period was 1,211,812.45
Average Collected Balance for Period was 1,211,812.45

Guaranty Bank

SPRINGFIELD MO 65802

Account Number:	*****
Statement Date:	4/30/23
Page Number:	11
Items:	196

**** DO NOT MAIL ****

Average Ledger Balance	....	1,245,259.23
Less Average Float	....	.00
Average Collected Balance	....	1,245,259.23
Less Reserves	.... 10.000%.................	124,525.93
Less Compensating Balance	....	.00
Tot Avail Bal to Support Serv	....	1,120,733.30
Earnings Allow on Avail Bal	.... 0.500%.................	460.57

SERVICES PROVIDED	UNIT/COST	VOLUME	TOTAL COST	REQUIRD BAL
Deposited Items - On-Us	.100	1	.10	270.37
Credits	.130	28	3.64	9,841.48
Debits	.150	175	26.25	70,972.22
Account Maintenance	10.000	2	20.00	54,074.07
Chargeback	6.000	1	6.00	16,222.22
Electronic Debits	.150	63	9.45	25,550.00
Electronic Credits	.150	124	18.60	50,288.89
ACH per File Originated	1.000	1	1.00	2,703.70
ACH per Item Originated	.100	1	.10	270.37
Standrd ACH Origination Mnthly	10.000	1	10.00	27,037.04
Remote Deposit Monthly Maint	50.000	1	50.00	135,185.19
Paper Statement Fee	.000	2	.00	.00
Secure Token (Per User)	2.500	6	15.00	40,555.56
Positive Pay	30.000	1	30.00	81,111.11
Positive Pay Check Exception	3.000	3	9.00	24,333.33
Positive Pay ACH Exception	3.000	3	9.00	24,333.33
ACH Positive Pay Monthly Maint	20.000	1	20.00	54,074.07
RDC Per Item Fee	.100	369	36.90	99,766.67
		Totals	265.04	716,589.62

Balance to Support Credit, Advisory, Other Services.................. 528,669.61

Combined analysis for accounts:
Any combined analysis charges were assessed to this account.

Guaranty Bank

SPRINGFIELD MO 65802

Account Number:	*****
Statement Date:	4/30/23
Page Number:	12
Items:	196

**** DO NOT MAIL ****

Average Ledger Balance	....	1,211,812.45
Less Average Float	....	.00
Average Collected Balance	....	1,211,812.45
Less Reserves	.... 10.000%.................	121,181.25
Less Compensating Balance	....	.00
Tot Avail Bal to Support Serv	....	1,090,631.20
Earnings Allow on Avail Bal	.... 0.500%.................	448.20

SERVICES PROVIDED	UNIT/COST	VOLUME	TOTAL COST	REQUIRD BAL
Credits	.130	26	3.38	9,138.52
Debits	.150	169	25.35	68,538.89
Account Maintenance	10.000	1	10.00	27,037.04
Chargeback	6.000	1	6.00	16,222.22
Electronic Debits	.150	63	9.45	25,550.00
Electronic Credits	.150	123	18.45	49,883.33
Standrd ACH Origination Mnthly	10.000	1	10.00	27,037.04
Remote Deposit Monthly Maint	50.000	1	50.00	135,185.19
Paper Statement Fee	.000	1	.00	.00
Secure Token (Per User)	2.500	4	10.00	27,037.04
Positive Pay	30.000	1	30.00	81,111.11
Positive Pay Check Exception	3.000	3	9.00	24,333.33
Positive Pay ACH Exception	3.000	3	9.00	24,333.33
ACH Positive Pay Monthly Maint	20.000	1	20.00	54,074.07
RDC Per Item Fee	.100	369	36.90	99,766.67
		Totals	247.53	669,247.78

Balance to Support Credit, Advisory, Other Services.................. 542,564.67

Exhibit C

IntraFi | ICS® & CDARS®

Put ICS and CDARS to work for you.

When others count on you for safety, yield, flexibility, and transparency, you can count on IntraFi Cash Service®, ICS, and CDARS.

Note: A list identifying IntraFi network banks appears at https://www.intrafi.com/network-banks. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply.

Peace of mind

With ICS and CDARS, you can access millions in aggregate FDIC insurance across IntraFi's network of banks—all through a single bank relationship with us, a bank you know and trust.

Time savings and ease

Forego the need to manage multiple bank relationships. See account balances and accrued interest for ICS and CDARS, 24/7, with an online dashboard. Also, for ICS, see online which banks hold your funds. For both services, receive regular statements with detailed reporting provided by our bank.

Liquidity

Enjoy access to funds.

Transparency

Stay confidently in control with statements that show balances, transactions, interest, and other important details associated with your deposit accounts. Enjoy 24/7 online access to account information.

Earn interest

Put your funds to work. Interest rates may compare favorably to Treasuries.

Support for the local economy

Feel good knowing that the full amount of your funds placed through ICS and CDARS can stay local to support lending opportunities that build a stronger community.[1]

A smart choice

ICS and CDARS are the nation's most widely used FDIC-insured deposit products, combining the institutional strength of Wall Street with the community presence of Main Street. With ICS and CDARS, you can enjoy the largest per-depositor FDIC eligibility available through a single financial relationship.

Get started today.

Alyssa Hardy
Treasury Management Officer
Guaranty Bank
Member FDIC
ahardy@gbankmo.com
417.851.5745

Guaranty Bank

[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use ICS, our bank can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other participating institutions. Under these circumstances, deposited funds would not be available for local lending.

Exhibit D

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Best Deale Bank
123 Main Street
Anytown, US 12345

Contact Us
1-555-123-4567
contact@bestdealebank.com
www.bestdealebank.com

Sample School District
456 Main Street
Anytown, US 56789

Account
Sample School District

Date
01/31/2021

IntraFi® Cash Service, or ICS®, Monthly Statement

The following information is a summary of activity in your account(s) for the month of January 2021 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through ICS. Funds in your deposit accounts at the FDIC-insured institutions at which your funds have been placed will be "deposits," as defined by federal law.

Custom text may be added here.

Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
*********123	Savings	0.15%	$4,726,287.32	$4,726,963.69
*********456	Demand	0.15%	1,738,049.65	1,738,345.38
TOTAL			**$6,464,336.97**	**$6,465,309.07**

DETAILED ACCOUNT OVERVIEW

Account ID: *********123
Account Title: Sample School District

Account Summary - Savings

Statement Period	1/1-1/31/2021
Previous Period Ending Balance	$4,726,287.32
Total Program Deposits	74.33
Total Program Withdrawals	(0.00)
Interest Capitalized	602.04
Taxes Withheld	(0.00)
Current Period Ending Balance	**$4,726,963.69**

Average Daily Balance	$4,726,371.48
Interest Rate at End of Statement Period	0.15%
Statement Period Yield	0.15%
YTD Interest Paid	602.04
YTD Taxes Withheld	0.00

Account Transaction Detail

Date	Activity Type	Amount	Balance
01/05/2021	Deposit	$74.33	$4,726,361.65
01/29/2021	Interest Capitalization	602.04	4,726,963.69

Summary of Balances as of January 31, 2021

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Innerst Savings Bank	Tulsa, OK	**010	248,373.72
First Eagleville Bank	Syracuse, NY	**011	248,381.64
Lockland Bank	San Diego, CA	**012	248,378.59
Southstreet Community Bank	Boston, MA	**013	248,381.64
Winchester County Bank	Pasadena, CA	**014	248,381.64
Southeast Regional Bank	Atlanta, GA	**015	248,381.64
Loring Savings Bank	Lansing, PA	**016	248,366.78
Calera Bank	Clarksville, TN	**017	7,745.56
Port Addison Bank	Uniondale, MT	**018	248,381.64
Alpine National Bank and Trust	Dallas, TX	**019	248,381.64
First Bank of Ogdentown	Auburn Hills, NJ	**020	248,381.64
Bank of North Haverbrook	Topeka, KS	**021	248,381.64
Copper Savings and Loan	Carmel, IN	**022	248,378.64
Seashore National Bank	Pasadena, CA	**023	248,381.63
Sperry Sound Bank	Newark, OH	**024	248,381.64
Harbor Bell Savings and Trust	Birmingham, AL	**025	248,381.63
Huntingfield Bank	Winter Haven, FL	**026	248,381.64
Torrence Bank	Fairfax, VA	**027	248,381.64
Amsel Bank and Trust	Des Moines, IA	**028	248,381.43
Capital Bank of St. Loretta	Mesa, AZ	**029	248,377.67

DETAILED ACCOUNT OVERVIEW

Account ID: *********456
Account Title: Sample School District

Account Summary - Demand

Statement Period	1/1-1/31/2021
Previous Period Ending Balance	$1,738,049.65
Total Program Deposits	74.33
Total Program Withdrawals	(0.00)
Interest Capitalized	221.40
Taxes Withheld	(0.00)
Current Period Ending Balance	**$1,738,345.38**

Average Daily Balance	$1,738,121.53
Interest Rate at End of Statement Period	0.15%
Statement Period Yield	0.15%
YTD Interest Paid	221.40
YTD Taxes Withheld	0.00

Account Transaction Detail

Date	Activity Type	Amount	Balance
01/05/2021	Deposit	$74.33	$1,738,123.98
01/29/2021	Interest Capitalization	221.40	1,738,345.38

Summary of Balances as of January 31, 2021

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Niles Bank	Charleston, SC	**030	$248,381.64
Rhinefield Bank and Trust	New York, NY	**031	248,067.61
First Bank of Tiberton	Orlando, FL	**032	248,381.64
Bear County Community Bank	High Point, NC	**033	248,381.64
Bank of Hudsonville	Rome, AR	**034	248,369.57
First Bank of Hayfield	St. Augustine, FL	**035	248,381.64
Green Forrest View Savings Bank	Minneapolis, MN	**036	248,381.64

Custom text may be added here.

Additional Services

Merchant Services

Guaranty Bank offers merchant credit and debit card processing though Deluxe to Christian County. The features include:

- Accept payment in multiple ways: in-person, online, or over the phone.
- Access competitive rates to keep your costs down.
- Get real-time reporting to make informed decisions.
- Local service and support by Guaranty Bank's Treasury Management team.
- Ability to integrate with a wide variety of programs used to accept payments.

Lockbox

Guaranty Bank now offers Lockbox services, an efficient, safe, and cost-effective way to receive and deposit payments on behalf of the County.

- Your client payments get mailed to a secure PO Box.
- Guaranty Bank picks up and processes all deposits on behalf of the County.
- You receive transaction and remittance reporting through Online Banking.

Enjoy the benefits of *faster payment processing*, *additional security* utilizing a PO Box for payments, and *robust reporting* of transaction and remittance information for your business.

