

Attachment to Banking Services RFP

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Proforma Analysis Statement

Note: In addition to this "apples to apples" services comparison, PNC Healthcare is also pleased to provide a secondary option for Memorial Health System's consideration, recommending the move from paper to image lockbox technology. The projected bank fees associated with this move are reflected in the proforma titled "PNC Proforma - 100% Imaged Lockbox Recommendation" (within Tab B, behind this Attachment B 1-8). Our approach supporting this proforma is fully outlined within Attachment D, Section B., and depicts how our best in class technology can help improve efficiency and reduce costs. Further dialogue with Memorial Health System will more precisely define claim volumes and the nuances of your operation, which will help us refine these costs and take you even further down the continuum of receivables automation.

<u>AFP Code</u>	<u>Service Description</u>	<u>Monthly Volume</u>	<u>Price</u>	<u>Calculated Monthly Fees</u>	
B-1	01 0101 Cont Disb Credits Posted	171	0.05	\$ 8.55	
	01 0000 DDA Stmt W/Image Classic-Mthly Base	1	0	\$ -	F-1
	01 9999 Payee Valid Non Acct Hlder-Chk Cash	119	0.06	\$ 7.14	
	01 0000 Account Maintenance W/ Chk Return	1	10	\$ 10.00	
	01 0020 Zero Balance Master Account Maint	1	60	\$ 60.00	
	01 0000 Account Maintenance-Chexstor	19	10	\$ 190.00	
	01 0021 Zero Balance Monthly Base	15	8	\$ 120.00	
	01 0100 Debits Posted	596	0.05	\$ 29.80	
	01 0101 Credits Posted	935	0.05	\$ 46.75	
	01 0310 DDA Statement - Paper	11	0	\$ -	F-1
	01 0320 DDA Statement - Special Instruction	1	0	\$ -	F-1
	05 0030 E-Box Monthly Maint (W/Cross Ref)	1	50	\$ 50.00	
	05 0002 WLBX Caller Box/Annual Maint	1	0	\$ -	F-2
	05 011L WLBX Non-Truncate Pkg Prep MO Base	6	2.5	\$ 15.00	A-4
	OR0628249	1		\$ -	
	OR0862233	1		\$ -	
	OR0862332	1		\$ -	
	OR0862366	1		\$ -	
	OR0863394	1		\$ -	
	OR0864668	1		\$ -	
	05 011R WLBX Monthly Base	5	135	\$ 675.00	
	05 011R WLBX Monthly Base	1	135	\$ 135.00	
	OR0628249	1		\$ -	
	OR0862233	1		\$ -	
	OR0862332	1		\$ -	
	OR0862366	1		\$ -	
	OR0863394	1		\$ -	
	OR0864668	1		\$ -	
	05 002Z WLBX Image Web Reporting Mthly Base	2	30	\$ 60.00	A-37
	OR0863394	1		\$ -	
	OR0864668	1		\$ -	
	05 0100 WLBX Remit Process Foreign Chk	1	5	\$ 5.00	
	OR0628249	1		\$ -	
	05 0000 WLBX Remit Processed Expr Mail	616	0	\$ -	A-33
	OR0628249	616		\$ -	
	05 0530 WLBX Correspondence / Rejects	4,018.00	0.29	\$ 1,165.22	
	OR0628249	2,720.00		\$ -	
	OR0862233	1,260.00		\$ -	
	OR0862332	14		\$ -	
	OR0863394	24		\$ -	
	05 0100 WLBX Standard Item Processed	7,931.00	0.29	\$ 2,299.99	
	OR0628249	4,422.00		\$ -	
	OR0862233	3,355.00		\$ -	
	OR0862332	5		\$ -	
	OR0862366	134		\$ -	
	OR0863394	15		\$ -	
	05 0112 WLBX Rough Sort 5 OR Less	7,777.00	0	\$ -	A-36

