

OCTOBER 2017

BANKING SERVICES PROPOSAL

RUSSELL TOWNSHIP

CONFIDENTIAL



An Introduction to Chase

At Chase, we are committed to helping your organization grow and prosper. As a Chase customer, you will benefit from our depth of experience, innovative solutions, and full range of business services. We have the strength, the presence and the capabilities to help you save time and money, and reach your business goals, along with the personal and dedicated service you deserve.

We offer organizations of all sizes a wide range of flexible financial solutions, including:

- Deposit account options
- Credit facilities
- Cash management solutions
- Investment opportunities
- Simple, secure online capabilities

We will tailor a package of products and services to meet your individual needs. As your needs change, or you want to explore additional opportunities, we will meet with you to review new ideas and solutions. You can rely on Chase to deliver local expertise with the strength of a global bank.

Superior transaction capabilities and innovative treasury management products and services will be the cornerstone of your company's relationship with JPMorgan Chase. But we are also determined to give you a distinct advantage by working with you in a consultative manner, listening to your needs and lending our insights.

The recommendations presented in this proposal can provide your organization with targeted solutions that will meet your current cash management needs while laying the groundwork for your continued success.

We believe strategic partnerships are a vital link that opens new doors and helps ensure optimum effectiveness. We appreciate the opportunity to serve your needs and look forward to discussing these solutions and building a successful relationship.

Relationship Manager
Patrice Brooks

Title: Vice President
Phone: (330) 972-1592
Fax: (330) 777-5727
E-mail: Patrice.Brooks@chase.com



Chesterland
12644 West Geauga Plaza
Chesterland, OH 44026

(440) 729-9422

Distance: 4.24 miles

Branch Information

	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Lobby	9:00-6:00	9:00-6:00	9:00-6:00	9:00-6:00	9:00-6:00	9:00-2:00	Closed



Tanglewood
8501 Tanglewood Square
Chagrin Falls, OH 44023

(440) 543-5155

Distance: 5.04 miles

Branch Information

	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Lobby	9:00-6:00	9:00-6:00	9:00-6:00	9:00-6:00	9:00-6:00	9:00-2:00	Closed

Recommend Accounts

Chase Platinum Business Checking

Cost/Fees	Minimum to Open	\$25
	Monthly Service Fee	\$95
	How to Avoid the Monthly Service Fee During Monthly Statement Period	\$100,000 average daily balance or more in linked business savings
	Transactions Allowed	500 debits and non-electronic deposits (those made via check or cash in branches) - online bill pay transactions don't count toward the 500 transaction count
	Transaction Fee	\$0.40 per debit or non-electronic deposit (those made via check or cash in branches) over 500 No fee for electronic deposits (ACH, ATM, wire, Chase Quick Deposit)
	Cash Deposit Limit	No charge for first \$25,000 per month Cash deposit transactions count toward the monthly transactions allowed
	Wire Transfers	Incoming No fee Outgoing No fee for the highest-priced four per cycle (domestic or international, online or in branch); after four: Domestic - \$35/item Domestic online - \$10/per item

Benefits

Account Alerts

Complimentary Fraud Protection (Positive Pay, Reverse Positive Pay and Positive Pay-related transactions via Chase.com)

One Insufficient Funds Fee waived per month

Complimentary stop payments

No fee for Counter Checks, Money Orders or Cashier's Checks

No fees for returned items

No monthly service fee for Single Feed Quick Deposit Scanner

Electronic deposits (no limit); no fee for

Business Premier Savings Account for Public Funds

Cost/Fees	Minimum to Open	\$25	
	Monthly Fee	\$20	
	Ways to Avoid Monthly Fee	OR	\$25,000 average ledger balance
			Linked to qualifying business checking
	Deposit Transaction Fee	\$0.40 per deposited item after 30 per monthly statement period (30 deposited items per monthly statement period at no charge)	
	Rate Tiers	\$0 - \$499,999	.18%
		\$500,000 - \$999,999	.18%
		\$1,000,000 - \$2,999,999	.18%
		\$3,000,000 +	.18%

CHASE ONLINE ACTIVATION TEAM

An Exclusive Service for New Business Clients

The Chase Online Activation Team is ready to assist you with enrollment, setup, activation, and training for your online services. Our goal is to help make your transition to Chase as smooth as possible with our complimentary online activation service.