Business Credit Card

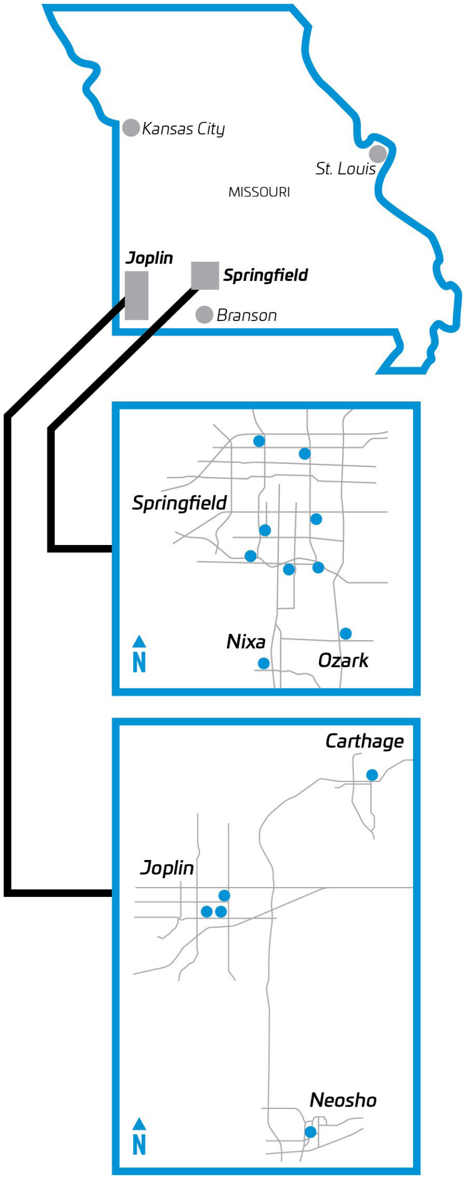
Guaranty Bank's business credit card program is fully underwritten and serviced in-house. Our program offers:

- No annual fee
- Low rate (Prime + 4.95%)
- Centralized or individual billing
- Online card management portal
    - Real-time card administration of limits, merchant category restrictions, card issuance/closure
    - Online one-time and recurring payments
    - Online statement and reporting
- Individual card holder online access
- Online rewards redemption site offering cash back, travel, merchandise, and gift card options.

Exhibit F

Find Us

Our banking centers are always nearby



Ozark
- 1701 W. State Hwy. J

Nixa
- 709 Mt. Vernon

Springfield
- 1341 W. Battlefield

Å 2144 E. Republic Road
Å 2109 N. Glenstone
Å 2006 S. Glenstone
Å 1905 W. Kearney
Å 4343 S. National
Å 2155 W. Republic Road

Carthage
Å 312 W. Central

Joplin
Å 1429 E. 32nd
Å 3016 McClelland Blvd
Å 1936 Range Line, Ste. A

Neosho
Å 1285 S. Neosho Blvd

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

Guaranty Bank

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor ☑ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . ____

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ____

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . ☐

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) ____

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) ____

(Applies to accounts maintained outside the United States.)

5 Address (number, street, and apt. or suite no.). See instructions.

2144 E Republic Rd Ste F200

6 City, state, and ZIP code

Springfield, MO 65804

Requester's name and address (optional)

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

[ ][ ][ ] – [ ][ ] – [ ][ ][ ][ ]

or

Employer identification number

4 3 – 1 7 2 0 2 3 1

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person Whitney Morrow Date 3-28-25

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);

2. Certify that you are not subject to backup withholding; or

3. Claim exemption from backup withholding if you are a U.S. exempt payee; and

4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and

5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.

2. The treaty article addressing the income.

3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester;

2. You do not certify your TIN when required (see the instructions for Part II for details);

3. The IRS tells the requester that you furnished an incorrect TIN;

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or

5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

• **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

• **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.

• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

• **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

• Generally, individuals (including sole proprietors) are not exempt from backup withholding.

• Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.

• Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.

• Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2—The United States or any of its agencies or instrumentalities.

3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5—A corporation.

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7—A futures commission merchant registered with the Commodity Futures Trading Commission.

8—A real estate investment trust.

9—An entity registered at all times during the tax year under the Investment Company Act of 1940.

10—A common trust fund operated by a bank under section 584(a).

11—A financial institution as defined under section 581.

12—A middleman known in the investment community as a nominee or custodian.

13—A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
• Barter exchange transactions and patronage dividends	Exempt payees 1 through 4.
• Payments over $600 required to be reported and direct sales over $5,000[1]	Generally, exempt payees 1 through 5.[2]
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

[1] See Form 1099-MISC, Miscellaneous Information, and its instructions.

[2] However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B—The United States or any of its agencies or instrumentalities.

C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G—A real estate investment trust.

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I—A common trust fund as defined in section 584(a).

J—A bank as defined in section 581.

K—A broker.

L—A trust exempt from tax under section 664 or described in section 4947(a)(1).

M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at *www.SSA.gov*. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/EIN*. Go to *www.irs.gov/Forms* to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to *www.irs.gov/OrderForms* to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account[1]
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor[2]
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee[1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner[1]
6. Sole proprietorship or disregarded entity owned by an individual	The owner[3]
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity[4]
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

[2] Circle the minor's name and furnish the minor's SSN.

[3] You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

[4] List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

***Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at *spam@uce.gov* or report them at *www.ftc.gov/complaint*. You can contact the FTC at *www.ftc.gov/idtheft* or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see *www.IdentityTheft.gov* and Pub. 5027.

Go to *www.irs.gov/IdentityTheft* to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.

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gbankmo.com I 417.373.9949 I Member FDIC

Exhibit I

2024

ANNUAL REPORT

QCR Holdings, Inc.


relationship driven

A MESSAGE

FROM THE CHAIR OF THE BOARD

On behalf of the entire Board of Directors, I am proud to bring you this year's Annual Report.

Passion, achievement, accountability, collaboration, innovation, and inclusion are at the core of our business decisions every day, whether those decisions are related to our employees, our clients, our communities, or our shareholders.

This approach has resulted in another record year of earnings, $2.2 million in sponsorships and donations supporting our local nonproǑts, over 25,000 volunteer hours in our communities, and an employee engagement score of 78% with an impressive 94% participation rate.

No one better represents QCR Holdings, Inc. values than our CEO, Larry Helling, who will be retiring in May. I've had the privilege to work with Larry for nearly 20 years and have seen his commitment to the company's positive outcomes for all our stakeholders. His vision has positioned QCR Holdings for outstanding and sustainable Ǒnancial performance

We wish Larry a happy retirement, and we are conǑdent that his successor, Todd Gipple, will bring continued success for QCR Holdings, Inc. and our shareholders.

MARIE Z. ZIEGLER
Chair of the Board, QCR Holdings, Inc.

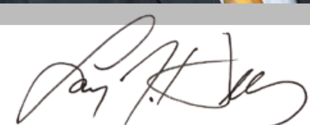
Thank you for your support, and we look forward to another rewarding year in 2025.

STRATEGY, VISION, AND SUSTAINABILITY

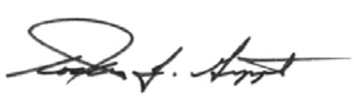
A Message from our CEO and President

Key strategic decisions, paired with a clear vision for the future, have paved our company's path toward sustainable financial performance. Focusing on 9% loan growth—funded with new core deposits—6% growth in fee income, and 5% expense growth (9-6-5) has allowed us to achieve top-quartile financial performance.

QCR HOLDINGS, INC. FINISHED 2024 WITH A RECORD YEAR OF NET INCOME.



LARRY J. HELLING
Chief Executive Officer,
QCR Holdings, Inc.



TODD A. GIPPLE
President and Chief Financial Officer,
QCR Holdings, Inc.

Our employees are deeply engaged and genuinely care about their clients and communities. As we've learned from experience, when our employees are engaged, we exceed client expectations and strengthen our communities–leading to sustainable financial performance. This, in turn, allows us to invest in top talent and cutting-edge technology to build the bank of the future while delivering value to our shareholders.

We have been honored to guide our company as a team since 2019. As Todd steps in as CEO and Larry transitions to retirement, we remain dedicated to delivering sustained top-quartile financial performance and ensuring your investment in our institution is rewarded.

Thank you for the confidence you have placed in us.

FINANCIAL HIGHLIGHTS

Strong Core Deposit Growth and Increased Liquidity

Total core deposits grew $474 million or 8% from the prior year, outpacing net loan growth and increasing immediate liquidity.

Asset Quality Remains Excellent

At the end of 2024, the ratio of NPAs to total assets was .50%, which is well below the Company's historical 20 year average.

1/13 Aqnt fgs Rhfmhlb`ms Loan Growth

Prior to loan securitizations of $387 Million, the Company's total loans and leases grew $628 Million, or 10% from the prior year.

$71 Million
Capital Markets Revenue

$119 Million
Record Adjusted Annual Net Income

10%
Loan Growth Prior to Securitizations

1.35%
Adjusted Return on Average Asset

12.61%
Adjusted Return on Average Equity

8%
Core Deposit Growth

15%
Increase in Tangible Book Value Per Share

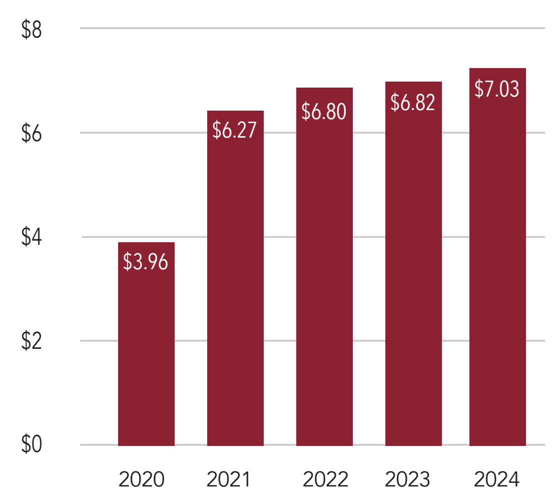
$7.03
Adjusted Diluted Earnings Per Share

FINANCIAL HIGHLIGHTS

2020-2024

Earnings Per Share Compound Annual Growth Rate **15%**

Adjusted Earnings Per Share

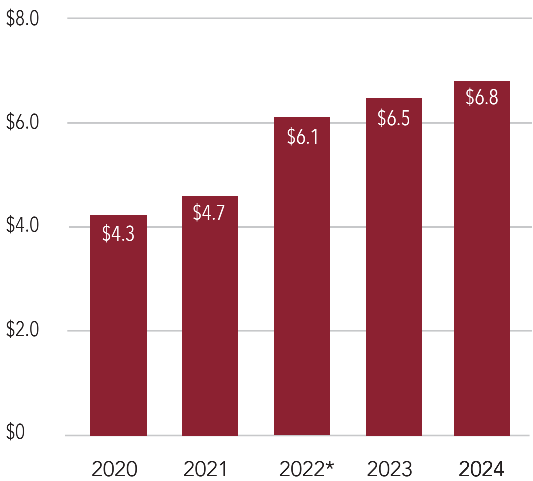


Summary of Financial Results (thousands)

Adjusted Non-GAAP	2020	2021	2022	2023	2024
Net interest income	$166,950	$178,233	$231,120	$221,006	231,788
Provision for credit losses	($55,704)	($3,486)	$4,110	($16,539)	($17,098)
Non-interest income	$111,580	$100,303	$78,754	$134,397	$119,864
Non-interest expense	($146,304)	($152,136)	($180,775)	($210,324)	($205,257)
Net income before taxes	$76,522	$122,914	$133,209	$128,540	$129,297
Income taxes	($13,281)	($22,866)	($18,348)	($13,465)	($10,047)
Net income	$63,241	$100,048	$114,861	$115,075	$119,250

Gross Loans/Leases

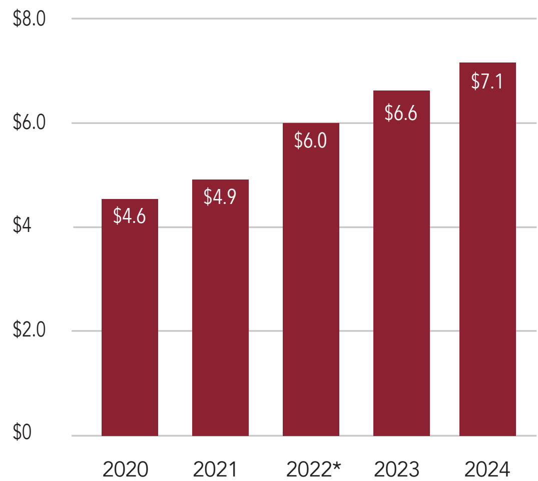
(billions)



* Benefitted from the Guaranty Bank acquisition.