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	OR0628249	4,422.00		\$	-	
	OR0862233	3,355.00		\$	-	
05 011R	WLBX Document Scanned	50	0.04	\$	2.00	
	OR0863394	50		\$	-	
05 0600	WLBX 7 Yr B/W Image Archive	50	0.03	\$	1.50	
	OR0863394	50		\$	-	
05 011A	WLBX Check Image/Photocopy	7,931.00	0.13	\$	1,031.03	
	OR0628249	4,422.00		\$	-	
	OR0862233	3,355.00		\$	-	
	OR0862332	5		\$	-	
	OR0862366	134		\$	-	
	OR0863394	15		\$	-	
05 0117	WLBX Document Reassociation	7,916.00	0	\$	-	F-30
	OR0628249	4,422.00		\$	-	
	OR0862233	3,355.00		\$	-	
	OR0862332	5		\$	-	
	OR0862366	134		\$	-	
05 011F	WLBX Paper Return	15	0.08	\$	1.20	
	OR0863394	15		\$	-	
05 0410	Whsl Lockbox First Class Postage	39	0	\$	-	
	OR0863394	39		\$	-	
05 0301	WLBX Daily Deposit Cut	74	1.75	\$	129.50	
	OR0628249	22		\$	-	
	OR0862233	22		\$	-	
	OR0862332	4		\$	-	
	OR0862366	18		\$	-	
	OR0863394	8		\$	-	
05 011E	WLBX Post Office Returned Mail	500	0	\$	-	F-2
	OR0628249	4		\$	-	
	OR0862233	496		\$	-	
05 031Z	Lockbox CEO Subscription Per Item	137,294.00	0	\$	-	F-4
05 0020	Wtlbx Monthly Base	2	300	\$	600.00	
	OR0863436	1		\$	-	
	OR0864691	1		\$	-	
05 0401	Wtlbx Transmission Monthly Base	2	0	\$	-	A-34
	OR0863436	1		\$	-	
	OR0864691	1		\$	-	
05 9999	Wtlbx Wli Monthly Base	2	0	\$	-	F-6
	OR0863436	1		\$	-	
	OR0864691	1		\$	-	
05 011L	Wtlbx Non-Truncate Pkg Prep MO Base	2	2.5	\$	5.00	A-4
	OR0863436	1		\$	-	
	OR0864691	1		\$	-	
05 0100	Wtlbx Checks	8,278.00	0	\$	-	A-5
	OR0863436	1,274.00		\$	-	
	OR0864691	7,004.00		\$	-	
05 0122	Wtlbx Total Payments Processed	8,324.00	0	\$	-	F-7
	OR0863436	1,276.00		\$	-	
	OR0864691	7,048.00		\$	-	
05 9999	Wtlbx Std Item Processed Non Scan	4,719.00	0	\$	-	A-6
	OR0863436	2,291.00		\$	-	
	OR0864691	2,428.00		\$	-	
05 0122	Wtlbx Scannables Multis	106	0	\$	-	
	OR0863436	10		\$	-	
	OR0864691	96		\$	-	
05 9999	Wtlbx Excessive Check Surcharge	2,291.00	0	\$	-	F-2
	OR0863436	2,291.00		\$	-	
05 0127	Wtlbx MICR Data Capture	8,278.00	0.04	\$	331.12	
	OR0863436	1,274.00		\$	-	
	OR0864691	7,004.00		\$	-	

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B-1	05 9999	Wtlbx MICR Cap Per Line Non Scan	4,719.00	0.04	\$	188.76	
		OR0863436	2,291.00		\$	-	
		OR0864691	2,428.00		\$	-	
	05 0530	Wtlbx Correspondence / Rejects	1,689.00	0.29	\$	489.81	
		OR0863436	342		\$	-	
		OR0864691	1,347.00		\$	-	
	05 9999	Wtlbx Rough Sort 5 OR Less-Non Scan	2,428.00	0	\$	-	F-28
		OR0864691	2,428.00		\$	-	
	05 0101	Wtlbx Document Scanned	16,602.00	0.04	\$	664.08	
		OR0863436	2,550.00		\$	-	
		OR0864691	14,052.00		\$	-	
	05 9999	Wtlbx Document Scanned - Non Scan	9,315.00	0.04	\$	372.60	
		OR0863436	5,361.00		\$	-	
		OR0864691	3,954.00		\$	-	
	05 0424	Wtlbx 7 Year B/W Image Archive	25,917.00	0.03	\$	777.51	
		OR0863436	7,911.00		\$	-	
		OR0864691	18,006.00		\$	-	
	05 9999	Wtlbx Check/Image Photo Non Scan	4,719.00	0.13	\$	613.47	
		OR0863436	2,291.00		\$	-	
		OR0864691	2,428.00		\$	-	
	05 9999	Wtlbx Value Added Keying - Non Scan	75,675.00	0	\$	-	A-35
		OR0863436	31,666.00		\$	-	
		OR0864691	44,009.00		\$	-	
	05 9999	Wtlbx Paper Return	8,278.00	0.13	\$	1,076.14	
		OR0863436	1,274.00		\$	-	
		OR0864691	7,004.00		\$	-	
	05 9999	Wtlbx Paper Return - Non Scan	4,719.00	0.08	\$	377.52	
		OR0863436	2,291.00		\$	-	
		OR0864691	2,428.00		\$	-	
	05 0301	Wtlbx Daily Deposit Cut	44	1.75	\$	77.00	
		OR0863436	22		\$	-	
		OR0864691	22		\$	-	
	05 021F	Wtlbx Coupons Returned	8,324.00	0.08	\$	665.92	
		OR0863436	1,276.00		\$	-	
		OR0864691	7,048.00		\$	-	
	05 0000	Lockbox CEO Subscription Mthly Base	4	0	\$	-	F-8
	05 031Z	Lockbox CEO Subscription Mthly Base	4	0	\$	-	F-8
		Depository Services	2,345.84		\$	-	
		Paper Disbursement Services	6,210.90		\$	-	
		Paper Disbursement Recon Services	2,357.91		\$	-	
		General ACH Services	3,018.71		\$	-	
		EDI Payment Services	314.5		\$	-	
		Information Services	1,614.62		\$	-	
		Undefined Services	77		\$	-	
		International Services	10		\$	-	
	10 0410	CEO Retn Item Subscription Per Acct	25	0	\$	-	F-8
	10 0410	CEO Retn Item Subscription Per Acct	25	0	\$	-	F-8
	10 0410	CEO Retn Item Subscription Per Item	46	0	\$	-	F-9
	10 0144	Cash Vault Coin Furnished - Rolled	355	0.058	\$	20.59	
	10 0146	Cash Vault Coin Furnished-Std Box	28	0	\$	-	A-12
	10 0145	Cash Vault Coin Furn-Std Half Box	1	0	\$	-	A-13
	10 0501	Cash Vault Deposit Adjustment	13	8	\$	104.00	
	10 0142	Cash Vault Cash Order-Standing Inst	23	0	\$	-	
	10 0141	Cash Vault Cash Order-Touchtone	13	3.1	\$	40.30	
	10 0199	Cash Vault Currency/Coin Deposited	495,883.00	0.00075	\$	371.91	
	10 0148	Cash Vault Currency Furn-Nonstd	1,101.00	0.015	\$	16.52	
	10 0199	Cash Vault Currency Furnished	9,600.00	0.0025	\$	24.00	
	10 0220	Deposited Checks - On Us	6	0.06	\$	0.36	
	10 0222	Deposited Checks - Local Clearing	8	0.06	\$	0.48	
	10 0225	Deposited Checks - Regional	9	0.06	\$	0.54	