This service offers the following for select new business clients and their authorized users:

- Interactive Cisco WebEx® Screen Sharing — a convenient online session where we'll walk you through the solutions that fit your business needs.
- Product Reference Guides — we will provide you with helpful guides on select products and services for easy reference.

Our suite of online services for business includes:

- Bill Pay
- Wire Transfers
- ACH Payments
- ACH Collections
- Chase QuickDepositSM
- Fraud Protection Services
- Account Alerts
- Access and Security ManagerSM

Your Business Relationship Manager will work closely with one of our Activation Service Associates to help ensure your accounts are set up correctly as you begin your Chase relationship.

For more information contact:

Patrice Brooks
(330) 972-1592

Personal attention from an Activation Service Associate

Assistance with onboarding for clients and authorized users

Receive funding reminders and help with recurring payments



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11/8/16 | CRM1495

CHASE QUICKDEPOSITSM

Speed Up Cash Flow — Deposit Checks Without Ever Leaving the Office or When on the Go

Chase QuickDeposit¹, our remote deposit solution, lets you scan your paper checks, verify the amounts and make deposits directly, and send the images electronically for deposit into your business checking account. Depositing checks remotely saves you time and money, provides 24/7 convenience and allows you to gain access more quickly to your funds.

Benefits

- **Save time** — remote depositing eliminates trips to the bank and you can skip the deposit slip.
- **Greater safety and security** — store transaction history online and reduce your paperwork.
- **Access your money anytime** — deposit checks 24/7 and manage business finances on Chase.com.
- **Use a tool designed expressly for businesses** — choose from a range of desktop scanner options to suit your needs.
- **Get the free Chase Mobile® App** — conveniently deposit checks on the go with this new QuickDeposit feature. (Check your mobile carrier's agreement for any data transfer fees that may apply.)



Single Feed Scanner



Multi Feed Scanner

For more information contact:

Patrice Brooks
(330) 972-1592

To enroll, go to chase.com/quickdeposit

If you have questions before you enroll, please call 800-606-7615

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¹ Your Chase QuickDeposit enrollment is subject to approval and availability in your area. If approved, a two year contract is required which includes a free check scanner. A monthly maintenance fee of \$25 applies for the single feed check scanner option or \$50 applies for the multiple feed check scanner option. Additional scanners are available for purchase at a one-time charge of \$300 per scanner for the single feed check scanner and \$600 per scanner for the multiple feed check scanner (plus applicable sales tax). A cancellation fee of \$250 applies if the service is discontinued prior to the end of the two year contract term. All check and deposit item fees will be billed and processed according to your respective account maintenance fee schedule.

CHASE ONLINESM FRAUD PROTECTION SERVICES

Prevent check fraud before it hurts your bottom line

How We Can Help Your Business

Is your business looking for ways to help safeguard against check fraud? Interested in a simple online tool that will help you identify fraudulent activity before checks are paid?

Here's how our Fraud Protection Services can help. We offer two options to help protect your company against check fraud: Positive Pay and Reverse Positive Pay. With either option, you decide to pay or return any checks that have been presented for payment on your account(s).

How It Works: Positive Pay

With Positive Pay your business will send us a file of all issued checks and Chase will compare that information to the checks presented for payment. Checks that do not match the information provided will be marked as exceptions and will be available for your review. You will need to decide whether such checks should be paid or returned before the established deadline. Checks that you have not reviewed by the decision cut-off time will be returned.