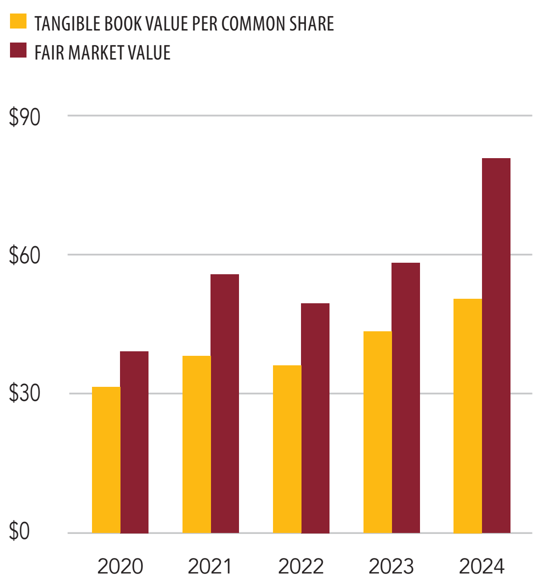
Total Deposits

(billions)

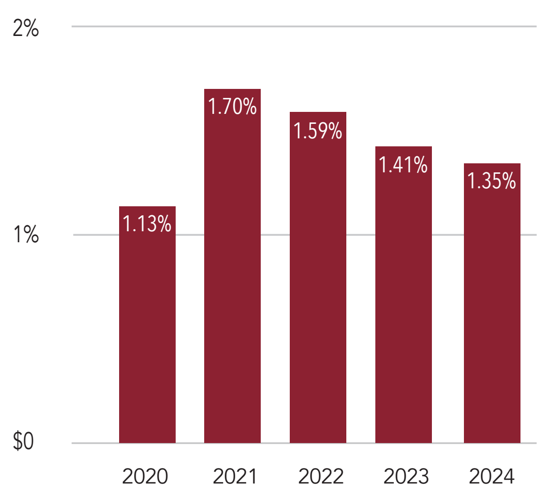


* Benefitted from the Guaranty Bank acquisition.

Tangible Book Value and Fair Market Value



Adjusted ROAA



Mission
Vision
Values

MISSION: We make financial dreams a reality.

VALUES:

Passion - We care.

Achievement - We expect to win.

Accountability - We drive it.

Collaboration - We work together.

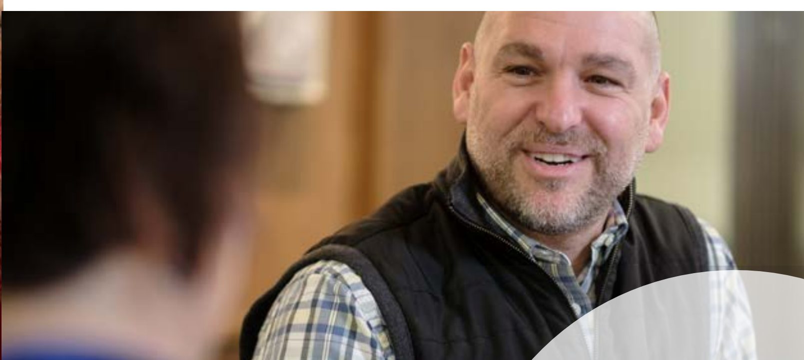
Innovation - We embrace change.

Inclusion - We respect all.

QCR Holdings, Inc.

OUR RESPONSIBILITIES

We believe in using resources responsibly, fostering a culture of inclusion for our clients and employees, supporting our communities, and governing our business practices with integrity. We put these beliefs into practice through volunteer hours, sponsorships, and community investments and loans.



1,115
Non-Profits Supported Through Volunteering, Donations, or Community Development Loans

$2.2 Million
in Sponsorships and Donations

25,895
Employee Volunteer hours

1,530
Financial Literacy Volunteer Hours

$94 Million
Investments CRA-Eligible

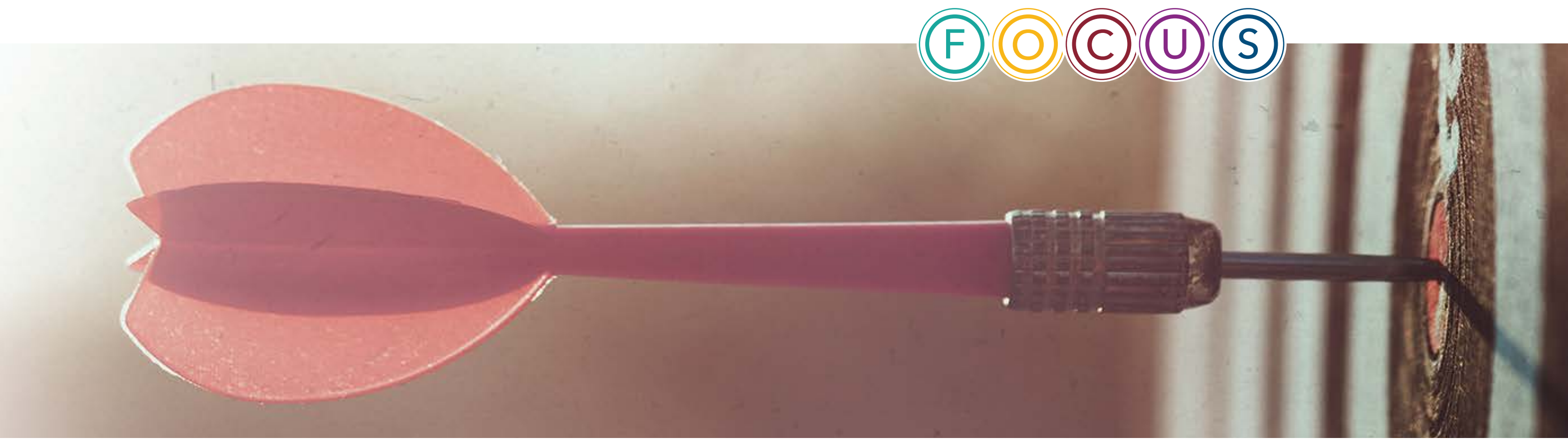
$695 Million
Loans CRA-Eligible

823
Employee Volunteers

Our first year of F.O.C.U.S., our 2024-2026 Strategic Plan, was a strong success, laying a solid foundation for the future.

Our strategic plan, which has five main focus areas, allows employees to understand our company's goals and how they each contribute to our efforts.

Progress in each of the five areas is analyzed quarterly. Based on various measurements, a composite score is communicated to pinpoint where we are on our path to achievement. Our scores for the last quarter of 2024 are listed below.



First Priority = Employees

We will attract, retain, and develop top talent.

2024 SCORE IS 3/5

Optimized Experiences

We will invest in employee and client-facing technology and operations.

2024 SCORE IS 3/5

Client Expectations

We will exceed the expectations of our clients.

2024 SCORE IS 4/5

Uplifting Our Communities

We will invest in our communities.

2024 SCORE IS 4/5

Sustainable Performance

We will deliver sustainable top-tier financial performance.

2024 SCORE IS 4/5

OUR ENTITIES

Laura 'Divot' Ekizian
President and Chief Executive Officer,
Quad City Bank & Trust

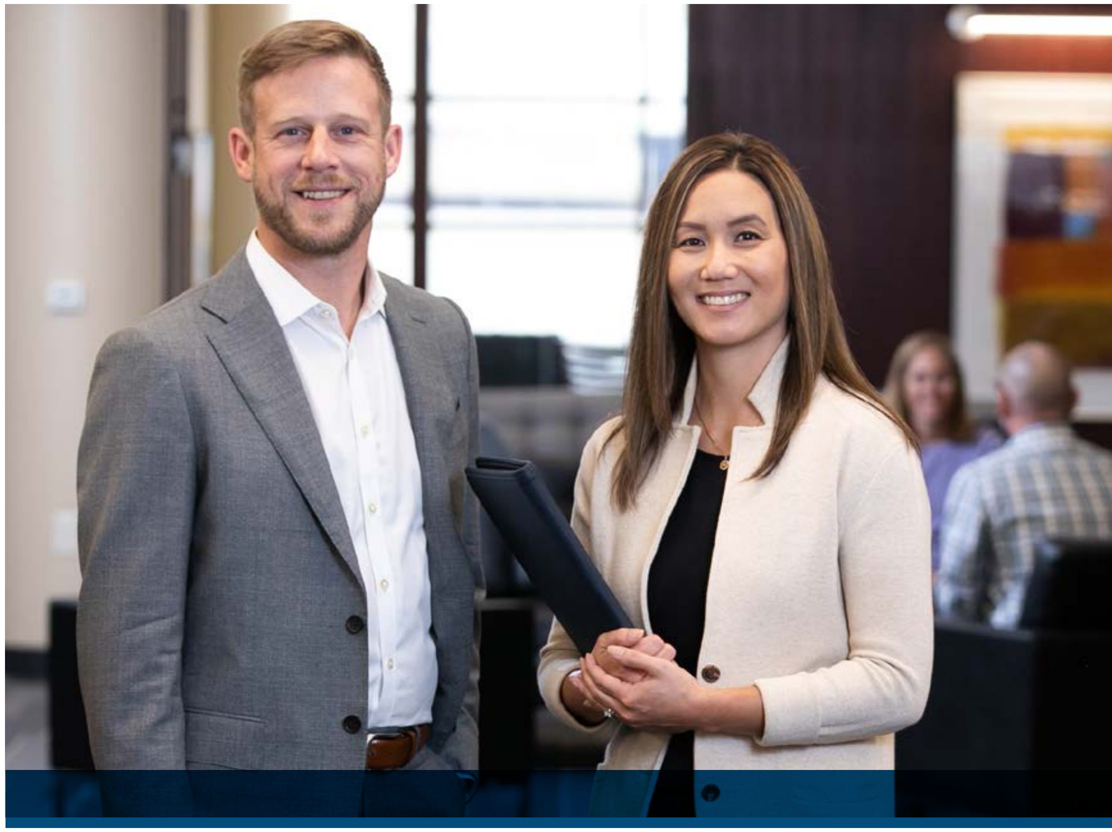
Throughout 2024, QCBT innovated, invigorated and looked to the future. Quad City Bank & Trust celebrated a milestone 30th anniversary on January 7th, 2024. A celebration and concurrent grand opening was held in the lobby of the newly-renovated Brady Street branch. Employees, clients, retirees, local dignitaries and members of the public were all invited to the celebration which was commemorated with a video message capturing historical thoughts and perspectives from the bank's founders.