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10 0224	Deposited Checks - Transit	1	0.06	\$	0.06	
10 0299	Deposited Checks Other	1	0.06	\$	0.06	
10 0220	Deposited Checks Cash Vault - On Us	322	0.06	\$	19.32	
10 0222	Deposited Checks Cash VLT-Local Clr	215	0.06	\$	12.90	
10 0225	Deposited Checks Cash Vault-Region	688	0.06	\$	41.28	
10 0224	Deposited Checks Cash Vault-Transit	44	0.06	\$	2.64	
10 0220	Deposited Checks WLBX - On Us	4,438.00	0.06	\$	266.28	
10 0222	Deposited Checks WLBX-Local Clearng	2,695.00	0.06	\$	161.70	
10 0225	Deposited Checks WLBX - Regional	13,533.00	0.06	\$	811.98	
10 0224	Deposited Checks WLBX - Transit	257	0.06	\$	15.42	
10 0015	Cash Dep/\$1 Ver At Teller Window	10	0.009	\$	0.09	
10 0100	Cash VLT Bag Dep Processing	689	2	\$	1,378.00	
10 0100	Cash Vault Mixed Deposit Surcharge	99	1.1	\$	108.90	
10 0400	Return Item - Chargeback	24	3	\$	72.00	
10 0414	CEO Return Item Retrieval-Image	1	1	\$	1.00	
10 0414	CEO Return Item Service Mthly Base	25	0	\$	-	F-12
10 0402	Return Item Redeposited	15	4	\$	60.00	
15 0723	Positive Pay Exception - CEO Image	6	0	\$	-	F-13
15 0240	Pyemt Auth Max Check Mthly Base	7	0	\$	-	F-14
15 0100	ARP Checks Paid - Full Recon	10,510.00	0.08	\$	840.80	
15 0129	Positive Pay Exception Checks Retnd	1	3	\$	3.00	
15 0410	Stop Payment - Online	19	10	\$	190.00	
15 0420	Stop Payment - Operator Assisted	3	45	\$	135.00	
15 0030	Positive Pay Only Monthly Base	1	5	\$	5.00	
15 0310	ARP Item Paid No Issue Info-Item	3	0	\$	-	F-2
15 1352	Online Image View < 90 Days - Item	85	1	\$	85.00	
15 1352	Online Image View > 90 Days - Item	58	2	\$	116.00	
15 0030	Positive Pay Monthly Base	8	5	\$	40.00	
15 0129	Cont Disb Pospay Except Chk Rtn	11	3	\$	33.00	
15 1350	WellsImage Paid Check Monthly Base	19	0	\$	-	F-2
15 0000	Cont Disb Acct Maint W/Cxstr	7	50	\$	350.00	
15 0000	Cont Disb Acct Maint W/Cxstr	2	50	\$	100.00	
15 0030	Cont Disb POS Pay Mthly Base	9	0	\$	-	F-15
15 0110	Cont Disb Image Checks Paid	8,140.00	0.02	\$	162.80	
15 0700	CEO Cont Disb Subscription Base	9	0	\$	-	A-26
15 1353	WellsImage Paid Check Per CD	18	15	\$	270.00	
15 9999	Checks Returned W/Statement-Item	8	0	\$	-	F-2
15 0100	DDA Checks Paid	12	0.08	\$	0.96	
15 0700	CEO Cont Disb Subscription Base	9	0	\$	-	A-26
15 0400	CEO Search	383	0	\$	-	F-2
15 0299	Payee Validation Standard-Item	8,132.00	0.015	\$	121.98	
15 0220	Cont Disb Cashed Check - Branch	141	0	\$	-	F-2
15 1399	WellsImage Paid Check Per Item	15,695.00	0.02	\$	313.90	
20 0010	ARP Monthly Base - Full	17	35	\$	595.00	
20 0020	ARP Monthly Base - Partial	1	40	\$	40.00	
20 0201	ARP Full Recon-Item	18,539.00	0.03	\$	556.17	
20 0301	ARP Output - Transmission	16	0	\$	-	F-16
20 0310	ARP Optional Reports	53	0	\$	-	F-13
20 0329	ARP Paper Statement Delivery	18	0	\$	-	F-13
20 0310	ARP Paper Stmt/Report Monthly Base	18	0	\$	-	F-13
20 9999	ARP Aged Issue Records On File-Item	4,681.00	0	\$	-	F-2
20 0100	Outgoing Transmission - Per Item	8,025.00	0.006	\$	48.15	
20 0399	Positive Pay Exceptions - Item	6	0	\$	-	F-17
20 0305	ARP Statement Monthly Base CEO	18	0	\$	-	F-13
25 0703	ACH CEO Subscription - Account	32	0	\$	-	A-27
25 0703	ACH CEO Subscription - Item	2,836.00	0	\$	-	F-18
25 0400	ACH CEO Return Subscription-Account	7	0	\$	-	F-19
25 0703	ACH CEO Subscription - Account	32	0	\$	-	A-27
25 0201	Electronic Credits Posted	2,549.00	0.05	\$	127.45	
25 0000	ACH Monthly Base	4	0	\$	-	A-14