How It Works: Reverse Positive Pay

With Reverse Positive Pay, Chase will provide you with a daily listing of the checks presented for payment against your accounts. You decide whether to pay, return or adjust the amount on each check before the established deadline.

We Focus On Security So You Can Focus On Your Business

Your business transactions will be secure so you don't have to worry about data being compromised. We provide your business with multilayered security, ensuring that the privacy and authenticity of your users, your data, and your transactions, are protected at all times.

Help minimize check fraud exposure using fast, simple online tools on Chase.com

Receive alerts when checks are ready for review as well as convenient reminder alerts that you have one hour to review checks before cut-off time

Reduce losses by identifying fraudulent check activity or errors before checks are paid

Save time by viewing check images and making pay or return decisions all in one place

For more information contact:

Patrice Brooks
(330) 972-1592



All services are subject to applicable laws and regulations and service terms. Not all products and services are available in all geographic areas. Eligibility for particular products and services is subject to final determination by JPMorgan and/or its affiliates/subsidiaries. Fees may apply.

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9/29/15 | CRM1015

CHASE INK BUSINESS CAPITALSM

How we can help your business

Ink Business Capital can help you manage cash flow and track everyday business expenses. It is underwritten with Corporate Liability.

How it works

- Add employee cards at no additional cost¹ and set individual spending limits for greater control.
- Log into your chase.com account to download custom expense reports containing up to 24 months of transaction history.

The right fit

Manage and track everyday business expenses and cash flow

For more information contact:

Patrice Brooks
(330) 972-1592

Key Rates and Fees

- No annual fee²
- 0% Intro APR on purchases and balance transfers for the first 12 months from account opening, then a variable APR of Prime + 9.99%²

Key features and benefits

- Protection benefits such as Auto Rental Collision Damage Waiver, Purchase Protection, Extended Warranty Protection³, Zero Liability⁴ and Early Fraud Warning

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1. If any employees are allowed to use the account, they will be authorized users and will have equal charging privileges unless individual spending limits are established for them. The company is responsible for any use of the account by its employees, authorized users, or anyone else permitted to use the account, and is responsible for repaying all balances. All correspondence, including statements and notifications, will be sent to the company. By requesting to add a user to the account, the company agrees the name and address provided are persons with which the company has a relationship and are factual. If Chase determines the name and address provided are fraudulent, Chase has the right to close the account.
2. For details, please read the "Pricing Information" section and the Terms and Conditions, as applicable, included with this offer.
3. These benefits are available when you use your card. Restrictions, limitations and exclusions apply. Most benefits are underwritten by unaffiliated insurance companies who are solely responsible for the administration and claims. There are specific time limits and documentation requirements. Once your account is opened we will send you a Guide to Benefits, which includes a full explanation of coverages.
4. Zero Liability Protection does not apply to use of an account by an authorized user without the approval of the primary cardmember. If you think someone used your account without permission, tell us immediately by calling the Cardmember Services number on your card or billing statement.

Accounts subject to credit approval. Restrictions and limitations apply. Chase credit cards are issued by Chase Bank USA, N.A. Offer subject to change.

RUSSELL

8501 Kinsman Road
P.O. Box 522

TOWNSHIP

Novelty, Ohio 44072



November 1, 2017

Patrice Brooks
Vice President
Chase Bank
50 S. Main Street
Akron, Ohio 44308

Dear Patrice:

This letter shall confirm that Russell Township, an Ohio government entity, would like to open up a checking account and savings account at Chase Bank.

The account signers will be:

Charles E. Walder, Fiscal Officer
Justin F. Madden, Trustee
James A. Mueller, Trustee
Gary G. Gabram, Trustee

Please let me know if any further information is needed.

Sincerely,

A handwritten signature in black ink, appearing to read 'C. Walder', is written over a faint, larger version of the same signature.

Charles E. Walder
Fiscal Officer

Board of Trustees
(440) 338-8912