In mid-2024, after 17 years as CEO of QCBT, John Anderson announced his retirement along with announcing Laura "Divot" Ekizian as his successor as President and CEO. The announcement was met with much gratitude and appreciation for his contributions to the growth and success QCBT now enjoys, and excitement for Divot's fresh perspective and renewed focus on company culture and values.

Continuing with our look to the future footprint of QCBT in the Quad Cities, a new Corporate Headquarters for QCR Holdings was announced, and in conjunction, a 6th branch for QCBT. The new branch will occupy the first floor of the 4-story building in Bettendorf at the corner of Middle & Forest Grove Roads. It was also announced that QCBT will maintain a presence in the Illinois Quad Cities and will be evaluating location placement to best fit the needs of our growing community. As the continued leader in market share in the Quad Cities at nearly 22%, QCBT has pledged to ensure the bank's products, services, employee base and local donations and sponsorships are reflective of and meeting the needs of our ever-changing community well into 2025 and beyond.

JAMES D. KLEIN
President, Cedar Rapids Bank & Trust and
Chief Deposit Officer, QCR Holdings, Inc.

CEDAR RAPIDS BANK & TRUST



Cedar Rapids Bank & Trust had another strong year of performance with respect to all our key constituents.

From a client perspective, we focused on a variety of strategies to grow core deposits including digital account openings to an exciting collaboration with college basketball star and Cedar Rapids native, Hannah Stuelke. As a result of our collective efforts, we grew by a record number of households and had strong financial growth. Our employees remain our most important asset. It is due to their dedication and hard work - doing both the big and small things every day – that CRBT remains the #1 bank by market share in Linn County and a Top Workplace in Iowa and USA. I am extremely proud of our team and the culture we have built and work hard to preserve as we continue to grow.

Speaking of growth, we recently celebrated the completion of our new three-story, 34,000 square foot building that expands our downtown campus and houses nearly fifty employees. Lastly, CRBT employees proudly volunteered 7,334 hours to 141 local nonprofit organizations to help those most in need within our community.

As we navigate 2025, we remain focused on supporting our employees, clients, and community while guided by our core beliefs of balance, trust, excellence, and perspective. It is that winning combination that makes us People you can bank on.®

STACEY J. BENTLEY
President and Chief Executive Officer,
Community Bank & Trust

2024 was a successful year of delivering on our relationship driven model as a community bank.

We grew new client relationships throughout the year, including 50 new business clients and 13 new wealth management clients. Our employees delivered raving fan service both externally to clients and internally to each other. It is this shared philosophy to provide superior local service that continues to differentiate us among our competitors. In addition, our staff was committed to giving back to our community through time, talent, and treasure. CBT proudly volunteered a total of 1,518 hours to 72 nonprofit organizations in 2024. We also were recognized for our 28th consecutive year of 100% giving to United Way, being a Top 10 United Way donor in the Cedar Valley, and for being the recipient of the 2024 Cedar Valley Economic Diversity & Inclusion award from Grow Cedar Valley. As a result, CBT increased to #5 in deposit market share (in the Cedar Valley) and #8 in MSA.

In 2025, our focus remains steady to continue growing new checking accounts while developing client relationships. We will continue to measure our Net Promoter Score and the valuable feedback we receive from clients. Lastly, we will explore additional client and staff outreach initiatives to position CBT for ongoing relationship and business opportunities throughout the Cedar Valley.

KURT A. GIBSON
Chief Executive Officer,
Community State Bank

Emphasis on growth leads to record earnings. We added over $100 million of new C& I commitments and deposit relationships in 2024, which contributed to 14% compounded annual growth rate and record earnings - a testament to the strength of our team and exceptional service.

2024 brought exciting changes and new initiatives to CSB. In January, we announced an executive leadership change with the appointment of Brian Hannah as President and Kurt Gibson continuing as CEO. The addition of Brian to our organization's leadership strengthens our ability to concentrate on the most critical priorities for our employees, clients and community. Our new Wealth Management division launched in April and in May, we introduced a refreshed and modernized CSB brand. We were also presented with the Commercial Investment Award by the Ankeny Business & Industry Collaborative's "Salute to Industry," the Des Moines Register's Ankeny's Best Bank, and finalist for Metro's Best Bank.

In August, we held a groundbreaking for CSB's new headquarters, a four-story, 71,000 square foot facility in north Ankeny set on 5-1/2 acres. The location provides excellent visibility and access from Interstate 35 for our clients and community and will enhance collaboration between CSB and Central Iowa GO employees. Construction is projected for completion in spring 2026.

We positively impacted over 150 Central Iowa organizations through our CSB Changemakers employee volunteerism and grew our financial commitments to the community. To maintain this momentum, we will introduce new resources dedicated to greater community involvement and CRA commitments with a focus on continuing to uplift our communities.

MONTE C. MCNEW
Chief Executive Officer, Guaranty Bank and
Chief Lending Officer, QCR Holdings, Inc.

Guaranty Bank

We are proud to say that 2024 marked the highest net income in our bank's history. Additionally, Guaranty Bank moved to #2 in market share in *the Springfield, MO MSA.*

This was fueled by growth in our retail accounts. A key component to this growth was our new youth driven accounts know as Empower. The ϱOne Bank. One Team. One Goal∃ initiative has been applied throughout the entire bank. Our new wealth management team has noticed synergies with our already robust private banking team to quickly gain real traction in our market.

Uplifting and supporting our communities is a priority for our bank. Our team exceeded both of our goals of volunteer hours and donations giving back to critical organizations in our communities.

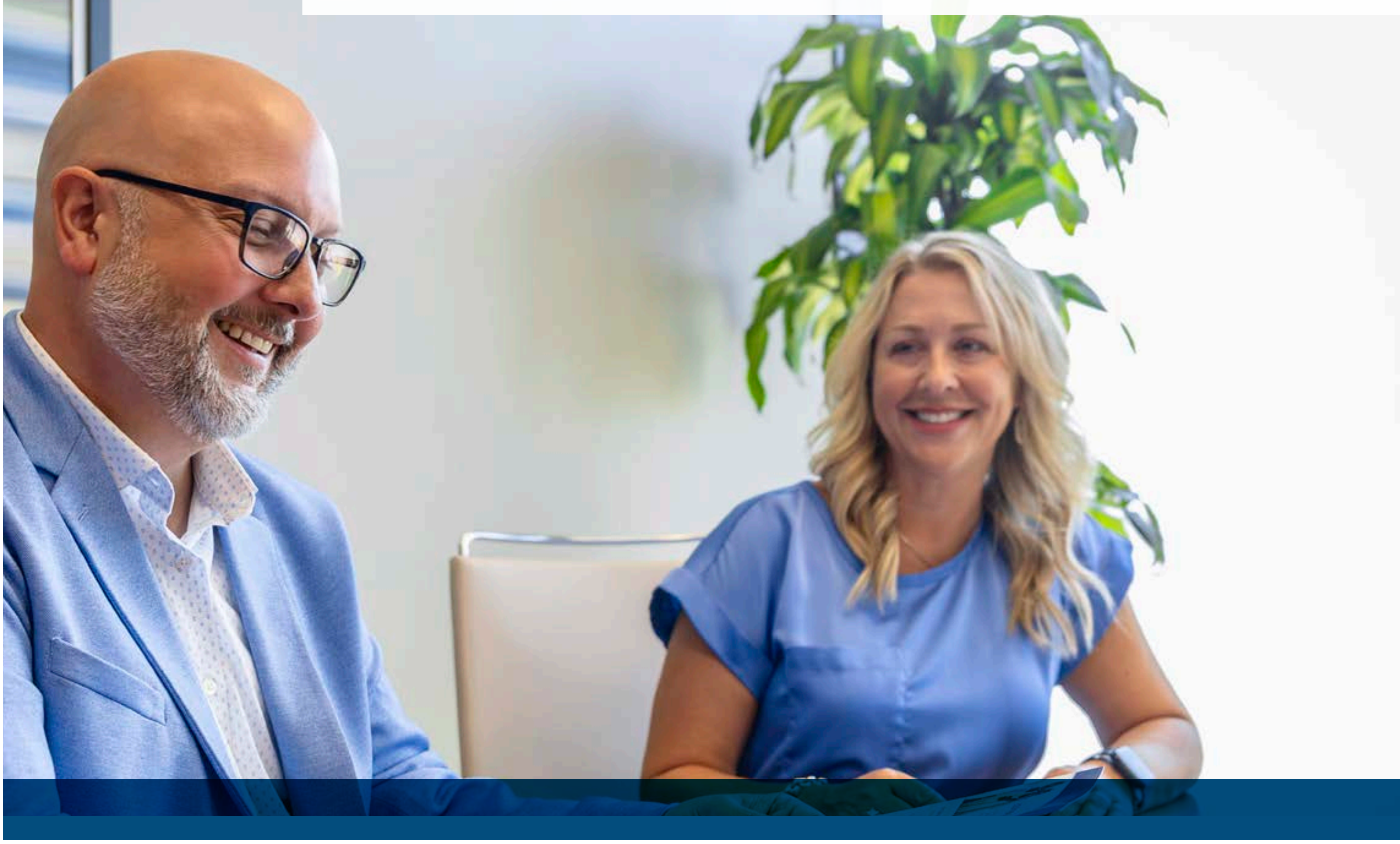
TODD A. GIPPLE
President, Chief Financial Officer,
QCR Holdings, Inc.

GROUP OPERATIONS

In 2024, Group Operations (GO) had another successful year of delivering shared services to our internal clients, the Charters. Our services consist of more than 1,000 total actions and processes, providing $6.0 million in cost savings and $3.8 million in cost avoidance due to contract management since 2019. Our GO teammates execute 30-45 projects and support 400 total technology systems enterprise-wide each year. We are intentionally located throughout each of our markets to create strong engagement and collaboration between our teams. Together, we focus on providing an exceptional client experience.

Last year, we began the conversion of our personal banking customers to the Q2 online banking platform in preparation for our “Bank of the Future” technology plan. As with each conversion, we implement the upgrades one Charter at a time, beginning in August with Guaranty Bank and with plans to finish with Community State Bank in June 2025.

Lastly, we ramped up our efforts to further engage our 325 Group Operations employees by developing action plans based on results from our Employee Engagement Survey. Specifically, we initiated a leadership program (called GROW) and a mentorship program.