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25 0102	ACH Inquiry Monthly Base	31	0	\$	-	F-20
25 0102	ACH Inquiry Search Request - Item	28	0	\$	-	F-20
25 0102	ACH Inquiry Search Results - Item	300	0	\$	-	F-20
25 0000	ACH Vendor Monthly Base	1	0	\$	-	F-21
25 0400	ACH CEO Return Subscription-Account	7	0	\$	-	F-19
25 0400	ACH CEO Return Subscription - Item	192	2	\$	384.00	
25 0102	ACH One Day Item	24,418.00	0.06	\$	1,465.08	
25 0102	ACH Two Day Item	90	0.06	\$	5.40	
25 0102	ACH Same Day	103	0.06	\$	6.18	
25 0120	ACH Originated - Addenda Rec	7,727.00	0.015	\$	115.91	
25 0202	ACH Received Item	1,694.00	0.05	\$	84.70	
25 0302	ACH Ret Item-Info Reporting Advice	26	1	\$	26.00	
25 0501	ACH Transmission Charge	35	12	\$	420.00	
25 0710	ACH Mail Service	14	0	\$	-	F-22
25 0302	ACH Return Item-Transmission Advice	118	1	\$	118.00	
25 0642	ACH Reversal - Item	2	20	\$	40.00	
25 0102	Internet ACH One Day Item	14	0.2	\$	2.80	
25 0000	Internet ACH Base Fee	2	0	\$	-	A-27
25 0500	Internet ACH Batch Release	5	4	\$	20.00	
25 1050	ACH CEO Fraud Filter Stop Mthlybase	26	7	\$	182.00	
25 1050	ACH CEO Fraud Filter Stop Mthlybase	26	0	\$	-	
25 0302	ACH NOC - Transmission Advice	12	0.5	\$	6.00	
25 1070	ACH Wells Fargo NOC-Info Rept Advic	4	0.5	\$	2.00	
25 0302	ACH NOC - Info Reporting Advice	6	0.5	\$	3.00	
30 0524	CEO Treas Info Rpt EDI Subsc Mobase	2	0	\$	-	A-26
30 0200	Receivables Manager Outgoing Trans	22	7	\$	154.00	
30 0524	CEO Treas Info Rpt EDI Subsc Mobase	2	0	\$	-	A-26
30 0099	E-Box Payment	1,472.00	0.07	\$	103.04	
35 9999	Wire IN Repair Surcharge	2	10	\$	20.00	
35 0402	Wire Detail Rpt Subscription-Acct	25	30	\$	750.00	
35 0402	Wire Detail Rpt Subscription-Acct	25	0	\$	-	
35 0402	Wire Detail Rpt Subscription-Item	99	0	\$	-	F-2
35 9999	Wire Monthly Base	1	20	\$	20.00	
35 9999	Wire Security Monthly Base	2	0	\$	-	F-2
35 0202	Wire Out Domestic-Voice Nonrepetive	2	25	\$	50.00	
35 0300	Wire IN Domestic	20	5	\$	100.00	
35 0411	Wire Mail Confirmation	48	5	\$	240.00	
35 9999	Wire Template Storage Monthly Base	3	0.5	\$	1.50	
35 0310	Wire IN - International	3	17.5	\$	52.50	
35 9999	Wire Verify Call Back	2	15	\$	30.00	
35 0124	Wire - Book Transfer - CEO	22	3	\$	66.00	
40 9999	Return Infifax Monthly Base	1	20	\$	20.00	
40 0003	CEO Intraday Subscription Mthlybase	26	14	\$	364.00	
40 0000	CEO Prev Day Subscription Mthlybase	5	7	\$	35.00	
40 0000	CEO Prev Day Subscription Mthlybase	21	7	\$	147.00	
40 0000	CEO Prev Day Subscription Mthlybase	26	0	\$	-	
40 0001	CEO Prev Day Subscription Detl Item	400	0.05	\$	20.00	
40 0001	CEO Prev Day Subscription Detl Item	22,171.00	0.05	\$	1,108.55	
40 0001	CEO Prev Day Subscription Detl Item	400	0.05	\$	20.00	
40 0003	CEO Intraday Subscription Mthlybase	26	0	\$	-	
40 0224	CEO Intraday Subscription - Item	4,844.00	0.07	\$	339.08	
40 02ZZ	CEO Event Messaging Service - Email	24	0	\$	-	F-24
40 0800	Electronic Window Extended Stor 120	39,739.00	0	\$	-	F-25
60 9999	Deposited Check Canadian	2	5	\$	10.00	
99 9999	E-Box Daily Report Fax/Email-Page	40	0	\$	-	F-24
99 9999	E-Box Daily Reprt Fax/Email MO Base	1	0	\$	-	F-2
	ADDITIONAL PNC LINE ITEMS:					
	(A-1) REGULAR DEPOSIT TICKETS	176	0.5	\$	88.00	

