

EXHIBIT 4: CHECKING ACCOUNT SERVICES:

1. Describe how overdrafts are handled. On what basis are exceptions made?

2. Describe your bank's procedure to assure that the District's deposits have the appropriate level of collateral throughout the year.

3. Describe the process for placing a stop payment on a disbursement. How quickly is the stop payment in effect?

4. Describe any limits your bank places on transfers in or out of checking accounts.

ACCOUNT ANALYSIS

5. Please describe how earnings would be credited and fees charged if the account analysis method is used for each checking account.

6. Will the profitability of each account be evaluated separately or together?

ACCOUNT RECONCILIATION

7. Describe the features available in your reconciliation program, including the reports available.

CASH MANAGEMENT

8. Describe those aspects of your cash management and banking services which distinguish your bank from competitors.

LOAN SERVICES

9. Describe your bank's ability to offer short-term borrowing for periods of inadequate cash flow.