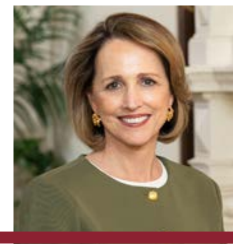
OUR LEADERSHIP
BOARD OF DIRECTORS

LARRY J. HELLING
Chief Executive Officer,
QCR Holdings, Inc. and
Cedar Rapids Bank & Trust

TODD A. GIPPLE
President, Chief Financial Officer,
QCR Holdings, Inc.

MARIE Z. ZIEGLER
Chair of the Board,
QCR Holdings, Inc.,
Retired Executive,
Deere and Company

JAMES M. FIELD
Vice Chair of the Board,
QCR Holdings, Inc.,
Retired President and Chief
Financial Officer,
Deere and Company



MARY KAY BATES
President and Chief Executive
Officer, Bank Midwest

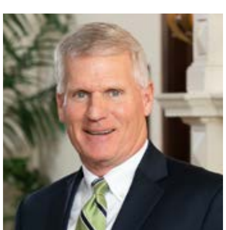
JAMES R. BATTEN
President,
H2D2, LLC

JOHN-PAUL E. BESONG
Retired Executive,
Rockwell Collins

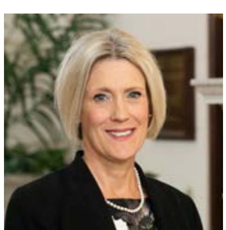
BRENT R. COBB
Chief Executive Officer,
World Class Industries, Inc.

JOHN F. GRIESEMER
President and Chief Executive
Officer, Erlen Group

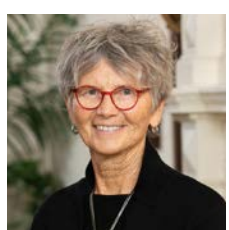
ELIZABETH S. JACOBS
President,
The Jacobs Group, LLC



MARK C. KILMER
Chair of the Board,
The Republic Companies



AMY L. REASNER
President,
Lynch Dallas, P.C.



DONNA J. SORENSEN, J.D.
President,
Sorensen Consulting

MANAGEMENT CABINET

Our Management Cabinet is made up of 6 key leaders within our organization who oversee QCR Holdings, Inc. strategic development, critical decision making, and talent management. They work hand-in-hand with our Leadership Team.

LARRY J. HELLING
Chief Executive Officer, QCR Holdings, Inc. and Cedar Rapids Bank & Trust

TODD A. GIPPLE
President and Chief Financial Officer, QCR Holdings, Inc.

JAMES D. KLEIN
President, Cedar Rapids Bank & Trust and Chief Deposit Officer, QCR Holdings, Inc.

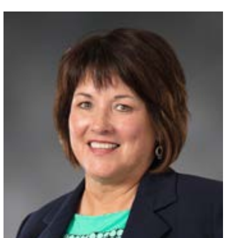
NIKI A. LEE
Executive Vice President, Chief Human Resources Officer, QCR Holdings, Inc.

MONTE C. MCNEW
Chief Executive Officer, Guaranty Bank and Chief Lending Officer, QCR Holdings, Inc.

REBA K. WINTER
Executive Vice President, Chief Operating Officer, QCR Holdings, Inc.

LEADERSHIP TEAM

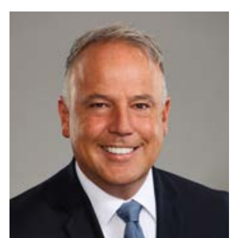
Members of the Leadership Team include the Management Cabinet and other key leaders from around the company. Their leadership ensures effective communication and execution of the holding company's strategic plan and reinforces our values and culture.



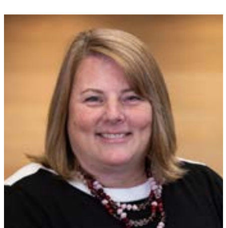
STACEY J. BENTLEY
President and Chief Executive Officer, Community Bank & Trust

ROBERT M. EBY
Executive Vice President, Chief Credit Officer, QCR Holdings, Inc.

LAURA 'DIVOT' EKIZIAN
President and Chief Executive Officer, Quad City Bank & Trust



KURT A. GIBSON
Chief Executive Officer, Community State Bank



CARI J. HENSON
Vice President, Corporate Communications Manager, QCR Holdings, Inc.

ANNE M. O'NEILL
Executive Vice President, Chief Operations Officer & Cashier, Quad City Bank & Trust

AARON C. SUNDQUIST
Executive Vice President, Chief Risk Officer

	FOR THE YEAR ENDED	
	December 31, 2024	December 31, 2023
	(dollars in thousands)	
CONDENSED BALANCE SHEET	**Amount**	**Amount**
Cash and due from banks	$91,732	$97,123
Federal funds sold and interest-bearing deposits	170,592	140,369
Securities, net	1,200,435	1,005,528
Net loans/leases	6,694,563	6,456,216
Intangibles	11,061	13,821
Goodwill	138,596	139,027
Derivatives	186,781	187,341
Other assets	532,270	499,469
Total assets	**$9,026,030**	**$8,538,894**
Total deposits	$7,061,187	$6,514,005
Total borrowings	569,532	718,295
Derivatives	214,823	215,735
Other liabilities	183,101	204,263
Total stockholders' equity	997,387	886,596
Total liabilities and stockholders' equity	**$9,026,030**	**$8,538,894**

ANALYSIS OF LOAN PORTFOLIO	FOR THE YEAR ENDED December 31, 2024	FOR THE YEAR ENDED December 31, 2023
	(dollars in thousands)	
Loan/lease mix:		
Commercial and industrial - revolving	$387,991	$325,243
Commercial and industrial - other	1,295,961	1,390,068
Commercial and industrial - other - LIHTC	218,971	91,710
Total commercial and industrial	1,902,923	1,807,021
Commercial real estate, owner occupied	605,993	607,365
Commercial real estate, non-owner occupied	1,077,852	1,008,892
Construction and land development	395,557	477,424
Construction and land development - LIHTC	917,986	943,101
Multi-family	303,662	284,721
Multi-family - LIHTC	828,448	711,422
Direct f nancing leases	17,076	31,164
1-4 family real estate	588,179	544,971
Consumer	146,728	127,335
Total loans/leases	$6,784,404	$6,543,416
Less allowance for credit losses	89,841	87,200
Net loans/leases	**$6,694,563**	**$6,456,216**

ANALYSIS OF DEPOSITS		
Deposit mix:		
Noninterest-bearing demand deposits	$921,160	$1,038,689
Interest-bearing demand deposits	4,828,216	4,338,390
Time deposits	953,496	851,950
Brokered deposits	358,315	284,976
Total deposits	**$7,061,187**	**$6,514,005**

INCOME STATEMENT	FOR THE YEAR ENDED December 31, 2024 (dollars in thousands) Amount	December 31, 2023 Amount
Interest income	$481,857	$413,410
Interest expense	250,069	192,404
Net interest income	231,788	221,006
Provision for credit losses	17,098	16,539
Net interest income after provision for credit losses	214,690	204,467
Total noninterest income	115,529	132,684
Total noninterest expense	207,642	210,531
Net income before taxes	122,577	126,620
Income tax expense	8,727	13,062
Net income	**$113,850**	**$113,558**

Basic EPS	$6.77	$6.79
Diluted EPS	$6.71	$6.73
Weighted average common shares outstanding	16,829,004	16,732,406
Weighted average common and common equivalent shares outstanding	16,959,853	16,866,391

COMMON SHARE DATA	FOR THE YEAR ENDED December 31, 2024	December 31, 2023
	(dollars in thousands, except per share data)	
Common shares outstanding	16,882,045	16,749,254
Book value per common share (1)	$59.08	$52.93
Tangible book value per common share (2)	$50.21	$43.81
Closing stock price	$80.64	$58.39
Market capitalization	$1,361,368	$977,989
Market price / book value	136.49%	110.31%
Market price / tangible book value	160.59%	133.29%
Earnings per common share (basic)	$6.77	$6.78
Price earnings ratio	11.91 x	8.61 x
Basic adjusted earnings per common share (non-GAAP) (3)	$7.09	6.88%
Diluted adjusted earnings per common share (non-GAAP) (3)	$7.03	6.82%
TCE / TA (4)	9.55%	8.75%

CONDENSED STATEMENT OF CHANGES IN STOCKHOLDERS' EQUITY		
Beginning balance	$886,596	$772,724
Net income	113,850	113,558
Other comprehensive income (loss), net of tax	(3,682)	8,939
Repurchase and cancellation of shares of common stock as a result of a share repurchase program	-	(8,686)
Common stock cash dividends declared	(4,041)	(4,020)
Other (5)	4,664	4,081
Ending balance	$997,387	$886,596

(1) Includes accumulated other comprehensive income (loss).

(2) Includes accumulated other comprehensive income (loss) and excludes intangible assets (Non-GAAP).

(3) See GAAP to Non-GAAP reconciliation.

(4) TCE / TCA : tangible common equity / total tangible assets. See GAAP to Non-GAAP reconciliations.

(5) Includes mostly common stock issued for options exercised and the employee stock purchase plan, as well as stock-based compensation.

	FOR THE YEAR ENDED	
	December 31, 2024	December 31, 2023
REGULATORY CAPITAL RATIOS	*(dollars in thousands)*	
Total risk-based capital ratio	14.10%	14.29%
Tier 1 risk-based capital ratio	10.57%	10.27%
Tier 1 leverage capital ratio	10.73%	10.03%
Common equity tier 1 ratio	10.03%	9.67%
KEY PERFORMANCE RATIOS AND OTHER METRICS		
Adjusted return on average assets	1.35%	1.41%
Adjusted return on average total equity	12.61%	13.94%
Net interest margin	2.88%	2.97%
Net interest margin (TEY) (Non-GAAP)(1) (2)	3.33%	3.35%
Adjusted net interest margin (TEY) (Non-GAAP) (1) 2)	3.31%	3.32%
Effciency ratio (Non-GAAP) (2)	59.78%	59.52%
Gross loans/leases held for investment/total assets	75.14%	76.63%
Full-time equivalent employees	980	996
AVERAGE BALANCES		
Assets	$8,837,393	$8,165,805
Loans/leases	6,764,754	6,337,551
Deposits	6,813,620	6,325,790
Total stockholders' equity	945,848	825,557

(1) TEY : Tax equivalent yield.

(2) See GAAP to Non-GAAP reconciliations in the Company's Form 10-K.

STOCK LISTING INFORMATION

The common stock of QCR Holdings, Inc. is traded on the Nasdaq Global Market under the symbol "QCRH."

2025 Annual Meeting of Stockholders

We invite you to electronically attend the virtual annual meeting which will be held on Thursday, May 22, 2025 at 8:00 a.m. Central Daylight Time. You will be able to attend the meeting and vote during the meeting by visiting: www.virtualshareholdermeeting.com/QCRH2025. Prior to the meeting, you will be able to vote by visiting www.proxyvote.com.