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	(A-2) ZERO BALANCE TRANSACTIONS	315	0.9	\$	283.50	
	(A-3) BATCH PREPARATION	419	1.5	\$	628.50	
	(A-4) MAIL PREPARATION	110	2.5	\$	275.00	
	(A-5) OCR SCANNABLE PER ITEM	12737	0.2	\$	2,547.40	F-10
	(A-6) OCR NON-SCANNABLE PER ITEM	260	0.29	\$	75.40	F-11
	(A-7) DATA DELIVERY REPORTS	118	10	\$	1,180.00	
	(A-8) STANDARD DELIVERY		0.05	\$	-	F-32
	(A-9) COURIER DELIVERY CONSIGNEE - DAIL	118	3	\$	354.00	
	(A-10) CHECK IMAGES	20928	0.04	\$	837.12	
	(A-11) WEB PAGE GENERATION	168	1.75	\$	294.00	F-27
	(A-12) CASH VAULT ORDERS COIN ROLLS	1400	0.058	\$	81.20	
	(A-13) CASH VAULT ORDERS COIN ROLLS	25	0.058	\$	1.45	
	(A-14) ACH MONTHLY MAINTENANCE FEE	1	40	\$	40.00	
	(A-15) ADDITIONAL INPUT COMPANIES		5	\$	-	
	(A-16) PARTIAL RECON ITEM (MIN \$30)		0.044	\$	30.00	
	(A-17) INPUT TRANSMISSION ITEMS	10522	0.006	\$	63.13	
	(A-18) IMAGE MAINTENANCE (ARP)	17	20	\$	340.00	
	(A-19) TELLER POSITIVE PAY MAINTENANCE	8	5	\$	40.00	
	(A-20) PAYEE REVIEW MAINT (PER ACCT)	9	10	\$	90.00	
	(A-21) WEB POSITIVE PAY EXCEPTIONS		0.1	\$	-	
	(A-22) WEB CHECK INQUIRY		0.6	\$	-	
	(A-23) WEB ISSUE ADD/CANCEL		0.45	\$	-	
	(A-24) WEB POSITIVE PAY - EXCEPTION IMAGE		2.5	\$	-	
	(A-25) PINACLE EDI SPECIAL REPORT	1	2	\$	2.00	
	(A-26) PINACLE DISBURSEMENTS MONTHLY	1	20	\$	20.00	F-23
	(A-27) PINACLE ACH MONTHLY MAINTENANC	1	20	\$	20.00	
	(A-28) PINACLE INFO REPORTING MONTHLY	1	75	\$	75.00	
	(A-29) EDI PER INVOICE FEE	1472	0.06	\$	88.32	
	(A-30) REMOTE DEPOSIT CAPTURE-TICKETS		0.8	\$	-	
	(A-31) REMOTE DEPOSIT CHECK IMAGES	30	0.11	\$	3.30	
	(A-32) DEPOSIT ON-SITE MONTHLY FEE	1	50	\$	50.00	
	(A-33) INCOMING EXPRESS MAIL PACKAGE	21	7	\$	147.00	F-3
	(A-34) DATA TRANSMISSION	21	8	\$	168.00	F-4
	(A-35) DATA CAPTURE	4160	0.01	\$	41.60	F-26
	(A-36) SORTING PER ITEM - MANUAL	7931	0.12	\$	951.72	F-29
	(A-37) IMAGE MONTHLY MAINTENANCE	6	30	\$	180.00	F-31
	(A-38) IMAGE CD	5	20	\$	100.00	
	(A-39) RETURN OF CORRESPONDENCE MON	1	80	\$	80.00	
	(A-40) EDI MONTHLY MAINTENANCE	1	25	\$	25.00	
	(A-41) PINACLE A/R ADVANTAGE MONTHLY M	1	20	\$	20.00	
B-1	Total Calculated Monthly Fees			\$	35,698.52	
					x12	
		Up-front or			Calculated	
		One-time Fees			Annual Fees	
	Total Costs (to B-8)	\$	1,300.00		\$	429,682.29
	PNC ONE TIME FEES:					
	TRANSMISSION IMPLEMENTATION FEE	1	500	\$	-	
	WIRE TRANSFER IMPLEMENTATION FEE	1	50	\$	-	
	IMPLEMENTATION FEE REPORTING MODULE	1	1000	\$	1,000.00	
	TRANSMISSION IMPLEMENTATION FEE	1	300	\$	300.00	
	DEBIT-AUTH IMPLEMENTATION FEE	1	50	\$	-	
	ACH RETURNS FILE IMPLEMENTATION	1	300	\$	-	