Stockholders interested in information may contact

Shellee R. Showalter
Senior Vice President, Director of
Equity Administration & Executive Compensation
QCR Holdings, Inc.
3551 Seventh Street, Moline, IL 61265
309.743.7760

Annual Report on Form 10-K

Copies of the QCR Holdings annual report on Form 10-K and exhibits filed with the Securities and Exchange Commission are available to stockholders without charge by accessing our website at www.qcrh.com or may contact:

Nick W. Anderson
Senior Vice President, Chief Accounting Officer
QCR Holdings, Inc.
3551 Seventh Street, Moline, IL 61265
309.743.7707

Internet Information

Information on our subsidiaries' history, locations, products and services can be accessed on the internet at: www.qcbt.bank, www.crbt.bank, www.communitybt.bank, www.bankcsb.com, www.gbankmo.com, and www.m2equipmentfinance.com

Stock Transfer Agent

Inquiries related to stockholder records, stock transfers, lost certificates, changes of ownership, changes of address, and dividend payments should be sent to our transfer agent at:

Equiniti Trust Company, LLC
55 Challenger Road 2nd floor
Ridgefield Park, New Jersey 07660

Toll Free: 800.937.5449
Local & International: 718.921.8124

Hours: 8 a.m. – 8 p.m. ET Monday-Friday
Email: helpast@equiniti.com
Website: equiniti.com

Analysts or other investors interested in information may contact

Todd A. Gipple
President and Chief Financial Officer
QCR Holdings, Inc.
3551 Seventh Street, Moline, IL 61265
309.743.7745

Heather L. Brummel
Group Operations Executive Administrative Assistant
QCR Holdings, Inc.
3551 Seventh Street, Moline, IL 61265
309.277.2657

Independent Registered Public Accounting Firm

RSM US LLP, Davenport, IA

Corporate Counsel

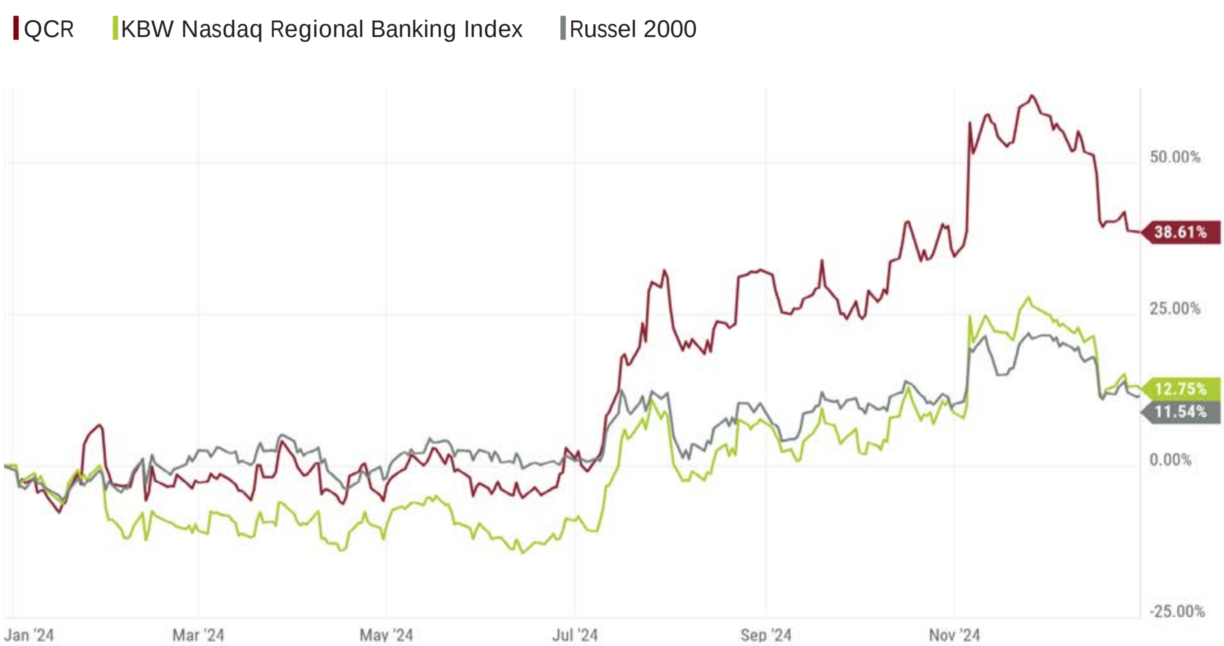
Lane & Waterman LLP, Davenport, IA
Barack Ferrazzano Kirschbaum & Nagelberg LLP, Chicago, IL

QCR HOLDINGS, INC.

DIVIDEND INFORMATION

RECORD DATE	PAYMENT DATE	CASH AMOUNT
03/15/24	04/03/24	$0.06
06/14/24	07/03/24	$0.06
09/13/24	10/02/24	$0.06
12/13/24	01/03/25	$0.06

2024 Stock Performance - Annual Percent Change



relationship driven.

QUAD CITY BANK & TRUST

CEDAR RAPIDS BANK & TRUST

COMMUNITY BANK & TRUST
A Division of Cedar Rapids Bank & Trust

CSB COMMUNITY STATE BANK

Guaranty Bank

m2 EQUIPMENT FINANCE

GO GROUP OPERATIONS

QCR HOLDINGS, INC.

3551 SEVENTH STREET | MOLINE, IL 61265
QCRH.COM

Whitney Morrow
treasurymanagement@gbankmo.com

GUARANTY BANK

(SPRINGFIELD FIRST COMMUNITY BANK)

LOCATION: SPRINGFIELD, MO

TYPE: BANK

TOTAL ASSETS: $2,374MM

IDC Rank of Financial Ratios 2024-Q2: **237**

Superior (200 - 300)

CAMEL Analysis

Capital Ratios - A Foundation for Safety and Soundness

Tier 1 Capital % Tier 1 Assets	11.5%
Risk Based Capital % Risk Based Assets	13.3%
Tier I Capital % Risk Based Assets	12.2%

Well Capitalized

Adequacy of Capital and Loan Loss Reserve to Cover Loan Delinquency

Loan Loss Reserve % Tier I Capital	8.1%
Loans 90 Days Delinquent % Tier I Capital	0.0%
Loans Nonaccrual + REO % Tier I Capital	2.3%

More than Adequate Capital and Loan Loss Reserve to Cover Loan Delinquency

Margins Measure Management

Common Shareholder’s Net Operating Profit After Tax % Tangible Equity Capital, NOPAT ROE (1yr)	11.1%
Cost of Equity COE (1yr)	8.8%

ROE Adds Sizable Value

Net Interest % Earning Assets (1yr)	2.73%
Noninterest Income % Earning Assets (1yr)	1.09%
Noninterest Expense % Earning Assets (1yr)	2.38%
Operating Profit Margin OPM (1yr)	37.7%

Average OPM

OPM Risk Standard Deviation	8.1%

High OPM Risk

Earnings Return on Equity Equals the Operating Return Plus the Financial Return

Return of Net Operating Profit From Operations After Tax % Earning Assets (ROEA)	4.00%

High Operating Return

Return on Financial Leverage (ROFL) = Spread X Leverage	7.08%

Average Financial Return

ROEA less COF AT = Leverage Spread	1.05%

Wide Spread

Leverage Multiplier	6.76

Average Multiplier

Liquidity Determines the Ability to Grow

Balance Sheet Cash Flow % Tier I Equity	17.6%
Percent Annual Growth in Equity Capital	11.8%
Nonperforming Assets % Total Loans	0.3%
Illiquid Loans % Stable Deposits and Borrowings Plus Excess Liquidity	86.9%
Interest-Bearing Liabilities % Earning Assets	80.3%

Liquidity Ample to Support Growth

Supplemental Ratios

Investment Yield	4.9%
Loan Yield	6.2%
Cost of Adjusted Debt - After Tax	3.0%
Net Income % Avg Assets	1.2%

Reports

Resources

Limitations to Use of Financial Ratios and Ranks

Ranks are designed to provide IDC Financial Publishing, Inc.'s opinion as to the relative value of financial ratios, and are subject to limitations in their use. The ranks have no value in forecasting the direction of future trends of financial ratios. While in our opinion the selected ratios provide an ample financial picture for evaluating a financial institution, the quality of individual financial institutions can also be influenced by factors not taken into account in this analysis.

The quality of a financial institution is not fixed over time, but tends to undergo change. For this reason, changes in ranks occur, reflecting changes in the individual financial ratios.The data utilized for calculations, ranks, and other information was obtained from sources believed to be reliable and accurate; however, neither the publisher nor its employees assume responsibility for the correctness or accuracy of data, calculations, or liability for their use.

FUNDS AVAILABILITY POLICY

Funds Availability (Regulation CC) Policy

INTRODUCTION

The purpose of this Policy is to describe Guaranty Bank's (Bank's) check hold policy for transaction accounts. The Bank's objective is to make funds available as expeditiously as good business practices mandate.

The length of delay is counted in business days from the business day of deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If a deposit is made at a staffed teller station during any business day before 6:00 p.m. on a day the Bank is open, the Bank will consider that day to be the day of deposit. If a deposit is made after the 6:00 p.m. closing or on a day the Bank is closed, the Bank will consider that the deposit was made on the next business day the Bank is open.

Same-Day Availability
Funds from the following deposits are available on the business day of deposit:

- All electronic payments, such as direct deposits and wire transfers
- Cash

Next-Day Availability
The Bank's policy is to make funds available on all other deposits on the next business day after the banking day the Bank receives the deposit unless special circumstances apply such as an exception hold.

Longer Delays
Availability of some deposits may be delayed for longer periods; however, the first $200 of the deposit may be available on the first business day after the day of the deposit. Delayed availability may be used under the following circumstances:

- The Bank believes a check will not be paid.
- Deposited checks total more than $5,000 on one day.
- Returned unpaid checks are redeposited.
- An account has been overdrawn six times or more in the last six months.
- Emergencies, such as failure of communications or computer equipment.

The Bank will notify affected customers if the Bank delays their ability to withdraw funds for any of these reasons. The Bank will advise affected customers when the funds will be available, which will be no later than the eleventh business day after the day of deposit. The Bank's funds availability schedule can be found in the Funds Availability Quick Reference Guide. Affected customers will be required to sign the notice of hold form if the form is provided at the time of the deposit.

New Account Rules
Special rules apply during the first 30 days after an account is opened.

Funds from cash or electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of the deposit. The first $200 may be available immediately. If the deposit is not made in person, the first $5,000 will not be available until the second business day after the day of the deposit. The remaining funds will be made available in accordance with the Funds Availability Quick Reference Guide.

Holds on Other Funds

If the Bank cashes a check or accepts for deposit a check drawn on another depository institution, the Bank may make funds immediately available but delay the availability to withdraw a corresponding amount of funds on deposit in any account the depositor has with the Bank. Held funds will be available according to the Bank's hold policy stated elsewhere in the Funds Availability (Regulation CC) Policy or found in the Funds Availability Quick Reference Guide.

When the Bank Will Pay Interest on Deposits

The Bank will begin to accrue interest on deposits to interest-bearing accounts not later than the business day on which the depositary bank receives credit for the funds. Deposits are considered deposited on the same day when received at a teller station or proprietary ATM. They are considered deposited when they are removed form night depositories, lock boxes, and nonproprietary ATMs. When deposits are sent through the mail, they are considered deposited when received by the Bank.

All Bank employees with duties that involve the requirements of Regulation CC will receive training annually and will have written procedures in their department regarding the provisions that relate to their job duties.

Guaranty Bank

Daily Activity

Report Type:	Balance and Activity - Previous Day(s)
Currency:	USD
Customer:	Springfield First Community Bank Corp
Created By:	Alyssa Hardy
Created Date/Time:	05/31/2024 12:11 PM
Report Date(s):	01/01/2024 - 05/31/2024 (Holiday was found in date range)
Account(s) Requested:	111111, 888999, 12345678, 170000097, 191000199, 191000207

Summary

Account Number	Account Name	Opening Ledger	CR Count	CR Amount	DB Count	DB Amount	Closing Ledger
111111	Business Checking	$8.47	28	$39.45	40	$35.12	$12.80
888999	Statement Savings	$25.84	6	$0.06	0	$0.00	$25.90
12345678	Empower Checking	$3.51	0	$0.00	0	$0.00	$3.51
170000097	Essential Checking	$39.32	8	$0.31	6	$39.09	$0.54
191000199	GBank Internal	$3.39	3	$1.27	2	$0.12	$4.54
191000207	GBank Internal	$3.70	1	$0.10	0	$0.00	$3.80
Report Totals		**$84.23**	**46**	**$41.19**	**48**	**$74.33**	**$51.09**

Report Detail

Account Number: 111111			Account Name: Business Checking			
Date	BAI Type	CR Amount	DB Amount	Serial Num	Ref Num	Description
01/23/2024	Preauthorized ACH Credit	$0.01			78573694	Testing ACH AchCollect
01/23/2024	Credit (Any Type)		$0.01		78573693	WIRE-OUT 20240230010700 TEST TEST CHECKING #2
01/23/2024	Preauthorized ACH Debit		$0.01		78573692	Testing ACH AchBatch
01/23/2024	Preauthorized ACH Debit		$0.01		78573691	Testing ACH Payroll
01/24/2024	Preauthorized ACH Credit	$0.01			78573690	TEST COMPANY XYZ VENDORPMTS
01/24/2024	Preauthorized ACH Debit		$0.04		78573689	TEST COMPANY XYZ VENDORPMTS
01/24/2024	Preauthorized ACH Debit		$0.06		78573688	TEST COMPANY XYZ VENDORPMTS
01/24/2024	Preauthorized ACH Credit	$0.02			78573687	TEST COMPANY XYZ VENDORPMTS 086519420000002 AH0123 I.001 20240123 144501 000911
01/24/2024	Preauthorized ACH Credit	$0.04			78573686	TEST COMPANY XYZ VENDORPMTS 086519420000001 AH0123 I.001 20240123 144501 000879
02/07/2024	Preauthorized ACH Credit	$1.00			78573685	11: Conf #:136715 Transfer from XXX0097 to XXX11

Account Number: 111111			Account Name: Business Checking			
03/18/2024	Credit (Any Type)	$15.80			80960291	Regular Deposit
03/18/2024	Check Paid		$5.13	5005	80960290	Pay First Check
03/18/2024	Check Paid		$2.20	5006	80960289	Pay First Check
03/18/2024	Check Paid		$1.12	5007	80960288	Pay First Check
03/18/2024	Check Paid		$7.35	5008	80960287	0000005008
03/27/2024	Preauthorized ACH Debit		$0.50		82413952	SFC Bank Mob Bk PP TEST
04/01/2024	Credit (Any Type)	$11.21			83313869	Regular Deposit
04/01/2024	Check Paid		$2.11	5009	83313868	Pay First Check
04/01/2024	Check Paid		$1.13	5010	83313867	Pay First Check
04/01/2024	Check Paid		$3.22	5011	83313866	0000005011
04/01/2024	Check Paid		$4.75	5012	83313865	0000005012
04/02/2024	Preauthorized ACH Debit		$0.75		83313864	SFC Bank Mob Bk PP TEST
04/03/2024	Credit (Any Type)	$3.30			83313863	Regular Deposit
04/03/2024	Check Paid		$3.30	5013	83313862	0000005013
04/04/2024	Preauthorized ACH Credit	$0.08			83313861	Testing ACH REVERSAL
04/04/2024	Preauthorized ACH Credit	$5.00			83313860	11: Conf #:148810 Transfer from XXX0097 to XXX11
04/04/2024	Preauthorized ACH Debit		$0.08		83313859	Testing ACH TESTREV
04/05/2024	Credit (Any Type)	$2.50			83313858	Regular Deposit
04/05/2024	Check Paid		$2.50	5014	83313857	0000005014
04/10/2024	Preauthorized ACH Debit		$0.01		86195326	Transfer from XXX1111 to XXX00
04/10/2024	Preauthorized ACH Debit		$0.01		86195325	Transfer from XXX1111 to XXX00
04/10/2024	Preauthorized ACH Debit		$0.01		86195331	Transfer from XXX1111 to XXX00
04/11/2024	Preauthorized ACH Debit		$0.10		86195330	Transfer from XXX1111 to XXX00
04/15/2024	Preauthorized ACH Debit		$0.11		86195329	Transfer from XXX1111 to XXX0097: Conf #:151068
04/22/2024	Preauthorized ACH Debit		$0.05		86195328	Transfer from XXX1111 to XXX0097: Conf #:152431
05/13/2024	Preauthorized ACH Debit		$0.01		88768585	Transfer from XXX1111 to XXX0097: Conf #:157924
05/14/2024	Preauthorized ACH Credit	$0.02			88768584	Transfer from XXX0199 to XXX1111: Conf #:158365
05/14/2024	Preauthorized ACH Credit	$0.03			88768583	Transfer from XXX0097 to XXX1111: Conf #:158364
05/14/2024	Preauthorized ACH Credit	$0.05			88768582	Transfer from XXX0097 to XXX1111: Conf #:158369
05/14/2024	Preauthorized ACH Debit		$0.01		88768581	Transfer from XXX1111 to XXX0097: Conf #:158362
05/14/2024	Preauthorized ACH Debit		$0.02		88768580	Transfer from XXX1111 to XXX0199: Conf #:158370

Account Number: 111111			Account Name: Business Checking			
05/15/2024	Preauthorized ACH Credit	$0.01			88768579	Testing ACH ACH Paymen
05/15/2024	Preauthorized ACH Credit	$0.02			88768578	Testing ACH ACH Paymen
05/15/2024	Preauthorized ACH Credit	$0.02			88768577	Testing ACH ACH Collec
05/15/2024	Preauthorized ACH Credit	$0.04			88768576	Testing ACH ACH Collec
05/15/2024	Credit (Any Type)	$0.01			88768575	WIRE-IN 20241360007300 TESTING WIRE
05/15/2024	Credit (Any Type)	$0.01			88768574	WIRE-IN 20241360007000 TESTING WIRE
05/15/2024	Credit (Any Type)	$0.01			88768573	WIRE-IN 20241360006800 TESTING WIRE
05/15/2024	Credit (Any Type)	$0.01			88768572	WIRE-IN 20241360004800 TEST COMPANY XYZ
05/15/2024	Credit (Any Type)	$0.08			88768571	WIRE-IN 20241360004600 TESTING WIRE
05/15/2024	Credit (Any Type)		$0.01		88768570	WIRE-OUT 20241360002900 BOB VITA - TEST WIRE
05/15/2024	Credit (Any Type)		$0.01		88768569	WIRE-OUT 20241360003000 BOB VITA - TEST WIRE
05/15/2024	Credit (Any Type)		$0.01		88768568	WIRE-OUT 20241360002800 BOB VITA - TEST WIRE
05/15/2024	Credit (Any Type)		$0.08		88768567	WIRE-OUT 20241360002600 BOB VITA - TEST WIRE
05/15/2024	Preauthorized ACH Debit		$0.01		88768566	Testing ACH ACH Paymen
05/15/2024	Preauthorized ACH Debit		$0.06		88768565	Testing ACH MYCREDIT
05/15/2024	Preauthorized ACH Debit		$0.02		88768564	Testing ACH ACH Paymen 086519420000082 AH0515 I.001 20240515 144038 002134
05/15/2024	Preauthorized ACH Debit		$0.02		88768563	Testing ACH ACH Collec 086519420000035 AH0515 I.001 20240515 144038 002185
05/15/2024	Preauthorized ACH Debit		$0.04		88768562	Testing ACH ACH Collec 086519420000039 AH0515 I.001 20240515 144038 002179
05/16/2024	Preauthorized ACH Credit	$0.01			88768561	TEST COMPANY XYZ VENDORPMTS
05/16/2024	Preauthorized ACH Credit	$0.07			88768560	Testing ACH MYDEBIT
05/16/2024	Preauthorized ACH Debit		$0.06		88768559	TEST COMPANY XYZ VENDORPMTS
05/16/2024	Preauthorized ACH Debit		$0.07		88768558	Testing ACH MYDEBIT
05/16/2024	Preauthorized ACH Debit		$0.09		88768557	Testing ACH EFTPS
05/16/2024	Preauthorized ACH Credit	$0.02			88768556	TEST COMPANY XYZ VENDORPMTS 086519420000002 AH0515 I.001 20240515 144038 002163
05/16/2024	Preauthorized ACH Credit	$0.03			88768555	TEST COMPANY XYZ VENDORPMTS 086519420000003 AH0515 I.001 20240515 144038 002165
05/16/2024	Preauthorized ACH Credit	$0.04			88768554	TEST COMPANY XYZ VENDORPMTS 086519420000001 AH0515 I.001 20240515 144038 002145
05/16/2024	Preauthorized ACH Debit		$0.04		88768553	TEST COMPANY XYZ VENDORPMTS 086519420000007 AH0515 I.001 20240515 144038 002147

Account Number: 111111			Account Name: Business Checking			
Account Subtotal		**$39.45**	**$35.12**			

Account Number: 888999			Account Name: Statement Savings			
Date	**BAI Type**	**CR Amount**	**DB Amount**	**Serial Num**	**Ref Num**	**Description**
02/20/2024	Preauthorized ACH Credit	$0.01			80412000	99: Conf #:137311 Transfer from XXX7752 to XXX89
02/20/2024	Preauthorized ACH Credit	$0.01			80411999	99: Conf #:137310 Transfer from XXX7752 to XXX89
02/26/2024	Preauthorized ACH Credit	$0.01			80411998	99: Conf #:138864 Transfer from XXX7752 to XXX89
02/26/2024	Preauthorized ACH Credit	$0.01			80411997	99: Conf #:138863 Transfer from XXX7752 to XXX89
02/28/2024	Preauthorized ACH Credit	$0.01			80411996	Transfer from DDA 2000377752
03/31/2024	No BAI	$0.01			88768586	Int Deposit
Account Subtotal		**$0.06**	**$0.00**			