Footnotes:

(F-1): Memorial will receive paper DDA statement each month without a fee. Electronic DDA statement available on Pinnacle

(F-2): No assessed fee

(F-3): Wells is an item count, PNC is a package count (assume 1 package per day)

Attachment to Banking Services RFP

B-1

Proforma Analysis Statement

- (F-4): This is a monthly fee, not an item count fee
- (F-5): Per file fee at PNC, added to additional PNC line items
- (F-6): Included in "WLBX Image Web Reporting Mthly Base"
- (F-7): PNC breaks items out by categories (OCR Scan, OCR Non-Scan, Standard per Item)
- (F-8): PNC assesses as Online Banking monthly maintenance and not at the account level
- (F-9): Included in monthly maintenance fee
- (F-10): Assuming 90% checks are scannable (typical volume of other PNC Customers)
- (F-11): Assuming 10% checks are non-scannable (typical volume of other PNC Customers)
- (F-12): Included in "Online Image View < 90 Days - Item"
- (F-13): Memorial can view this in our Online Banking Service "Pinacle"
- (F-14): PNC charges on a per item Max Vol Service, not by account
- (F-15): Fixed charge for Controlled Disbursement maintenance (by account)
- (F-16): This is a per file fee at Wells, but per item fee at PNC
- (F-17): Included in Positive Pay Monthly Maintenance
- (F-18): Included in ACH Monthly Online Module
- (F-19): ACH Pos Pay service, this is assessed per account (included in ACH Return Item-Transmission Advice volume)
- (F-20): Memorial can request data by calling our ACH Support Group
- (F-21): This may be referring to a service bureau arrangement. If a 3rd party is creating the ACH file on our client's behalf, it's a service bureau or a "vendor" in this case. If so, Service Bureau file fee \$.12 would apply. There is no service bureau monthly fee.
- (F-22): We do not charge for mailing returns/NOC reports
- (F-23): Not assessed at account level, assessed as 1 Online Module
- (F-24): Free of charge at this volume (tiered)
- (F-25): 6 month storage is available if Memorial wants, but PNC provided pricing for 2 month storage (CEO Prev Day Subscription Detl Item)
- (F-26): Assumed 16 characters (data captured key strokes) per non-scanned document
- (F-27): Assumes 8 boxes x 21 business days
- (F-28): This would only be present on non-OCR boxes
- (F-29): Same volume as the number of checks that come through the standard boxes
- (F-30): PNC offers reassociation online only via PINACLE, and does not charge a reassociation fee
- (F-31): All eight boxes will be set up on image (Image Monthly Maintenance)
- (F-32): Per item fee for mailing a lockbox remittance package (check photos and/or remittance documents and correspondence) via first class mail or ground courier

PNC Disclaimer: This pricing is presented based on our understanding of Memorial's current service requirements and the volumes indicated in the RFP. PNC reserves the right to charge our standard fee for any additional services requested by Memorial, if those services are not specifically listed on the attached fee schedule, unless otherwise negotiated.

Attachment to Banking Services RFP
B-2
Net Cost/Benefit from Balances Maintained

AFP Code	Service Description	Monthly Volume	Price/Rate	Calculated Monthly Fees
B-2				
00 0230	Dep Insurance Assessment Mthly IB	\$ 10,000,000.00	0.000125	\$ 1,250.00
00 0230	Dep Insurance Assessment Mthly	\$ 1,000,000.00	0.000125	\$ 125.00
	Deposit Assessments			\$ 1,375.00
	Collected Balances	\$ 10,000,000.00		
	Less Reserve Requirement			
	Net Collected Balance	\$ 10,000,000.00	0.000382192	\$ 3,821.92
	Collected Balances	\$ 1,000,000.00		
	Less Reserve Requirement			
	Net Collected Balance	\$ 1,000,000.00	0.000382192	\$ 382.19
	ECR Offset to Analysis Charges			
	DDA Interest Paid	\$ 10,000,000.00		\$ -
	DDA Interest Paid	\$ 1,000,000.00		\$ -
	Interest Offset to Analysis Charges			\$ -
	Net Cost/Benefit from Balances Maintained			\$ 2,829.11
				Calculated
				Annual Cost/Benefit
	Total Cost/Benefit (to B-7)			\$ 2,829.11

Footnotes:

- (1) PNC ECR Rate is an Annual Rate of .45bps per month (monthly calculation is .45/365*31)
- (2) PNC FDIC fee is a Monthly Rate
- (3) Formula for Net Cost/Benefit from Balances Maintained changed to reflect Earnings Credit net Dep Insurance Assessment

Bank-at-Work Product Offering

B-3

Bank-at-Work Product Offering

Please list below the services and key features of the Bank-at-Work offering your institution will offer to the employees of Memorial Healthcare System

	Monthly Cost to Employee if Applicable (N/A if \$-0-)	Monthly Cost to MHS if Applicable (N/A if \$-0-)
Competitive Interest Rates	\$0.00	\$0.00
Free PNC-exclusive Checks	\$0.00	\$0.00
Unlimited check-writing	\$0.00	\$0.00
Refer a Co-Worker Rewards	\$0.00	\$0.00
Free Overdraft Protection set up and transfers	\$0.00	\$0.00
Free PNC ATMs and Non-PNC transactions	\$0.00	\$0.00
Bonus rates on select Certificates of Deposit and IRA CDs	\$0.00	\$0.00
Identity-Theft Reimbursement Insurance up to \$5,000	\$0.00	\$0.00
Interest rate discount on select consumer installment loans with automatic payment from a PNC checking account	\$0.00	\$0.00
Free onsite educational seminars on popular financial topics	\$0.00	\$0.00
Enhanced Rewards with a PNC Flex, PNCpoints, or PNC Cashbuilder Visa Credit Card	\$0.00	\$0.00
	\$0.00	\$0.00

\$0.00

A-3 Total Costs (to B-8)

x12
Calculated
Annual Cost/Benefit
\$0.00

*Employee must direct deposit at least \$750 during the monthly statement period to qualify for our Workplace Banking offerings.

Short Term Investment Account

B-4

\$50 million (estimated balance - 50% money market funds)
Investment Management Fees

Basis Points per annum on securities

Basis Points per annum on money market funds

Total IMFees

2 transactions per month

-Wires in

-Wires out

-Buy

-Sell

-Other

Total Costs

<u>Fees</u>		<u>Calculated Monthly Fees</u>
0.001	\$ 25,000,000	\$ 2,083.33
	\$ 25,000,000	\$ -
		\$ 2,083.33
\$ -	2	\$ -
\$ -	2	\$ -
\$ -	3	\$ -
\$ -	3	\$ -
\$ -	3	\$ -
		\$ 2,083.33

		x12
	<u>Upfront or One-time Fees</u>	<u>Calculated Annual Fees</u>
Total Costs for Short Term Investment Account (to B-8)	\$ -	\$ 25,000.00

*Please see Exhibit 6 for Institutional Government Fact Sheet

* Please Note

PNC Capital Advisors, LLC is bidding 10 basis points (0.10%) on all assets managed in the portfolio, excluding assets invested in the mutual fund vehicle. PNC Capital Advisors, LLC intends to investment mutual fund assets in the PNC Government Money Market Fund, a mutual fund vehicle under the firm's management. PNC Capital Advisors, LLC will collect a management fee related to the Mutual Fund vehicle at the Mutual Fund level.

Due to formulas within the Excel Data Sheet, the basis point fee had to be entered as 0.001 basis point in order to make the calculated monthly expenses correct.

Automated Teller Machines

B-5

Automated Teller Machines

Per month cost (times 7 ATMs)
 Less rebates (15,000 per month)
 -On -Us (5,500 per month)
 -Foreign (9,500 per month)
 Installation costs (times 7 ATMs)
 Other
 Other
 Other

Upfront or
One-time Fees

Calculated
Monthly Fees

	\$	6,150.00
	\$	(1,651.12)
	\$	(2,811.38)
\$ -		
\$ -	\$	-
\$ -	\$	-
\$ -	\$	-

Total Costs

\$ -	\$	1,687.50
------	----	----------

Upfront or
One-time Fees

x12
 Calculated
Annual Fees

Total Costs (to B-8)

\$ -	\$	20,250.00
------	----	-----------

Average Monthly Transaction Volumes

Memorial Regional Hospital
 Joe DiMaggio Children's Hospital
 Memorial Hospital West
 Memorial Hospital Pembroke
 Memorial Regional Hospital South
 Memorial Hospital Miramar
 Memorial Support Services
 Total Montly Average

On-us	Foreign
1800	3800
1800	1200
850	2100
300	700
200	500
350	700
200	500
5500	9500

*estimated

Attachment to Banking Services RFP

B-6

Revolving Line of Credit

B-6 Amount Available from Your Bank \$ 150,000,000.00

	Upfront or One-time Fees	Calculated Monthly Fees
Unused Fee ¹		\$ 25,000.00
Upfront Fee (bank)	0	
Upfront Fee (legal) ²	25,000	
Other		

Total Costs \$ 25,000.00

	Upfront or One-time Fees	x12 Calculated Annual Fees
B-6 Total Costs (to B-8)	\$ 25,000.00	\$ 300,000.00

Other Terms and Conditions - Response Required - if NONE, so state	
1 Committed or Uncommitted	Both Options Available
2 Term	364 Day or 3 years
3 Amortization	None
4 Annual Extension	Annual one-year extensions. Subject to approval by PNC upon extension request, to be received no later than 60 days prior to maturity date
5 1-Month Libor Spread	364: 50 bps; 3 year: 60 bps
6 Usage Fee	No additional drawn/ usage fees
7 Required Financial Covenants (list)	
a Covenant (Level)	Minimum 1.10x Maximum Annual Debt Service Coverage, tested annually.
b Covenant (Level)	Borrower to maintain a minimum investment grade long-term underlying rating (BBB+/Baa1) from at least one of the following three agencies: S&P, Moody's, or Fitch
c Collateral	parity note under MTI
d Covenant (Level)	
e Covenant (Level)	
8 Material Adverse Change (Yes, No)	No

¹ Unused Fee shown is for 3 year \$150MM committed facility. Unused fees vary based on the size and term of the facility, as below:

	Up to \$100MM Credit Facility	Up to \$150MM Credit Facility
Committed 364 day Term	7.5 basis points	7.5 basis points
Committed 3 year Term	15 basis points	20 basis points
Uncommitted 364 day/3 year Term	N/A	N/A

² Represents a cap on legal fees. PNC will endeavor to minimize legal cost to the fullest extent possible.

³ PNC to fund draws within 30 day upon receipt of the draw request

Attachment to Banking Services RFP
B-7
Recommended Banking Services

B-7

Other Banking Services
Describe services offered and provide price x volume monthly cost estimates including assumptions. Assumptions should include cost savings if applicable with an explanation.

Upfront or
One-time Fees Calculated
Monthly Fees

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Add: Incremental Costs

Deduct: Incremental Savings

A-6 Total Costs

--	--

#1
#2
#3

Total Costs/(Savings) (to B-7)
Total Costs/(Savings) (to B-7)
Total Costs/(Savings) (to B-7)

	Upfront or One-time Fees	x12 Calculated Annual Fees
\$	-	\$ -
\$	-	\$ -
\$	-	\$ -

Note: PNC Healthcare is pleased to provide a service description of our approach to the revenue cycle and the receivables continuum in our Proposal within Attachment D, Proposal for Treasury Management Services, starting on page 8 of that document. Fees for the services as you move to more automation with PNC are not contained in this worksheet because they represent an alternative to your requested proforma, and because we did not want to inadvertently corrupt any embedded calculation formulas. Also, further dialogue with Memorial Health System will more precisely define claim volumes and the nuances of your operation, which will help us refine these costs further. Please contact us with any questions.

Attachment to Banking Services RFP
B-8

Summary Schedule of Pricing Banking Services

B-8 Summary Pricing Schedule

Required Services

<u>From</u>	<u>Upfront or One-time Fees</u>	<u>Calculated Annual Fees</u>
B-1 Proforma Analysis Charges	\$ 1,300.00	\$ 429,682.29
B-2 Net Cost/Benefit from Balances Maintained		\$ 2,829.11
B-3 Bank-at-Work Product Offering		\$0.00
B-4 Short Term Investment Account	\$ -	\$ 25,000.00
B-5 Automated Teller Machines	\$ -	\$ 20,250.00
B-6 Revolving Credit	\$ 25,000.00	\$ 300,000.00
Total Costs for Banking Services B-1 through B-6	\$ 26,300.00	\$ 777,761.40

Recommended Services

<u>From</u>	<u>Upfront or One-time Fees</u>	<u>Calculated Annual Fees</u>
B-7 #1	\$ -	\$ -
B-7 #2	\$ -	\$ -
B-7 #3	\$ -	\$ -

***PLEASE NOTE THE INCLUSION OF THE LINE OF CREDITS COSTS**