Account Number: 170000097			Account Name: Essential Checking			
Date	**BAI Type**	**CR Amount**	**DB Amount**	**Serial Num**	**Ref Num**	**Description**
02/07/2024	Preauthorized ACH Debit		$1.00		81125401	Transfer from XXX0097 to XXX11
04/04/2024	Preauthorized ACH Debit		$5.00		83313320	Transfer from XXX0097 to XXX11
04/10/2024	Preauthorized ACH Credit	$0.01			86195339	97: Conf #:150008 Transfer from XXX1111 to XXX00
04/10/2024	Preauthorized ACH Credit	$0.01			86195338	97: Conf #:150011 Transfer from XXX1111 to XXX00
04/10/2024	Preauthorized ACH Credit	$0.01			86195337	97: Conf #:150010 Transfer from XXX1111 to XXX00
04/11/2024	Preauthorized ACH Credit	$0.10			86195336	97: Conf #:150263 Transfer from XXX1111 to XXX00
04/11/2024	Preauthorized ACH Debit		$0.01		86195335	Transfer from XXX0097 to XXX39
04/15/2024	Preauthorized ACH Credit	$0.11			86195334	Transfer from XXX1111 to XXX0097: Conf #:151068
04/22/2024	Preauthorized ACH Credit	$0.05			86195333	Transfer from XXX1111 to XXX0097: Conf #:152431
05/13/2024	Preauthorized ACH Credit	$0.01			88768552	Transfer from XXX1111 to XXX0097: Conf #:157924
05/14/2024	Preauthorized ACH Credit	$0.01			88768551	Transfer from XXX1111 to XXX0097: Conf #:158362
05/14/2024	Preauthorized ACH Debit		$0.03		88768550	Transfer from XXX0097 to XXX1111: Conf #:158364
05/14/2024	Preauthorized ACH Debit		$0.05		88768549	Transfer from XXX0097 to XXX1111: Conf #:158369
05/15/2024	Miscellaneous Fees		$33.00		88768548	STOP PAY
Account Subtotal		**$0.31**	**$39.09**			

Account Number: 191000199	Account Name: GBank Internal

Account Number: 191000199				Account Name: GBank Internal		
Date	**BAI Type**	**CR Amount**	**DB Amount**	**Serial Num**	**Ref Num**	**Description**
03/27/2024	Preauthorized ACH Credit	$0.50			86423951	SFC Bank Mob Bk PP TEST
04/02/2024	Preauthorized ACH Credit	$0.75			86423950	SFC Bank Mob Bk PP TEST
04/03/2024	Preauthorized ACH Debit		$0.10		86423949	Transfer from XXX0199 to XXX02
05/14/2024	Preauthorized ACH Credit	$0.02			88768588	Transfer from XXX1111 to XXX0199: Conf #:158370
05/14/2024	Preauthorized ACH Debit		$0.02		88768587	Transfer from XXX0199 to XXX1111: Conf #:158365
Account Subtotal		**$1.27**	**$0.12**			

Account Number: 191000207				Account Name: GBank Internal		
Date	**BAI Type**	**CR Amount**	**DB Amount**	**Serial Num**	**Ref Num**	**Description**
04/03/2024	Preauthorized ACH Credit	$0.10			88768589	07: Conf #:148317 Transfer from XXX0199 to XXX02
Account Subtotal		**$0.10**	**$0.00**			

Accounts with no matching activity during the reported date(s): *12345678*

Guaranty Bank

Previous day checks

Report Type:	Paid Checks - Previous Day(s)
Currency:	USD
ABA Routing Number(s):	086519421
Customer:	Springfield First Community Bank Corp
Created By:	Alyssa Hardy
Created Date/Time:	05/31/2024 12:08 PM
Report Date(s):	01/01/2024 - 05/31/2024 (Holiday was found in date range)
Account(s) Requested:	111111, 888999, 12345678, 170000097, 191000199, 191000207

Report Detail

Account Number: 111111			Account Name: Business Checking			
Date	**BAI Type**	**CR Amount**	**DB Amount**	**Serial Num**	**Ref Num**	**Description**
03/18/2024	Check Paid	$0.00	$5.13	5005	80960290	Pay First Check
03/18/2024	Check Paid	$0.00	$2.20	5006	80960289	Pay First Check
03/18/2024	Check Paid	$0.00	$1.12	5007	80960288	Pay First Check
03/18/2024	Check Paid	$0.00	$7.35	5008	80960287	0000005008
04/01/2024	Check Paid	$0.00	$2.11	5009	83313868	Pay First Check
04/01/2024	Check Paid	$0.00	$1.13	5010	83313867	Pay First Check
04/01/2024	Check Paid	$0.00	$3.22	5011	83313866	0000005011
04/01/2024	Check Paid	$0.00	$4.75	5012	83313865	0000005012
04/03/2024	Check Paid	$0.00	$3.30	5013	83313862	0000005013
04/05/2024	Check Paid	$0.00	$2.50	5014	83313857	0000005014
Account Subtotal		**$0.00**	**$32.81**			

REPORT TOTALS	CR Report Total	DB Report Total
	$0.00	**$32.81**

Accounts with no matching activity during the reported date(s): *888999, 12345678, 170000097, 191000199, 191000207*

Guaranty Bank

Cash Position

Report Type:	Cash Position - Previous Day(s)
Currency:	USD
ABA Routing Number(s):	086519421
Customer:	Springfield First Community Bank Corp
Created By:	Alyssa Hardy
Created Date/Time:	04/12/2025 07:00 AM
Report Date(s):	04/05/2025 - 04/11/2025
Frequency:	Every Business Day
Account(s) Requested:	111111, 888999, 12345678, 170000097, 191000199, 191000207

Opening Balances and Activity

Account Number	Account Name	Opening Ledger	Opening Available	CR Count	CR Amount	DB Count	DB Amount
111111	Business Checking	$7.31	$7.31	0	$0.00	0	$0.00
888999	Statement Savings	$25.94	$25.94	0	$0.00	0	$0.00
12345678	Elite Checking	$1.51	$1.51	0	$0.00	0	$0.00
170000097	Essential Checking	$0.60	$0.60	0	$0.00	0	$0.00
191000199	GBank Internal	$0.00	$0.00	0	$0.00	0	$0.00
191000207	GBank Internal	$0.00	$0.00	0	$0.00	0	$0.00
Report Totals		**$35.36**	**$35.36**	**0**	**$0.00**	**0**	**$0.00**

Closing Cash Position

Account Number	Account Name	Closing Ledger	1-Day Float	2+ Day Float	Closing Available
111111	Business Checking	$7.31	$0.00	$0.00	$7.31
888999	Statement Savings	$25.94	$0.00	$0.00	$25.94
12345678	Elite Checking	$1.51	$0.00	$0.00	$1.51
170000097	Essential Checking	$0.60	$0.00	$0.00	$0.60
191000199	GBank Internal	$0.00	$0.00	$0.00	
191000207	GBank Internal	$0.00	$0.00	$0.00	
Report Totals		**$35.36**	**$0.00**	**$0.00**	**$35.36**

Accounts with no matching activity during the reported date(s): 888999, 191000199, 191000207, 12345678, 111111, 170000097

Guaranty Bank

Previous day checks

Report Type:	Paid Checks - Previous Day(s)
Currency:	USD
ABA Routing Number(s):	086519421
Customer:	Springfield First Community Bank Corp
Created By:	Alyssa Hardy
Created Date/Time:	05/31/2024 12:08 PM
Report Date(s):	01/01/2024 - 05/31/2024 (Holiday was found in date range)
Account(s) Requested:	111111, 888999, 12345678, 170000097, 191000199, 191000207

Report Detail

Account Number: 111111			Account Name: Business Checking			
Date	**BAI Type**	**CR Amount**	**DB Amount**	**Serial Num**	**Ref Num**	**Description**
03/18/2024	Check Paid	$0.00	$5.13	5005	80960290	Pay First Check
03/18/2024	Check Paid	$0.00	$2.20	5006	80960289	Pay First Check
03/18/2024	Check Paid	$0.00	$1.12	5007	80960288	Pay First Check
03/18/2024	Check Paid	$0.00	$7.35	5008	80960287	0000005008
04/01/2024	Check Paid	$0.00	$2.11	5009	83313868	Pay First Check
04/01/2024	Check Paid	$0.00	$1.13	5010	83313867	Pay First Check
04/01/2024	Check Paid	$0.00	$3.22	5011	83313866	0000005011
04/01/2024	Check Paid	$0.00	$4.75	5012	83313865	0000005012
04/03/2024	Check Paid	$0.00	$3.30	5013	83313862	0000005013
04/05/2024	Check Paid	$0.00	$2.50	5014	83313857	0000005014
Account Subtotal		**$0.00**	**$32.81**			

REPORT TOTALS	CR Report Total	DB Report Total
	$0.00	**$32.81**

Accounts with no matching activity during the reported date(s): *888999, 12345678, 170000097, 191000199, 191000207*

INSURED CASH SWEEP℠

Safety. Return. Freedom.

Through ICS®, the Insured Cash Sweep® service, government finance officers can access multi-million-dollar FDIC insurance on funds placed into demand deposit accounts money market deposit accounts, or both.

Through ICS, you can

Enjoy peace of mind. ICS funds are eligible for multi-million-dollar FDIC insurance, and no one has ever lost a penny of FDIC-insured funds. Like Treasuries and government money market mutual funds, funds placed using ICS are backed by the full faith and credit of the United States government. And ICS deposit accounts are not subject to floating net asset values, liquidity fees, or money market mutual fund liquidity gates, so you can rest assured knowing that market volatility will not negatively affect your principal.

Earn interest. Put cash balances to work in demand deposit accounts, money market deposit accounts, or both.

Save time. By providing access to FDIC insurance through a single bank relationship, ICS can help your organization to comply with investment policy mandates and eliminate ongoing collateral tracking.

Access funds. Maintain daily liquidity for funds placed into demand deposit accounts, or access funds placed into money market deposit accounts up to six times per month.

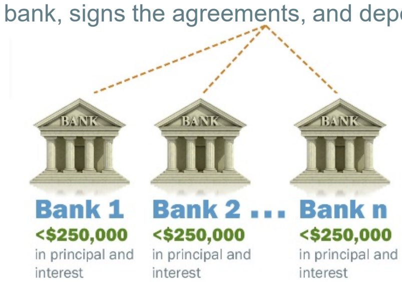
Support your community. Feel good knowing that the full amount of your funds placed through ICS can stay local to support lending opportunities that build a stronger community.*

Simply put, with ICS, you can have it all.

How does ICS work?

Work directly with just us—an institution you already know and trust—to access coverage from many, receive just one regular statement, and know that your confidential information remains protected.

Your organization has or sets up a transaction account with our bank, signs the agreements, and deposits funds.**



Deposits are sent to deposit accounts at other member institutions in amounts under the standard FDIC insurance maximum of $250,000.

Contact us today!

Whitney Morrow
Guaranty Bank
417.893.3555

Member FDIC

* When deposited funds are exchanged on a dollar-for-dollar basis with other participating institutions in the Promontory Network, your bank can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, your institution may choose to receive fee income instead of deposits from other institutions. Under these circumstances, deposited funds would not be available for local lending.

** If you choose both the savings and demand options, you will need to have a separate transaction account for each.

Placement of funds through the ICS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS settlement for a deposit or after ICS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS satisfies those restrictions. ICS and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC.