CONTRACT FOR SERVICE

FOR

COUNTYWIDE LOCKBOX AND BRANCH COLLECTION SERVICES

CONTRACT No: 12-18-104

BETWEEN

COOK COUNTY GOVERNMENT
Cook County Treasurer's Office
Cook County Department of Revenue

AND

JP MORGAN CHASE BANK, N.A.

APPROVED BY BOARD OF
COOK COUNTY COMMISSIONERS

OCT 0 2 2012

COM_____

Toni Preckwinkle
President

Maria de Lourdes Coss
Chief Procurement Officer

NO. 12-18-104

CONTRACT FOR SERVICE
PART I

This **Contract** ("Contract") is made and entered into by and between the County of Cook, a body politic and corporate of the State of Illinois (the "County"), and JP Morgan Chase Bank, N.A., successor in interest to Bank One, N.A. (the "Contractor") (collectively "the Parties").

RECITALS

WHEREAS, the County is responsible for procuring goods for the **Cook County Treasurer** ("CCTO") **and the Department of Revenue** ("Revenue"), herein referred to the "Using Department", which provides services to the residents of Cook County, Illinois;

WHEREAS, the County sought lockbox and branch collection services on behalf of the Using Departments through its issuance of an RFP on March 12, 2012; and

WHEREAS, the Contractor responded to the RFP on April 13, 2012, and is willing and able to provide such services as may be required by the County, upon the terms and conditions hereinafter provided and in consideration for the fees as set forth herein; and

NOW, THEREFORE, in consideration of the mutual promises and covenants herein contained, the sufficiency of which is acknowledged by each of the Parties, the Contractor and the County agree as follows:

I. INCORPORATION OF RECITALS

The above recitals are incorporated into this Agreement as if fully set forth herein.

II. CONTRACT TERM. Subject to proper execution of the Contract by the Cook County Board of Commissioners and an authorized signatory of the Contractor, the term of the Contract shall begin on February 1, 2013 and shall terminate on January 31, 2017 (the "Initial Contract Term"), and shall include three (3) two- year renewal options upon mutual agreement of the County and Contractor.

III. PAYMENT. The maximum amount payable under this Contract, during the Initial Contract Term shall not exceed Five Million Six Hundred Twenty Six Thousand Five Hundred Twenty Eight (5,626,528.00) Dollars. Compensation to Contractor shall be solely for services rendered. Anything to the contrary in this Section notwithstanding, this Contract is subject to the annual availability of County funds that the County Board makes available to the CCTO and Revenue.

Contractor must submit monthly invoices in triplicate to the County for payment. The County may require the Contractor to submit additional documentation in connection with such requests for payment. Invoices must accurately reflect the applicable rates as set forth in this Contract

and may not include late charges. All fees shall be separately billed to each Using Department and shall not be netted against the funds available in the County's accounts. Additionally, invoices to the County shall reflect any applicable credits described in the Using Department's Scope of Work/ Scope of Services. If Contractor receives payment under this Contract, reimbursement for which is later determined to have been erroneous under the terms of the Contract, County may elect to have Contractor promptly refund the disallowed amount to the County on request. Alternatively, County may elect to have Contractor issue a credit against other amounts which are otherwise due under this Contract.

IV. CONTRACT DOCUMENTS. This Contract incorporates the following documents:

Part I	Contract for Service
Part II	General Conditions
Exhibit 1	CCTO Statement of Work - County-wide Lockbox and Branch Collection Services
Exhibit 2	Scope of Services- Cook County Department of Revenue Lockbox
Exhibit 3	Appendix

Notwithstanding such incorporation, none of the terms set forth in any Exhibit which conflict with the express terms of this Contract or its General Conditions shall be deemed or construed to supersede the terms of this Contract or its General Conditions, unless duly noted.

V. ORDER OF PRECEDENCE

The contract documents are intended to be read as consistently as possible. However, in the event that there is a conflict between or among any of the documents specified in Section IV above, the order of precedence of the documents shall be as follows:

Part I	Contract for Service
Part II	General Conditions
Exhibits 1 & 2	Statements of Work/ Scope of Services
Exhibit 3	Appendix

VI. SCOPE OF SERVICES. Contractor shall provide banking services to each Using Department in accordance with each Using Department's distinct scope of work. The Parties understand and agree that the specific services and pricing applicable to the CCTO is set forth in Exhibit 1 Statement of Work and the specific services and pricing applicable to the Department of Revenue is set forth in Exhibit 2 Scope of Services. Contractor shall provide banking services to each Using Department in accordance with Part II, General Conditions, and any representations or requirements set forth in Exhibit 3, Appendix and the applicable scope of work.

VII. GENERAL CONDITIONS. This Contract incorporates and is subject to the provisions attached hereto as Part II-General Conditions.

VIII. EXHIBITS. Notwithstanding such incorporation, none of the terms set forth in any Exhibit which conflict with the express terms of this Part I or the General Conditions shall be deemed or construed to supersede the terms of this Part I or the General Conditions.

IX. ENTIRE AGREEMENT. This Contract is the entire agreement between the County, and Contractor concerning its subject matter. Any prior agreements, promises, negotiations or representations, whether oral or written, which are not expressly set forth in this Contract, are of no force and effect.

END OF SECTION: REMAINDER OF PAGE INTENTIONALLY BLANK

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GENERAL CONDITIONS

GC-01 SUBCONTRACTING OR ASSIGNMENT OF CONTRACT OR CONTRACT FUNDS

Once awarded, this Contract shall not be subcontracted or any part thereof assigned without the express written approval of the County Chief Procurement Officer ("Chief Procurement Officer"). In no case, however, shall such approval relieve the Contractor from his obligations or change the terms of the Contract. The Contractor shall not transfer or assign any Contract funds or claims due or to become due without the advance written approval of the Chief Procurement Officer. The unauthorized subcontracting or assignment of the Contract, in whole or in part, or the unauthorized transfer or assignment of any Contract funds, either in whole or in part, or any interest therein, which shall be due or are to become due the Contractor shall have no effect on the County and are null and void.

The Contractor shall identify any and all contractors and subcontractors it intends to use in the performance of the Contract. All such persons shall be subject to the prior approval of the County.

The Contractor and its employees, contractors, subcontractors, agents and representatives are, for all purposed arising out of this Contract, independent contractors and are not employees of the County. It is expressly understood and agreed that the Contractor and its employees, contractors, subcontractors, agents and representatives shall in no event as a result of a contract be entitled to any benefit to which County employees are entitled, including, but not limited to, overtime, retirement benefits, worker's compensation benefits and injury leave or other leave benefits.

GC-02 INDEMNIFICATION

The Contractor covenants and agrees to indemnify and save harmless the County and its commissioners, officials, employees, agents and representatives, and their respective heirs, successors and assigns, from and against any and all costs, expenses, attorney's fees, losses, damages and liabilities incurred or suffered directly from or attributable to any claims arising out of the negligent performance or nonperformance of the Contract by the Contractor, or the negligent acts or omissions of the officers, agents, employees, contractors, subcontractors, licensees and invitees of the Contractor. The Contractor expressly understands and agrees that any Performance Bond or insurance protection required of the Contractor, or otherwise provided by the Contractor, shall in no way limit the responsibility to indemnify the County as hereinabove provided.

GC-03 INSPECTION AND RESPONSIBILITY

The County shall have a right to inspect any Contract Goods used in carrying out this Contract and shall be responsible for the quality and standards of all materials or completed work furnished under this Contract. Contract Goods or completed work not complying herewith may be rejected by the Chief Procurement Officer and/or the Director and shall be replaced and/or re-performed by the Contractor at no cost to the County. Any Contract Goods rejected shall be removed within a reasonable time from the premises of the County at the entire expense of the Contractor, after notice has been given by the County to the Contractor that such Contract Goods have been rejected.

GC-04 PAYMENT

All invoices submitted by the Contractor shall be in accordance with the cost provisions contained in the Contract Documents and shall contain a detailed description of the Deliverables for which payment is requested. Contractor shall separately invoice for services provided to the respective Using Departments. Under no circumstance shall one Using Department be required to accept the other Using Department's invoice.

All invoices shall reflect the amounts invoiced by and the amounts paid to the Contractor as of the date of the invoice and any credits to the County. Invoices for new charges shall not include "past due" amounts, if any, which amounts must be set forth on a separate invoice. No payments shall be made with respect to invoices which fail to comply with the requirements of this paragraph. Contractor shall not be entitled to invoice the County for any late fees or other penalties.

GC-05 PREPAID FEES

In the event this Contract is terminated by either party, for cause or otherwise, and the County has prepaid for any service or Contract Good to be provided pursuant to this Contract, Contractor shall refund to the County, on a prorated

basis to the effective date of termination, all amounts prepaid for such service or Contract Good not actually provided as a result of the termination. The refund shall be made within fourteen (14) days of the effective date of termination.

GC-06 TAXES

Federal Excise Tax does not apply to materials purchased by the County by virtue of Exemption Certificate No. 36-75-0038K. Illinois Retailers' Occupation Tax, Use Tax and Municipal Retailers' Occupation Tax do not apply to materials or services purchased by the County by virtue of statute. The price or prices quoted herein shall include any and all other federal and/or state, direct and/or indirect taxes which apply to this Contract. The County's State of Illinois Sales Tax Exemption Identification No. is E-9998-2013-05.

GC-07 PRICE REDUCTION

If at any time after the contract award, Contractor makes a general price reduction in the price of any goods covered by the Contract, the equivalent price reduction based on similar quantities and/or considerations shall apply to this Contract for the duration of the Contract period. Such price reductions shall be effective at the same time and in the same manner as the reduction in the price to customers generally.

GC-08 CONTRACTOR CREDITS

To the extent the Contractor gives credits toward future purchases of goods or services, financial incentives, discounts, value points or other benefits based on the purchase of the materials or services provided for under this Contract, such credits belong to the County and not any specific using department. Contractor shall report any such credits to the Chief Procurement Officer.

GC-09 DISPUTES

Any dispute arising under the Contract between the County and Contractor shall be decided by the Chief Procurement Officer. The complaining party shall submit a written statement detailing the dispute and specifying the specific relevant Contract provision(s) to the Chief Procurement Officer. Upon request of the Chief Procurement Officer, the party complained against shall respond to the complaint in writing within five days of such request. The Chief Procurement Officer will reduce his decision to writing and mail or otherwise furnish a copy thereof to the Contractor and the Director of the Using Department.

Dispute resolution as provided herein shall be a condition precedent to any other action at law or in equity. However, unless a notice is issued by the Chief Procurement Officer indicating that additional time is required to review a dispute, the parties may exercise their contractual remedies, if any, if no decision is made within sixty (60) days following notification to the Chief Procurement Officer of a dispute. No inference shall be drawn from the absence of a decision by the Chief Procurement Officer. Notwithstanding a dispute, Contractor shall continue to discharge all its obligations, duties and responsibilities set forth in the Contract during any dispute resolution proceeding unless otherwise agreed to by the County in writing. It is understood that each Using Department will be responsible for resolving disputes with the Contractor separately. In the event that the Contractor has a dispute whether a payment dispute or otherwise, Contractor shall address issues with each Using Department separately, and services to the other Using Department shall not be interrupted.

GC-10 MODIFICATIONS AND AMENDMENTS

The parties may during the term of the Contract make modifications and amendments to the Contract but only as provided in this section. Such modifications and amendments shall only be made by mutual agreement in writing. In the case of Contracts not approved by the Board, the Chief Procurement Officer may amend a contract provided that any such amendment does not extend the Contract by more than one (1) year, and further provided that the total cost of all such amendments does not increase the total amount of the Contract beyond $150,000. Such action may only be made with the advance written approval of the Chief Procurement Officer. If the amendment extends the Contract beyond one (1) year or increases the total award amount beyond $150,000, then Board approval will be required.

In the case of Contracts approved by the Board, the total cost of all such amendments shall not increase the Contract by more than 10% of the original contract award and the term may only be extended for up to one (1) year. Such action may only be made with the advance written approval of the Chief Procurement Officer.

In the case of Contracts approved by the Board, modifications and amendments which individually or cumulatively result in additional costs of greater than 10% of the original awarded amount or which extend the term of the Contract by more than one (1) year shall be deemed as authorized with the advance approval of the Cook County Board of Commissioners.

No County department or employee thereof has authority to make any modifications or amendments to this Contract. Any modifications or amendments to this Contract made without the express written approval of the Chief Procurement Officer is void and unenforceable.

GC-11 DEFAULT

Contractor shall be in default hereunder in the event of a material breach by Contractor of any term or condition of this Contract including, but not limited to, a representation or warranty, where Contractor has failed to cure such breach within ten (10) days after written notice of breach is given to Contractor by the County, setting forth the nature of such breach.

County shall be in default hereunder if any material breach of the Contract by County occurs which is not cured by the County within ninety (90) days after written notice has been given by Contractor to the County, setting forth the nature of such breach. Contractor shall provide written notice of default to the County, and such notice shall include the Using Department who is responsible for the default. Default by one Using Department shall not constitute or be used as a basis for asserting a default by the other Using Department. In no event shall actual or alleged defaults on the part of one Using Department in any way affect Contractor's provision of services to the other Using Department under the Contract.

GC-12 COUNTY'S REMEDIES

Following notice of material breach to Contractor, the County reserves the right to withhold payments otherwise owed to Contractor until such time as Contractor has cured the breach.

If the Contractor fails to remedy a material breach during the ten (10) day cure period pursuant to General Condition GC-11, Default, or if Contractor commits a subsequent material breach within a twelve month period or expresses an unwillingness or inability to continue performing the Contract in accordance with its terms, the County shall have the right to terminate this Contract in whole or in part upon written notice to the Contractor which shall set forth the effective date of such termination. In addition, the County shall have the right to pursue all remedies in law or equity, including but not limited to loss of interest. In all cases, the County agrees that the Contractor shall not be liable to the County for consequential, special or punitive damages even if it has been advised of the possibility of same.

GC-13 CONTRACTOR'S REMEDIES

If the County has been notified of breach and fails to remedy the breach during the ninety (90) day cure period pursuant to General Condition GC-11, Default, the Contractor shall have the right to terminate this Contract only as to the services Contractor provides to the Using Department that committed the default. The Contractor shall not have as a remedy the ability to terminate the portion of the Contract attributable to the non-defaulted Using Department. Contractor shall provide not less than thirty (30) days prior written notice to the County, which notice shall set forth which Using Department's services are being terminated and the effective date of termination.

Contractor shall have the right to pursue all remedies available in law or equity. In all cases the Contractor's damages shall be those actual provable damages not to exceed the amount of the Contract as awarded by the Cook County Board of Commissioners less all amounts paid to Contractor. In no event shall Contractor be entitled to any consequential damages. Irrespective of the exercise of remedies hereunder, Contractor shall not disrupt the County's operations or repossess any component thereof.

GC-14 DELAYS

Contractor agrees that no charges or claims for damages shall be made by Contractor for any delays or hindrances from any cause whatsoever during the progress of any portion of this Contract.

GC-15 INSURANCE REQUIREMENTS

Contractor must provide and maintain at Contractor's own expense, during the term of this Agreement and any time period following expiration if Contractor is required to return and perform any of the Services or Additional Services under this Agreement, the insurance coverages and requirements specified below, insuring all operations related to this Agreement.

(i) Insurance To Be Provided

(1) Workers Compensation and Employers Liability

Workers Compensation Insurance, as prescribed by applicable law, covering all employees who are to provide a service under this Agreement and Employers Liability coverage with limits of not less than $500,000 each accident or illness.

(2) Commercial General Liability (Primary and Umbrella) Commercial General Liability Insurance or equivalent with limits of not less than $2,000,000 per occurrence for bodily injury, personal injury and property damage liability. Coverages must include the following: All premises and operations, products/completed operations, separation of insureds, defense and contractual liability (with no limitation endorsement). Cook County is to be named as an additional insured as their interests may appear relative to claims which arise from Contractor's negligent acts or omissions in connection with the performance of this contract on a primary, non-contributory basis for any liability arising directly from the Services.

(3) Automobile Liability (Primary and Umbrella)

When any motor vehicles (owned, non-owned and hired) are used in connection with Services to be performed, Contractor must provide Automobile Liability Insurance with limits of not less than $1,000,000 per occurrence limit, for bodily injury and property damage. The County is to be named as an additional insured as their interests may appear relative to claims which arise from Contractor's negligent acts or omissions in connection with the performance of this contract on a primary, non-contributory basis.

(4) Professional Liability

When any professional consultants perform professional services in connection with this Agreement, Professional Liability Insurance covering acts, errors or omissions must be maintained with limits of not less than $2,000,000. Coverage must include contractual liability. A claims-made policy which is not renewed or replaced must have an extended reporting period of 1(one) year. Contractor reserves the right to self-insure.

(5) Valuable Papers When any designs, drawings, specifications and documents are produced or used under this Agreement, Valuable Papers Insurance must be maintained in an amount to insure against loss arising from physical loss or damages, and must have limits sufficient to pay for the re-creation and reconstruction of such records.

(6) Crime Coverage

The Contractor shall provide Blanket Crime coverage that covers all persons handling funds under this Agreement against loss by dishonesty, robbery, burglary, theft, destruction, disappearance, computer fraud as well as other related crime risks. Limits shall be no less than $5,000,000.

(ii) Additional Requirements

(1) Contractor must furnish the County of Cook, Cook County, Office of the Chief Procurement Officer, 118 N, Clark St., Room 1018, Chicago, IL 60602 with access to web-based certificates of insurance and memorandum of insurance. The receipt of any certificate or memorandum does not constitute agreement by the County that the

insurance requirements in this Agreement have been fully met or that the insurance policies indicated on the certificate or memorandum are in compliance with all Agreement requirements. The failure of the County to obtain certificates or other insurance evidence from Contractor is not a waiver by the County of any requirements for Contractor to obtain and maintain the specified coverages. Contractor must advise all insurers of the provisions in this Agreement regarding insurance. Non-conforming insurance does not relieve Contractor of the obligation to provide insurance as specified in this Agreement. Nonfulfillment of the insurance conditions may constitute a violation of this Agreement, and the County retains the right to terminate this Agreement .

(2) All deductibles or self-insured retentions on referenced insurance coverages must be borne by Contractor. Contractor agrees that insurers waive their rights of subrogation against the County of Cook, its employees, elected officials, agents or representatives.

(3) The coverages and limits furnished by Contractor in no way limit Contractor's liabilities and responsibilities specified within this Agreement or by law. Any insurance or self-insurance programs maintained by the County of Cook apply in excess of and do not contribute with insurance provided by Contractor under this Agreement.

(4) The required insurance is not limited by any limitations expressed in the indemnification language in this Agreement or any limitation placed on the indemnity in this Agreement given as a matter of law.

GC-16 PATENTS, COPYRIGHTS AND LICENSES

The Contractor shall defend at its expense and shall indemnify the County from and against any and all costs, claims, damages, liabilities and expenses (including reasonable attorney's fees and expenses) asserted against Customer by third parties who allege that the technology and/or services provided by Contractor hereunder (Technology/Services") infringe the third party's copyrights, trademarks, trade secrets or patents in the United States ("Indemnified Infringement Claim"). The County will give Contractor prompt written notice of such Indemnified Infringement Claim as soon as such Indemnified Infringement Claim is first asserted against it, whether outside of, or within, legal proceedings. The Contractor shall have the sole and complete authority to decide whether to defend or settle such Indemnified Infringement Claim. The County shall provide information and reasonable assistance so as to enable the Contractor to defend or settle such Indemnified Infringement Claim. In the event that the Contractor is directly notified of an actual or potential Indemnified Infringement Claim by either the County or by a third party alleging infringement based on the Technology/Services, the Contractor also has the right to exercise its reasonable judgment with respect to any alleged future infringement by the Technology/Services, and at its option and expense may: (i) obtain for the County the right to continue using the allegedly infringing Technology/Services; or (ii) replace or modify the allegedly infringing Technology/Services so that it becomes non-infringing.

The Contractor will have no obligation to indemnify the County for any liability arising out of or relating to any allegations or claims of infringement based on the Technology/Services, to the extent the alleged infringement is premised on: (a) any customization, integration, enhancement, modification or add-on that is made to or used with the Technology/Services at the County's request or provided by a party other than the Contractor; (b) use of the Technology/Services other than in accordance with the terms of this Contract or any documentation that is provided to the County that relates to the technology; (c) use of a version of the Technology/Services no longer supported by the Contractor; or (d) use of the Technology/Services in combination with any hardware, software or other materials and/or services not supplied by the Contractor where, absent such combination, the Technology/ Services would not be infringing. In addition, the Contractor shall have no obligation to indemnify and hold harmless the County in the event that the County agrees to settle any Indemnified Infringement Claim without the prior written consent of the Contractor unless such requirement is expressly waived in writing by the Contractor. This Section states the Contractor's entire liability for any and all infringement claims asserted by a third party against the County based on the Technology/Services and the County's sole and exclusive remedy in relation thereto.

GC-17 COMPLIANCE WITH LAWS

The Contractor shall observe and comply with the laws, ordinances, regulations and codes of the Federal, State, County and other local government agencies which may in any manner affect the performance of the Contract, including but not limited to those County Ordinances set forth in the Certifications attached hereto and incorporated herein. Assurance of compliance with this requirement by the Contractor's employees, agents or subcontractors shall be the responsibility of the Contractor.

The Contractor shall secure and pay for all federal, state and local licenses, permits and fees required hereunder.

GC-18 DELIVERY

All Contract Goods shipped to the County shall be shipped F.O.B., DESTINATION, FREIGHT PREPAID. Arrangements shall be made in advance by the Contractor in order that the County may arrange for receipt of the materials.

Truck deliveries will be accepted before 3:00 P.M. on weekdays only. No deliveries will be accepted on Saturdays, Sundays or County Holidays. The County is not responsible for delivery delays due to waiting times for loading and unloading at dock locations.

The quantity of Contract Goods delivered by truck will be ascertained from a weight certificate issued by a duly licensed Public Weight-Master. In the case of delivery by rail, weight will be ascertained from bill of lading from originating line, but the County reserves the right to re-weigh at the nearest available railroad scale.

The County reserves the right to add new delivery locations or delete previously listed delivery locations as required during the Contract period. The only restriction regarding the County's right to add new delivery locations shall be that any new or additional location shall be within the geographical boundaries of the County of Cook.

GC-19 MINORITY AND WOMEN BUSINESS ENTERPRISES COOK COUNTY ORDINANCE CHAPTER 34, DIVISION 6, SECTION 34-275 to SECTION 34-303

I. POLICY AND GOALS

A. It is the policy of the County of Cook to prevent discrimination in the award of or participation in County contracts and to eliminate arbitrary barriers for participation, as both prime and sub-contractors, in such contracts by local businesses certified as Minority Business Enterprises (MBE) and Women-owned Business Enterprises (WBE). In furtherance of this policy, the Cook County Board of Commissioners has adopted a Minority- and Women-owned Business Enterprise Ordinance (the "Ordinance") which establishes a goal of awarding not less than twenty-five percent (25%) of the annual total dollar amount of contracts to certified MBEs and ten percent (10%) of the annual dollar value of all such contracts to certified WBEs.

B. **The County may set contract-specific goals for each contract, based on the commodities or services specified in this bid document. The MBE/WBE percentages required for this contract are stated in the Special Conditions.** A Bid or Quotation shall be rejected if the County determines that a Bid or Quotation fails to comply with this General Condition, including but not limited to, commitments to achieve for this contract, the MBE/ WBE goals of the contract amount or to include a Petition for Reduction/Waiver documenting why the goals are not attainable despite the contractor's Good Faith Efforts. A Bid or Quotation may be rejected and a new Bid or Quotation may be solicited if the public interest is served thereby. Unless otherwise specified in the Bid or Quotation Documents, for purposes of this GC-19, the contract amount is the amount that has been entered on the Proposal page of the Bid or Quotation Documents.

C. Except to the extent that a Bid or Quotation includes a Reduction/Waiver request, the contract MBE and WBE participation goals may be achieved by the Bid or Quotation entities' status as a MBE or WBE; by entering into a joint venture with one or more MBEs and/or WBEs; by subcontracting a portion of the work to one or more MBEs and WBEs; by establishing and carrying out a mentor/protégé agreement; by the Indirect Participation of one or more MBEs and WBEs used by the entity submitting a Bid or Quotation in other aspects of its business; or by any combination of the foregoing so long as the Utilization Plan evidences a commitment to the MBE and WBE contract goals set forth in (B) above.

D. The same Business Enterprise, whether as a contractor, subcontractor or supplier, cannot be utilized as both a MBE and a WBE on the same contract.

E. To the extent that the Ordinance does not apply to this Bid or Quotation, unless specifically waived in the Bid or Quotation Documents, this GC-19 and the wording of the Ordinance shall apply. If there is a conflict between this GC-19 and the Ordinance or the wording of the Ordinance, the Ordinance or its wording controls.

F. A Contractor's failure to carry out its commitments in the course of the Contract's performance shall constitute a material breach of the Contract and if such breach is not appropriately cured, may result in the termination of the Contract or such remedy authorized by the Ordinance as the County deems appropriate.

GC-19 MINORITY AND WOMEN BUSINESS ENTERPRISES COOK COUNTY ORDINANCE CHAPTER 34, DIVISION 6, SECTION 34-275 to SECTION 34-303

II. REQUIRED BID OR QUOTATION SUBMITTALS

To be considered responsive, a Bid or Quotation shall meet the MBE and WBE goals by submitting a Utilization Plan with the Bid or Quotation, which shall be (1) supported by Letters of Intent from the MBEs and WBEs together with the MBEs/WBEs Letters of Certification, and/or (2) include a written Petition for Reduction/Waiver with the Bid or Quotation supported by documentation of Good Faith Efforts to meet the goals. Failure to submit the documents set forth in (A) and (B) of this Section II in accordance with these guidelines will cause the Bid or Quotation to be considered non-responsive and shall be cause to reject the Bid or Quotation.

A. MBE/WBE Utilization Plan

Each Bid or Quotation shall include with the Bid or Quotation a complete Utilization Plan. The Utilization Plan shall list the names, mail and email addresses, telephone number and contact persons of businesses intended to be used as MBEs and WBEs on the Contract. If the entity submitting a Bid or Quotation, or any of its subcontractors, suppliers or consultants, are certified MBEs or WBEs they shall be identified as an MBE or WBE within the Utilization Plan.

1. Letter(s) of Intent

Except as set forth below, a Bid or Quotation shall include with its Utilization Plan, Letter(s) of Intent executed by each MBE and WBE included in the Utilization Plan and by the entity submitting the Bid or Quotation, which sets forth that each MBE and WBE intends to perform as a subcontractor, supplier, joint venture partner and/or consultant on the contract. The Letters of Intent must accurately detail the work to be performed by the MBE or WBE firm and the agreed rates and/or prices to be paid.

If the Bid or Quotation does not include all Letter(s) of Intent with its Utilization Plan, such Letter(s) of Intent may be submitted to the Office of Contract Compliance within three (3) business days after the date of the Bid or Quotation Opening. Failure to submit all Letter(s) of Intent as required shall result in the Contract Compliance Administrator's determination that a Bid or Quotation is not responsive and shall be cause to reject the Bid or Quotation.

All commitments made by a Bid or Quotation in its Utilization Plan must conform to those included in the submitted Letter(s) of Intent. The Contract Compliance Administrator reserves the right to request supplemental information regarding the Letter(s) of Intent submitted with a Bid or Quotation and such information shall be furnished. (Reference pages EDS-2 for a format sample of a Letter of Intent)

2. Letter(s) of Certification

Only a Letter of Certification from one of the following entities shall be accepted as certification of MBE/WBE status:

County of Cook
Small Business Administration 8A Program
Illinois Unified Certification Program
or any other governmental body or agency approved by the Contract Compliance Administrator as applying certification standards substantially similar to those applied by the County of Cook may also be accepted.

The Contract Compliance Administrator retains the right to reject the certification of any MBE or WBE on the ground that it does not meet the County's definition of a MBE or WBE.

GC-19 MINORITY AND WOMEN BUSINESS ENTERPRISES
COOK COUNTY ORDINANCE CHAPTER 34, DIVISION 6, SECTION 34-275 to SECTION 34-303

3. Joint Venture Affidavit

In the event a Bid or Quotation achieves MBE and/or WBE participation by entering into a Joint Venture, the Bid or Quotation shall include the required Joint Venture Affidavit which is available in the Office of Contract Compliance. Such Joint Venture Affidavit shall be submitted with the Bid or Quotation along with Letter(s) of Certification.

B. Reduction/Waiver Petition

In the event a Bid or Quotation is unable to meet the applicable contract MBE and WBE participation goals, the Bid or Quotation must include a Petition for Reduction/Waiver and submit the Petition with its Bid or Quotation. The Petition for Reduction/Waiver shall be supported with evidence and sufficient documentation to demonstrate the Bid's or Quotation's Good Faith Efforts in attempting to achieve the applicable MBE and WBE goals. If a Bid or Quotation does not include all documentation in support of the Petition with its Bid or Quotation, such documentation must be submitted to the Office of Contract Compliance within three (3) business days after the date of the Bid or Quotation opening.

III. REDUCTION/WAIVER OF MBE/MBE GOALS

A. Granting a Reduction/Waiver Request.

1. The determination of the adequacy of the Good Faith Efforts to utilize MBEs and WBEs in a Bid or Quotation will be evaluated on the basis of the actions in attempting to achieve MBE and WBE participation goals set forth in the Bid or Quotation. Examples of actions constituting Good Faith Efforts for a Bid or Quotation are set forth within the Ordinance and in the "Petition for Reduction/Waiver of MBE/WBE Participation Goals" contained in the Bid or Quotation Documents.

2. The Contract Compliance Administrator may grant the Petition for Reduction/Waiver based upon the following criteria: (a) sufficient qualified MBEs and WBEs capable of providing the goods or services required by the contract are unavailable despite the good faith efforts of the contractor; (b) the specifications and the reasonable and necessary requirements for performing the contract make it impossible or economically infeasible to divide the contract into sufficiently small tasks or quantities to enable the contractor to utilize MBEs and WBEs in accordance with the applicable goals; (c) the price(s) quoted by any potential MBE or WBE source of goods or services is more that 10% above competitive levels; and (d) any other factor determined to be relevant by the Contract Compliance Administrator.

B. Denying a Reduction/Waiver Request.

1. If the Contract Compliance Administrator determines that a Bid or Quotation has not demonstrated adequate Good Faith Efforts to meet the applicable contract MBE and WBE goals, the Contract Compliance Administrator may deny a Petition for Reduction/Waiver and declare the Bid or Quotation non-responsive and recommend rejection of the Bid or Quotation.

2. Failure to undertake and/or to document adequate Good Faith Efforts shall be cause to deny a Petition for Reduction/Waiver. Determination of the adequacy of a Bid's or Quotation's Good Faith Effort will be evaluated on the basis of the Bid's or Quotation's actions as of the date of the Bid or Quotation opening.

GC-19 MINORITY AND WOMEN BUSINESS ENTERPRISES
COOK COUNTY ORDINANCE CHAPTER 34, DIVISION 6, SECTION 34-275 to SECTION 34-303

IV. CHANGES IN CONTRACTOR'S UTILIZATION PLAN

A. Contractor, during its performance of the Contract, may not change the MBE or WBE commitments specified in its Utilization Plan, including but not limited to, terminating a MBE or WBE contract, reducing the scope of the work to be performed by a MBE/WBE, or decreasing the price to a MBE/WBE, except as otherwise provided by the Ordinance.

B. Where an enterprise under the Contact was previously considered to be a MBE or WBE but is later found not to be, or work is found not to be creditable toward the MBE or WBE goals as stated in the Utilization Plan, the Contractor shall seek to discharge the disqualified enterprise, upon proper written notification to the Contract Compliance Administrator, and make every effort to identify and engage a qualified MBE or WBE as its replacement. Failure to obtain a MBE or WBE replacement within 30 working days of the Contract Compliance Administrator's written approval of the removal of a MBE or WBE may result in the termination of the contract or the imposition of such remedy authorized by the Ordinance, unless a written Petition for Reduction/Waiver is granted to Contractor allowing Contractor to award the work to a non-MBE or WBE.

V. NON-COMPLIANCE

If the County determines that the Contractor has failed to comply with its contractual commitments or any portion of the Ordinance or this GC-19, the Contract Compliance Administrator will notify the Contractor of such noncompliance and may take any and all appropriate actions as set forth within the Ordinance.

VI. REPORTING/RECORD-KEEPING REQUIREMENTS

The Contractor is required to comply with the reporting and record-keeping requirements as set forth in the Ordinance and as established by the Contract Compliance Administrator. Upon award of a Contract, Contractor is responsible for acquiring all necessary County reporting and record-keeping forms which will be made available in the Office of Contract Compliance.

VII. EQUAL EMPLOYMENT OPPORTUNITY

Compliance with MBE and WBE requirements will not diminish or supplant Equal Employment Opportunity and Civil Rights provisions as required by law as they relate to contractor and subcontractor obligations.

GC-20 MATERIAL DATA SAFETY SHEET

Where required under the Illinois "Toxic Substance Disclosure To Employees Act", Illinois Compiled Statutes, 1994, 820 ILCS 255/1, Contractor shall submit with each delivery of Contract Goods, a Material Safety Data Sheet.

GC-21 CONDUCT OF THE CONTRACTOR

The Contractor agrees to inform the County on a timely basis of all of the Contractor's interests, if any, which are or which the Contractor reasonably believes may be incompatible with any interest of the County. The Contractor shall take notice of and comply with the Cook County Lobbyist Registration Ordinance (No. 93-0-22, 6-22-93). The Contractor shall not use for personal gain or make other improper use of privileged information which is acquired in connection with the Contract.

GC-22 ACCIDENT REPORTS

The Chief Procurement Officer and Director shall be given written notification within twenty-four (24) hours of any occurrence, on the site or otherwise, which pertains in any way to this Contract and involves the Contractor's personnel, or those of any of his subcontractors or others whether said occurrence be in the nature of bodily injury to employees or third parties or property damage.

The report shall include the name of person(s) injured, name of his employer, date, time and location of occurrence, extent of injury and/or damage, name(s) of eyewitnesses, and who treated the person(s) for injuries sustained, and such other information as may be relevant. The Contractor shall notify the local police any occurrence requiring an official police record. The accident report should indicate whether the police were notified and, if so, the number of the police report.

GC-23 USE OF PREMISES

Contractor shall confer with the Director to ascertain full knowledge of all rules and regulations of the County facilities relative to this Contract and shall comply therewith. The Contractor shall confine the operations of its employees to the limits indicated by laws, ordinances, permits and/or direction of the Director and shall not encumber the premises with materials or debris. The Contractor shall not load or permit any part of the structure to be loaded with a weight that will endanger its safety.

The County reserves the right to prohibit any person from entering any County facility for any reason. All subcontractors, agents and employees of the Contractor shall be accountable to the Director while on any County property and shall abide by all security regulations imposed by the County.

GC-24 GENERAL NOTICE

All notices required pursuant to this Contract shall be in writing and addressed to the parties at their respective addresses set forth below. All such notices shall be deemed duly given if hand delivered or if deposited in the United States mail, registered or certified, return receipt requested. Notice as provided herein does not waive service of summons or process.

TO THE COUNTY:

Chief Procurement Officer
County of Cook
Room 1018 County Building
118 North Clark Street
Chicago, Illinois 60602
(Reference County Contract Number)

TO THE CONTRACTOR:

At address provided in its bid document or as otherwise indicated in writing to County.

GC-25 TERMINATION FOR CONVENIENCE

The County may terminate this Contract, or any portion, at any time by notice in writing from the County to the Contractor.

GC-26 GUARANTEES AND WARRANTIES

All guarantees and warranties required shall be furnished by the Contractor and shall be delivered to the Director before final voucher on the Contract is issued. The Contractor agrees that the Contract Goods or services to be furnished shall be covered by the most favorable commercial warranties the Contractor gives to any customer for the same or substantially similar Contract Goods or services and that the rights and remedies so provided are in addition to and do not limit any rights afforded to County.

GC-27 STANDARD OF CONTRACT GOODS

Only new, originally manufactured Contract Goods will be accepted by the County. The County will not accept any Contract Goods that have been refurbished, rebuilt, restored or renovated in any manner. In addition, experimental materials will not be acceptable. Contract Goods not produced by regular production methods and/or which have not been offered for sale to the public through accepted industry trade channels for a reasonable period of time prior to the offering of the proposal, will be considered experimental.

GC-28 CONFIDENTIALITY AND OWNERSHIP OF DOCUMENTS

Contractor acknowledges and agrees that information regarding this Contract is confidential and shall not be disclosed, directly, indirectly or by implication, or be used by Contractor in any way, whether during the term of this Contract or at any time thereafter, except solely as required in the course of Contractor's performance of Services hereunder. Contractor shall comply with the applicable privacy laws and regulations applicable to Contractor as provider of the services and will not disclose any of the County's records, materials, or other data to any third party, except (i) as required to perform the services and (ii) to any regulatory authority having jurisdiction over Contractor. Contractor shall not have the right to compile and distribute statistical analyses and reports utilizing data derived from information or data obtained from Owner without the prior written approval of Owner. In the event such approval is given, any such reports published and distributed by Contractor shall be furnished to Owner without charge.

All documents, data, studies, reports, work product or product created as a result of the performance of Service(s) shall be the property of the County of Cook. It shall be a breach of this Contract for the Contractor to reproduce or use, any documents, data, studies, report, work product or product obtained from the County of Cook or created hereby for its own purposes or to be copied and used by any third party. During the performance of the Services herein provided for, the Contractor shall be responsible of any loss or damage to the documents herein enumerated while they are in his possession, and any such document lost or damaged shall be restored at the expense of the Contractor. Full access to the work during the preparation of the plans shall be available to the County and other public agencies interested in this work. The parties do not anticipate the development of any customized products or programming in connection with the services provided under this Contract. Notwithstanding the foregoing, any products or programming in connection with the services provided under this Contract shall remain the property of the Contractor, unless the County specifically contracts with and compensates Contractor to develop products or programs for the exclusive use of the County. Contractor agrees to grant the County a non-exclusive, non-transferable, perpetual right to use any programs created by Contractor strictly for the internal business use of the County and not for sale and/or redistribution to third parties. All content and data specific to the County shall remain the property of the County.

GC-29 QUANTITIES

The quantities of materials required for the performance of the Contract are estimates for the purpose of determining an approximate total Contract amount and may not be the actual quantities required during the term of the Contract. The County reserves the right to increase or decrease the quantities at the Contract price, to correspond to the actual needs of the County. The County will be obligated to order and pay for only such quantities as are from time to time ordered, delivered, and accepted on purchase orders issued by the Chief Procurement Officer.

GC-30 AUDIT; EXAMINATION OF RECORDS

The Contractor agrees that the Cook County Auditor or any of its duly authorized representatives shall, until expiration of three (3) years after the final payment under the Contract, have access and the right to examine any books, documents, papers, canceled checks, bank statements, purveyor's and other invoices, and records of the Contractor related to the Contract, or to Contractor's compliance with any term, condition or provision thereof. The Contractor shall be responsible for establishing and maintaining records sufficient to document the costs associated with performance under the terms of this Contract.

The Contractor further agrees that it shall include in all of its subcontracts hereunder a provision to the effect that the subcontractor agrees that the Cook County Auditor or any of its duly authorized representatives shall, until expiration of three (3) years after final payment under the subcontract, have access and the right to examine any books, documents, papers, canceled checks, bank statements, purveyor's and other invoices and records of such subcontractor involving transactions relating to the subcontract, or to such subcontractor's compliance with any term, condition or provision thereunder or under the Contract.

In the event the Contractor receives payment under the Contract, reimbursement for which is later disallowed by the County, the Contractor shall promptly refund the disallowed amount to the County on request, or at the County's option, the County may credit the amount disallowed from the next payment due or to become due to the Contractor under any contract with the County.

GC-31 GOVERNING LAW

This Contract shall be governed by and construed under the laws of the State of Illinois. The Contractor irrevocably agrees that, subject to the County's sole and absolute election, any action or proceeding in any way, manner or respect arising out of the Contract, or arising from any dispute or controversy arising in connection with or related to the Contract, shall be litigated only in courts within the City of Chicago, County of Cook, State of Illinois, and the Contractor consents and submits to the jurisdiction thereof. In accordance with these provisions, Contractor waives any right it may have to transfer or change the venue of any litigation brought against it by the County pursuant to this Contract.

GC-32 COOPERATION WITH INSPECTOR GENERAL

Contractors, subcontractors, licensees, grantees or persons or businesses who have a County contract, grant, license, or certification of eligibility for County contracts shall abide by all of the applicable provisions of the Office of the Independent Inspector General Ordinance (Section 2-281 et. seq. of the Cook County Code of Ordinances). Failure to cooperate as required may result in monetary and/or other penalties.

GC-33 WAIVER

No term or provision of this Contract shall be deemed waived and no breach consented to unless such waiver or consent shall be in writing and signed by the party claimed to have waived or consented. The waiver of any such provision shall be strictly limited to the identified provision.

GC-34 ENTIRE CONTRACT

It is expressly agreed that the provisions set forth in this Contract constitute all the understandings and agreements between the parties. Any prior agreements, promises, negotiations, or representations not expressly set forth in this Contract are of no force and effect.

GC-35 FORCE MAJEURE

Neither Contractor nor County shall be liable for failing to fulfill any obligation under this Contract if such failure is caused by an event beyond such party's reasonable control and which is not caused by such party's fault or negligence. Such events shall be limited to acts of God, acts of war, fires, lightning, floods, epidemics, or riots.

GC-36 GOVERNMENTAL JOINT PURCHASING AGREEMENT

Pursuant to Section 4 of the Illinois Governmental Joint Purchasing Act (30 ILCS 525) and the Joint Purchase Agreement approved by the Cook County Board of Commissioners (April 9, 1965), other units of government may purchase goods or services under this contract.

In the event that other agencies participate in a joint procurement, the County reseves the right to renegotiate the price to accommodate the larger volume.

GC-37 COOPERATIVE PURCHASING

As permitted by the County of Cook, other government entities may wish to also participate under the same terms and conditions contained in this contract (piggyback). Each entity wishing to piggyback must have prior authorization from the County of Cook and vendor. If such participation is authorized, all purchase orders will be issued directly from and shipped directly to the entity requiring supplies/services. The County shall not be held responsible for any orders placed, deliveries made or payment for supplies/services ordered by these entities. Each entity reserves the right to determine their participation in this contract.

GC-38 FEDERAL CLAUSES

[Intentionally Omitted] The Parties understand and agree that no federal funds will expended for the payment of Goods or Services under this Contract.

GC-39 CONTRACT INTERPRETATION

Whenever the singular is used herein, the masculine, feminine and neuter gender shall be deemed to include the others. The headings of articles, paragraphs and sections in this Contract are included for convenience only and shall not be considered by either party in construing the meaning of this Contract. If any provision or clause of this Contract shall be held to be invalid, such provision or clause shall be deleted from the Contract and the Contract shall be construed to give effect to the remaining portions thereof.

This Contract shall be interpreted and construed based upon the following order of precedence of component parts. Such order of precedence shall govern to resolve all cases of conflict, ambiguity or inconsistency.

1. Addenda, if any.
2. Execution Forms
3. Specification.
4. Special Conditions.
5. General Conditions.
6. Instruction to Bidders.
7. Legal Advertisement.
8. Bid Proposal.

END OF SECTION

EXHIBIT 1

COOK COUNTY TREASURER'S OFFICE'S

STATEMENT OF WORK

I. BACKGROUND / SCOPE OF SERVICES

The Cook County Treasurer's Office (CCT) released a Request for Proposal (RFP) for lockbox and branch collection services on March 12, 2012. The RFP sought qualified financial institutions to provide the following services:

1. Lockbox Remittance Processing Services
2. Lockbox Cash Letter Deposit Processing Services
3. Branch Collection Services

JP Morgan Chase (Chase) responded to the RFP on April 12, 2012. The RFP and Chase's subsequent response (Response) are the basis for this Statement of Work (SOW). Notwithstanding the foregoing, no omission of any items in this SOW constitutes a release of obligation for the CCT or Chase to fulfill the original intent of the RFP and Response as delineated in Exhibit 3 the Appendix to this Contract.

Chase shall comply with all requirements set forth in Exhibit 3 Appendix. All documents with names that are italicized are set forth in Exhibit 3 Appendix All times of day stated herein are deemed the time of day then applicable to Cook County, Illinois.

II. FINANCIAL INSTITUTION QUALIFICATIONS

Chase agrees to continue to maintain a physical presence in Cook County, along with maintaining financial viability, including making commercially reasonable efforts to maintain an acceptable Community Reinvestment Act rating.

Chase shall be in compliance with all laws and regulations, applicable by their terms to Chase as provider of the services hereunder

III. LOCKBOX REMITTANCE PROCESSING SERVICES

A. Payment Intake:

- CCT will open caller boxes at the Chicago Main Post Office at 433 W. Harrison, Chicago for the purposes of receiving mail payments.
- Chase shall not be responsible for delays in processing due to CCT's failure to pay the United States Postal Service (USPS) for such services or any other action taken or not taken by USPS. Chase may direct CCT to include specific codes or formats within their assigned address in order to ensure mail is identified correctly. CCT is responsible for ensuring its remittances are properly addressed in order to prevent delays in processing. Chase will collect all mail delivered to the designated caller boxes, and will open the mail, process the checks eligible for this service (the Items) and credit the funds to the CCT account or process for collection the Items received. CCT shall be liable to Chase as a

general endorser on all Items processed by Chase; however such liability shall limited to the fees incurred for checks returned due to insufficient funds.

- Chase further acknowledges and agrees that the data processed by the Chase belongs to CCT.
- The standard mail payment will consist of coupons and checks in standard return envelopes.
- CCT will grant permission to Chase (and their courier) to make regular mail pickups at a designated caller box on behalf of CCT. Chase will also be authorized to pick up certified mail on behalf of CCT at the Chicago Main Post Office.
- Chase will regulate the number of pickups per day at the CCT Chicago caller boxes based on anticipated mail volumes.
- CCT will prepare and deliver express payments and pre-bundled payments to the Chase lockbox for processing.
- Chase will make commercially reasonable efforts to process all payments received at the 131 S. Dearborn lockbox by the 10:30 am cutoff.
- If applicable, certain payments collected hereunder may be subject to various cut-off times and payment deadlines set by CCT (the "Deadlines"). Chase acknowledges and agrees that Chase has no duty to inquire as to the content of any such Deadlines, is not bound by them, and makes no representations or warranties, explicitly or implicitly, regarding same. CCT is responsible for ensuring that the Deadlines established by CCT are in compliance with the processing and payment cut-off times established by the Chase and CCT responsibilities under applicable laws and regulations. Chase further acknowledges and agrees that the data processed by the Chase belongs to CCT
- Chase requires a fourteen (14) day advance notice of any changes regarding cutoff and deadline times. Requests submitted less than the fourteen (14) days will be processed on a commercially reasonable effort

B. Mail Opening and Extraction:

- Chase shall have the capability to open the envelopes received by mail and extract the payments, sorting them into singles and multiples as defined in the *Batching Preparation Document*.
- During the on time period specified by CCT, Chase will destroy all incoming return envelopes.
- During all penalty periods Chase will return all envelopes to CCT for all odd mode payments.

C. Postmark Review:

- Chase will execute U.S. postmark review on all mail payments received after the on time due date.

- CCT will provide the on time and penalty due dates to Chase. Chase and CCT agree that it is the responsibility of CCT to inform Chase of said on time and penalty due dates. Chase and CCT agree that Chase is responsible for complying with all stated due dates and penalty periods.
- During penalty periods, Chase lockbox will write the PIN(s) on each odd mode payment envelope, and return them to CCT.
- Chase shall forward all penalty period envelopes to CCT.
- The following applies for Postmark review:

  1. Under state law, only U.S. postmarks may be used to determine whether payments are timely and whether penalties are due. Check and meter dates are not considered proof of on time payment. The package sent date is used to determine whether payments are timely for those payments received by courier (i.e. Fed Ex, UPS, etc.).

  2. All payments received with a postmark date up to and including the due date are considered on time payments.

  3. All payments received with a postmark date up to and including each specific penalty period due date will be considered received during that specific penalty period and should be posted to the specific penalty period and will owe only the penalty for the specific penalty period..

  4. Mail received at the Chase lockbox subsequent to the on time date with an unreadable or illegible postmark shall be handled as an exception and forwarded to CCT for review.

D. Lockbox Overpayment Control:

- Chase lockbox will reject all payments over the amount due (overpayments) at predetermined levels as specified by CCT. Overpayments shall be returned to CCT for review, research, and possible adjustment.
- CCT will adhere a label, indicating the check reduction adjustment by CCT, to the face of the payment that will cover the courtesy amount box, part of the date, part of the payee, and, part of the legal amount.
- CCT will be held liable for the check amount that was processed.
- CCT is responsible for processing all claims relating to check reduction, including but not limited to any waiver of penalties or interest charges on altered checks returned by payer banks.
- Chase will process all payments reworked by CCT staff, including reworked overpayments which have been reduced by CCT to match the amount of the check to the amount due.

- Only designated CCT staff will be authorized to reduce checks at the Chase lockbox and at the CCT. At no time will a Chase employee reduce the amount on a check to match the amount due.

E. Lockbox Exception Handling:

- Chase will promptly return all exception work either directly to on site CCT staff or deliver it on a daily basis to CCT.
- Chase will process exceptions per CCT rules as required by the CCT March 12, 2012 *Request For Proposal* and the Chase April 19, 2012 *Response* thereto, and will promptly return all payment exceptions as defined in *CCT Lockbox Exception Processing Flowchart.*

F. Differing Amounts

- If the amount of a payment written in words and figures differ, the payment will be processed for the amount written in words. Consistent with the Illinois Uniform Commercial Code, the Cook County Treasurer's Office authorizes Chase to reduce tendered payment amounts from taxpayers to conform to the amount of the tax bill submitted by such taxpayers.

G. Returned Items; Re-presentment

- If any Item is returned to Chase unpaid for any reason or there is a claim involving an Item deposited to CCT's account, Chase will charge back that Item, together with any fees or other amounts allowed on such claims or for returned Items, against CCT's account, regardless of whether such debit causes an overdraft to CCT's account. If, however, Chase has been instructed in writing by CCT to re-present Items which have been dishonored or returned to Chase unpaid for reasons other than account closed, Chase may do so automatically and without notice to CCT, and Chase reserves the same rights to debit CCT's account should any such Items remain unpaid after the re-presentment.

H. Endorse, Encode, and Image Tax Payments:

- Chase's lockbox will encode, endorse and image all Cook County tax payments collected from all sources of payment intake as described in section III. A of this SOW.
- Chase will image all Items and associated remittances and retain original documents on site for no longer than 7 days. All original documents will be destroyed 7 days after processing. Chase will store Imaged Items for a period of seven (7) years from the date of the applicable transaction regardless of any additional imaging service requested by CCT. Since CCT elects the storage of Imaged Documents, Chase will store Imaged Documents for a period of ten (10) years (Long Term Storage) from the processing date of the applicable transaction. CCT elects to have Images be

delivered to CCT via daily Direct Image Transmission. Chase can resend image files for transactions processed within fourteen (14) calendar days. Under mutually agreeable timeframes, requests for image files beyond fourteen (14) calendar days will be delivered to CCT.

I. Deposit:

- After the check payments are encoded, endorsed, and imaged, Chase will submit all items for deposit same day. Each deposit will be properly collateralized as required by Paragraph II above.

J. Deposit Report:

- Chase shall provide an Internet-based system, The Receivables Edge or other reporting systems which will be available for the use of retrieving lockbox and deposit information.
- Chase personnel will only be responsible for providing the reporting and deposit information to CCT in the event that Receivables Edge or other reporting systems available to CCT are not accessible. Chase understands that due to the sensitive nature of the data, edits to the data may require Chase to modify the data prior to delivery to CCT.
- CCT will receive Batch Summary and Batch Detail Reports delivered via FTP daily between 2:30 p.m. and 3:30 p.m. as a PDF file or equivalent. These reports will be for both the cash letter (8900) and the lock box (8911 or 8922). These deposit reports will include all items processed by the 10:30 a.m. cutoff.All CCT inquiries that require research and the resolution of questions will be directed to the customer service consultant. Based on the type of inquiry, the customer service consultant will either resolve the matter or forward the request to one of the Chase operating units. Internal service level standards shall ensure that requests are handled in a timely manner.
- Customer service consultants are required to respond to:
  - Telephone inquiries received prior to 1:00 p.m. within four hours.
  - Telephone inquiries received after 1:00 p.m. by the next business day.
  - Written inquiries within one (1) business day.

- Most inquiries can be fully resolved within two (2) business daysof their receipt. If an inquiry cannot be resolved within one (1) business day, customer service consultants must notify CCT of the expected resolution date. Each inquiry initiated by the CCT and the response by Chase personnel shall be captured by the Chase computerized tracking system, an inquiry and adjustment tracking system database, where it is automatically aged. The Chase tracking system shall also perform some automatic searches (i.e.,

matching one customer's reported shortage to another customer's reported overage) to expedite resolution and/or allow assignment of tasks to individuals for resolution. Chase will produce a Batch Summary Report for all zero transaction days and deliver it to CCT via FTP per regular schedule.

K. Transmission:

- Chase will provide a daily transmission file per agreed *Transmission File Specifications and Source ID Code Document* via FTP as a PGP encrypted ZIP file between the hours of 2:00 pm and 3:00 pm.

L. Send Image:

Chase will provide images of the coupon and the check to CCT per the *Image Index Specifications* and in accordance with the *Lockbox File Delivery for Cook County Property Tax* document.

M. Document Return/Change of Address:

- Chase will image the front and back of all name change coupons that are out-sorted by the name change mark detection box.
- All other name change coupons will be returned to CCT onsite staff.
- Chase will return any taxpayer correspondence received to CCT.

N. Temporary Staff:

- At CCT's request, Chase will provide up to four (4) temporary staff per the *Chase Lockbox Pricing Schedule*.

O. Security

- Chase has specified security procedures ("Security Procedures") for receiving and accessing Imaged Items, Imaged Documents and lockbox transaction data. CCT will comply with the Security Procedures, as the same may be revised from time to time by the Chase, in order to receive Imaged Items, Imaged Documents and lockbox transaction data. The Bank is not obligated to send any images or data or allow access through the Delivery Media to any images or data which are not requested or accessed in accordance with the Security Procedures. CCT acknowledges once it has received or accessed images by any Delivery Media, persons having access to CCT's computers and image archives may have access to the Imaged Items, Imaged Documents and lockbox transaction data.
- The information delivered to CCT through the Delivery Media will be the same as the information in the data entry file provided to CCT for the applicable time period. If the data entry file contains errors, those errors will also occur on the Delivery Media. Chase will provide images that are as legible as possible given the

legibility of the underlying remittance documents and the selected Delivery Media. Chase has no liability or responsibility for the condition of the original remittance items provided to Chase, and it reserves the right to review and approve sample remittance items for legibility prior to providing this Service. CCT is responsible for reviewing images obtained through the Delivery Media and to promptly notify the Bank of any images that are not clear.

IV. LOCKBOX CASH LETTER DEPOSIT PROCESSING SERVICES

A. Payment Intake:

- CCT collects and remits tax payments received by the Cashiering Department from one location at 118 N. Clark Street, Chicago, IL 60602 (Downtown cashier payments).
- CCT will sort all cashier payments per the *Batching Preparation Document,* which includes sorting payments by location, individual cashier, and by singles and multiples. For further information refer to Exhibit 3 Appendix.
- CCT will clearly batch all cashier work with batch headers that indicates IMAGE ONLY, SINGLES or MULTIPLES, and cashier number.
- If applicable, certain payments collected hereunder may be subject to various cut-off times and payment deadlines set by CCT (the "Deadlines"). Chase acknowledges and agrees that Chase has no duty to inquire as to the content of any such Deadlines, is not bound by them, and makes no representations or warranties, explicitly or implicitly, regarding same. CCT is responsible for ensuring that the Deadlines established by CCT are in compliance with the processing and payment cut-off times established by the Chase and CCT responsibilities under applicable laws and regulations. Chase further acknowledges and agrees that the data processed by the Chase belongs to CCT.
- Chase requires a fourteen (14) day advance notice of any changes regarding cutoff and deadline times. Requests submitted less than the fourteen (14) days will be processed on a commercially reasonable effort

B. Transit of cashier payments:

- CCT will deliver Downtown cashier payments to Chase at Chase Plaza, 40 S. Clark Street, Chicago, IL 60670 by 7:00 p.m. on a daily basis.
- In certain instances, such as during high volume collection days, CCT might delay the delivery of Downtown cashier payments to Chase. During these cases Chase guarantees on time delivery to the Chase lockbox as long as CCT delivers the payments by 8:00 p.m. to Chase.

- Work is delivered to Chase Distribution Services as well as the Chase Vault. Bags are scanned to at each location to validate receipt.
- Chase Distribution Services shall combine CCT work and any other internal mail addressed to lockbox into one (1) sealed banker's bag. They associate the barcodes on the CCT work with the barcode on the banker's bag for tracking purposes.
- Chase lockbox's courier shall drive to Chase Tower to pick-up work at as scheduled.
- The work is delivered to Chicago Lockbox and is logged as received. The Chicago Lockbox will receive one (1) sealed banker's bag and upon receipt will scan the barcode into the system.
- Delivery shall be made to the proper floor where the sealed banker's bag is then opened.
- 8900 work remains on the production floor to be processed.
- Express Teller work for 8911 and 8922 remains on the floor to be processed.
- Any work for the CCT on-site staff is held until morning when the on-site staff arrives.
- Any other work addressed with the internal mail code is separated and staged in the workflow.
- Chase will process and deposit all cash letter payments received by the next morning's 10:30 am cutoff.

C. No transmission file:

- Chase will not include any of the cashier payments in the transmission file.

D. Encode, endorse and image:

- Chase's lockbox will encode, endorse and image all Cook County cashier tax payments.
- Chase will maintain batch integrity. All batches will be separated by 1. Cook County Payment Location, 2. Individual Cashier, 3. Singles or Multiples.
- Chase will image all Items and associated remittances and retain original documents on site for no longer than 7 days. All original documents will be destroyed 7 days after processing. Chase will store Imaged Items for a period of seven (7) years from the date of the applicable transaction regardless of any additional imaging service requested by CCT. Since CCT elects the storage of Imaged Documents, Chase will store Imaged Documents for a period of ten (10) years (Long Term Storage) from the processing date of the applicable transaction. CCT elects to have Images be delivered to CCT via daily Direct Image Transmission. Under mutually agreeable timeframes, requests for image files beyond fourteen (14) calendar days will be delivered to CCT.

E. Deposit:

- After the check payments are encoded, endorsed, and imaged, Chase will submit all items for deposit same day. Each deposit will be properly collateralized as required by Paragraph II above.

F. Deposit Report:

- CCT will receive Batch Summary and Batch Detail Reports delivered via FTP daily between 2:30 p.m. and 3:30 p.m. as a PDF file or equivalent. These deposit reports will include all items processed by the 10:30 a.m. cutoff.
- Chase will produce a Batch Summary Report for all zero transaction days and deliver it to CCT via FTP per regular schedule.

G. Send Image:

- Chase will provide images of the coupon and the check to CCT per the *Image Index Specifications* and in accordance to the *Lockbox File Delivery for Cook County Property Tax* document.

H. Document Return:

- Chase will store all processed coupons for a period of two (2) weeks and then destroy.

I. Security

- Chase has specified security procedures ("Security Procedures") for receiving and accessing Imaged Items, Imaged Documents and lockbox transaction data. CCT will comply with the Security Procedures, as the same may be revised from time to time by the Chase, in order to receive Imaged Items, Imaged Documents and lockbox transaction data. The Bank is not obligated to send any images or data or allow access through the Delivery Media to any images or data which are not requested or accessed in accordance with the Security Procedures. CCT acknowledges once it has received or accessed images by any Delivery Media, persons having access to CCT's computers and image archives may have access to the Imaged Items, Imaged Documents and lockbox transaction data.
- The information delivered to CCT through the Delivery Media will be the same as the information in the data entry file provided to CCT for the applicable time period. If the data entry file contains errors, those errors will also occur on the Delivery Media. Chase will provide images that are as legible as possible given the legibility of the underlying remittance documents and the selected Delivery Media. Chase has no liability or responsibility for the condition of the original remittance items provided to Chase, and it reserves the right to review and approve sample remittance items

for legibility prior to providing this Service. CCT is responsible for reviewing images obtained through the Delivery Media and to promptly notify the Bank of any images that are not clear.

V. BRANCH COLLECTION SERVICES

A. Payment Intake:

- For the Term of this Contract, Chase will collect payments (coupons and checks) from taxpayers at its banking locations year round during normal business hours. The taxpayer should present the complete tax bill to the banking location, and the banking location should accept the coupon and the payment.
- Taxpayer payment may be made by personal check, official check, or in cash. Cash payments are converted to an electronic credit to the County's account. A credit memo is imaged and provided to the to the CCT.
- All payments should be converted to an image for processing and deposit at the point of intake.
- Chase will accept payments at all of the locations listed in the Branch *Locations List* as well as any branch locations established in the Chicagoland area less any branches that are closed in the Chicagoland area subsequent to the commencement of the Term of this Contract.
- Chase will reject all payments where the amount of the check does not match the written amount in the Amount Paid box on the face of the coupon. Chase will accept partial payments. In addition, Chase will reject all payments on the stop filed provided by the CCT.
- Chase will make commercially reasonable efforts to follow the guidelines listed on the tax bill regarding information required on all check payments.
- Chase will require that the taxpayer's name and PIN number is written on the face of every check payment,
- Handwritten and Express Stamping receipts will reflect the date but not the time a payment is made.
- Chase branches will process all Cook County tax payments as outlined in the *Branch Collection Specifications*.
- If applicable, certain payments collected hereunder may be subject to various cut-off times and payment deadlines set by CCT (the "Deadlines"). Chase acknowledges and agrees that Chase has no duty to inquire as to the content of any such Deadlines, is not bound by them, and makes no representations or warranties, explicitly or implicitly, regarding same. CCT is responsible for ensuring that the Deadlines established by CCT are in compliance with the processing and payment cut-off times established by the Chase and CCT responsibilities under applicable laws and

regulations. Chase further acknowledges and agrees that the data processed by the Chase belongs to CCT.

- Chase requires a fourteen (14) day advance notice of any changes regarding cutoff and deadline times. Requests submitted less than the fourteen (14) days will be processed on a commercially reasonable effort

B. Receipt:

- Chase will provide a receipt for each payment received at the branch. Each receipt (except handwritten and express stamping receipts) will have the following information: 1. PIN number, 2. Amount of payment, 3. Date and time of payment received. 4. Branch and teller number.
- Handwritten and express stamping receipts will have the following information: 1. PIN number, 2. Amount of payment, 3. Date, 4. Branch.
- Chase will provide a non-thermal type receipt to the taxpayer that will retain legibility for a minimum of at least twelve months.

C. Branch Handling of Branch Tax Payments:

- All payments will be scanned at the point of receipt. A complete scan will capture an image of the coupon and the check.
- All coupons will be validated on the back with the same information found on the receipt provided to the taxpayer.
- All payments must be deposited on the same day of receipt.
- All coupons and checks will be delivered to a secure truncation area and not to the Chase lockbox.

D. CCT Stop File:

- CCT will provide Chase a daily Stop File for both lockbox and branch standard processing Monday through Friday. Chase will confirm receipt and upload the file into their cashier interface. All PINs for each designated Stop File will be rejected by Chase branches, and taxpayers will be advised to check the CCT's website or contact CCT. Chase is reviewing the potential of implementing Stop File lockbox processing 7 days a week. The implementation is subject to the approval and timing of Chase.

E. On Time Payment Control:

- Payments taken at the branch are considered on time based upon received date, **not bank business date**. All branch payments must be reflected in the transmission file with a posting date that reflects the actual processing date of the transaction, not bank business date.

F. Differing Amounts

- If the amount of a payment written in words and figures differ, the payment will be processed for the amount written in words.

G. Returned Items; Re-presentment

- If any Item is returned to Chase unpaid for any reason or there is a claim involving an Item deposited to CCT's account, Chase will charge back that Item, together with any fees or other amounts allowed on such claims or for returned Items, against CCT's account, regardless of whether such debit causes an overdraft to CCT's account. If, however, Chase has been instructed in writing by CCT to re-present Items which have been dishonored or returned to Chase unpaid for reasons other than account closed, Chase may do so automatically and without notice to CCT, and Chase reserves the same rights to debit CCT's account should any such Items remain unpaid after the re-presentment.

H. Encode, Endorse, and Image Tax Payments:

- Chase will, at the point of receipt at the branch, encode, endorse and image all Cook County tax payments collected from Chase's branches.
- Chase will image all Items and associated remittances and retain original documents on site for no longer than 7 days. All original documents will be destroyed 7 days after processing. Chase will store Imaged Items for a period of seven (7) years from the date of the applicable transaction regardless of any additional imaging service requested by CCT. Since CCT elects the storage of Imaged Documents, Chase will store Imaged Documents for a period of ten (10) years (Long Term Storage) from the processing date of the applicable transaction. CCT elects to have Images be delivered to CCT via daily Direct Image Transmission. Under mutually agreeable timeframes, requests for image files beyond fourteen (14) calendar days will be delivered to CCT.

I. Deposit:

- After the check payments are encoded, endorsed, and imaged, Chase will submit all items for deposit same day. Each deposit will be properly collateralized as required by Paragraph II above.

J. Deposit Report:

- CCT will receive Batch Summary and Batch Detail Reports delivered via FTP daily between 2:30 p.m. and 3:30 p.m. as a PDF file or equivalent. These deposit reports will include all items processed for the previous business day collection.
- Chase will produce a file for zero transaction days.

K. Transmission:

- Chase will provide a daily transmission file per agreed *Transmission File Specifications* via FTP as a PGP encrypted ZIP file between the hours of 2:00 pm and 3:00 pm.

L. Send Image:

Chase will provide images of the coupon and the check to CCT per the *Image Index Specifications* and in accordance to the *Procedures for Image Delivery.*

M. Document Return/Change of Address:

- Chase will provide images of all name change coupons processed at the branches when requested by CCT. Pricing for this service is listed in the *Chase Lockbox Pricing Schedule.* Lockbox review of address changes are automated. There is no automated application for review of branch items.

N. Branch Payment Reporting:

- Chase will provide an excel spreadsheet detailing prior day payment volume received by Chase branches. The report will include transaction volumes for each branch location, and the total number of branch transactions taken per day, including breakout by Cook County Commissioner district. The report will be delivered via email (next business day) as an attached excel file indicating tax year, installment, and updated through date.
- Chase will provide by email a detailed report of every payment taken by Chase branches. The report will have the following detail: 1. PIN number, 2. Received date, 3. Branch number, and 4. Teller number.

O. Security

- Chase has specified security procedures ("Security Procedures") for receiving and accessing Imaged Items, Imaged Documents and lockbox transaction data. CCT will comply with the Security Procedures, as the same may be revised from time to time by the Chase, in order to receive Imaged Items, Imaged Documents and lockbox transaction data. The Bank is not obligated to send any images or data or allow access through the Delivery Media to any images or data which are not requested or accessed in accordance with the Security Procedures. CCT acknowledges once it has received or accessed images by any Delivery Media, persons having access to CCT's computers and image archives may have access to the Imaged Items, Imaged Documents and lockbox transaction data.
- The information delivered to CCT through the Delivery Media will be the same as the information in the data entry file provided to CCT for the applicable time period. If the data entry file contains

errors, those errors will also occur on the Delivery Media. Chase will provide images that are as legible as possible given the legibility of the underlying remittance documents and the selected Delivery Media. Chase has no liability or responsibility for the condition of the original remittance items provided to Chase, and it reserves the right to review and approve sample remittance items for legibility prior to providing this Service. CCT is responsible for reviewing images obtained through the Delivery Media and to promptly notify the Bank of any images that are not clear.

VI. CCT PERSONNEL AT CHASE LOCKBOX

- Chase will make provisions for CCT to maintain on site lockbox staff during the on time collection period and for however long after deemed necessary by CCT.
- CCT on site staff will abide by all applicable Chase rules, regulations, and practices while working at the lockbox on site.
- Chase will provide an adequate working space not to exceed six (6) work stations for CCT on site staff at the lockbox. Any physical changes to working space, telecommunications, technology, or physical equipment upgrades shall be financial responsibility of CCT. Chase will have final approval on all changes and contractors who perform work on CCT behalf.

VII. QUALITY ASSURANCE

- Chase will, on an ongoing basis, provide a monthly "report card" for the CCT work processed at the lockbox facility.
- The "Report Card" will track quality issues including, but not limited to: 1. Item Processing, 2. Procedural, 3. Deposit Processing, 4. Data Keying, 5. Transmission, 6. Package Distribution, 7. Image Availability, 8. Image Accuracy, and 9. Image Transmission.
- Chase will comply with the *Service Level Standards and Commitments Document*CCT and Chase will mutually monitor Chase's processing of payments to ensure compliance.
- All costs associated with the processing or programming requirements which result in changes to the standard applications, which are for the exclusive benefit or use of the CCT, will be paid by the CCT.

VIII. DISASTER RECOVERY

- Chase will maintain a disaster recovery plan and a business continuation plan in order to ensure continued ability to process tax payments after a disaster event.
- Chase will periodically provide an updated *J.P. Morgan Treasury & Securities Services Business Resiliency Summary.*

IX. CHANGE PROCESS CONTROL

- Any program change requests must be mutually agreeable between Chase and CCT.
- Chase and CCT will provide complete documentation whenever requesting a material change, including any additional charges not covered in the *Chase Lockbox Pricing Schedule.*

X. PRICING SCHEDULE

- Please refer to the *Chase Lockbox Pricing Schedule*. The price structure is guaranteed for the Term of the Contract. Chase will provide written notification of any additional charges not on the below pricing schedule before performing any additional services not in this Statement of Work.
- On a monthly basis, Chase will provide an analysis statement with all CCT's transactional charges for the month. CCT will have sixty (60) days after the receipt of the analysis statement to contest any charges. All undisputed payments will be settled promptly by CCT.

XI. PUBLIC RELATIONS/MARKETING

- Chase and CCT will jointly promote the collection of Cook County Property Tax payments at Chase branches.
- Taxpayers expect prompt service at all of Chase's the retail locations. It is important to minimize any waiting times, especially on peak payment days near the on time due date.
- Chase requires that its tellers are kind and courteous. All taxpayers shall receive courteous service at all branch locations. Taxpayers shall not be solicited for any Bank services until they completed their tax payment transaction and have received their receipt.

XII. APPENDIX OF DOCUMENTS

Any mutually agreed change to a document in the Appendix is not to be deemed a modification or amendment of this Contract.

CCT RFP
Excerpts from Chase Response
Chase Lockbox Pricing Schedules for the Treasurer and Revenue
CCT Lockbox Exception Processing Flowchart
Transmission File Specification and Source ID Code Document
Image Index/Image Delivery Specifications
Batching Preparation Document
Branch Locations List
Branch Collection Specifications
Chase Receipt Sample

Remote Lockbox Office Diagram
Service Level Standards and Commitments Document
J.P. Morgan Treasury & Securities Services Business Resiliency Summary

[END OF DOCUMENT]

EXHIBIT 2

SCOPE OF SERVICES

COOK COUNTY DEPARTMENT OF REVENUE LOCKBOX

EXHIBIT 2

SCOPE OF SERVICES
COOK COUNTY DEPARTMENT OF REVENUE LOCKBOX

SC- 1 GENERAL PROJECT SPECIFICATIONS

J.P. Morgan Bank, N.A. ("Contractor" or "Bank") shall provide the receivables management services described in the following sections for the Cook County Department of Revenue ("Revenue" or "the County"), whose principle place of business is located at Cook County Building, 118 N. Clark Street – Room 1160, Chicago, IL 60602.

Revenue is seeking Lockbox Remittance Processing Services and Internet-Based Payment System (Pay Connexion). Contractor's comprehensive receivables management solution is intended to migrate and integrated electronic processes to facilitate collection and accurate application of taxes. The services will streamline processing and replace paper documents, where applicable, with electronic images. E-Payment services will offer taxpayers and other payees more convenient alternatives for paying online using ACH debit.

The primary receivables management services selected by Revenue consist of lockbox automation, collection of electronic payment through the Automated Clearinghouse (ACH) via Contractor's Pay Connexion service, and depository banking services.

Contractor shall work with Revenue to determine a mutually agreeable implementation schedule for collection services; and jointly deploy lockbox and banking technology to streamline Revenue's receivables management operations.

The total amount payable for Services to Revenue over the four (4) year term of the Contract shall not exceed Nine Hundred Seventy-Seven Thousand Seven Hundred and Seventy Six ($977, 776) Dollars. Revenue may seek to add additional services beyond those services described herein as long as such services do not exceed Revenue's portion of the total amount of the Contract as noted above.

Any addition of services which exceeds Revenue's portion of the total amount of the Contract or any addition of terms or conditions applicable to the added services shall not be deemed to be part of this contract unless said modifications are memorialized by written amendment, which has been agreed to by the Parties in accordance with the GC-10. Modifications and Amendments.

SC-2 LOCKBOX SERVICES; FUNCTIONAL REQUIREMENTS

2.01 Lockbox Processing. The Bank will maintain the Post Office Box for Revenue's remittances in the name of Revenue, but the Bank will have unrestricted and exclusive access to the Post Office Box while providing the Lockbox Service. At all times during the term of this Contract, the Bank must maintain a location in Cook County for lockbox processing. The Bank

shall have the capability to receive all types of mail at this secure location on a daily basis. The lockbox shall not be a third-party processing unit and lockbox services cannot be performed by a subcontractor. All processing must be completed within twenty-four (24) hours of receipt by the Bank. The Bank shall not be responsible for delays in processing due to Revenue's failure to pay the USPS for such services or any other action taken or not taken by USPS. The Bank may direct clients to include specific codes or formats within their assigned address in order to ensure mail is identified correctly. Revenue is responsible for ensuring its remittances are properly addressed in order to prevent delays in processing. The Bank will collect all mail delivered to the designated Post Office Box, and will open the mail, process the checks eligible for this service (the "Items") and credit the funds to the Revenue account or process for collection the Items received. Revenue shall be liable to the Bank as a general endorser on all Items processed by the Bank. Lockbox services shall consist of two primary components, Scannable and Non-scannable (wholesale). The contracted services for the Revenue's lockbox processing shall be delivered from the J.P. Morgan Chicago, National Lockbox Processing Site, with a remote backup for disaster recovery and contingency. Contractor shall receive and process mailed payments at a J.P. Morgan lockbox facility and funds received will be deposited into Revenue's designated bank accounts at Chase Bank. All payments entered throughout the day shall be funded on the same day. Detailed information about each payment shall be made available to Revenue through account statements and an electronic imaging and reporting software.

2.01 (b) Lockbox Exception Process Requirements

Any exceptions to the lockbox process requirement (including payments) shall be sent to Revenue for approval or further decision making.

- The lockbox shall be able to accept/process zero payments (i.e.no payment due).

- The lockbox shall be to flag all late (anything received after due date) & deficient payments (i.e. check amount is not equal to payment amount due).

- The lockbox shall be able to reconcile payments that have been taken at the window by Revenue

- The lockbox shall be able to reconcile payments that have been taken at any predetermined Cook County location by Revenue.

2.01 (c) Lockbox Technology Requirements – Generally

Revenue currently utilizes an iNovah Cashiering System - iNovah designed by System Innovators, and maintains the following technology:

- Server (1 SQL Server; 1 Windows Application Server)
- Window Server 2003 and Windows Server 2008
- MS SQL Server 2008 Standard
- NDS/Active Directory Authentication
- Mainframe 3270 Passport System

- Client/Workstations
- NDS/Active Directory Authentication
- MS Office 2002 or greater
- Windows XP R2SP3and Windows 7

The Bank shall work with Revenue to create import files for internal County systems, whether for iNovah or another system as technology changes. File formats should comply with industry standards, including BAI (Bank Administration Institute) and other file formats. The Bank shall insure that all Services have the following capabilities:

- To import/export data and upload text file from Mainframe 3270 Passport, AR System, and iNovah Cashiering System.

- To develop import/export files for daily activity based on CCDOR systems through FTP sites.

- To send a text file and Excel file to CCDOR systems by next business day.

- To generate a reconciliation file based on CCDOR specifications.

- To view payment activity& returns/invoices on-line.

- To grant/limit access to specific individuals within the system accordingly.

- To include am ACH payment option available through walk up, web and phone (integrated voice response system). For the web feature, the Bank shall design, develop and host the web component, including PCI compliant web portal, through which credit card, e-checks and ACH payments are available.

- To allow online wire transfer initiation activity.

- To provide live viewing, image back-up (envelope, coupon/invoice, and any back up material) and retrieval.

- To process different payment types with different types of coupons and processing instructions, including coupons that do not have any OCR or barcode.

- to provide a backup of all payment and online images that are currently housed on the Bank's systems on C/Ds or jump drives

- To provide a test system that allows for viewing and correction of payments that were entered online, as well as creation of payment export files.

2.02 Scannable Lockbox Operations. The Bank shall scan all returns and other invoices into an electronic system. Scannable Lockboxes shall possess the following capabilities:

- Processing of high volume payments accompanied by a coupon or similar standardized remittance document.
- Utilization of optical character recognition (OCR)-encoded documents.
- Ability to read the OCR information on the coupon to capture remitter account number, amount due, due dates, additional charges and other information.
- The process shall validate the payments and balance the transactions.

2.03 Non-Scannable (Wholesale) Lockboxes. Contractor recognizes that most tax payment processing will occur through wholesale lockbox operations. Contractor shall work with Revenue to identify tax types that could be processed using standard, optically read remittance forms, and work with Revenue to modify forms to be automatically read. Contractor shall maintain levels of accuracy in accordance with J.P. Morgan Service Level standards. Contractor and Revenue will jointly identify fields to be captured and transmitted with each associated payment.

2.04 Differing Amounts. If the amount of an Item written in words and figures differ, the Item will be processed for the amount written in words.

2.05 Foreign Items. Unless the Bank has agreed otherwise, the Bank will process for collection any foreign Items received, in accordance with the Bank's usual collection procedures for such Items. Canadian Dollar checks drawn on banks in Canada will be deposited to the Account unless otherwise agreed to by Bank and the Bank will subsequently make any adjustments to the Account for the currency difference and the currency exchange rate fee. The Bank will credit Revenue Account for Items processed for collection as set forth in the Bank's collection policies as amended from time to time, less all fees and charges. Revenue bears all risk of any fluctuation in currency exchange rates.

2.06 Returned Items; Re-presentment. If any Item is returned to the Bank unpaid for any reason or there is a claim involving an Item deposited to Revenue Account, the Bank will charge back that Item, together with any fees or other amounts allowed on such claims or for returned Items, against Revenue Account, regardless of whether such debit causes an overdraft to Revenue Account. If, however, the Bank has been instructed in writing by Revenue to re-present Items which have been dishonored or returned to the Bank unpaid for reasons other than account closed, the Bank may do so automatically and without notice to Revenue, and the Bank reserves the same rights to debit Revenue Account should any such Items remain unpaid after the re-presentment.

2.07 Standard Reports. The Bank will provide Revenue with a record of all Items deposited/credited to Revenue Account or processed for collection and other related documents in accordance with the option selected by Revenue. The Bank shall provide electronic bank statements, cash balances, monthly reports and transaction reports (including inquiry reports that detect underpayments and late payments or exception batches).

2.08 Security. The Bank has specified security procedures ("Security Procedures") for receiving and accessing Imaged Items, Imaged Documents and lockbox transaction data. Revenue will comply with the Security Procedures, as the same may be revised from time to time by the Bank,

in order to receive Imaged Items, Imaged Documents and lockbox transaction data. The Bank is not obligated to send any images or data or allow access through the Delivery Media to any images or data which are not requested or accessed in accordance with the Security Procedures. Revenue acknowledges that once a CD-ROM is received by it, or it has received or accessed images by any Delivery Media, persons having access to Revenue's computers and image archives may have access to the Imaged Items, Imaged Documents and lockbox transaction data.

2.09 Original Documents; Image Storage. Unless the Bank has agreed otherwise, the Bank will image all Items and associated remittances and retain original documents on site for no longer than 14 days. All original documents will be destroyed 14 days after processing. If Revenue uses the Bank's Regional Retail Lockbox product, associated original documents are retained on site no longer than 7 days. The Bank will store Imaged Items for a period of seven (7) years from the date of the applicable transaction regardless of any additional imaging service requested by Revenue. If Revenue elects storage of Imaged Documents, the Bank will store Imaged Documents for a period of thirty (30) days (Short Term Storage) to ten (10) years (Long Term Storage) from the processing date of the applicable transaction, per Revenue's selection. If Revenue elects to image and not store Imaged Documents with the Bank, such Images will be delivered to Revenue via daily Direct Image Transmission.

2.10 Accuracy; Legibility. The information delivered to Revenue through the Delivery Media will be the same as the information in the data entry file provided to Revenue for the applicable time period. If the data entry file contains errors, those errors will also occur on the Delivery Media. The Bank will provide images that are as legible as possible given the legibility of the underlying remittance documents and the selected Delivery Media. The Bank has no liability or responsibility for the condition of the original remittance items provided to the Bank, and it reserves the right to review and approve sample remittance items for legibility prior to providing this Service. Revenue is responsible for reviewing images obtained through the Delivery Media and to promptly notify the Bank of any images that are not clear.

2.11 Operating Subsidiary Accounts. Items that are processed by an operating subsidiary of Bank ("Processing Corporation") will be deposited into a demand deposit account owned and operated by the Processing Corporation at a correspondent bank selected by the Processing Corporation (each a "Processing Corporation Account"). The available proceeds of the Items will be transferred each banking day through a clearing account to Revenue's account at the Bank. Revenue acknowledges that the proceeds of the Items will be co-mingled in each Processing Corporation Account and Processing Corporation clearing account with the proceeds of items of other Revenues of the Processing Corporation.

2.12 Cut-Off Times and Payment Deadlines. If applicable, certain payments collected hereunder may be subject to various cut-off times and payment deadlines set by Revenue (the "Deadlines"). The Bank shall provide a system that allows Revenue to make adjustments on daily payments before the first cutoff time. Nevertheless, Revenue acknowledges and agrees that the Bank has no duty to inquire as to the content of any such Deadlines, is not bound by them, and makes no representations or warranties, explicitly or implicitly, regarding same. Revenue is responsible for ensuring that the Deadlines established by Revenue are in compliance with the processing and payment cut-off times established by the Bank and Revenue's responsibilities

under applicable laws and regulations. Bank further acknowledges and agrees that the data processed by the Bank belongs to Revenue.

2.13 Error Rates. The lockbox shall have the capability of providing an error rate for payment processing; the lockbox shall have the ability to isolate problem payments in a separate batch within the export file each day.

SC-3 IMAGING SERVICES - RECEIVABLES EDGE

Contractor shall utilize its Receivables Edge[SM] as an electronic portal for consolidated payment receipt reporting, and provide a consolidated view of current-day and long-term remittance data. Revenue will determine the number of users and their level of access to Receivables Edge.

Contractor shall provide Revenue with a single sign-on, whereby Revenue can access consolidated payment and remittance information from any combination of the J.P. Morgan lockbox site, ACH, wire transfer, Financial Electronic Data Interchange (EDI), remote check deposit, and lockbox check returns.

Utilizing the Receivables Edge, Contractor shall merge all payment activity data into a single repository for Revenue in standard report formats and an electronic file that may be downloaded for payment processing to Revenue's selected cashiering system. Contractor shall provide display electronic images of remittances to authorized County users, which shall include the following functions:

- Consolidated accounts receivables transaction data and images in a single repository available via the Internet
- Electronic alerts on check returns and important payments
- The ability to automatically enhance lockbox payments with Revenue's remitter data
- Access to images and data online for a minimum of 7 years and capability of storage and access for up to 10 years

3.01 Extended Storage using Receivables Edge. Contractor shall provide Revenue the standard 45 calendar days of online access to stored images and information. Online access may be extended for a period of up to 12 months at the option of the County. In addition, Revenue shall have the ability to transfer items from Receivables Edge to users' desktops for subsequent reference and local storage.

3.02 Long-Term Archive using Receivables Edge. Contractor shall archive up to 10 years of indexed and linked data and images for quick retrieval and audit control. Items shall be stored on tape and made accessible to authorized County users. Receivables Edge will alert users when an image stored on tape is ready for viewing.

3.03 Minimum Technology Standards for Receivables Edge. J.P. Morgan shall provide Revenue a web browser image presentment engine through Receivables Edge for Revenue of Revenue to manage receivables. Through this single portal, Revenue shall be able to access images and information related to payments received in Revenue's lockboxes, as well as electronic payments received via the ACH or Fedwire. The Parties acknowledge that there are minimum technology standards for Revenue to access images and information using Receivables

Edge, as follows:

Operating system. It is recommended that Revenue access Receivables Edge from a PC running on Microsoft Windows® XP (SP2) or Microsoft Windows Vista Business (32-bit).

Browser. Authorized County staff may access Receivables Edge using Microsoft Internet Explorer 6.0 (or higher). It is recommended that Revenue set Revenue's browser to use 1,024-bit Secure Sockets Layer (SSL) encryption.

TIFF viewing software. Receivables Edge will provide optional display of TIFF images via a TIFF viewing plug-in. The TIFF viewer allows Revenue to view and print an enhanced image of a document. County users can download images into PDF or TIFF formats. The TIFF viewing software is automatically installed in Revenue's browser at the time of first usage. The TIFF viewing plug-in and PDF print option use the following software:

- Sun JavaTM Plug-in -Edge is certified for version 5 (updates 6 thru 11) and version 6 (updates 3 thru 7). Recommended: Sun Java plug-in version 6 (update 6)*
- Adobe® Acrobat® Reader® 6.0* and above.

Monitor. The Receivables Edge screens and document images are best viewed at a minimum screen size of 800 x 600 (pixels). All the images are optimized for 256 colors and above. It is recommended that the monitor be 17" or larger. Since images are proportionally sized to fit the screen, users with smaller monitors may need to use the TIFF viewer more frequently than users with the recommended size.

Printer. Images can be printed in either PNG or TIFF format. A laser printer with resolution of 600 dpi will produce a reasonable copy of the selected format. Instructions for printing images are provided in the on-line Help context of the application.

Internet connection. Receivables Edge uses encryption technology to secure the information being viewed, so that it cannot be read in transit. If connecting to the Internet via a corporate LAN/WAN, Revenue may need to request a configuration change from Revenue's network support area. Some networks have security features (firewalls and proxy servers) that restrict certain types of communication over the Internet. If connecting directly to an Internet Service Provider (ISP), users will not likely encounter this issue.

Speed. Although many factors influence the speed of Internet messages (including file size, network traffic, routing), the line bandwidth will likely have the greatest impact on the response time experienced.

SC-4 REMOTE CHECK SCANNING USING VIRTUAL REMIT

In conjunction with Receivables Edge^{SM}, Contractor shall provide remote check scanning through the Virtual Remit. Virtual Remit consolidates information and images with the physical lockbox site located in Chicago. With the Virtual Remit service, Contractor shall provide the capability to accept in-house payment or payments at satellite locations. Further, Receivables Edge allows County staff to review the items before transmitting them for deposit. After

validating the transactions, the user at the remote facility will transfer the scanned work for deposit. The transactions will be sent to the lockbox system for processing.

Contractor shall review and process payments according to Revenue's specific instructions for each allocation code. When data entry is complete, checks shall be encoded and funds availability assigned. Contractor shall prepare data files for deposit into Revenue's account. The checks shall be deposited on a same-day basis if transmitted before the lockbox same-day cutoff time. Funds availability shall be assigned according to contracted deposit times.

4.01 Deposit Time. Items and Document Images are deemed received by the Bank when the Items and Document Images have been transferred onto the Bank's system and made available for the Bank to validate. Based upon the size of the batch of items, there may be a significant delay between the time Revenue begins to send the items and the completion of the transfer as stated above. Revenue will make every effort to send the items as early as possible. Items that are received after a deposit deadline will be considered deposited as of the next deposit deadline. Processing fees and funds availability will be assessed based on meeting the deposit deadlines in the availability schedule.

4.02 Processing. Revenue shall use Bank approved devices to provide the imaged check ("Item") and any other documents imaged by Revenue ("Document Images"). The Item and Document Images shall be in the format and meet the specifications required by the Bank in accordance with its procedures. The Bank may process the Items as substitute checks, electronic images or photos-in-lieu, as may be applicable for further clearing through another financial institution, clearinghouse or the Federal Reserve Bank. Revenue assumes sole responsibility for the creation of these images and their subsequent provision to the Bank. If any Item or Document Image does not meet the Bank's or any transferee's standard processing requirements, in processing such Items, Revenue assumes all risk of loss or delay and authorizes the Bank to either (a) return the Item to Revenue without further processing, (b) process the Item as sent from Revenue, (c) process the Items as photos--in-lieu of the originals, or (d) repair or attempt to repair the items for further processing.

4.03 Foreign Items. Virtual Remit accepts and processes Items and Document Images drawn on U.S, chartered banks.

4.04 Liability. Revenue shall be solely responsible if any item for which Revenue has been given provisional credit is returned or reversed, and neither Bank nor its subcontractors shall be liable or responsible for same. Revenue acknowledges that all credits received for deposit are provisional, subject to verification, final settlement, warranty claims or return. Information and data reported: (a) may be received prior to final posting and confirmation and are subject to correction and (b) are for informational purposes only and may not be relied upon. Revenue agrees that Bank shall have no liability for the content of payment-related information as received from Revenue. Revenue shall be solely responsible for the original Items, including storage, retrieval and destruction. Revenue agrees to provide a legible copy of an image or the original Item if requested by the Bank. If Revenue is unable to provide the original or legible copy, Revenue shall be liable for any associated loss or claim involving the Item.

4.05 Intellectual Property Ownership. No terms relating to the Virtual Remit Service transfer to Revenue any ownership or proprietary rights in the Bank's technology or any work or any part thereof, and all right, title and interest in and to the Bank's technology will remain solely with Bank or its subcontractors.

4.06 Revenue Representations for Virtual Remit. Revenue represents and warrants to Bank that:

- Revenue will capture and transmit all Items and Document Images using Bank approved hardware and software applicable to the Service's function;
- Any image Bank receives accurately and legibly represents all of the information on the front and back of the Item as of the time the Item was truncated;
- The information Revenue transmits to Bank corresponding to an Item contains a record of all applicable MICR-line information required for a substitute check and the accurate amount of the Item;
- The Item conforms to the technical standards for an electronic Item set forth in Regulation J or Federal Reserve Bank Operating Circular 3, and for a substitute check set forth in Regulation CC;
- No person will receive a transfer, presentment, or return of, or otherwise be charged for, the Item (either the original Item, or a paper or electronic representation of the original Item) such that the person will be asked to make payment based on an Item it has already paid;
- Revenue will not redeposit through this Service any Item previously deposited and returned to it;
- Revenue will employ commercially reasonable security measures, including firewalls, sufficient to protect against unauthorized access or duplicate presentment;
- Revenue will only transmit Items that originated as paper checks;
- Revenue will comply with all applicable laws and regulations; and
- Revenue will not use the Service for any purpose prohibited by foreign exchange regulations, postal regulations or any other treaty, statute, regulation or authority

4.07 Reimbursement. Revenue agrees to reimburse the Bank for any loss resulting from the processing of any Item (as defined in SC-4.02) which is attributed to: (1) Revenue's breach of any of the warranties in section SC-4.06; or (2) any loss attributable to Revenue resulting from the processing of any Item that breaches any representation or warranties the Bank makes with respect to processing of an Item under the Check Clearing for the 21st Century Act, Federal Reserve Board Regulations CC and J, and all other laws, regulations and industry and clearing house rules applicable to processing Items as either the bank of first deposit, truncating or reconverting bank.

4.08 Inspection. Upon reasonable notice to Revenue, Revenue agrees that the Bank shall have the right to inspect its scanners to maintain the security and safety of its equipment.

SC-5 ELECTRONIC PAYMENT (E-PAYMENT) PROCESSING

Contractor shall facilitate electronic payment to Revenue through its Pay Connexion Web portal.

Pay Connexion will initiate ACH debit entries to the checking or savings accounts as authorized by payors who opt to pay electronically through the County's Web site. Payors will be routed to the J.P. Morgan Pay portal through a session transfer from a County public Website and information used to identify the accounts to be credited will be transmitted from the session transfer. Contractor shall process payments as ACH transactions in accordance with National Automated Clearinghouse Association (NACHA) Rules. Payments will be settled through the designated receivables bank account established through this agreement. Contractor shall provide payment information to Revenue through an formatted electronic file and through bank account statements.

SC-6 SUPPLEMENTAL IMAGE RETRIEVAL AND ARCHIVE

6.01 Description. At the election of Revenue, Contractor shall provide an optional image archive, separate from Receivables Edge, which will allow Revenue to electronically load, store and retrieve images, including the backlog of paper documents that are currently stored in County facilities. Paper records will be scanned by Revenue's selected vendor, indexed according to Revenue's specifications and then loaded into the J.P. Morgan image archive. Images will be stored in the JPMorgan image archive for the term of the Contract. The archiving services shall be consistent with Revenue's contingency planning and disaster recovery objectives. Contractor shall provide a central repository of data that meets Revenue's security and backup needs. The data will loaded to two different archives in separate regions of the country. The process for accessing the images is secured by restricted password access and 128-bit data encryption.

6.02 Archive Process. The following process shall govern the archival of documents pursuant to this section:

- Receipt of Tax Documents: Revenue can forward a file containing scanned documents to Contractor in an electronic image file. Contractor shall work with Revenue to determine the method and format for applying images to the electronic file.

- Loading Revenue Archive: Contractor will load Revenue's image files into the archive via a secure Virtual Private Network (VPN).

- Archiving Revenue's Documents: Contractor shall load Revenue's documents simultaneously at each of the two archive sites. Storage capacity is unlimited and retention time and index criteria can be customized to Revenue's specifications.

- Retrieving Revenue's Documents: Revenue may provide access to its archive to authorized users via the Internet using any standard browser that has 128-bit Secure Socket Layer security. To locate and retrieve a document, users will query using predefined index fields. If preferred, Contractor will provide an electronic file (TIF, XML or PDF) of images for storage on Revenue's in-house image archive.

- Contractor shall provide Revenue with 24 hour access to the images stored online.

SC-7 RETRIEVAL, ACCESS AND ARCHIVING OPTIONS USING VIRTUAL

REMIT

To retrieve check and document images and data, Contractor shall send information directly to Revenue servers in real time via a secure Internet site through the Receivables Edge[SM] online browser. At Revenue's election, Contractor shall also send alerts via Receivables Edge, and choose the manner in which to receive deposit information. Revenue may also request that Contractor capture additional information, such as invoice, statement or voucher data. This information shall be available and sent via data transmission using a variety of standard or custom formats to upload into Revenue's Inovah system. Cutoff time is 2pm for items processed through Virtual Remit (compared to after normal business hours for IDD).

SC-8 DEPOSITORY BANKING SERVICES

Contractor shall provide the capability of managing accounts through the J.P. Morgan ACCESS online system.

8.01 Establishment of Bank Accounts, Contractor shall establish bank accounts on behalf of Revenue at Chase Bank for depositing payments received from the lockbox and settlement of Pay Connexion transactions, and compensate Revenue through earnings credits.

8.02 Offset of Service Fees. Revenue may use balances deposited in the lockboxes to offset service fees. As the compensating balances exceed the service fees, the JPMorgan Chase relationship manager for Cook County will provide appropriate investment and liquidity alternatives.

8.03 Account Analyses and Review. Contractor and Revenue may periodically review accounts throughout the year to evaluate fees, rates and receivables volume forecasts. The reviews will help Revenue optimize account balances to be able to offset fees, and to apply any excess funds to other accounts that will earn interest income for the County.

SC-9 FEE SCHEDULE

Contractor shall provide services described herein at a cost not to exceed the Chase Lockbox Pricing Schedule for the Department of Revenue detailed in Exhibit 3 Appendix. All fees shall be billed to the Department and not be netted against the funds available in the County's accounts. Fees shall also include all courier services for exception handing.

SC-10 EARNINGS CREDIT RATE (ECR)

Contractor shall use deposited funds to offset service fees through an Earnings Credit Rate. Revenue may apply excess funds to later months throughout each year.

Contractor shall provide a monthly Account Analysis statement which will reconcile, or "true-up", for the year can occur on December 31st of each year. The Account Analysis shall include a detailed monthly summary that includes balance and compensation analysis, relationship balance compensation history, and activity account and relationship billing summaries.

Contractor shall provide a credit allowance that will be used to offset service fees assessed for contracted services.

The Earnings Credit Rate (ECR) shall be calculated by multiplying the average monthly investable balance, times the earnings credit rate, times the number of days in the month, divided by the number of days in the year. The earnings credit rate shall be determined by market conditions such as the 90 day T-Bill rate. As interest rates increase, the ECR for Cook County will increase. Displayed below is the comparable ECR rate history in the past five years to demonstrate the relationship between interest rates and ECR.

	2007	2008	2009	2010	2011
Jan	3.90%	2.25%	0.40%	0.40%	0.40%
Feb	3.90%	2.00%	0.40%	0.40%	0.40%
Mar	3.80%	1.25%	0.40%	0.40%	0.40%
Apr	3.80%	1.25%	0.40%	0.40%	0.40%
May	3.70%	1.25%	0.40%	0.40%	0.40%
Jun	3.55%	1.25%	0.40%	0.40%	0.40%
Jul	3.65%	1.25%	0.40%	0.40%	0.40%
Aug	3.65%	1.25%	0.40%	0.40%	0.40%
Sept	3.55%	1.25%	0.40%	0.40%	0.40%
Oct	3.40%	1.00%	0.40%	0.40%	0.40%
Nov	3.15%	1.00%	0.40%	0.40%	0.40%
Dec	3.00%	0.40%	0.40%	0.40%	0.40%

The Cook County Department of Revenue's current Earnings Credit Rate is .40%. The following chart displays the earnings credit for the committed average investible balance of $20 million, based on the incremental increases in Earnings Credit Rates:

Earnings Credit Rate	Monthly Earnings Credit
.40%	$6,557
1.0%	$16,393

1.5%	$24,590
2.0%	$32,787
2.5%	$40,984
3.0%	$49,180
3.5%	$57,377
4.0%	$65,574

SC-11 REQUIRED ASSUMPTIONS

The Parties acknowledge that the Itemized Fee Schedules described in SC-9are based on the following assumptions, derived from procurement specifications, historical data from other J.P. Morgan clients with similar payment profiles and good-faith estimates. Notwithstanding the assumptions stated herein, Contractor shall not increase fees for the duration of the Contract term.

- There will be an average of one deposit per day from each lockbox
- Revenue will maintain average monthly balances of $20 million in Chase accounts associated with the contracted services
- Approximately 70% of payments will be submitted with coupons and 30% without coupons (exceptions) and processed as wholesale.
- Scannable items will have one scannable document.
- Wholesale items will have an average of three document pages
- Scannable lockboxes will process a minimum of 2,500 payments per month
- Indicative pricing is provided for correspondence, unprocessable items and mailing items.
- Receivables Edge long-term data storage and consolidated receivables reporting will be provided per depository account recorded.
- There will be one data transmission each day for each box.
- We assumed mapping of common elements of various remittance types based on the information provided by Revenue to consolidate, resulting in a total of nine lockboxes.
- Lockbox OCR specifications are included as an Appendix to this document.

SC-12 LIASONS FOR THE BANK

Contractor's relationship team members assigned to Cook County shall be the primary contacts for Revenue through the term of this Contract. They shall be responsible for responding to inquiries and requests for services, while attending to daily activities regarding the management of Revenue's accounts. An implementation manager shall be assigned Revenue lockbox operations, separate from the implementation manager for ACH e-Payment. The Liaison is responsible for providing weekly status updates during implementation, if applicable and shall ensure that all services that are not currently in effect are implemented within four (4) months of

the start of this Contract.

APPENDIX - SCANNABLE DOCUMENT SPECIFICATIONS

The following parameters should be utilized as a guideline during the initial design of Revenue's remittance document. Once finalized, however, the document specifications must remain constant so that processing of Revenue's lockbox remittance documents is not adversely impacted. Revenue shall contact its Implementation Consultant in advance of any changes to the document design or layout.

Length and Height	For efficient handling and stacking of documents, we recommend that the length to height ratio be within the range of 3:2 to 3:1 and that the dimensions are within the following limits: Minimum / Maximum Length: 4.75" (12.1 cm) / 8.50" (22.8 cm) Height: 2.75" (6.5 cm) / 4.80" (12.3 cm)
Paper Weight/Grain	The processing equipment can handle paper that has a weight of 20 (75 g/m^2) to 24 (105 g/m^2) LB. We recommend that the grain lie along the horizontal axis of the document.
Surface Texture	The surface texture must be such that the ink will adhere to it during multiple passes through OCR readers. Documents should be encoded on their felt side, which is the obverse side of the document. The reverse side is the wire side.
Perforation Placement	• Perforations should be as far from the scan line as possible. A minimum distance of ½" is required. • Laser cut perforation is the recommended method due to the quality and consistency of the perforation. • If the remittance stub is part of a larger document separated by a perforation line, to avoid potential tears from damaging the scan-line data, the coupon should be located at the **bottom of the page** with the perforation line located on the top end of the coupon.

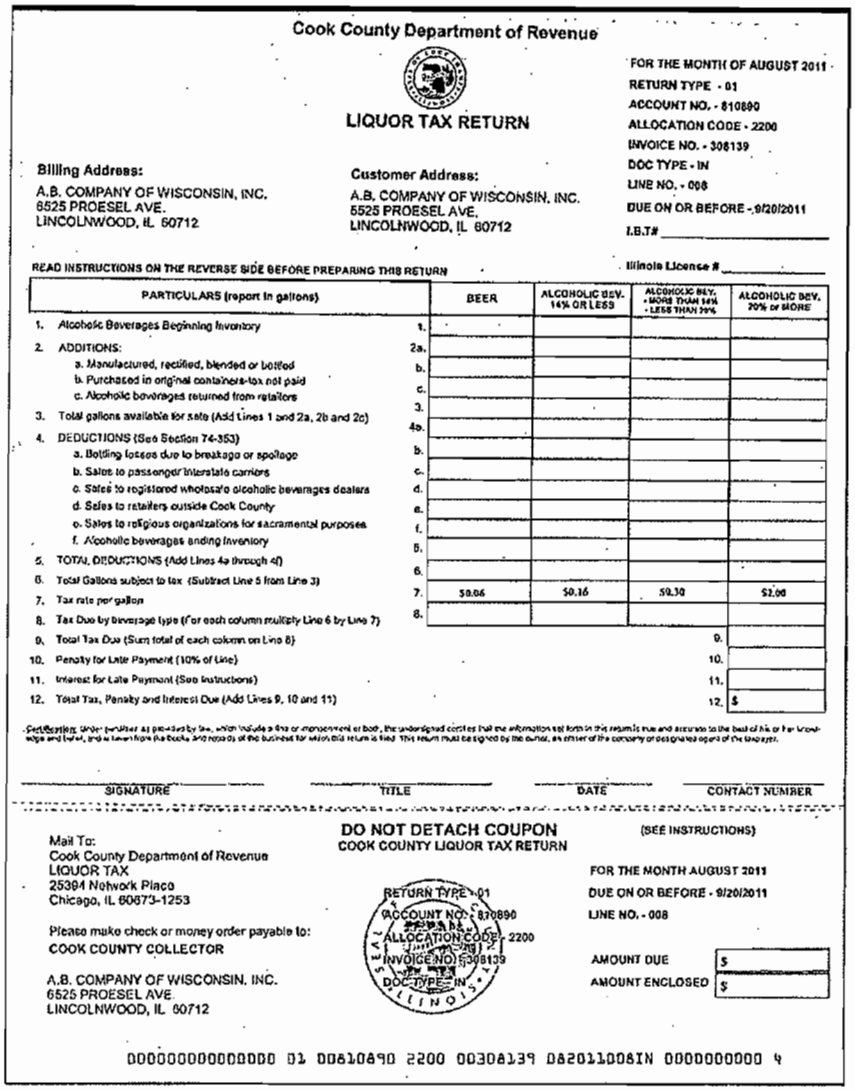
Laser Printing	• Scan line laser printing is recommended. It produces consistent ink application, character spacing, and character alignment. • Impact printing is not acceptable due to inconsistencies in ink application, character spacing, and character alignment. Misreads and rejects increase cost and reduce the amount of accurate information.
Name & Address Change Information	• We do not physically inspect the back of documents for "notes" (address changes or other information). • If Revenue request Revenue's Revenues complete Name & Address Change information on the ***back*** of the scannable coupon, we strongly recommend Revenue include a Name & Address Change check-off box on the ***front*** of the coupon. • Information printed on the back of the form must not be printed directly opposite of the scan line, as this may cause read errors • Systematic detection of check-off box is available
Testing and Validation	We advise not printing a large supply of invoice stock until JPMorgan Chase tests and validates Revenue's scannable document.
Scan Line Font	To ensure that the printed data is highly readable, the following guidelines should be observed: • OCR-A (**Preferred**) numeric and alphanumeric. OCR-A font characters are produced from ANSI X3.17-1981 specifications. • OCR-B numeric and alphanumeric. OCR-B font characters are created from ANSI X3.49-1982 specifications. • Data printed using OCR font characters is preferred. If Revenue elect to use any other font other than OCR-A or OCR-B, please supply Revenue's Treasury Management Officer with samples (minimum 100 sample coupons) for testing so that we may confirm that Revenue's desired font is supported by our processing platform. • Font Size: 12 pt recommended • The data should be printed at the highest resolution possible (300 dpi is the recommended minimum).

Scan Line Fields	Field Requirements: (Check digit routine required, please refer to Scan Line Check Digit information below) • Account number (highly recommended to have a check digit routine) • Amount Due: Must contain at least one dollar amount field. Can be multiple amounts (i.e. invoice amount, minimum payment due, payment due plus late charge, etc.) • A maximum of 8 fields are allowed in the scan line. • A maximum of 70 characters are allowed per scan line (spaces are not counted as characters). • A blank space should be used to separate fields. • All scan line data fields must be printed elsewhere on the form with field titles ***(e.g. Invoice #, Invoice Date, etc.)*** • Please consult with Revenue's Implementation Consultant regarding any other required information in the scan line or should field separation apply to the scan line.
Scan Line Check Digit	• A check digit routine for the scan line is required. • The check digit should be calculated on each field of the scan-line, as well as the entire scan-line at the right end of the scan line (please reference the Check Digit Calculation information below for further details). This will ensure the integrity of the scan line and eliminate and reduce errors. • A check digit (**CD**) is the result of a mathematical calculation that is applied to a series of numbers. It is a digit that is used to test the validity of a field, a portion of a field, or a combination of fields determined by an algorithm. The most common check digit routine used in remittance processing is the Modulo 10, or Mod 10. When an invoice/bill/payment coupon is printed, a check digit routine is performed on the scan line and a check digit is calculated. • The Modulus represents the divisor that is used for dividing the cumulative result of the calculation to obtain a Remainder. For example, when Revenue divide the value "12" (cumulative result) by Modulus "10" (the divisor), the Remainder value "2" is generated and used in the check digit calculation. • ***Alpha Case*** represents the option to convert alphabetic characters (representing the characters A-Z) in the scan line string into numeric characters for the check digit

	calculation. Alphabetic characters should be printed in uppercase. Each alphabetic character is converted at the beginning of the validation process to a numeric value. Please consult with Revenue's Implementation Consultant to verify Revenue's specific requirements are within our standard options.
Scan Line Location	• The data must be printed in the same orientation as other printing on the document (parallel to the bottom edge of the document). • Scan-line must be at least 0.5 inches from the bottom of the bottom edge of the coupon. • There must be at least 0.5 inch of clear space above the top of the scan line. • Background of the OCR scan line must be white. • There must be at least 0.25 inch of margin from both the left and right edges of the document. • If multiple return documents are utilized, it is required that the scan line location (height, start position, etc.) is consistent across all documents reading from the lower right edge of the document. All documents utilized must share a common scan line location, scan line laRevenuet, and breakdown. • Any other printing on the document should be kept a distance of 0.5 inches above and below the scan line and there should be no printing on either side of the scan line: • No other information or graphics should appear on the same line as the scan line. • Information printed on the back of the form must not be printed directly behind/opposite of the scan line, as this may cause read errors.

Sample Coupon

Below is a sample of a scannable lockbox remittance coupon. Once the printed scan document (remittance stub, coupon, or voucher) design is complete, Contractor will require a minimum of 100 unique, original sample coupons for testing purposes.



Cook County Department of Revenue

LIQUOR TAX RETURN

FOR THE MONTH OF AUGUST 2011
RETURN TYPE - 01
ACCOUNT NO. - 810890
ALLOCATION CODE - 2200
INVOICE NO. - 308139
DOC TYPE - IN
LINE NO. - 008
DUE ON OR BEFORE - 9/20/2011
I.B.T.#

Billing Address:
A.B. COMPANY OF WISCONSIN, INC.
6525 PROESEL AVE.
LINCOLNWOOD, IL 60712

Customer Address:
A.B. COMPANY OF WISCONSIN, INC.
6525 PROESEL AVE.
LINCOLNWOOD, IL 60712

READ INSTRUCTIONS ON THE REVERSE SIDE BEFORE PREPARING THIS RETURN

Illinois License #

PARTICULARS (report in gallons)		BEER	ALCOHOLIC BEV. 14% OR LESS	ALCOHOLIC BEV. - MORE THAN 14% - LESS THAN 20%	ALCOHOLIC BEV. 20% or MORE
1. Alcoholic Beverages Beginning Inventory	1.				
2. ADDITIONS:	2a.				
a. Manufactured, rectified, blended or bottled	b.				
b. Purchased in original containers-tax not paid	c.				
c. Alcoholic beverages returned from retailers	3.				
3. Total gallons available for sale (Add Lines 1 and 2a, 2b and 2c)	4a.				
4. DEDUCTIONS (See Section 74-353)	b.				
a. Bottling losses due to breakage or spoilage	c.				
b. Sales to passenger interstate carriers	d.				
c. Sales to registered wholesale alcoholic beverages dealers	e.				
d. Sales to retailers outside Cook County	f.				
e. Sales to religious organizations for sacramental purposes	5.				
f. Alcoholic beverages ending inventory	6.				
5. TOTAL DEDUCTIONS (Add Lines 4a through 4f)	7.	$0.06	$0.16	$0.30	$2.00
6. Total Gallons subject to tax (Subtract Line 5 from Line 3)	8.				
7. Tax rate per gallon	9.				
8. Tax Due by beverage type (For each column multiply Line 6 by Line 7)	10.				
9. Total Tax Due (Sum total of each column on Line 8)	11.				
10. Penalty for Late Payment (10% of Line)	12.				$
11. Interest for Late Payment (See Instructions)					
12. Total Tax, Penalty and Interest Due (Add Lines 9, 10 and 11)					

Certification: Under penalties as provided by law, which include a fine or imprisonment or both, the undersigned certifies that the information set forth in this return is true and accurate to the best of his or her knowledge and belief, and is taken from the books and records of the business for which this return is filed. This return must be signed by the owner, an officer of the company or designated agent of the taxpayer.

SIGNATURE | TITLE | DATE | CONTACT NUMBER

DO NOT DETACH COUPON
COOK COUNTY LIQUOR TAX RETURN
(SEE INSTRUCTIONS)

Mail To:
Cook County Department of Revenue
LIQUOR TAX
25394 Network Place
Chicago, IL 60673-1253

Please make check or money order payable to:
COOK COUNTY COLLECTOR

A.B. COMPANY OF WISCONSIN, INC.
6525 PROESEL AVE.
LINCOLNWOOD, IL 60712

RETURN TYPE - 01
ACCOUNT NO. - 810890
ALLOCATION CODE - 2200
INVOICE NO. - 308139
DOC TYPE - IN

FOR THE MONTH AUGUST 2011
DUE ON OR BEFORE - 9/20/2011
LINE NO. - 008

AMOUNT DUE $
AMOUNT ENCLOSED $

00000000000000 01 00810890 2200 00308139 0A2011008IN 0000000000 4

SC-13. PAY CONNEXION SERVICE TERMS.

Revenue and Contractor acknowledge and agree that the Pay Connexion Service Terms attached to this Contract are applicable only to the Services provided to Revenue and shall in no way affect or otherwise apply to the Services provided to the Treasurer by Contractor.

Pay Connexion℠ Service Terms I JPMORGAN CHASE BANK, N.A.

ACH with IVR and WEB only

V06-28-11

1. Service and Service Terms.

These Service Terms apply to **JPMorgan Chase Bank, N.A. ("Bank")** Services for Pay Connexion℠ provided to **County of Cook in the State of Illinois ("Public Sector Entity").** Bank's account documentation, including account terms and conditions governing the operation of business accounts and services as well as other applicable service terms, (collectively, "**Account Documentation**"), are incorporated into these Service Terms by this reference. Capitalized terms used herein and not otherwise defined shall have the same meaning specified in the Account Documentation.

2. Definitions.

2.1 "API" or "Application Programming Interface" means an interface implemented by a software program that facilitates interaction between the Service and Public Sector Entity's software programs. For example, API includes a message request sent from the Service to another software program and a message response from one software program back to the Service.

2.2 "Authorized User" means a designated employee or agent of the Public Sector Entity.

2.3 "Call Center" means Bank's customer service operations, as applicable.

2.4 "Convenience Fee(s)" means a charge to a Payor's checking or savings account for the convenience of using the payment channels offered via the Service, which includes the Internet and API, as applicable, where such charge is collected by Bank, including as agent on behalf of Public Sector Entity, if applicable.

2.5 "Image File" means, if applicable, an electronic file containing a summary or detail Statement or payment information.

2.6 "NACHA" means the National Automated Clearing House Association.

2.7 "NACHA Rules" means the operating rules and guidelines of the National Automated Clearing House Association.

2.8 "Payor" means consumer or business customers of Public Sector Entity who access the Internet, to initiate payments to Public Sector Entity.

2.9 "Public Sector Entity Website" means a web site owned or operated by or on behalf of Public Sector Entity.

2.10 "Rules and Regulations" means the NACHA Rules or other applicable association or clearinghouse rules, the Security Standards, and all other applicable laws, regulations and industry rules, each as amended from time to time.

2.11 "Service(s)" means the specific service(s) provided by Bank more specifically described in the service level agreement ("Service Level Agreement" or "SLA") attached hereto as Exhibit A and incorporated by reference, the statement of work ("Statement of Work") and the implementation questionnaire that will be completed by Public Sector Entity and Bank subsequent to execution of the Service Terms. The Services include a payment solution that allows Payors to initiate payments to Public Sector Entity via the Internet; access to the Technology; reporting and analysis capabilities, and if applicable, electronic statement presentment.

2.12 "Service Start Date" means the date the Public Sector Entity Website, is activated.

2.13 "Statement" means, if applicable, a bill or invoice, as applicable, or comparable request for payment, prepared and sent to Payors by or on behalf of Public Sector Entity.

2.14 "Technology" means Bank's (or its licensor's) API and/or web-based applications, as applicable, which have been designed to facilitate Payor-initiated payments relating to various transactions entered into between Payors and Public Sector Entity, the Internet via automated clearing house ("ACH") and may include customer service support, reports, software, and software tools, user interface designs, and documentation, and any derivatives, improvements, enhancements or extensions thereof.

3. Responsibilities; Suspension/Cancellation of Service.

3.1 Public Sector Entity Responsibilities. Public Sector Entity agrees to, at its sole expense and consistent with the Rules and Regulations: (a) maintain the Public Sector Entity Website API, as applicable, as well as the actual links and session transfer capabilities; (b) maintain the URLs to which Payors are returned after completing a payment transaction for the Services via the Internet; (c) provide Bank with all information reasonably necessary to setup or establish the Service on Public Sector Entity's behalf, including but not limited to completing the Statement of Work and implementation questionnaire documentation and using commercially reasonable efforts to ensure its vendors, if applicable, cooperate fully with Bank to achieve inter-operability of the Technology and Services with Public Sector Entity's or its vendors hardware, (d) maintain the confidentiality of any passwords, codes, digital certificates, security devices and related instructions for use of the Services, and if Public Sector Entity believes or suspects that any such information or instructions have been accessed by unauthorized persons, Public Sector Entity shall promptly notify Bank and advise Bank as to the effect of the security breach and the corrective actions to be taken to restore or verify security; (e) advise each Authorized User of his or her obligations under these Service Terms and of the license restrictions set forth herein; (f) if applicable, provide proper attribution of the Technology and Services to Bank as determined by Bank; (g) provide appropriate and sufficient data to authenticate Payors, including but not limited to delivery of data that will be (1) validated by the Service when a Payor is attempting access, (2) used to perform the authentication of the Payor when the Service is not providing the authentication; and (3) used to validate the Payor after a successful session transfer for ACH transactions; (h) maintain the confidentiality of any passwords, codes, digital certificates, security devices and related instructions for use of the Services, and if Public Sector Entity believes or suspects that any such information or instructions have been accessed by unauthorized persons, Public Sector Entity shall promptly notify Bank and advise Bank as to the effect of the security breach and the corrective actions to be taken to restore or verify security; (i) be responsible for all chargebacks, except for chargebacks of Convenience Fee payments where charged and collected by, and settled to, Bank; (j) pay all fees and charges applicable to the Service. All payments to the Bank shall be in full, without set-off or counterclaim and free of any deduction or withholdings related to any tax or other claim. All services required by Public Sector Entity not listed in a Statement of Work will be charged at Bank's standard prices. All requests for additional development or changes will follow the standard Pay Connexion change request process. Public Sector entity shall not: (A) engage in spamming, mail bombing, spoofing or any other fraudulent, illegal or unauthorized use of the Services; (B) alter, translate, create derivative works from, reverse engineer, disassemble or decompile the Technology or Services; (C) knowingly introduce or transmit through the Technology or Services any virus, worm, software lock, drop dead device, Trojan-horse routine, trap door, back door, timer, time bomb, clock, counter or other limiting routine, instruction or design or any other codes or instructions that may be used to access, modify, delete, damage, disable or prevent the use of the Technology or Services or other computer systems of Bank; (D) remove, obscure or alter any copyright notice, trademarks or other proprietary rights notices affixed to or contained within the Technology or Services without Bank permission; or (E) engage in or allow any action involving the Technology or Services that is inconsistent with these Service Terms and all functional specification documents that are or will be provided to Public Sector Entity by Bank.

3.2 Bank Responsibilities Associated with the Services. Bank agrees, consistent with the Rules and Regulation, that it will not (a) engage in spamming, mailbombing, spoofing or any other fraudulent, illegal or unauthorized use of the Services; or (b) knowingly introduce or transmit through the Technology or Services, any virus, worm, software lock, drop dead device, Trojan-horse routine, trap door, back door, timer, time bomb, clock, counter or other limiting routine, instruction or design or any other codes or instructions that may be used to access, modify, delete, damage, disable or prevent the use of Public Sector Entity's computer system.

3.3 Withdrawal of Access/Suspension of Service. Bank may, in its reasonable discretion, instruct Public Sector Entity to terminate access to any Authorized User or individual and Public Sector Entity agrees to promptly comply with such instructions. Subject to G.C. 09, Bank reserves the right to deny, suspend or revoke access to the Services, in whole or in part, if Bank believes Public Sector Entity and/or its Authorized Users are in breach of these Service Terms or are otherwise using or accessing the Services inconsistent with the terms and conditions hereof. Further, Bank shall have the right to suspend the Service immediately in the event of an emergency or in the event of force majeure.

4. Payment Processing.

4.1 **ACH Processing. Bank will initiate ACH entries to the checking or savings accounts of Payors who opt to pay using ACH transactions. Terms used herein but which are not defined in these Service Terms or the Account Documentation, have the meanings given those terms in the NACHA Rules. Public Sector Entity (as Originator) and Bank agree to be bound by the NACHA Rules in effect from time to time and shall comply with same. Public Sector Entity agrees not to close the account(s) designated as Public Sector Entity's settlement account (as used herein, individually and collectively, "Settlement Account"), which Settlement Account shall be at Bank, without giving Bank at least five (5) Business Day's prior written notice and substitution of another Settlement Account. As used herein, "Business Day" is defined as Monday through Friday, excluding Federal Reserve Bank holidays. Public Sector Entity authorizes Bank to initiate electronic debit and credit entries and adjustments to the Settlement Account without respect to the source of any monies in the Settlement Account. This authorization shall remain in full force and effect until termination of these Service Terms. Bank shall not be responsible or liable for any delays in receipt of funds or errors in Settlement Account entries caused by Public Sector Entity, Payors or third parties. In preparing and transmitting ACH entries, Bank may rely upon all information and data provided to it via the Service for any Payor, and Bank shall have no responsibility or liability for the inaccuracy or invalidity thereof.**

4.2 Convenience Fees. (a) Public Sector Entity instructs Bank as follows with respect to all Convenience Fees charged by, collected by and settled to Bank: (i) all Convenience Fees will be submitted by Bank through the ACH Network, as applicable, (ii) all evidence and electronic record of a sale or lease transaction ("Sales Data") representing payment by a refund/credit to a Payor will be submitted by Bank on behalf of Public Sector Entity through the ACH Network, as applicable, (iii) all Merchant Processor processing fees, chargeback fees, funds transfer fees, interchange fees, dues, access, connectivity, and assessment fees, or other fees that may apply to submission of Convenience Fees and Sales Data shall be paid by Bank, (iv) all returns and similar charges related to Sales Data shall be paid by Public Sector Entity, (v) all returns and similar charges related to Convenience Fees shall be paid by Bank, and (vi) Bank may change the Convenience Fee being charged at any time upon sixty (60) days prior notice to Public Sector Entity.

5. Statements (If Applicable: Statement Presentment is an optional service. This Section 5 will apply only where Public Sector Entity and Bank have documented acceptance of the Statement Presentment Service in an SOW , implementation questionnaire, or otherwise in writing).

5.1 Statement Presentment

(a) At an agreed upon time following each billing cycle, Public Sector Entity shall electronically transmit to Bank an Image File containing .pdf images of the Statements they wish to have presented. They will also pass this image identification in the Pre-Registraion file where it will be associated it with a Payor. Bank shall store the image on-line for 18 months. Bank shall have no obligation to act upon any Image File it is unable to verify.

(b) Public Sector Entity shall be responsible for the accuracy, adequacy and proper form of all Image Files and other data and information supplied by Public Sector Entity to Bank and Public Sector Entity shall notify Bank of any error or discrepancies promptly upon Public Sector Entity's discovery or knowledge thereof. Bank shall have no responsibility or liability for any errors or inaccuracies contained in any Image File or other data or information received from Public Sector Entity.

(c) Public Sector Entity shall immediately notify Bank if Public Sector Entity revokes enrollment of any Payor, suspends or cancels any Payor or otherwise suspends or terminates any Payor's access to the Service.

5.2 Statement Notification

(a) Public Sector Entity shall be responsible for the accuracy, adequacy and proper data for all notification email data. Bank will send out statement notification emails to the Payor as specified by Public Sector Entity. Bank shall have no responsibility or liability for any errors or inaccuracies continued in any notification related data or information received from Public Sector Entity.

6. Intellectual Property Ownership. These Service Terms do not transfer to Public Sector Entity any ownership, intellectual property or proprietary rights in the Technology or any work or any part thereof, or any copyright, trademark, patent right, etc., and all right, title and interest in and to the Technology and intellectual property will remain solely with Bank or its licensors. Bank hereby grants Public Sector Entity the non-exclusive, non-assignable, non-sub licensable right to display the J.P. Morgan Logo (a) in a form to be provided by Bank, (b) solely on Public Sector Entity's Internet website and (c) solely in connection with Public Sector Entity's use of Bank's Pay Connexion product as described in these Service Terms (the "Permitted Purpose"). Public Sector Entity will use the J.P. Morgan Logo only for the Permitted Purpose and only in accordance with any quality standards and specifications supplied or approved by Bank. Public Sector Entity will, upon Bank's request, (a) submit to Bank for prior approval all proposed uses of the J.P. Morgan Logo and (b) provide to Bank samples of existing uses of the J.P. Morgan Logo and any other documents or information which may permit Bank to determine if Public Sector Entity's use of the J.P. Morgan Logo meets quality standards and specifications and directions supplied or approved by Bank. Ownership of the J.P. Morgan Logo and the goodwill relating thereto shall remain vested in Bank both during the period of these Service Terms and thereafter. Any use of the J.P. Morgan Logo by Public Sector Entity shall inure to the benefit of Bank. Public Sector Entity grants Bank a non-exclusive limited license to use Public Sector

Entity's name, trademarks, service marks, symbols, logos, domain names and trade names, as applicable, for use in connection with the provision of Services.

7. Warranties, Indemnity, Disclaimers and Limitations of Liability.

7.1 Public Sector Entity Warranty and Reimbursement. Public Sector Entity is deemed to provide to Bank the same warranties to Bank that Bank is deemed to make under the NACHA Rules, and as between Bank and Public Sector Entity, the Bank will have no responsibility with respect to matters so warranted. Public Sector Entity shall not be deemed to warrant, however: (i) the power of Bank under applicable law to comply with the requirements of the NACHA Rules; or (ii) the conformity of debit entries transmitted by Bank to the file specifications contained in the NACHA Rules. Public Sector Entity further represents, warrants and covenants that: (a) Public Sector Entity shall comply with the Rules and Regulations applicable to Public Sector Entity; (b) Public Sector Entity has the authority to enter into these Service Terms and perform its obligations hereunder; and (c) Public Sector Entity will not use or include the full Social Security number of any Payor as a customer identifier or for any other purpose related to the Services. Breach of any warranty relating to the NACHA Rules by Public Sector Entity shall be a material breach. In the event that Bank incurs any damage, liability, fee, fine, assessment or penalty ("Loss") as a result of such a breach by Public Sector Entity, Bank's remedies for such Loss will be governed as provided in Cook County General Conditions. Should Public Sector Entity receive notice of any claim regarding the Services, Public Sector Entity shall promptly provide Bank with a written notice of such claim.

7.2 Bank Warranty. Bank warrants that (i) Bank has the authority to enter into these Service Terms and perform its obligations hereunder; (ii) Bank shall comply with the Rules and Regulations applicable to Bank as provider of the Services; and (iii) the Services will substantially conform to the specifications set forth in the SLA or any SOW, as applicable.

7.3 DISCLAIMER. EXCEPT AS SET FORTH ABOVE IN SECTION 7.2, BANK MAKES NO REPRESENTATIONS OR WARRANTIES, WHETHER EXPRESS, IMPLIED OR STATUTORY REGARDING OR RELATING TO ANY OF THE TECHNOLOGY OR SERVICES 0AND/OR ACCESS TO OR USE OF THE SERVICES OR TECHNOLOGY PROVIDED TO PUBLIC SECTOR ENTITY HEREUNDER. BANK SPECIFICALLY DISCLAIMS ANY AND ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. BANK ALSO DOES NOT GUARANTEE THAT PUBLIC SECTOR ENTITY'S ACCESS TO THE SERVICES PROVIDED HEREUNDER WILL BE UNINTERRUPTED, ERROR FREE OR SECURE. BANK DOES NOT WARRANT THE ACCURACY, RELIABILITY, COMPLETENESS OR TIMELINESS OF THE CONTENT OF INTERNET WEBSITES OR OTHER DATA RECEIVED BY PUBLIC SECTOR ENTITY OR PAYORS VIA THE INTERNET.

7.4 Limitation of Liability. Bank's liability for any loss or damage arising out of or related to these Service Terms (whether arising out of third party claims, breach of warranty, or otherwise), regardless of the form of action, shall be limited to direct damages resulting from Bank's gross negligence or willful misconduct in providing the Services. Bank shall be entitled to rely on the content, accuracy and completeness of all information and data supplied to Bank by Public Sector Entity. Bank shall not be liable for the security and integrity of the information and dated supplied or transmitted to Bank including during transmission to Bank.

7.5 Consequential Damages. Except for liability of the parties arising under the NACHA Rules, neither party shall be liable for any special, incidental, indirect, punitive, exemplary or consequential damages whatsoever (including, but not limited to, damages for loss of revenues or profits, for business interruption, or for loss of privacy) arising out of or in any way related to these Service Terms or the use of or inability to use the Services, regardless of the form of action and even if advised of the possibility of such damages. Any fines, fees, penalties or assessments imposed by the Payment Brands related to the provision of Services shall not be deemed to be consequential damages.

8. Termination. The Bank may, by written notice to Public Sector Entity, terminate these Service Terms in whole if any action or inaction by Public Sector Entity under these Service Terms or otherwise directly and materially prevents Bank from performing a material part of its obligations under these Service Terms; and such default, action or inaction has not been not cured within 30 days after notice of such default, action or inaction has been given by the Bank to Public Sector Entity.

9. Confidentiality.

9.1 Bank Information. Public Sector Entity acknowledges that the Technology and Services contain valuable trade secrets and other nonpublic or proprietary information which is the sole property of the Bank or its licensors ("Bank Confidential Information"), and Public Sector Entity agrees to hold same in confidence and disclose only to those employees or agents whose duties reasonably require access to same. Public Sector Entity will use the same care and discretion to avoid unauthorized use, disclosure, publication, access or dissemination of Bank Confidential Information received from Bank or through the Service as Public Sector Entity uses with its own similar information (but in no event less than a reasonable degree of care).

9.2 Public Sector Entity Information. The Bank acknowledges that Public Sector Entity's systems may contain valuable trade secrets and other nonpublic or proprietary information including information regarding its Payor customers, which are the sole property of Public Sector Entity, and that Bank may maintain, process or otherwise be permitted access to other Payor information through the Service which is of a nonpublic, personal nature (collectively referred to herein as "Public Sector Entity Confidential Information") and the Bank agrees to hold same in confidence. The Bank will use the same care and discretion to avoid unauthorized use, disclosure, publication, access or dissemination of Public Sector Entity Confidential Information received from Public Sector Entity or through the Service as Bank uses with its own similar information (but in no event less than a reasonable degree of care). Bank will use Public Sector Entity Confidential Information only to perform its obligations under these Service Terms. Notwithstanding the foregoing, the Bank may disclose such Public Sector Entity Confidential Information to affiliates, agents and other third parties, including counsel and regulators, and their employees, as reasonably required for Bank to provide the Services or as otherwise required by applicable law or regulation.

9.3 Exceptions. The obligations of this Section 9 shall not apply to any Bank Confidential Information or Public Sector Entity Confidential Information (collectively, "Confidential Information") that: (a) is now, or hereafter becomes, through no act or failure to act on the part of the receiving party (the "Receiver"), generally known or available; (b) is known by the Receiver at the time of receiving such Confidential Information, as evidenced by the Receiver's records; (c) is hereafter furnished to the Receiver by a third party, as a matter of right and without restriction on disclosure; (d) is independently developed by the Receiver without reference to or use of the disclosing party's Confidential Information; or (e) is required to be disclosed by law or in connection with a legal or administrative proceeding, provided that the party to whom the Confidential Information belongs is given prompt prior written notice of such proposed disclosure, provided such notice is not otherwise prohibited, and provided further, that Bank may disclose Confidential Information to any bank regulatory authority having jurisdiction over Bank without notice.

9.4 Data in Aggregate Form. The restrictions on use in this Section 9 shall not apply to information or data in aggregated and/or anonymized form, and shall not prohibit the use by Bank of any statistical, aggregate information that is not identified with Public Sector Entity or any Payor for creation of statistical marketing studies for research, product development and promotion, or strategic planning. Further, notwithstanding anything in this Section 9, should Bank have any agreement with a Payor who is also a Bank customer that applies to the use of such Payor's information, the terms of such agreement shall not be affected by the terms of these Service Terms and shall remain in full force and effect.

10 Miscellaneous Provisions.

10.1 Restricted Rights. Technology or Services acquired with United States Federal Government funds or intended for use within or for any United States federal agency are provided with "Restricted Rights" as defined in DFARS 252.227-7013(c)(1)(ii) or FAR 52.227-19.

10.2 Relationship of Parties. The parties are independent contractors. Neither party shall be deemed to be an employee, agent, partner or legal representative of the other, and neither party shall have any right, power or authority to create any obligation or responsibility on behalf of the other except as specified herein.

10.3 Third Party Beneficiaries. The parties intend that these Service Terms shall not benefit or create any right or cause of action in or on behalf of any person or entity other than the parties.

10.4 Notices. All notices required or permitted to be given hereunder shall be addressed as set forth below or as otherwise agreed in writing by the parties from time to time.

10.5 Severability. If any provision in this Agreement is held to be inoperative, unenforceable, or invalid, such provision shall be inoperative, unenforceable, or invalid without affecting the remaining provisions, and to this end the provisions of this Agreement are declared to be severable. Failure of either party to exercise any of its rights in a particular instance shall not be construed as a waiver of those rights or any other rights for any purpose.

Exhibit A | PAY CONNEXION[SM] STANDARD SERVICE LEVEL AGREEMENT

I. OVERVIEW

This Service Level Agreement (SLA) has been created to formalize agreed upon levels of service with respect to the development efforts and Services provided by Bank to Public Sector Entity in accordance with the Pay Connexion[SM] Service Terms. The service level standards will incorporate measurable criteria in order that performance can be monitored on an ongoing basis. The agreement to these standards affirms the commitment of both organizations to establish and maintain quality service levels. Notwithstanding anything to the contrary herein or in the service terms, the SLA establishes target levels only and failure to achieve any target level will not be deemed to be a failure by Bank to exercise ordinary care.

II. PRODUCT & SERVICE OFFERING

A. DEFINITIONS

Unless as otherwise defined below, capitalized terms found in this document shall have the meanings defined in the Pay Connexion[SM] Service Terms.

Term	Meaning
Dark Window	The time period when Scheduled Maintenance (defined below) may be conducted by Bank on the Services. For the purposes of this document, the Dark Window is scheduled to occur on Saturdays and Sundays from 01:00 AM to 07:00AM Eastern Time(ET), unless Bank notifies Public Sector Entity of a change to the Dark Window schedule.
Scheduled Maintenance	Maintenance on the Services that occurs during the Dark Window or other agreed upon period of time.
System Outage	The time period when the ability to accept and process payments is unavailable for use by Public Sector Entity or Payors, other than in a Dark Window.
Uptime	The number of minutes that the application is available to receive and process payments
Change Management Process	The process used to document and implement changes to a production application. Each request will be managed according to defined timelines and the existing queue of development efforts.
Production Support	The JPMC functional team that manages issue resolutions in accordance with the service levels stated herein. This team also manages all change requests and operations monitoring.

B. PRODUCT AND SERVICE OFFERING

The Services to be provided by Bank have been designed and developed to meet Public Sector Entity's payment collection needs for consumer Payors. Public Sector Entity acknowledges the Services offered by Bank will be hosted in a shared services infrastructure.

C. ENROLLMENT

If required by the configuration of Services chosen, Public Sector Entity agrees to provide to Bank a current and complete electronic file of Public Sector Entity information in a format mutually acceptable to Bank and Public Sector Entity to facilitate the initial database import of Public Sector Entity Payor information into the Pay Connexion Transaction System (the "Pre-Registration File"). Public Sector Entity agrees to provide Bank the Pre-Registration File no later than seven (7) Business Days prior to the Pay Connexion Transaction System production launch date.

Thereafter, Public Sector Entity agrees to provide Bank a daily file in the same format that contains any associated changes, additions, or deletions that are relevant to the Pay Connexion Transaction System. Public Sector Entity agrees to provide Bank the Pre-Registration File each night by no later than 9:00PM Eastern Time (ET) after the initial provision of the Pre-Registration File.

D. PERFORMANCE STANDARDS AND EXCEPTIONS

(Applicability is dependant on the configuration of the services chosen by Public Sector Entity)

Technology Service Level Description	Minimum Service Level Criteria
Web Availability / Uptime	Goal: Pay Connexion℠ Transaction System web applications will be available to users ninety-nine percent (99%) of the total minutes available in each month. Availability is calculated excluding any Scheduled Maintenance or scheduled System Outages. In addition, there shall be no more than two (2) System Outages (planned or unplanned) during each twenty-four (24) hour period (measured from midnight to midnight), and the aggregate time of the System Outages during that period shall not exceed two (2) hours.
Web Disaster Recovery	Provide an offsite hot backup site. Primary processing capabilities will be available within 8 hours if primary site is disabled.
Web Backup Recovery Testing	The backup recovery systems to be tested annually.
Standard Pre-Registration File Processing	Billers with the Pre-Registration feature are required to deliver a Pre-registration file to the Pay Connexion team by 9pm Eastern time in accordance with their daily delivery schedule. Pay Connexion will process the Pre-registration file upon receipt from the biller or an intermediary. Response files will be delivered to the biller by 9AM Eastern time, in accordance with the Biller's daily delivery schedule. If the Biller does not deliver a Pre-registration file on time the Pay Connexion team will make best efforts to meet the 9AM delivery Response file but will not guarantee a 9AM delivery time.
Standard Next Day Remittance File Processing	The Pay Connexion team will deliver a Remittance file to the Biller (either directly or through an intermediary) by an agreed upon time, Monday through Friday, excluding Federal Reserve holidays.
Standard Same Day Remittance File Processing	The Pay Connexion team will deliver a Remittance file to the Biller (either directly or through an intermediary) by an agreed upon time, Monday through Friday, excluding Federal Reserve holidays.

III. OUTAGE NOTIFICATION

A. PLANNED / SCHEDULED OUTAGES

In the event of any planned or scheduled System Outages, it is expected that Bank will contact the appropriate individuals designated by Public Sector Entity at least twenty-four (24) hours prior to the planned System Outage (contact information will be amended from time to time via e-mail). Additionally, in the event of a planned / scheduled System Outage, it is expected that Bank will adhere to the following guidelines:

1. Downtime will be scheduled during standard maintenance windows of Saturday and Sunday 01:00 AM –07:00 AM Eastern Time (ET), except as necessary and upon notice as provided above.

2. Bank will implement a web page on the payer site notifying that the system is unavailable during the scheduled downtime (Bank will immediately remove this notification page following completion of the scheduled maintenance).

3. Bank will implement a message on the IVR notifying that the system is unavailable during the scheduled downtime. (Bank will immediately remove this message following completion of the scheduled maintenance).

B. UNPLANNED / UNSCHEDULED OUTAGES

Bank will adhere to the Severity Level requirements for unscheduled System Outages/service interruptions according to the table in this Section III B. Unless otherwise specified, all hours referred to in this Section III B are clock hours.

Proposed Severity Level / Response Time SLA

Severity Level Definition	Initial Contact w/ Clients / Internal Functional Teams	Resolution Goal
Primary Definition: ▪ Severity 1 (Emergency) Degeneration in or complete failure of, the system to receive and process payments. ▪ Restricted to true, system-wide emergencies. A complete failure has occurred in either a system or critical process.	15 min to Client contacts and/or Internal Functional Team Designate (TBD); hourly updates until resolved	ASAP – no later than end of Business Day
Primary Definition: • Severity 2 (High) Degeneration in, or complete failure of, business-critical secondary functionality (RTPC, all file processing, password reset, download a Remittance File, or the ability to initiate a call) for a single Biller or group of Billers • Used when the problem is severely affecting a group of users. A major portion of a system or process is not functional, but can be bypassed, or it is a functional failure with no workaround.	15 min to Client contacts and/or Internal Functional Team designate (TBD); hourly updates until resolved	ASAP – no later than end of 2nd Business Day
Primary Definition: • Severity 3 (Medium) Degeneration in product functionality of non-critical tertiary functionality (confirmation emails, standard reporting, etc) for a single Biller or a group of Billers • This is the most common severity level. A system or process is mostly functional but not performing as expected. An error can be ignored, or a workaround can be used.	Monthly issues log	As prioritized in release by Product Management.
Primary Definition: • Severity 4 (Low) System or critical process is functional, but a problem exists related to ease of use (slow app response time or screen flows), interface or Standard Report content, or a problem exists for a single payer or group of Payers (can't reset passwords, can't log in). • A single Payer is impacted. A system or process is currently fully functional but a problem exists, or the problem relates to information, process change(s), minor enhancement(s), or request(s) for future functionality.	Monthly issues log	As prioritized in release by Product Management.

IV. GENERAL SUPPORT EXPECTATIONS

A. SUPPORT

Support	Telephone-based customer support whereby Bank support representatives escalate Service problems to internal technical resources for issue resolution.

Support will be staffed and supported by Bank technical or knowledge subject matter experts. Public Sector Entity will be able to contact the following toll-free number for support, technical issues, or to report system interruptions: 886-282-1981.

B. PRODUCTION EXPECTATIONS

When Public Sector Entity's Pay Connexion system is in production, Bank will be responsible for the following in addition to

the service levels identified herein:

- Housing the system in a secure environment and adherence to regulatory and audit requirements of this kind of payment system. Security is defined as utilizing proper encryption and access control standards.
- If using Bank Call Center, authentication of users as they enter the system pursuant to Bank policies and procedures.
- Archival of pre-registration file for 2 weeks after acceptance for possible retrieval.
- Initiation of the RTPC and API transaction in the appropriate format in a timely manner. (Optional Service)
- Processing payments through the appropriate payment channels as configured during set up.
- Making data available for reporting queries initiated through the Pay Connexion Administrative system for two years standard
- Send emails as indicated in the Functional Specification to either internal resources or to the Payer directly based on events in the payment process.
- Pre-Registration File Processing as described in the SLA herein
- Next Day Remittance Processing as described in the SLA herein
- Same-Day Processing Remittance Processing as described in the SLA herein

When Public Sector Entity's Pay Connexion system is in production, Public Sector Entity will be responsible for the following:

- Providing daily updates to the Pre-Registration file (if selected) for retrieval by Bank by 9:00PM ET.
- Retrieve the remittance file delivered each Business Day by Bank
- Ensure that all data required in the session transfer, as part of the Pre-Registration file or API, is made available as appropriate for processing payments. If a data element is missing or is sent in plan text when it is expected to be encrypted the session will error for the Payer.
- Notify JPMC in advance of infrastructure changes that may impact session transfer, email confirmations, FTP transmissions, and successful RTPC receipt.

V. PROGRESSIVE CONTRACT ADMINISTRATION

It is Bank's intent to work in partnership with Public Sector Entity to resolve all quality issues. Public Sector Entity will be given a written notification of breach of a service level.

VI. CHANGE MANAGEMENT

A. PRODUCTION CHANGES

Any changes to a production application requested by Public Sector Entity will follow the Change Management process as part of the Production Support function offered by JPMC. Requests for standard features available in the application will be delivered without additional charge for the first 60 days following the launch of an application. After 60 days, Public Sector Entity can request standard features that do not exceed 40 hours of development/testing in each calendar year. All development beyond 40 hours will be charged at the then current hourly rate. All requests for non-standard changes to a production application will be charged at the then current hourly rate.

B. CHANGES DURING IMPLEMENTATION

While the application is in implementation, the client can change any standard feature covered in the original agreement. Any non-standard changes will be charged at the then current hourly rate.

VII. REVIEWS AND MEETINGS

AD HOC REVIEWS

The Parties agree to participate in periodic project and production meetings using any mutually acceptable means of communication. The Parties agree to provide at least seven (7) Business Days notice when requesting an Ad Hoc review. These reviews will include the following elements:

- Review the Issues Log, service levels, cost savings opportunities, industry best practices, and short and long-term milestones.
- Facilitate a frank discussion of key mutual objectives and assess the Parties' progress towards those objectives.

Exhibit B| FEE SCHEDULE

Convenience Fees (Paid to Bank at No Cost to Public Sector Entity)

Internet Tax Payments

[To be provided]

Internet (Non Tax) Payments

[To be provided]

[END OF DOCUMENT]

EXHIBIT 3

APPENDIX TO CONTRACT 12-18-104

Chase Lockbox Pricing Schedule for the Cook County Treasurer's Office

Scope Definitions:	Lock Box Cash Letter Deposit Processing				Lock Box Remittance Processing				Branch Collections			
Service Descriptions	AFP Code	Estimated Annual Volume	Unit Price	Estimated Annual Cost	AFP Code	Estimated Annual Volume	Unit Price	Estimated Annual Cost	AFP Code	Estimated Annual Volume	Unit Price	Estimated Annual Cost
Depository Services												
Deposits/Credits	100200	650	$0.00	$0.00	100200	1,100	$0.00	$0.00	100200	1,100	$0.00	$0.00
Mixed Currency/Coin Deposits	100100	500	$1.00	$500.00	100114	0	$0.00	$0.00	100114	0	$0.00	$0.00
Items Deposited-On-Us	100220	3,912	$0.05	$195.60	100220	175,000	$0.05	$8,750.00	100220	175,000	$0.05	$8,750.00
Items Deposited-Local	100224	17,300	$0.05	$865.00	100224	216,000	$0.05	$10,800.00	100224	216,000	$0.05	$10,800.00
Items Deposited-RCPC	100224	29,100	$0.05	$1,455.00	100224	332,500	$0.05	$16,625.00	100224	332,500	$0.05	$16,625.00
Items Deposited-Transit	100224	30,800	$0.05	$1,540.00	100224	176,500	$0.05	$8,825.00	100224	176,500	$0.05	$8,825.00
Returned Item Processing	100400	1,000	$4.00	$4,000.00	100400	1,500	$4.00	$6,000.00	100400	1,500	$4.00	$6,000.00
Other Debits/Credits	250101	100	$0.08	$8.00	250101	100	$0.08	$8.00	250101	100	N/A	$0.00
Zero Balance Sub Account	010021	12	$22.00	$264.00	010021	6	$22.00	$132.00	010021	6	N/A	$0.00
Fed Wire Transfer In/Out	350300	30	$7.00	$210.00	350300	15	$7.00	$105.00	350300	15	$7.00	$105.00
Retail Lockbox												
Retail Lbx Per Check Processed	050101	60,000	$0.15	$9,000.00	050101	800,000	$0.15	$120,000.00	059999	800,000	$0.74	$592,000.00
Imaging of checks and payments stubs	050121 / 05011R	129,120	$0.025	$3,228.00	050121 / 05011R	1,600,000	$0.025	$40,000	050121 / 05011R	1,600,000	$0.00	$0.00
Providing check and payment stub images to CCTD	050600 / 050600	129,120	$0.00 / $0.00	$0.00	050600 / 050600	1,600,000	$0.00 / $0.00	$0.00	050600 / 050600	1,600,000	$0.00 / $0.00	$0.00
Change of Address Mark Sense Detection/Image Review	050113	600	$0.00	$0.00	050113	800	$0.00	$0.00	050113	800,000	$0.10	$80,000.00
Postmark Review	050113	0	$0.10	$0.00	050113	800,000	$0.00	$0.00	050113	0	$0.00	$0.00

Scope Definitions:	Lock Box Cash Letter Deposit Processing				Lock Box Remittance Processing				Branch Collections			
Service Descriptions	**AFP Code**	**Estimated Annual**	**Unit Price**	**Estimated Annual Cost**	**AFP Code**	**Estimated Annual**	**Unit Price**	**Estimated Annual Cost**	**AFP Code**	**Estimated Annual**	**Unit Price**	**Estimated Annual Cost**
Retail Lbx STOPS file	N/A	0	N/A	$0.00	059999	12	$500.00	$6,000.00	059999	12	$0.00	$0.00
Daily Transmission File to Customer	N/A	0	N/A	$0.00	050420 / 050401	120	$0.02 / $0.02	$2.40	050420 / 050401	120	N/A	$0.00
Information Reporting Services												
Current Day Balance and Transaction Reporting Per Account	400699	12	N/A	$0.00	400699	12	$45.00	$540.00	400699	12	N/A	$0.00
Prior Day Balance and Transaction Reporting Per Account	400699	12	N/A	$0.00	400699	12	$45.00	$540.00	400699	12	N/A	$0.00
Other Services												
Account Maintenance Fee	010000	12	N/A	$0.00	010000	12	$35.00	$420.00	010000	12	N/A	$0.00
Audit Confirmations	010630	12	N/A	$0.00	010630	12	$16.667	$200.00	010630	12	N/A	$0.00
Courier Service	050413	12	$1,400	$16,800.00	N/A	0	N/A	$0.00	N/A	0	N/A	$0.00
Services Not Identified in RFP Attachment A												
SNLB Cash Processing					05013B	24	$10.00	$240.00				
SNLB Maintenance					050002	36	$0.00	$0.00				
SNLB Deposit Preparation					050300	936	$2.00	$1,872.00				
SNLB OCR Document					050122	702,552	$0.01	$7,025.52				

Scope Definitions:	Lock Box Cash Letter Deposit Processing				Lock Box Remittance Processing				Branch Collections			
Service Descriptions	AFP Code	Estimated Annual	Unit Price	Estimated Annual Cost	AFP Code	Estimated Annual	Unit Price	Estimated Annual Cost	AFP Code	Estimated Annual	Unit Price	Estimated Annual Cost
SNLB Unprocessable Item					050530	28,104	$0.30	$8,431.20				
SNLB No Check Item					05011M	20232	$0.30	$6,069.60				
Balancing - per check					05011P	58140	$0.03	$1,744.20				
SNLB Data Transmission Maintenance					050400	36	$0.00	$0.00				
Data Transmission per item					50401	2,790,720	$0.005	$13,953.60				
SNLB Check Only Image Presentment					050424	36	$25.00	$900.00				
Receivables Presentment Maint					409999	36	$0.00	$0.00				
SNLB Additional Reports					05031Z	36	$25.00	$900.00				
SNLB Paper Delivery Prep					05011L	48336	$0.10	$4,833.60				
SNLB Package Prep					05041Z	36	$25.00	$900.00				
Temp staff for exception processing						4 FTE x 5 days x 52 weeks	$130 per FTE per day	$135,200				
Total Cost				$38,065.60				$401,017.12				$723,105.00
Grand Total	$ 1,162,188											
Additional Fees That May Apply												
SNLB Premium Processing					050136	36	$50.00					
SNLB Item - Non-Scannable					050100	per check	$0.39					
SNLB Scannable OCR Doc Reject					059999	per rejected item if >5%	$0.20					

SNLB Incoming Courier Package					059999	1716	$10.00					
SNLB Non Standard Negotiability Review					05011P	per check	$0.10					
SNLB > 10 Acceptable Payees or > 5 Unacceptable Payees					050131	per check	$0.10					
SNLB 25+ Acceptable Payees or 10+ Unacceptable Payees					050131	per check	$0.20					
SNLB Multiple Deposit Accounts					050316	per add'l acct per box per month	$25.00					
SNLB Balancing					05011P	697680	$0.05					
SNLB Special Processing Maintenance					05011P	per box per month	$100.00					
SNLB Special Handling Other					05011P	per check	$0.15					
SNLB Foreign Items Sent for Collection					050105	per occurrence	$10.00					
SNLB Credit Card Authorization					05013A	per authorization sought	$1.50					
SNLB Data Capture					050126	per character	$0.012					
SNLB Systemic Data Capture					050126	per character	$0.006					
SNLB Special Image Handling					059999	697680	$0.75					
SNLB Check Return Item Maintenance					059999	per box per month	$15.00					

Long Term Storage Non-Img Pymt					400800	per payment	$0.03					
SNLB Check Image Short Term Storage					050424	per check image page	$0.01					
SNLB Doc Image Short Term Storage B&W					050424	per image page	$0.02					
Short Term Storage Non-Img Pymt					400800	per payment	$0.01					
SNLB Extended Image Storage					050424	per image pg and/or non-lockbox transaction per add'l month	$0.005					
Inbound Transmission Maintenance					059999	24	$250.00					
SNLB Alerts					050510	per item that triggers an alert	$1.00					
SNLB Web Download Manager					050406	per box per month	$25.00					
SNLB Virtual Remit Monthly Main					050030	per box per month	$100.00					
SNLB Virtual Remit Item					050100	per check	$0.35					
SNLB Virtual Reject (Auto)					050530	per item rejected systematically	$0.15					
SNLB Virtual Reject (Manual)					050530	per item rejected manually	$1.00					
Data Enrichment Maintenance					059999	lockbox per month	$150.00					
Auto Association					059999	matched payment	$0.05					
Client Supplemental Data Entry					059999	per field	$0.05					
Supplemental Data Entry Maint					059999	lockbox per month	$100.00					

SNLB Remitter Mgmt Maint					059999	lockbox per month	$25.00					
SNLB MICR Enhancement					059999	per payment	$0.05					
SNLB Remitter Record Strg					059999	per record	$0.02					
SNLB CD ROM Maintenance					050423	per box per month	$100.00					
SNLB CD ROM					050423	per CD-ROM	$50.00					
SNLB Check Copy					05011A	per copy per check	$0.08					
SNLB Reassociation Item					050115	per attach	$0.15					
SNLB Postage					050410	per check, unproc, no check	$0.29					

Chase Lockbox Pricing Schedule for the Cook County Department of Revenue

Attachment III - Best and Final Offer for the Department of Revenue

Proforma Pricing Analysis

July 10, 2012

CHASE

Service Description	AFP Code	BAFO Unit Price	Charge for Service	Monthly Volume	Annual Cost
ACCOUNT SERVICES					
1005 - ACCOUNT MAINTENANCE	010000	$35.00	$35.00	1	$420
1015 - STATEMENT CYCLES - ENHANCED	010307	$0.00	$0.00	1	$0
1073 - LARGE DOLLAR CHECK REVIEW	150299	$0.00	$0.00	1	$0
2286 - MISCELLANEOUS DEBIT	010100	$0.00	$0.00	1	$0
3499 - POST NO CHECKS MAINTENANCE	1500ZZ	$0.00	$0.00	1	$0
AUTOMATED CLEARING HOUSE					
2253 - ACH PAY CONNEXION-MAINTENANCE	250000	$10.00	$10.00	1	$120
2695 - ACH MAINTENANCE	250000	$45.00	$45.00	1	$540
2746 - JPM ACCESS ACH MAINTENANCE	250000	$45.00	$45.00	1	$540
2860 - DEBIT BLOCK MAINTENANCE	251050	$0.00	$0.00	1	$0
2861 - ACH ADA AUTHORIZED ID	251051	$0.00	$0.00	1	$0
BANKING CENTER SERVICES					
1306 - BRANCH CREDITS POSTED	100000	$3.75	$30.00	15	$675
1314 - BRANCH DEPOSIT-IMMEDIATE VERIF	100000	$0.0026	$0.83	250	$8
DEPOSIT INSURANCE					
35 - DEPOSIT INSURANCE FEE	000230	0.13%		$19,000,000	$24,700
DEPOSITORY SERVICES					
501 - CHECK DEPOSITED-ON US	100220	$0.05	$0.60	100	$60
513 - CHECK DEPOSITED-TRANSIT	100224	$0.05	$3.35	1000	$600
1139 - SOFTWARE MAINTENANCE FEE	109999	$20.00	$20.00	1	$240
1305 - CREDITS POSTED	010101	$0.00	$0.00	30	$0
1435 - RETURN ITEM	100400	$4.00	$35.00	8	$384
1437 - RETURN MULTIPLE LOCATIONS	100430	$0.60	$3.00	5	$36
1438 - RETURN ALTERNATE ADDRESS	100401	$1.00	$5.00	5	$60
1448 - RETURN DETAIL REPORTING	100411	$0.30	$1.20	5	$18
1450 - RETURN ITEM REDEPOSIT	100402	$4.00	$20.00	8	$384
FUNDS TRANSFER SERVICES					
5824 - ELECTRONIC FED DEBIT S/T	350104	$9.00	$9.00	2	$216
5883 - FED TRANSFER FEE	350531	$0.00	$0.00	2	$0
6408 - ADVICE - NOT CHARGE	999999	$0.00	$0.00	2	$0
JPMORGAN ACCESS					
6067 - ACCOUNT MAINT - 45 DAY HISTORY	400699	$35.00	$35.00	1	$420
6079 - TRANSACTION REPORTED	400699	$0.05	$1.35	500	$300
6084 - JPMORGAN ACCESS LICENSE FEE	400699	$0.00	$0.00	6	$0
6087 - USER MODULE FEE	400699	$0.00	$0.00	16	$0
6090 - JPMORGAN ACCESS CLIENT MAINT	400699	$0.00	$0.00	14	$0
6099 - SPECIAL REPORT FEE	406999	$35.00	$35.00	1	$420
6100 - ACH RETURNS RPT FEE	400699	$0.00	$0.00	1	$0
7357 - JPM ACCESS MONTHLY MAINT	400699	$60.00	$60.00	1	$720
NETWORK LOCKBOX (WNLB)					
6101 - WNLB LOCKBOX - MAINT	050001	$105.00	$105.00	4	$5,040

Attachment III - Best and Final Offer for the Department of Revenue

Proforma Pricing Analysis

July 10, 2012

CHASE

Service Description	AFP Code	BAFO Unit Price	Charge for Service	Monthly Volume	Annual Cost
6102 - WNLB ADDITIONAL DAILY DEPOSIT	050302	$25.00	$25.00	1	$300
6117 - WNLB INCOMING COURIER PACKAGE	059999	$10.00	$310.00	31	$3,720
6129 - WNLB DATA TRANSMISSION MAINT	050400	$60.00	$120.00	2	$1,440
6136 - WNLB OUTGOING PACKAGE PREP	05041Z	$25.00	$25.00	1	$300
6158 - WNLB VIRTUAL MONTHLY MAINT	050030	$100.00	$100.00	1	$1,200
6179 - WNLB REC EDGE MAINT-CHK/DOC	050424	$60.00	$60.00	1	$720
6193 - WNLB REMITTER MGMT MAINT	059999	$25.00	$25.00	1	$300
6198 - WNLB REC EDGE ADD'L REPORT	05031Z	$0.00	$0.00	2	$0
6280 - WNLB RETURN ITEM MAINTENANCE	059999	$0.00	$0.00	1	$0
RECEIPTSTREAM/ENH REC SVCS					
2642 - R$ EDI RCVNG MONTHLY MAINT	300010	$50.00	$50.00	1	$600
RECEIVABLES EDGE					
6199 - SUPPLEMENTAL DATA ENTRY MAINT	059999	$0.00	$0.00	1	$0
6200 - CLIENT SUPPLEMENTAL DATA ENTRY	059999	$0.007	$1.79	1024	$86
6810 - DATA ENRICHMENT MAINTENANCE	059999	$0.00	$0.00	2	$0
6844 - RECEIVABLES PRESENTMENT MAINT	409999	$40.00	$40.00	1	$480
SCANNABLE LOCKBOX (SNLB)					
6107 - SNLB SCANNABLE ITEM	050101	$0.16	$194.55	20,075	$38,544
6108 - SNLB OCR DOCUMENT	050122	$0.01	$13.32	20,131	$2,416
6141 - SNLB OCR DOC IMAGE CAPTURE	05011R	$0.01	$26.65	22,264	$2,672
6142 - SNLB SPECIAL IMAGE HANDLING	059999	$0.20	$259.40	20,075	$48,180
6204 - SNLB DEPOSIT PREPARATION	050300	$1.00	$33.00	50	$600
6209 - SNLB SORT - MANUAL	050113	$0.10	$155.30	20,485	$24,582
6210 - SNLB BALANCING	05011P	$0.00	$0.00	20,485	$0
6218 - SNLB DOC IMAGE PRESENTMENT	050424	$40.00	$40.00	1	$480
6227 - SNLB LONG TERM STORAGE-CHECK	050600	$0.02	$31.06	20,485	$4,916
6228 - SNLB LONG TERM STORAGE-B&W DOC	050600	$0.02	$233.64	36,691	$8,806
6239 - SNLB ADDITIONAL REPORTS	05031Z	$0.00	$0.00	1	$0
6246 - SNLB MAINTENANCE	050020	$105.00	$105.00	1	$1,260
6247 - SNLB ADDITIONAL DEPOSITS	050302	$25.00	$25.00	1	$300
6249 - SNLB ITEM - NON-SCANNABLE	050100	$0.30	$76.80	410	$1,475
6250 - SNLB UNPROCESSABLE ITEM	050530	$0.30	$5.70	150	$540
6251 - SNLB NO CHECK ITEM	05011M	$0.30	$120.30	642	$2,310
6252 - SNLB CHECK CLEARING	10021Z	$0.05	$77.65	20,485	$12,291
6253 - SNLB INCOMING COURIER PACKAGE	059999	$5.00	$865.00	200	$12,000
6258 - SNLB CHECK MICR CAPTURE	050121	$0.025	$38.83	20,485	$6,145
6259 - SNLB DATA CAPTURE	050126	$0.007	$444.43	2640.1	$222
6262 - SNLB DATA TRANSMISSION MAINT	050400	$60.00	$60.00	1	$720
6263 - SNLB DATA TRANSMISSION ITEM	050401	$0.01	$32.22	23,155	$2,779
6264 - SNLB CHECK COPY	05011A	$0.08	$20.48	409.6	$393
6266 - SNLB PAPER DELIVERY PREP	05011L	$0.10	$27.50	440	$528
6267 - SNLB PACKAGE PREP	05041Z	$0.00	$0.00	1	$0
6270 - SNLB DOCUMENT IMAGE CAPTURE	05011R	$0.07	$631.19	32,427	$27,239

* Volumes on this proforma are estimated. Actual volumes may be different, which will result in different charges than are specified above

Attachment III - Best and Final Offer for the Department of Revenue

Proforma Pricing Analysis

July 10, 2012

CHASE

Service Description	AFP Code	**BAFO Unit Price**	Charge for Service	**Monthly Volume**	**Annual Cost**
Total Annual Cost					**$244,444**
Earnings Credit		0.35%	$19,000,000		**($66,500)**
Net Annual Cost					**$177,944**

Request for Proposal
RFP No. 12-18-104 County-wide Lock Box and Branch Collection Services
March 12, 2012

COOKCOUNTYGOVERNMENT

Office of the Chief Procurement Officer

Request for Proposal(RFP)

for

County-wide Lock Box and Branch Collection Services

Cook County Treasurer's Office
&
Cook County Department of Revenue

Issued on
March12, 2012

Proposals must be delivered to:
Office of the Chief Procurement Officer
Attention: Chief Procurement Officer
118 N. Clark Street, Room 1018

Proposals are due no later than 3:00 P.M. C.S.T. on April 12, 2012

Questions regarding the RFP should be directed to:
Richard Sanchez, Contract Negotiator
Phone: (312) 603-2374, E-Mail: richard.sanchez@cookcountyil.gov

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Toni Preckwinkle
Cook County Board President

María de Lourdes Coss
Chief Procurement Officer

TABLE OF CONTENTS

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6.	CRITERIA	16
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EXHIBITS

Exhibit I	CCTOOVERVIEW OF MAJOR PROCESSES
Exhibit II	CCDOR COLLECTION PAYMENT PROCESS

ATTACHMENTS

Attachment I	CCTOIMAGE INDEX SPECIFICATION
Attachment II	CCTOTRANSMISSION FILE SPECIFICATION
Attachment III	CCTOPRO-FORMA PRICE ANALYSIS USING AFP SERVICE CODES
Attachment IV	CCDOR LOCKBOX EXPORT FILE LAYOUT
Attachment V	CCDOR STRUCTURE OF REVENUE SOURCES

APPENDICES

Appendix I	ECONOMIC DISCLOSURE STATEMENT
Appendix II	CONTRACT (For Information Only)

1. INTRODUCTION

1.1 Overview /Objectives

Cook County Government ("the County") is requesting proposals for County-wide lock box and branch collection services from qualified firms. Interested firms must submit proposals for all the services as outlined in this RFP. The County intends to award a four(4) year agreement with renewal options.

1.2 Cook County Background

Cook County is an urban county in the upper northeastern section of the State of Illinois that contains more than 800 local governmental units within its boundaries. With a population of approximately 5.3 million people, it is the second most populous county in the nation and the 19th largest government in the United States (2005 census statistics).

It is a home rule county pursuant to Article VII, Section 6 of the Illinois State Constitution and is governed by a 17-member Board of Commissioners who are elected from single-member districts. The Commissioners and a County Board President are elected to four-year terms by the citizens of the County.

Cook County contains 128 municipalities in its region, the most well known being the City of Chicago - which is the County seat where the central offices of Cook County are located. The City of Chicago and the suburban municipalities account for approximately 85% of the County's 946 square miles, while unincorporated areas make up the remaining 15%. The unincorporated areas of the County are under the jurisdiction of the Cook County Board of Commissioners.

As mandated by State law, County government has principal responsibility for the protection of persons and property, the provision for public health services and the maintenance of County highways.

1.3 Schedule

The County anticipates the following Schedule:

RFP posted to the website	March12, 2012
Pre-Proposal Conference	March 19, 2012
Proposer Inquiry Deadline	March 26, 2012
Response to Inquiries	March 30, 2012
Proposal Due Date	April 12, 2012
Evaluation of Proposals	April 2012
Contract Award	May – June 2012

2. SCOPE OF SERVICES

2.1 Purpose

The purpose of this RFP is to seek aqualified firm to provide County-wide lock box and branch collection services as outlined in this scope of services.

2.2 Cook County Treasurer's Office (CCTO)

The CCTOrequires the following services:

- Lock Box Remittance Processing Services
- Lock Box Cash Letter Deposit Processing Services
- Branch Collection Services

Firms must submit a complete proposal including lock box remittance processing services, lock box cash letter deposit processing services, and branch collection services.

A. Background Information on the Tax Collection for Cook County

The CCTO collects real estate property taxes on approximately 1.8 million properties in two installments (1st Installment and 2nd Installment) each year. The total collected in each installment is approximately $6 billion. Of this amount, approximately $2.5 billion (approximately 850 thousand payment transactions) is collected through the lock box operations and branch collection services.

A payment transaction consists of coupons and checks with the Property Index Number or PIN serving as the account number for the transaction.

This RFP is seeking lock box remittance processing services, lock box cash letter deposit processing services, and branch collection services for Tax Year 2012 collected in calendar year 2013 through Tax Year 2015 collected in calendar year 2016 with an additional three two-year options to renew.

Tax bills for the 1st Installment are mailed in late January with a typical on time due date of March 1. Tax bills for the 2nd Installment are usually mailed in late August or late September with a typical on time due date of October 1 or November 1.

In general, payments are received and processed during the on time period and in subsequent penalty periods after the on time due date of each installment. Additional billings for properties with unpaid balances – called delinquency billings – are typically mailed for selected payment periods after each on time due date.

Most payments for the services requested in this RFP– approximate 700 to 725 thousand – are made during the on time period of each installment (from the mailing of the bills to the on time due date). A peak in payment flow builds during the weeks and days leading to the on time due date of each installment. Approximately 50% of on time payments are processed during the week of the on time due date. Additional payments (approximately 100 to 140 thousand) are collected during the penalty periods.

In addition to lock box remittance and branch collection services, the CCTO also collects tax payments and other types of payments directly from taxpayers through its in-house Cashiering Operations located at the downtown office. The CCTO generates a cash letter deposit each deposit day for processing through a financial institution and also requires selected other processing services. The transaction volume for each installment is approximately 25 thousand transactions.

Collection mechanisms other than the lock box, cashiering, and the branch collection services collect approximately $2 billion for each installment. These mechanisms include the Tax Paying Agent (TPA) Program and the Internet Payment Services.

B. **Location of Cook County Treasurer's Office**
The principal business office of the CCTO is located in downtown Chicago at the following address:

Cook County Building
118 North Clark Street – Room 112
Chicago, Illinois 60602

C. **CCTO Business Processes**
Exhibit I provides an overview of CCTO's three business processes. A detailed outline of each major process is provided below.

1. **Lock Box Remittance Processing**
The Lock Box Remittance Processing includes the following major steps:

- **Payment Intake:** The lock box should pick up payments mailed to the assigned Caller Post Office Box of the CCTO. The standard payment consists of coupons and checks in standard payment return envelopes. In addition, the CCTO may prepare and send small quantities of payments to the Lock Box for processing. Finally, the firm must have a minimum 150 branch locations in Cook County and have the ability to endorse, encode, image, and deposit payments at the point of intake. The three primary methods of payment intake within the scope of this RFP are the following:

  - **First Class Mail:** Taxpayers mail payments with coupons to the Caller Boxes of the CCTO.

  - **Prepared Batches:** The CCTO may deliver prepared batches of payments directly to the Lock Box for processing.

  - **Retail Branch Collections:** Taxpayers may make payments at the local banking locations. Taxpayers should present the complete tax bill. The firm should accept the coupon and payment. The taxpayer may make the payment with a personal check, an official check or cash. The firm should convert cash payments received from taxpayers to official checks for processing.

- **Mail Opening and Extraction:** The lock box should open the envelopes received by mail and extract the mail. The CCTO staff typically conducts a review of mail received in non-standard envelopes.

- **Lock Box Duplicate and Overpayment Control:** This is a key step in the payment control process. The lock box should reject all payments over the appropriate amount due. In addition, all payments on CCTO provided stop file are rejected. Duplicate and overpayments should be returned to the CCTO Staff for research, review and possible adjustment. In addition, all payments tendered at all branch locations should rejected that are on the stop file.

- **Endorse, Encode and Image:** The lock box should endorse, encode and image all payments satisfying the requirements of Overpayment Control (i.e., all payments for the exact amount due or less). In addition, the lock box should endorse, encode and image all payments reworked by the CCTO Staff. These reworks may include reworked payments where the CCTO has reduced the amount of the check to match the amount due. These reworks may also include reworked overpayments.

- **Deposit:** The lock box should deposit the funds collected each deposit day and provide appropriate collateral.

- **Deposit Report:** The lock box should provide a deposit report to the CCTO each deposit day.

- **Transmission:** The lock box should transmit the required payment information in the required format to the CCTO each deposit day.

- **Send Image:** The lock box should provide images of the coupon and the check to the CCTO. These images should be indexed, as required by the Image Index specifications.

- **Document Return including Change of Address:** The lock box should provide change-of-address coupons to the CCTO. In addition, the lock box should store all other coupons for a minimum of two (2) weeks.

- **Postmark Review / Envelope Documentation:** The CCTO is required to provide proof of the postmark date on envelopes received on or near a payment due date. The lock box should provide methods to document the envelope postmark.

2. <u>Lock Box Cash Letter Deposit Processing</u>

The Lock Box Cash Letter Deposit Processing includes the following major steps:

- **Payment Intake:**CCTO Cashiering collects payments from taxpayers and transmits the payment information to the internal County System.

- **Cash Letter Deposit:**CCTO Vault prepares a cash letter deposit each deposit day for tax payments (coupons and checks) and other types of payments.

- **Encode, Endorse and Image Tax Payments:** The lock box should encode, endorse and image tax payment transactions. The firm should also encode and endorse other types of payment transactions.

- **Deposit:** The lock box should deposit the funds collected each deposit day and provide appropriate collateral.

- **Deposit Report:** The lock box should provide a deposit report to the CCTO each deposit day.

- **Send Image:** The lock box should provide images of the coupon and the check to the CCTO. These images should be indexed, as required by the Image Index specifications.

- **Document Return:** The lock box should store all coupons for a minimum of two (2) weeks.

3. Branch Collection Processing

The Branch Collection Processing includes the following major steps:

- **Payment Intake:** The firm should collect payments (coupons and checks) from taxpayers at its banking locations (minimum 150 locations in Cook County). The taxpayer should present the complete tax bill to the firm, and the firm should accept the coupon and the payment. Payment may be made by personal check, by official check or in cash. A cash payment should be converted to an official check with PIN and taxpayer name at the banking location. All payments should be converted to an image for processing and deposit at the point of intake.

- **Receipt:** The firm should provide the taxpayer with a receipt for each PIN (i.e., each coupon). The payment receipt should indicate the complete Property Index Number (PIN), the payment method (check or cash converted to an official check), the branch, the teller, the amount of the payment, the date and time of the payment.

- **Duplicate and Overpayment Control:** This is a key step in the payment control process. In the next processing step, the firm should reject all payments over the appropriate amount due. In addition, all payments on CCTO provided stop file are rejected.

- **Encode, Endorse and Image Tax Payments:** The firm should encode, endorse and image tax payment transactions.

- **Deposit:** The firm should deposit the funds collected each deposit day and provide appropriate collateral.

- **Deposit Report:** The firm should provide a deposit report to the CCTO each deposit day.

- **Transmission:** The firm should transmit the required payment information in the required format to the CCTO each deposit day.

- **Send Image:** The firm should provide images of the coupon and the check to the CCTO. These images should be indexed, as required by the Image Index specifications.

- **Document Return including Change of Address:** The firm should provide change-of-address coupons to the CCTO. In addition, the firm should store all other coupons for a minimum of two (2) weeks.

D. Branch Collections and Customer Service

Convenience of payment to the taxpayer is an important strategic goal of the CCTO. The CCTOdefines this service to include the following requirements:

- **Payment Locations:** Minimum of 150 payment locations should be available throughout Cook County and nearby areas where all types of taxpayers live and work.

- **Receipt:** Taxpayer choosing to pay through Branch Collections place a high value on receiving the appropriate receipt for the payment. The receipt should meet the requirements defined in Section C above.

- **Prompt Retail Service:** Taxpayers expect prompt service at the retail location. It is important to minimize any waiting times, especially on peak payment days near the on time due date.

- **Courteous Service:** TheCCTO expects that all taxpayers should receive courteous service at all branch locations.

- **Payment Processing:** A firm collecting payments through its branch network should provide point of service processing including encoding, endorsing, imaging, deposit, deposit reporting, transmission and document return.

- **Resolution of Customer Service Issues:** A firm collecting payments through its branch network should provide timely responses to customer service issues.

E. Terms of Engagement

The length of the contract is set for four (4) years beginning in December 2012 and ending in December 2016, with three two-year options to renew as following:

Tax Year 2016-2017 (Calendar Year 2017-2018)
Tax Year 2018-2019 (Calendar Year 2019-2020)
Tax Year 2020-2021 (Calendar Year 2021-2022)

The CCTO reserves the right to renew the contract for the above additional tax collection cycles. This renewal requires the approval of the Board of Commissioners of Cook County.

All contracts are subject to annual review, the satisfactory negotiation of terms (including prices acceptable to the CCTO and to the firm), and subject to the annual availability of funds.

2.3 Cook County Department of Revenue (CCDOR)

The CCDOR requires the following services:

- Lock Box Remittance Processing Services
- Internet Based Payment System

A. Background Information on the Home Rule Tax Collection for Cook County

The CCDOR was formed by Ordinance in 1992. CCDOR collects all Home Rule Taxes including (Alcoholic Beverage Tax, Amusement Tax, Tobacco Tax, Gasoline and Diesel Tax, Use Tax, Sales of New Motor Vehicles, Parking Garage Tax and Wheel Tax). THE CCDORDOES NOT COLLECT PROPERTY TAXES. Additionally, CCDOR will be the depository agency for all general fees from other agencies including but not limited to Building and Zoning, Sheriff and Environmental Control. Also, the Department of Administrative Hearings will hear all non-criminal cases. For those persons found liable of a civil infraction will pay both the fine and court cost. CCDOR collects all the fees and court cost for the Department of Administrative Hearings.

B. Location of Cook County Department of Revenue

The principal business office of The CCDOR is located in downtown Chicago at the following address:

Cook County Building
118 N. Clark Street-Room 1160
Chicago, IL 60602

C. The Scope of Lockbox and E-Payment

The scope of lock box remittance services for mailed payments should include the following: mail pick-up from the caller post office boxes of the CCDOR, payment processing and depositing, transmitting a payment posting file in the required format, deposit reports, imaging, exception handling, overpayment control and correction, special services, and financial reporting and controls.

The lockbox will receive in excess of 90,000 pieces of mail per year. Monthly payments will be most frequent during the middle of the month. Payments for Wheel Tax (Vehicle Stickers) will have an influx between the months of late May and mid-July.

There is no uniform invoice for all payments. There is a return submitted for some of the payments. An image of the payment envelope and all its contents will be needed for this project.

In addition to payment being received and receipted via lockbox,CCDOR seeks to have an online option for all taxpayers. The taxpayer will logon to the www.cookcountygov.com/revenue website and upon choosing an online payment will be taken to a secured replica site hosted or provided by

your firm. As stated earlier CCDOR expects payment processing and depositing, transmitting a payment posting file in the required format, deposit reports, exception handling, overpayment control and correction, special services, and financial reporting and controls. Unified reporting for both payment systems will be ideal but not required.

D. Technology Environment/Requirements:

CCDOR Current Cashiering System - iNovah designed by System Innovators.

- The firm will be responsible for working with Cook County to create import files for internal County systems.
- File formats include BAI (Bank Administration Institute) and other file formats. (Please see sample layout in appendix)

E. CCDORCurrent Technology

- Server (1 SQL Server; 1 Windows Application Server)
- Window Server 2003 and Windows Server 2008
- MS SQL Server 2008 Standard
- NDS/Active Directory Authentication
- Mainframe 3270 Passport System
- Client/Workstations
- NDS/Active Directory Authentication
- MS Office 2002 or greater
- Windows XP R2SP3and Windows 7

F. CCDOR Requirements

1. **Lockbox Mail Receipt& Payment Process Requirements**
   - Must have a Cook County location for lockbox processing. The lockbox must not be a third party processing unit or subcontractor and must be done within 24 hours of receipt.
   - Must be able to receipt all types of mail at secure location on a daily basis.
   - Must be able to scan all returns and other invoices into electronic system.
   - Must have a system that CCDOR can make adjustments on daily payments before the file cutoff time.
   - Must have virtual remit or equipment that can accept CCDOR in-house payments or at satellite locations.
   - Must be able to provide error rate for payment processing.
   - Must have the ability to image and keep images for a minimum of seven (7) years with the capability to keep as long as ten (10) years.

- All payments entered throughout the day must be funded on the same day.
- Ability to isolate problem payments and include in a separate batch within the export file each day (i.e. Check amount does not match payment amount on coupon).

2. **Lockbox Exception Process Requirements**
   - Send all exceptions (including payments) to the department that requires an approval or a decision making.
   - Must be able to accept/process zero payment (no payment due).
   - Must be able to flag all late (anything received after due date) & deficient payments (check amount is not equal to payment amount due).
   - Must develop a Non-Sufficient Fund process.
   - Must be able to reconcile payments that have been taken at the window by CCDOR.
   - Must be able to deliver daily documentation to CCDOR (exceptions) (will need a courier for the function).

3. **Lockbox Technology Requirements**
   - Must be able to import/export data and upload text file from Mainframe 3270 Passport, AR System, and iNovah Cashiering System.
   - Must be able to develop import/export files for daily activity based on CCDOR systems through FTP sites.
   - Must be able to send a text file and Excel file to CCDOR systems by next business day.
   - Must be able to generate a reconciliation file based on CCDOR specifications.
   - Must be able to view payment activity& returns/invoices on-line.
   - Must be able to grant/limit access to specific individuals within the system accordingly.
   - Must have an ACH payment option available through walk up, web and phone (integrated voice response system). For the web feature, the proposal shall design, develop and host the web component, including PCI compliant web portal, through which credit card, e-checks and ACH payments are available.
   - Must have online wire transfer initiation activity.
   - The firm must provide live viewing, image back-up (envelope, coupon/invoice, and any back up material) and retrieval.

- Ability to process different payment types with different types of coupons and processing instructions. Some coupons currently contain OCR and barcode. Some coupons do not have any OCR or barcode.

- Ability to provide us with a backup of all payment and online images that are currently housed on firms system.

- Provide a test system that allows for viewing and correction of payments that were entered online, as well as creation of payment export files.

4. Lockbox Reporting Requirements
   - Must provide electronic bank statements, cash balances and transaction reports, and summary/detail reports.

   - Must have inquiry reports that detect underpayments and late payments or exception batches.

   - Must be able to send detailed monthly reports on balance(s)/ information.

5. Project Management& Account Management Services Requirements

   - Must have main point of contact available every day and all day until the implementation is complete.

   - During implementation the project manager shall provide weekly updates.

   - The proposal shall implement all services for Cook County within four(4) months.

   - Must have dedicated customer services associate available during County's business hours for Lockbox, Banking & Technology service related issues/questions

For Detail Department of Revenue Collection Business Process Please see Exhibit II.

2.3 County Departments, Municipalities, and other Units of Government

Other County Departments, Municipalities or Units of Government may elect to utilize Lock Box and Branch Collection Services and participate in the contract. The firm shall extend the terms of the contract with the County to other agencies. The specific requirements for implementation shall be provided by the department, municipality or unit of government. At a minimum, the firm shall offer, Lock Box Remittance Processing Services, Lock Box Cash Letter Deposit Processing Services, and Branch Collection Services.

2.4Key Personnel

The proposer must identify the key personnel that will be committed to the project. The Chief Procurement Officer reserves the right to reject any key personnel proposed if it is determined in the County's bestinterest. All key personnel must be totally committed to the project without competing priorities. The evaluation of proposals includes the qualifications of the personnel proposed; therefore, proposers will name key personnel as part of their bid. Key Personnel must not be replaced during the project without the approval of the Chief Procurement Officer.

2.5Subcontracting or teaming

The proposer may be comprised of one or more firmsas to assure the overall success of the project. The firm shall identify each team member and specify their role. The Chief Procurement Officer reserves the right to accept or reject any of the team members if in the Chief Procurement Officer's sole opinion replacement of the team member, based on skills and knowledge, is in the best interest of the County.

3. DELIVERABLES

The successful proposer will provide deliverables as outlined in Section 2, Scope of Work.

4. INSTRUCTIONS TO PROPOSERS

4.1 Instructions

This RFP provides potential Proposers with sufficient information to enable them to prepare and submit proposals. This RFP also contains the instructions governing the submittal of a proposal and the materials to be included therein, including County requirements, which must be met to be eligible for consideration. All proposals must be complete as to the information requested in this RFP in order to be considered responsive and eligible for award.

4.2Availability of Documents

The County will publish their competitive bid, RFP, and other procurement notices, as well as award information, at: http://legacy.cookcountygov.com/purchasing/proposals.html.
Interested suppliers should note that, unless otherwise stated in the bid or RFP documents, there is no charge or fee to obtain a copy of the bid documents and respond to documents posted for competitive solicitations. Proposers intending to respond to any posted solicitation are encouraged to visit the web site above to insure that they have received a complete and current set of documents. Some procurement notices may provide a downloadable version of the pertinent documents and anyamendments to them, available to suppliers after they have completed a simple registration process. Additionally, some notices may permit a supplier to submit a response to a posted requirement in an electronic format.

Any proposers receiving a copy of procurement documents from a bid referral service and/or other third party are solely responsible for insuring that they have received all necessary procurement documentation, including amendments and schedules. The issuing County is not responsible for insuring that all or any procurement documentation is received by any proposer that is not appropriately registered with the issuing County.

4.3 Pre-proposal Conference

The County will hold a Pre-Proposal conference on the date, time and location indicated below. Representatives of the County will be present to answer any questions regarding the goods or services requested or proposal procedures. Prospective Proposers will respond to the contact person listed on the front cover of the RFP at least one day prior to the Pre-Proposal Conference to confirm participation. A maximum of two (2) representatives from each firm may attend.
Attendees are encouraged to bring a copy of the RFP# 12-18-104 to the Pre-Proposal conference.

Date: March 19, 2012
Time: 10:00 A.M. C.S.T.
Location: 118 N. Clark Street, Room 1126

4.4 Special Access to the Pre-Proposal Conference

If special accommodations are required for Proposer to attend the Pre-Proposal Conference or the proposal opening, contact the contact person listed on the front cover of this RFP via email or by phone no later than three (3) days before the event.

4.5 Clarifications

Questions regarding this RFP will be submitted in writing to the contact person listed on the cover pageof this RFP no later thanMarch 26, 2012 at 4:30 P.M. C.S.T.

4.6 Delivery of Proposal Package

The Proposal and the Pricing Proposalwill be either delivered by hand or sent to the County, Office of the Chief Procurement Officerthrough U.S. Mail or other available courier services to the address shown on the cover sheet of this RFP. Include the RFP number on any package delivered or sent to the CountyOffice of the Purchasing and on any correspondence related to this RFP or the Proposal. The Proposer remains responsible for insuring that its Proposal is received at the time, date, place, and office specified. The County assumes no responsibility for any Proposal not so received, regardless of whether the delay is caused by the U.S. Postal Service, any other carrier,or some other act or circumstance. **Proposals received after the time specified will not be considered. All Proposals received after the specified time will be returned unopened.**

If using an express delivery service, the package must be delivered to the designated building and office and not to the County Central Receiving facilities.

4.7 Uniformity

To provide uniformity and to facilitate comparison of Proposals, all information submitted must clearly refer to the page number, section or other identifying reference in this RFP. All information submitted must be noted in the same sequence as its appearance in this RFP. The County reserves the right to waive minor variances or irregularities.

4.8 Proposal Material

The Proposal material submitted in response to the RFP becomes the property of Cook County upon delivery to the Office of the Chief Procurement Officer and will be part of any contract formal document for the goods or services which are the subject of this RFP.

4.9 Addenda

Should any proposer have questions concerning conditions and specifications, or find discrepancies in or omissions in the specifications, or be in doubt as to their meaning, they should notify the Office of the Chief Procurement Officer no later thanMarch 26, 2012 at 4:30 P.M. C.S.T.to obtain clarification prior to submitting a Proposal. Such inquires must reference the proposal due date and the County RFP number.

Any clarification addenda issued to Proposer prior to the Proposal due date shall be made available to all proposers. Since all addenda become a part of the Proposal, all addenda must be signed by an authorized Proposer representative and returned with the Proposal on or before the Proposal opening date. Failure to sign and return any and all addendaacknowledgements shall be grounds for rejection of the Proposal

Interpretations that change the terms, conditions, or specifications will be made in the form of an addendum to the solicitation by the County. If issued, the County will post the addenda on the county website:http://legacy.cookcountygov.com/purchasing/proposals.html. In the event there are any conflicts

between the general terms and conditions and any special terms and conditions, the special terms and conditions shall take precedence.

4.10Proposer's Responsibility for Services Proposed

The Proposer must thoroughly examine and will be held to have thoroughly examined and read the entire RFP document. Failure of Proposers fully to acquaint themselves with existing conditions or the amount of work involved will not be a basis for requesting extra compensation after the award of a Contract.

4.11Errors and Omissions

The Proposer is expected to comply with the true intent of this RFP taken as a whole and shall not avail itself of any errors or omission to the detriment of the services or the County. Should the Proposer suspect any error, omission, or discrepancy in the specifications or instructions, the Proposer shall immediately notify the County in writing, and the County will issue written corrections or clarifications. The Proposer is responsible for the contents of its Proposals and for satisfying the requirements set forth in the RFP. Proposer will not be allowed to benefit from errors in the document that could have been reasonably discovered by the Proposer in the process of putting the proposal together.

4.12RFP Interpretation

Interpretation of the wording of this document shall be the responsibility of the County and that interpretation shall be final.

4.13Confidentiality and Response Cost and Ownership

From the date of issuance of the RFP until the due date, the Proposer must not make available or discuss its Proposal, or any part thereof, with any employee or agent of the County. The Proposer is hereby warned that any part of its Proposal or any other material marked as confidential, proprietary, or trade secret, can only be protected to the extent permitted by Illinois Statutes.

4.14Use of Subcontractors

The Proposal must clearly state the identity of each team member and their role. The Proposer's response must include a description of which portion(s) of the work will be subcontracted out, the names and addresses of potential Subcontractors and the expected amount of money each will receive under the Contract. The County reserves the right to accept or reject any subcontractor if in the County's sole opinion it is in the best interest of the County.

4.15 MBE/WBE Participation Goals

Consistent with Cook County, Illinois Code of Ordinances (Article IV, Section 34-267 through 272), the County has established a goal that MBE/WBE firms retained as subcontractors receive a minimum of 35% MBE/WBE of the overall estimated expenditures for this procurement. In an effort to continue to promote and expand the participation of certified MBE/WBE firms, the proposer shall make good faith efforts to utilize MBE/WBE certified firms as subcontractors. In its response, a proposer shall state the name(s) of the minority and women subcontractor(s) and the level of participation proposed for each firm to be awarded a subcontract.

4.16Proposer's Disclosure and Conflict of Interest

The Proposer must complete and return the enclosed "Economic Disclosure Statement & Forms"along with their proposal. In the event that further clarification is required on any of the information provided, the County reserves the right to make any necessary inquiry with a proposer for such purpose. Such inquiry, if made, may include a deadline by which time any necessary clarifying information must be submitted.

4.17Cook County RFP Format

All proposers will use this solicitation format for submitting their proposal. Variations or exceptions from the specifications and general conditions must be listed and included in the proposal. Such variations or exceptions may be considered in evaluating the offers received. Failure to comply with this requirement may cause a proposer's proposal to be considered "nonresponsive."

4.18Pricing

All price and costinformation requested in this solicitation should be provided by the proposer. While price is a factor in the evaluation of responses received, the relevant importance of price may vary based on the nature of the purchase and the related significance of other criteria as may be expressed elsewhere in this solicitation. The County will be the sole determinant of the relevant and appropriate cost factors to be used in evaluating any Base or Alternate offers and/or Options.

4.19Period of Firm Proposal

Prices for the proposed service must be kept firm for at least ninety (90) days after the last time specified for submission of Proposals. Firm Proposals for periods of less than this number of days may be considered non-responsive. The Proposer may specify a longer period of firm price than indicated here. If no period is indicated by the Proposer in the Proposal, the price will be firm until written notice to the contrary is received from the Proposer, unless otherwise specified in this RFP.

4.20Awards

The County may, at its discretion evaluate all responsive Proposals.The County reserves the right to reject any or all proposals or toaward to the lowest responsible proposer meeting the requirements, terms and conditions. It is the County's intent to award one (1) contract to one (1) firm for all the services requested in this RFP.

4.21Cook County Rights

The County reserves the right to reject any and all offers, to waive any informality in the offers and, unless otherwise specified by the Proposer, to accept any item in the offer. The County also reserves the right to accept or reject all or part of your Proposal, in any combination that is economically advantageous to Cook County.

4.22 Alteration/Modification of Original Documents

The Proposer certifies that no alterations or modifications have been made to the original content of this Bid/RFP or other procurement documents (either text or graphics and whether transmitted electronically or hard copy in preparing this proposal). Any alternates or exceptions (whether to products, services, terms, conditions, or other procurement document subject matter) are apparent and clearly noted in the offered proposal. Proposer understands that failure to comply with this requirement may result in the proposal being disqualified and, if determined to be a deliberate attempt to misrepresent the proposal, may be considered as sufficient basis to suspend or debar the submitting party from consideration from future competitive procurement opportunities.

4.23 Recycling

Packaging which is readily recyclable, made with recyclable materials, and designed to minimize potential adverse effects on the environment when disposed of by incineration or in a landfill is desired to the extent possible. Product(s) offered which contain recycled materials may be acceptable provided they meet all pertinent specifications and performance criteria outlined in this RFP. If the product(s) offered are manufactured utilizing recycled materials, identify the percentage composition and nature of the recycled content within.

5. EVALUATION AND SELECTION PROCESS

5.1 Responsiveness Review

County personnel will review all proposals to ascertain that they are responsive to all submission requirements.

5.2Acceptance of Proposals

Chief Procurement Officer reserves the right to reject any or all Proposals or any part thereof, to waive informalities, and to accept the Proposal deemed most favorable to The County.

5.3 Evaluation Process

An evaluation committee comprised of Cook County personnel will evaluate all responsive proposals in accordance with the evaluation criteria detailed below.

This evaluation process may result in a shortlist of proposals. The evaluation committee, at its option, may request that all or shortlisted proposers make a presentation, other customer testimonials, submit clarifications, schedule a site visit of their premises (as appropriate), provide a best and final offer, provide additional references, respond to questions, or consider alternative approaches.

A. Proposer Presentations

Cook County reserves the right to, but is not obligated to, request and require that each Proposer provide a formal presentation of its Proposal at a date and time to be determined. If required by Cook County, it is anticipated that such presentation will not exceed two (2) hours. No Proposer will be entitled to present during, or otherwise receive any information regarding, any presentation of any other Proposer..

B. Right to Inspect

The County reserves the right to inspect and investigate thoroughly the establishment, facilities, equipment, business reputation, and other qualification of the Proposer and any proposed subcontractors and to reject any Proposal regardless of price if it shall be administratively determined that in the County's sole discretion the Proposer is deficient in any of the essentials necessary to assure acceptable standards of performance. Cook County reserves the right to continue this inspection procedure throughout the life of the Contract that may arise from this RFP.

C. Best and Final Offer

The County reserves the right to request a Best and Final Offer from finalist Proposer(s), if it deems such an approach necessary. In general, the Best and Final Offer will consist of updated costs as well as answers to specific questions that were identified during the evaluation of Proposals.

If the County chooses to invoke this option, Proposals will be re-evaluated by incorporating the information requested in the Best and Final Offer document, including costs, and answers to specific questions presented in the document. The specific format for the Best and Final Offer would be determined during evaluation discussions. Turnaround time for responding to a Best and Final Offers document is usually brief (i.e., five (5) business days).

5.4 Selection Process

Upon review of all information provided by shortlisted proposers, the evaluation committee will make a recommendation for selection to theChief Procurement Officer for concurrence and submission to the Countyelected officials. The County reserves the right to check references on any projects performed by the proposer whether provided by the proposer or known by the County. The selected proposal will be submitted for approval to the Cook CountyBoard. Cook County intends to select a proposal that best meets the needs of the County and provides the best overall value. Upon approval of the selected Proposer, a contract will be prepared by the County and presented to the Selected Proposer for signature.

6. CRITERIA

6.1 Responsiveness of Proposal. Compliance with all the submission requirements of the RFP.

6.2 Technical Proposal

A. Qualifications and experience for the Proposer to successfully perform the Lock Box and Branch Collection services for the County, as evidenced by the successful implementation of similar programs in large complex public organizations preferably County government and municipalities.Adequate lock box facilities within the Chicago/Suburban area, and at least 150 full service bank branches within Cook County that can receive property tax payments and process at the point of service.

B. Qualifications and experience of the proposed key personnel as evidenced by relevant experience.

C. Quality of the proposed program plan, including implementation schedule and understanding of the County's goals.

D. Financial stability of the Proposer and ability to adequately collateralize property tax deposits.

E. Level, quality, and relevancy of proposed participation by certified MBE/WBE firms.

6.3 Price Proposal. Reasonableness of overall price.

7. SUBMISSION OF PROPOSAL

7.1 Instructions for Submission

A.Number of Copies. Please submit one original and seven (7) copies no later than the time and date indicated in this RFP. The original should be clearly marked "original".

B.Time for submission. Proposals shall be submitted no later than the date and time indicated for submission in this RFP. Late submittals may not be considered and may be returned unopened.

C.Format. Proposal should be left-bound with information on one side only. Material should be organized following the order of the submission requirements separated by labeled tabs. Expensive paper and bindings are discouraged since no materials will be returned.

D.Complete submission. Proposers are advised to carefully review all the requirements and submit all documents and information as indicated in this RFP. Incomplete proposals may lead to a proposal being deemed non responsive. Non responsive proposals will not be considered.

E.Packaging and Labeling. The outside wrapping/envelope shall clearly indicate the RFP Title and date and time for submission. It shall also indicate the name of the proposer. The Price Proposal shall be submitted in a separate sealed envelope. The envelope shall clearly identify the content as "Price Proposal". All other submission requirements shall be included with the Technical Proposal.

F.Timely delivery of Proposals. The Proposal, including theTechnical Proposal, and the Pricing Proposal must be either delivered by hand or sent to Cook County, Office of the Chief Procurement Officer through U.S. Mail or other available courier services to the address shown on the cover sheet of this RFP. Include the RFP number on any package delivered or sent to the County, Office of the Chief Procurement Officerand on any correspondence related to the Proposal. If using an express delivery service, the package must be delivered to the designated building and office. Packages delivered by express mail services to other locations might not be re-delivered in time to be considered.

G.Late Proposals. The proposer remains responsible for ensuring that its Proposal is received at the time, date, place, and office specified. The County assumes no responsibility for any Proposal not so received, regardless of whether the delay is caused by the U.S. Postal Service, the County Postal Delivery System, or some other act or circumstance.

7.2 Submission Requirements

A.Cover letter. The cover letter shall be signed by an authorized representative of the Proposer. The letter shall indicate the Proposer's commitment to provide the services proposed at the price and schedule proposed. Also, the cover letter shall identify the members of the team that comprise the Proposer. Indicate the organizational relationship of the team members.

B.Executive Summary. The executive summary should include a brief overview of thelock box services to be providedand the key personnel who will be responsible for the services to be provided. The executive summary shall also includean organization chart for the project.

C.Proposed Plan of Action/Program Plan. Provide a detailed proposed plan of action indicating how all requirements will be metin order to provide Cook County Lock Box and Branch Collection Services. The plan must include the methodology proposed for conducting the assessment, developing recommendations and the implementation plan to successfully meet the goals of the County. The proposed plan of action shall include staff & schedule, process, &and any other detail pertinent to

the plan of action.The firm shall provide two separate plans of action detailing how it will meet the following requirements:

1. **Cook County Treasurer's Office**
    a. **Process Steps**
        i. **Mail Pick-up:** The CCTO maintains Caller Post Office Boxes and assigns one or more boxes to the Lock Box Remittance vendor for mail pick-up. Please disclose the schedule and methods of mail pick-up by day.

        ii. **Mail Opening and Extraction:** Please describe your methods and schedule for mail opening and extraction. Please indicate the capacity and processing rates of various methods, the schedule and the turnaround time. Describe your ability to process payments during peak periods.

        iii. **CCTO Mail Review:** Please indicate the method for providing for a mail review by the CCTO Staff. Please describe the effects, if any, of the CCTO Mail Review on your process flow, schedule, or costs.

        iv. **CCTO Prepared Payments:** Please describe the requirements for accepting CCTO prepared payments. Please disclose the effects, if any, on your process flow, schedule or costs.

        v. **Duplicate and Overpayment Control and Correction:** Duplicate and Overpayment Control and Correction is a key step in managing payment processing. The remittance operations should filter and reject any payment over the appropriate amount due as indicated in the scan line of the payment coupon.In addition, all payments on CCTO provided stop file are rejected.

        The remittance operations (lock box and branch collections) should provide rejected duplicate and overpayments to the CCTO Staff for review and research, or directly back to the taxpayer for branch transactions.

        If appropriate, the CCTO Staff may reduce the payment amount of the check and return batches of Reworked Payments to the lock box remittance operation for processing. A label indicating the adjustment by the CCTO is attached to the check. This label typically covers the courtesy amount box, part of the date, part of the payee and part of the legal (written out) amount. The CCTO Staff may only reduce the payment amounts of checks.

        The payment amount for an official check cannot be reduced. In these and similar cases, the CCTO Staff may return batches of Reworked Overpayments to the lock box remittance operations for processing.

        vi. **Encoding and Endorsing:** The firm should discuss its methods, schedule, capacity and processing rates for encoding and endorsing payments. Please

disclose the statistics demonstrating the reliability and efficiency of your encoding operations.

vii. **Imaging:** The present practice of the CCTO is to retain images of the front of payment coupons and checks for research, and the back of all change of address coupons.

In addition, the images of the payment transaction should be indexed according to the standard image Index. Please see Attachment I for the specifications of this image Index.

Please discuss your methods, schedule, capacity and processing rates of capturing and indexing images of payment transactions.

viii. **Deposit:** Please describe your methods, capacity and processing rates of processing checks and depositing funds. Please disclose clearly the schedule for making deposits and for making funds available to the CCTO.

ix. **Collateral Requirements:** The law requires the deposit of securities as collateral for all funds deposited by the CCTO. Under this law, the market value of the securities must be 102% of the amount of the deposit. It is required that a third party hold the securities for safekeeping and that the securities are acceptable to the CCTO. The CCTOmonitors collateral requirements very closely.

x. **Deposit and Balance Reporting:** Please describe your methods of reporting and controlling deposits. Please provide examples of your deposit reports. Please provide a schedule for the delivery of the daily deposit reports to the CCTO. Please discuss the methods of delivering deposit information.

In addition, it is necessary for the CCTO to monitor deposit balances on a daily basis. Please discuss the research and control tools available to the CCTO for reporting and monitoring deposit balances.Please also discuss your methods and turnaround times for researching and resolving questions and issues identified by the CCTO.

xi. **Transmission:** The CCTO requires the transmission of specific payment information in a specific file format for each deposit day for each PIN (Property Index Number) processed. The deadline for the transmission is 3 p.m. of the deposit day. Please see Attachment II for the specifications of the required file format.

The transmission file is a critical step in the payment process of the CCTO and is required to maintain the official payment records of Cook County. It is necessary to provide the transmission file in the required format by the standard deadline in order to complete the payment transaction for each PIN.

xii. **Send Images:** Please describe the methods, schedule and costs of delivering images of coupons and checks to the CCTO. Please disclose the technical requirements for the delivery methods and for file formats.

xiii. **Document Return and Change of Address:** The payment coupon provides taxpayers with a means to initiate a change of address with the CCTO. The coupon includes a check box on its front where the taxpayer may indicate a change of address and a form on the reverse to provide new address information. Coupons indicating a change of address should be returned to the CCTO separately. In addition, all change of address coupons must be processed in their own separate payment batchin order to capture the reverse side of the coupon. All other coupons and documents should also be returned to the CCTO by an efficient method.

xiv. **Exception Handling:** All exception items should be returned to the CCTO by an efficient method. Please discuss the methods, schedule and costs of identifying exception items and sending them to the CCTO Staff for review and research. Please discuss the methods, schedule and costs of returning reworked exceptions to the Lock Box for payment processing. Please note that any correspondence included with a payment should be provided to the CCTO Staff by an efficient method.

xv. **Postmark Review and Envelope Documentation:** The CCTO requires a postmark review and envelope documentation of all payments received after the on time due date and all subsequent penalty due dates. The postmark is the legal definition of the time a payment is received. In this way, the postmark determines whether and how much penalty is charged to the PIN and to the taxpayer.This practice differs substantially from the manner in which many other billers determine penalty charges.

In addition, the present practice of the CCTO requires that the lock box return all envelopes for odd mode payments processed as penalty. All PINs must be written on the face of the envelope. The postmark on the envelope serves as a proof of a late payment. It also serves an important customer service function of demonstrating to a taxpayer the validity of penalty charges.

Please describe the methods, schedule and costs of implementing Postmark Review and Envelope Documentation services.

xvi. **Non-Tax Payment Transactions:** The CCTO typically includes deposits for non-tax payments as well as for tax payments in its Cash Letter Deposit for each deposit day.

Please describe the methods, schedule and costs, if any, of providing this service to the CCTO.

xvii. **Location of Remittance Processing Operations:** Please disclose the location of your remittance processing operation. CCTO Staff will need onsite access to your remittance processing operation, with the ability to connect communication lines and process exception work onsite. Please describe the area that will be made available to CCTO Staff.

b. <u>Branch Collection Services</u>

i. **Number and Location of Branches:** Please disclose the number and location of branches supporting the collection.

ii. **Availability:** Please indicate the availability of branch collection services for each installment, for each delinquency collection, and for handling traffic at peak payment periods. Please indicate general branch hours of service.

iii. **Receipt Requirements:** Please describe the receipt services provided to the taxpayer and indicate your plan to meet the receipt requirements of the CCTO. (Please see page 5, Item 3-Branch Processing for receipt requirements)

iv. **Ledger Credit:** Please disclose the schedule for giving ledger credit to the CCTO. Please indicate how payment transactions will be handled on the due date.

v. **Processing Cash Transactions:**Please disclose your method for handling cash transactions.

vi. **Reporting by Branch Location:**Please disclose your reporting of number and dollar amount of PIN payments by branch location. The CCTO requires a daily report of PIN payments by branch location.

vii. **Transaction Controls:**Please discuss your controls for managing the processing of payments from retail intake at the branch through deposit and transmission to the CCTO. Provide point of service historical scan error rates.

viii. **Community Reinvestment Act:**Please discuss the commitment of your financial institution to the federally regulated Community Reinvestment Act.

c. <u>Customer Service</u>

i. **Customer Support and Organization:** Please describe the customer service support and organization providing customer service to the CCTO and to the taxpayer.

ii. **Research and Adjustments:** Please describe the procedures for processing research and adjustment inquiries. Please indicate methods, turnaround time, and costs, if any.

iii. **Customer Inquiries and Taxpayer Issues:**Please describe your processes for responding to inquiries from the CCTO and for resolving issues affecting taxpayer payments.

iv. **Technical Support:** Please describe the technical support services provided to the CCTO to resolve hardware, software and communications issues.

d. **Quality**

The quality of collection and payment processing services is central to the mission of the CCTO as the Cook County Collector. Please discuss the quality of your services including the following information:

i. **Quality Programs:** Please describe your quality control and improvement programs.

ii. **BAI Quality Measures:** Please disclose your performance as indicated in the most recent three Annual BAI Surveys. Please discuss your performance on key quality indicators.

iii. **Other Performance Measures:**Please disclose and discuss other performance indicators that you measure.

iv. **Reporting:** Please discuss the reporting of performance to the CCTO.

e. **Implementation**

i. **Agreements:** Please provide a copy of all agreements required to initiate the services requested in this RFP.

ii. **Implementation Schedule:** Please provide an implementation schedule in appropriate detail to support a start of production work by December 2012.

iii. **Long-Lead Items:** Please disclose any long-lead items required for implementation and indicate critical factors that may affect implementation.

iv. **Implementation Support:** Please describe your support services, technical support and other resources available for implementation.

v. **Change Control:** Please describe your change control process.

vi. **Test Requirements:** Please describe your test requirements for implementation.

vii. **Coupon and Envelope Design:** Please describe your guidelines for specifying important processing documents including the coupon and the return envelope.

f. **CCTODisaster Recovery Plan and Business Continuity**

Please provide an overview of your disaster recovery plan and discuss your ability to continue or resume business operations after a disaster event.

2. **Cook County Department of Revenue**
   a. Please provide an expected implementation timeline, including the testing and change control process as well as any other documentations/agreements required to begin implementation. Please also disclose the key contacts for the implementation of this RFP.

   b. Please provide the process of viewing all documents (envelope, coupon/invoice, copy of check and any other back-up material) associated with the payment either (1) live or (2) image back-up and retrieval or (3) any other method.

   c. What type of digital imaging capturing and retrieval services does your bank provide? (For example, OCR scanning). Please discuss your methods, schedule, capacity and processing rates of capturing and indexing images of payment transactions.

   d. Does the bank have a third party or subcontractor to help process payments? If yes please provide details of the responsibilities of the contractor.

   e. Please explain the approach to implementing best practices (i.e., security, reliability, and efficiency). Please be as specific as possible.

   f. Please explain the exceptions handling process.

   g. Please explain the NSF check correspondences process.

   h. Please provide a courier service options available. Please include how many times, per day, is a pickup available?

   i. What kind of internal control does the banking institution have for lockbox processing? Please include any reconciliation procedures or other similar reporting mechanisms that have been audited by internal compliance staff.

   j. Please describe the typical data entry error rate percentage. What steps are taken to reduce it?

   k. Please describe the methods, schedule and costs of implementing Postmark Review and Envelope Documentation services.

   l. Please describe your methods and schedule for mail opening and extraction. Please indicate the capacity and processing rates of various methods, the schedule and the turnaround time. Describe your ability to process payments during peak periods.

m. Please describe your methods, capacity and processing rates of processing checks and depositing funds. Please disclose clearly the schedule for making deposits and for making funds available to CCDOR.

n. Please describe your methods of reporting and controlling deposits. Please provide examples of your deposit reports. Please discuss the methods of delivering deposit information. Please also discuss your methods and turnaround times for researching and resolving questions and issues identified by the CCDOR.

o. Please describe the customer service support and organization providing customer service toCCDOR.

p. Please describe the technical support services provided to CCDOR to resolve hardware, software and communications issues.

q. Please provide an overview of your disaster recovery plan and discuss your ability to continue or resume business operations after a disaster event.

D.Qualifications of the Proposer.Include a brief description of the organization's track record, including history, number of employees, number of years in business, and a list of projects relevant to this RFP. Provide a list of references where a program was implemented. Include the name of the contact person, name of the organization, dollar value of the project, address, telephone number and email address. Please provide at least three (3) references, preferably with municipal government projects.

E.Key Personnel. Provide a chronological resume for each of the key personnel proposed. Each key personnel shall have three references. In addition, provide the time commitment for each key personnel. Indicate the level of their commitment to other projects.

F.MBE/WBE Participation.For each MBE/WBE certifiedfirm proposed, provide the name of the MBE/WBE firm(s), level of participation, the role that the subcontractor(s) will perform, and the type of services that it will provide, and a brief background and resumes of personnel proposed. The County may only award a contract to a responsible and responsive proposer. In the event that the proposer does not meet theMBE/WBE participation goal stated by the County for this procurement, the proposer must nonetheless demonstrate that it undertook good faith efforts to satisfy the participation goal. Evidence of such efforts may include, but shall not be limited to, documentation demonstrating that the proposer made attempts to identify, contact, and solicit viable MBE/WBE firms for the services required, that certainMBE/WBEfirms did not respond or declined to submit proposals for the work, or any other documentation that helps demonstrate good faith efforts. Failure by the proposerto provide the required documentation or otherwise demonstrate good faith efforts will be taken into consideration by the County in its evaluation of the proposer's responsibility and responsiveness.

G.Financial Stability. Please provide a brief discussion and a summary of at least five (5) years of data on the financial condition of your firm. Please provide the most recent annual report and audited financial statements. Provide the financial ratings for your firm and / or its holding company from two (2) of the following agencies: Standard and Poor's, Moody's, Thompson Financial Institution Watch, Sheshunoff, Lace or Weiss. Please provide your CRA Rating.

H.Legal Actions. Provide a list of any pending litigation in which the proposer may experience significant financial settlement and include a brief description of the reason for legal action.

I.Conflict of Interest. Provide information regarding any real or potential conflict of interest. Failure to address any potential conflict of interest upfront may be cause for rejection of the proposal.

J.Economic Disclosure Statement. Execute and submit the Economic Disclosure Statement ("EDS"). In the event any further clarification is required on any of the information provided, the County reserves the right to make any necessary communication with the Proposer for such purpose. Such communication, if made, may include a deadline by which time any necessary clarifying information must be submitted.

K.Submit your price proposal in a separate sealed envelope. The price proposal shall be submitted in the format provided. Submit one (1) original (clearly marked as "Original) and seven (7) copies of the completed and signed Pricing Proposal in a separate sealed envelope that is clearly marked with the RFP number and the label "Pricing Proposal." The pricing proposal will include any supplemental or renewal option period pricing or schedules offered by the proposer. Firms must include price proposals for CCTO&CCDOR requirements.

1. Cook County Treasurer's Office
    a. Price Schedule using AFP Service Codes: Please provide a price schedule using AFP Service Codes. Please fill out Attachment III, Pro-Forma Price Analysis.
    b. One-Time or Set-up Charges: Please disclose all one-time or set-up charges.
    c. Complete Disclosure: Please ensure that your response provides a complete disclosure of all prices, fees and charges for the services.
    d. Effective Dates: Please indicate the effective dates (start and end) of the proposed price schedule. Please discuss how and when the customer is notified of changes in prices. Please indicate the billing cycle and payment due dates.
2. Cook County Department of Revenue
    a. Provide detailed pricing scheme for all services offered and associated with the lockbox (keystrokes, imaging, NSF etc.)
    b. Must provide interest and/or earnings credits against monthly average balance to defray the cost of lockbox services.

L.Contract.The Contract is provided for information only. Execution of the Contract is not required at the time the proposal is submitted. In the event you disagree with the Contract provisions, submit any exceptions to the standard contract and include the rationale for taking the exception. If you are proposing alternate language, please include the language for consideration.

7.3 Other:

Submit any information the Proposer deems pertinent to demonstrating its qualifications to perform the services being requested such as memberships in any professional associations.

EXHIBIT I

CCTOOVERVIEW OF MAJOR BUSINESS PROCESSES

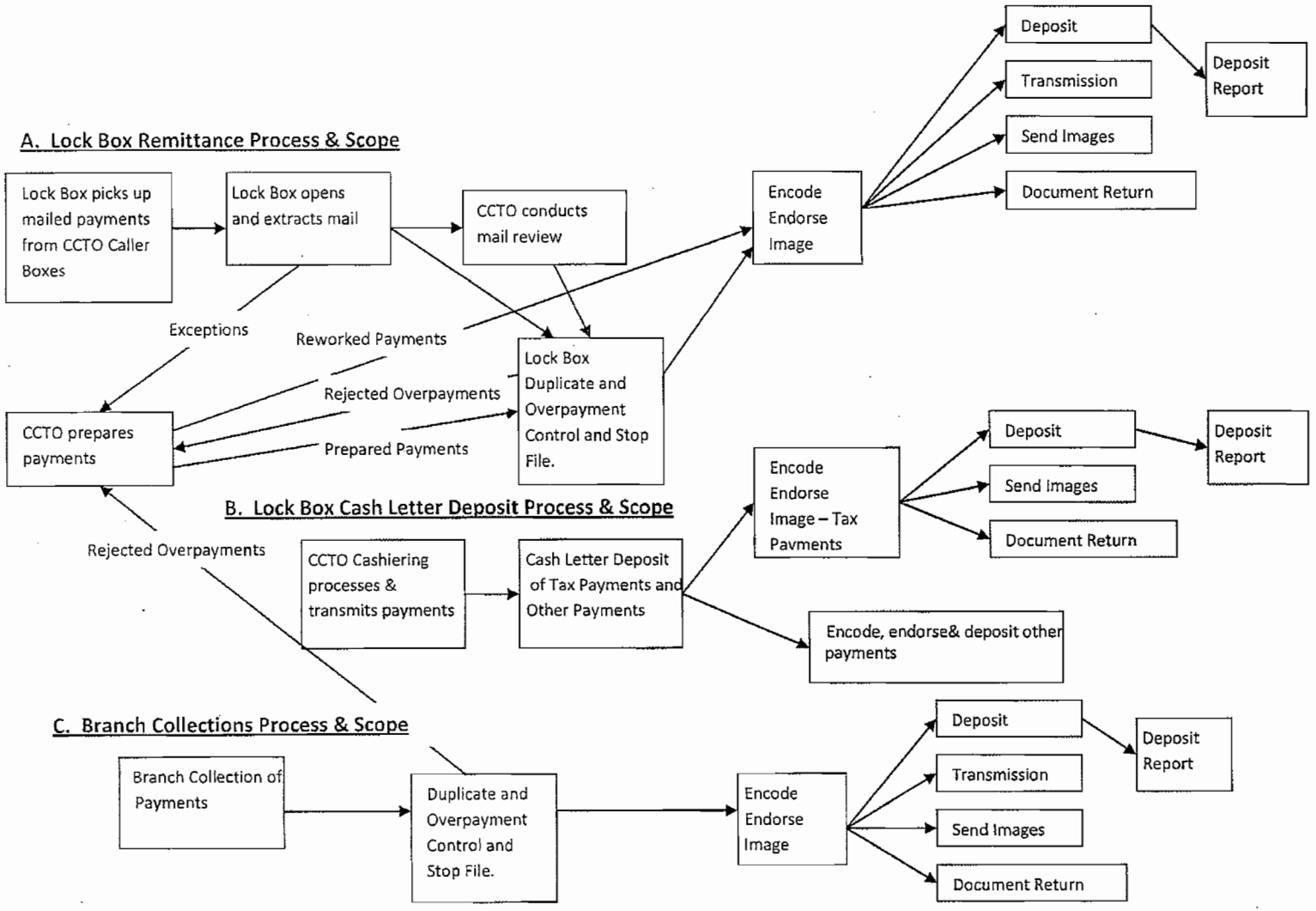
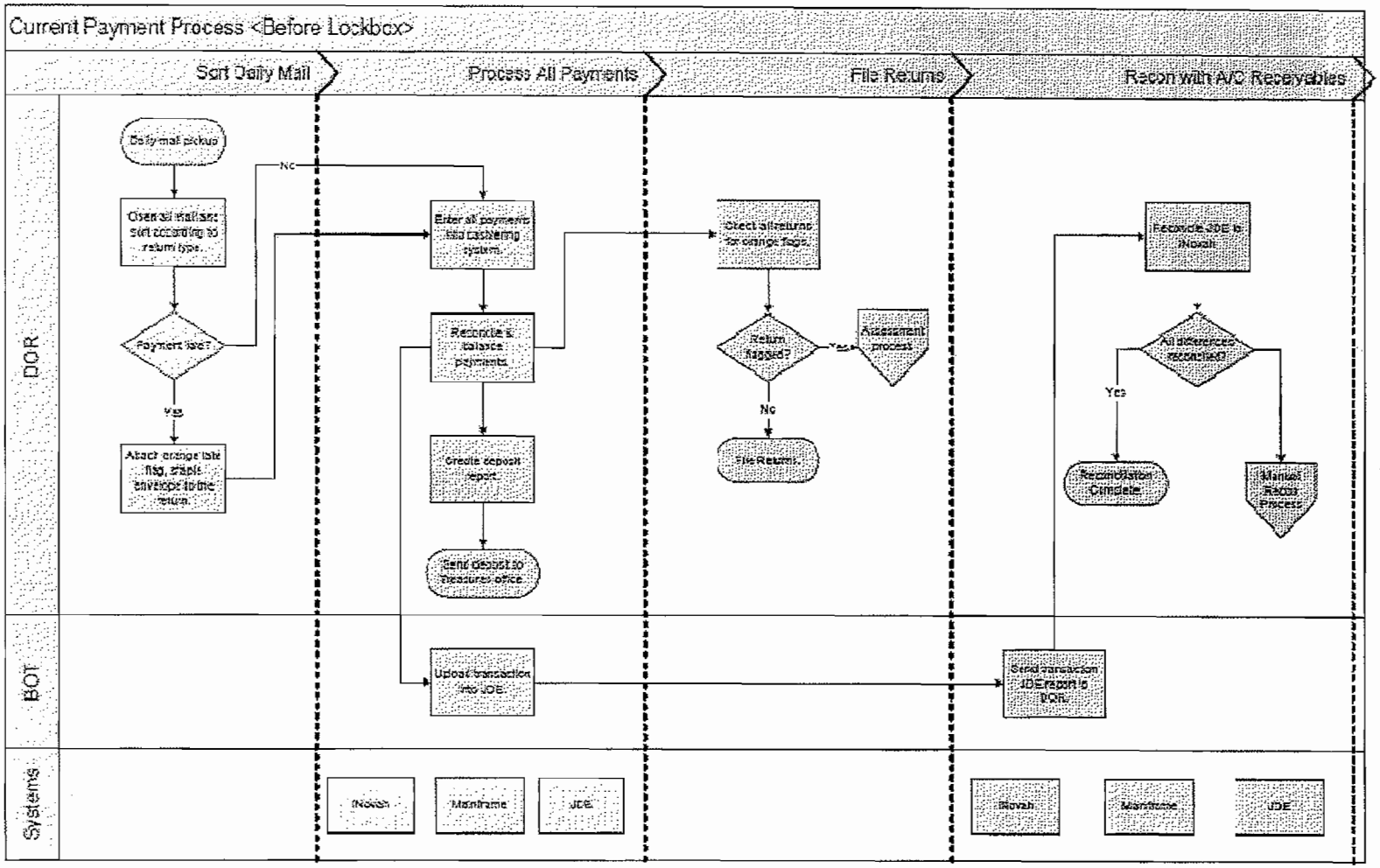
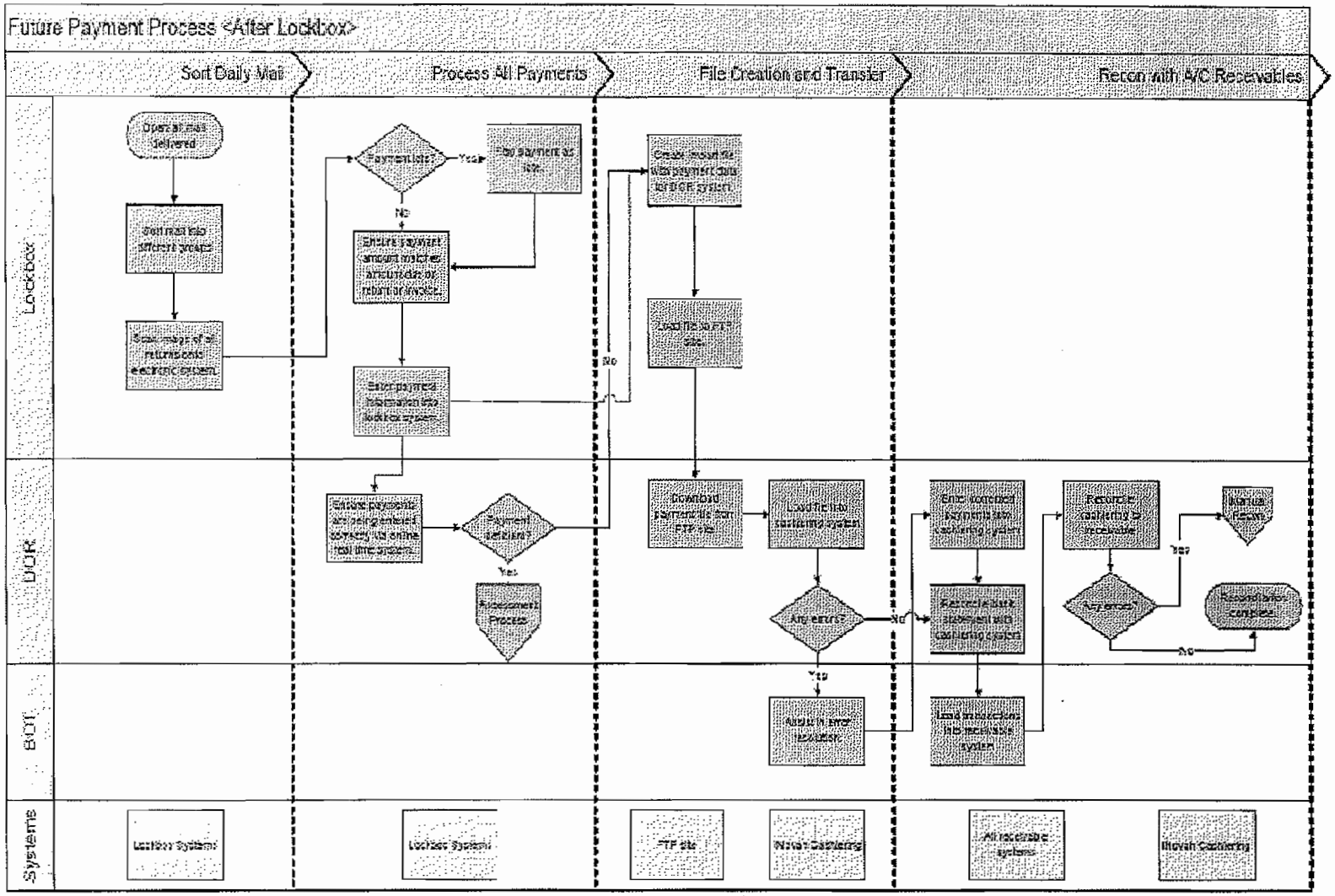


EXHIBIT II

CCDOR COLLECTION PAYMENT PROCESS




Future Payment Process <After Lockbox>
Sort Daily Mail
Process All Payments
File Creation and Transfer
Recon with A/C Receivables
Lockbox
DOR
BOT
Systems
Open all mail delivered
Payment lots?
Yes
No
Pay payment as lots
Payment deferred?
Yes
Reassessment Process
Any errors?
No
Yes
Lockbox Systems
Lockbox Systems
FTP site
Novah Cashiering
All receivable systems
Novah Cashiering

ATTACHMENT I

COOK COUNTY TREASURER'S OFFICE

IMAGE INDEX SPECIFICATION

PRESENT STATUS – JANUARY 2012

Field Name	Field Size (in number of characters)	Sample
Transaction Number	3	TTT
Filler	1	_ (underscore)
PIN	14	AAAAAAAAAAAAAA
Filler	1	_ (underscore)
Year the taxes were paid	4	YYYY
Julian Day	3	JJJ
Batch Number	10	BBBBBBBBBB
Sequence Number	4	SSSS
Filler	1	_ (underscore)
Check or Coupon	3	CCC

ATTACHMENT II

COOK COUNTY TREASURER'S OFFICE

TRANSMISSION FILE SPECIFICATION

PRESENT STATUS—JANUARY 2012

CURRENT LOCK BOX TRANSMISSION FILE - AS OF 1/5/2012

Lock Box Header There may be only one Batch Header per physical file. Each Source Provider will be attributed a single or range of Source ID's. See Lock Box Source Codes. The File Name will be LA**ccyy-i.sss** Where ccyy = Calendar Year, i = Installment and sss = Source ID	Data used to Post Payments to the PIN's

Field	Start	End	Size	Description	Lock Box
1.	1	6	6	File Creation Date - mmddyy	Required
2.	7	9	3	Source ID - See Lock Box Source ID Table	Required
3.	10	15	6	Header Identifier - "000000"	Required
4.	16	19	4	Filler	Blank
5.	20	33	14	Batch Total Amount Tax Amount + Interest + Publication Cost	Required
6.	34	39	6	"From" sequence number First Detail Record Sequence Number in Batch	Required
7.	40	45	6	"To" sequence number · Last Detail Record Sequence Number in Batch	Required
8.	46	80	35	Bank Name	Optional
9.	81	115	35	Bank Contact Name	Optional
10.	116	130	15	Bank Contact Number	Optional
11.	131	200	70	Filler	Blank

ATTACHMENT II (CON'T.)

COOK COUNTY TREASURER'S OFFICE

TRANSMISSION FILE SPECIFICATION

PRESENT STATUS—JANUARY 2012

Lock Box Detail	

Field	Start	End	Size	Description	Lock Box
1	1	6	6	File Creation Date - mmddyy	Required
2	7	9	3	Source ID - See Lock Box Source ID Table	Required
3	10	15	6	Batch Sequence Number - nnnnnn	Required - Generated by Bank
4	16	19	4	Constant - "0000" if tax type 0, 3, 5, 9; Tax Year if tax type is 1,4.	Required
5	20	33	14	PIN	Required
6	34	34	1	Tax Type (0, 1, 3, 4, 5, 9)	Required
7	35	36	2	Warrant Year - YY	Required
8	37	37	1	Installment - 1 or 2	Required
9	38	38	1	Filler	Blank
10	39	48	10	Tax Amount Paid 99999999v99	Required
11	49	58	10	Interest Paid 99999999v99	Required
12	59	65	7	Publication Cost Paid 99999v99	Required
13	66	71	6	Posting Date - mmddyy	Required
14	72	81	10	Reference Number (Julian date+Batch#+Sequence#)	Required
15	82	82	1	Filler	Blank
16	83	96	14	Tax Payer First Name or Trust Number	Optional
17	97	116	20	Tax Payer Last Name or Trust Name	Optional
18	117	138	22	Tax Payer Street	Optional
19	139	150	12	Tax Payer City	Optional
20	151	152	2	Tax Payer State	Optional
21	153	161	9	Tax Payer Zip Code with extension	Optional
22	162	200	39	Filler	Blank

ATTACHMENT III

COOK COUNTY TREASURER'S OFFICE

PRO-FORMA PRICE ANALYSIS USING AFP SERVICE CODES

Scope Definitions:	Lock Box Cash Letter Deposit Processing				Lock Box Remittance Processing				Branch Collections			
Service Descriptions	AFP Code	Estimated Annual Volume	Unit Price	Estimated Annual Cost	AFP Code	Estimated Annual Volume	Unit Price	Estimated Annual Cost	AFP Code	Estimated Annual Volume	Unit Price	Estimated Annual Cost
Depository Services												
Deposits/Credits		650				1,100				1,100		
Mixed Currency/Coin Deposits		500				0				0		
Items Deposited-On Us		3,912				175,000				175,000		
Items Deposited-Local		17,300				216,000				216,000		
Items Deposited-RCPC		29,100				332,500				332,500		
Items Deposited-Transit		30,800				176,500				176,500		
Returned Item Processing		1,000				1,500				1,500		
Other Debits/Credits		100				100				100		
Zero Balance Sub Account		12				6				6		
Fed. Wire Transfer in/Out		30				15				15		
Retail Lockbox Services												
Retail Lbx Per Check Processed		60,000				800,000				800,000		
Imaging of checks and payments stubs		129,120				1,600,000				1,600,000		
Providing check and payment stub images to CCTO		129,120				1,600,000				1,600,000		
Change of Address Mark Sense Detection		600				7,500				7,500		
Postmark Review		0				219,000				219,000		
Retail Lbx STOPS file		0				12				12		
Daily Transmission File to Customer		0				120				120		
Information Reporting Services												
Current Day Balance and Transaction Reporting Per Account		12				12				12		
Prior Day Balance and Transaction Reporting Per Account		12				12				12		
Other Services												
Account Maintenace Fee		12				12				12		
Audit Confirmations		12				12				12		
Courier Services		12				0				0		
Total Cost												
Grand Total												

ATTACHMENT IV

CCDOR LOCKBOX EXPORT FILE LAYOUT

Record Type 1 Immediate Address Header Record (File Level)

Order	Description	Size	Position			Left/Right Justified	Blank/Zero Filled	Remarks/Comments
1	Record Type	1	1	-	1	Right	Zero	"1"
2	Year	4	2	-	5	Right	Zero	Deposit Date Year
3	Julian Date	3	6	-	8	Right	Zero	Deposit Date (Jan 1 =001; Dec 31=365)
4	Priority Code	2	9	-	10	Right	Zero	"00"
5	Immediate Destination	10	11	-	20	Right	Zero	Co Acct # (DDA)
6	Origin Code	10	21	-	30	Right	Blank	b071000013' (ABA Routing #)
7	Deposit Date	6	31	-	36	Right	Zero	YYMMDD
8	Trans Time	4	37	-	40	Right	Zero	HHMM (24 Hour Clock)
9	Filler	80	41	-	120	Left	Blank	Record Filler

Record Type 5 Detail Header Record (Batch level)

Order	Description	Size	Position			Left/Right Justified	Blank/Zero Filled	Remarks/Comments
1	Record Type	1	1	-	1	Right	Zero	5
2	Year	4	2	-	5	Right	Zero	Deposit date year
3	Julian Date	3	6	-	8	Right	Zero	Deposit Date
4	Lockbox Number	7	9	-	15	Right	Zero	
5	Batch Number	3	16	-	18	Right	Zero	"000"
6	Sequence Number	3	19	-	21	Right	Zero	"000"
7	Deposit Date	6	22	-	27	Right	Zero	YYMMDD
8	Ultimate Destination	10	28	-	37	Right	Zero	Co Acct # (DDA)
9	Origin Code	10	38	-	47	Right	Blank	b071000013'
10	Group Number	2	48	-	49	Right	Zero	Processing Group Number
11	Filler	71	50	-	120	Left	Blank	Record Filler

Record Type 6 Detail Record (Check Level)

Order	Description	Size	Position			Left/Right Justified	Blank/Zero Filled	Remarks/Comments
1	Record Type	1	1	-	1	Right	Zero	6
2	Year	4	2	-	5	Right	Zero	Deposit Date Year
3	Julian Date	3	6	-	8	Right	Zero	Deposit Date (Jan 1 =001; Dec 31=365)
4	Lockbox Number	7	9	-	15	Right	Zero	
5	Batch Number	3	16	-	18	Right	Zero	Receivables Edge Batch Number "001-990" checks (991-999 Electronic)
6	Sequence Number	3	19	-	21	Right	Zero	Receivables Edge Sequence # within batch, Everything in one envelope
7	Check Amount	10	22	-	31	Right	Zero	$$$$$$$$cc (check amount)
8	Check Routing Number	9	32	-	40	Right	Zero	Numeric
9	Check Acct Number	17	41	-	57	Left	Blank	Numeric
10	Check Number	17	58	-	74	Left	Blank	Numeric
11	Post Mark Date	8	75	-	82	Right	Zero	Post Mark date from envelope MMDDYYYY
12	Remitter Name	25	83	-	107	Left	Blank	Not used for this file
13	Group Number	2	108	-	109	Right	Zero	Processing Group Number
14	Filler	11	110	-	120	Left	Blank	Record Filler

ATTACHMENT IV (CON'T)

Record Type 4 Detail Overflow Record - (Coupon Level)								
Order	Description	Size	Position			Left/Right Justified	Blank/Zero Filled	Remarks/Comments
1	Record Type	1	1	-	1	Right	Zero	4
2	Year	4	2	-	5	Right	Zero	Same as Preceding 6 Record
3	Julian Date	3	6	-	8	Right	Zero	Same as Preceding 6 Record
4	Lockbox Number	7	9	-	15	Right	Zero	Same as Preceding 6 Record
5	Batch Number	3	16	-	18	Right	Zero	Same as Preceding 6 Record
6	Sequence Number	3	19	-	21	Right	Zero	Same as Preceding 6 Record
7	Overflow	1	22	-	22	Right	Zero	6
8	Overflow Seq #	2	23	-	24	Right	Zero	Numeric - overflow counter
9	Overflow Indicator	1	25	-	25	Right	Zero	Numeric - value of 0 or 9 (9 indicates last overflow)
10	Extra Field	15	26	-	40	Left	Blank	from scanline (for potential future use)
11	Return Type	2	41	-	42	Left	Blank	from scanline
12	Account #	8	43	-	50	Left	Blank	from scanline
13	Allocation Code	4	51	-	54	Left	Blank	from scanline
14	Invoice Number	8	55	-	62	Left	Blank	from scanline
15	Month & Year (Format is MMYYYY)	6	63	-	68	Left	Blank	from scanline
16	Line #	3	69	-	71	Left	Blank	from scanline
17	Doc Type	2	72	-	73	Left	Blank	from scanline
18	Scanline Amount	10	74	-	83	Right	Zero	from scanline Amount ($$$$$$$$cc)
19	Amount Due	10	84	-	93	Right	Zero	Coupon Amount Due Box ($$$$$$$$cc)
20	Amount Enclosed	10	94	-	103	Right	Zero	Coupon Amount Enclosed Box ($$$$$$$$cc)
21	Group Number	2	104	-	105	Right	Zero	Processing Group Number
22	Filler	15	106	-	120	Left	Blank	Record Filler
	Transaction Total							

Record Type 7 Batch Total Record (Batch Level)								
Order	Description	Size	Position			Left/Right Justified	Blank/Zero Filled	Remarks/Comments
1	Record Type	1	1	-	1	Right	Zero	7
2	Year	4	2	-	5	Right	Zero	Same as Preceding 6 Record
3	Julian Date	3	6	-	8	Right	Zero	Same as Preceding 6 Record
4	Lockbox Number	7	9	-	15	Right	Zero	Same as Preceding 6 Record
5	Batch Number	3	16	-	18	Right	Zero	Same as Preceding 6 Record
6	Sequence Number	3	19	-	21	Right	Zero	"000"
7	Deposit Date	6	22	-	27	Right	Zero	YYMMDD
8	Transaction Count	5	28	-	32	Right	Zero	Batch Total - Number of Transactions
9	Check Count	5	33	-	37	Richt	Zero	Batch Total - Number of Checks
10	Invoice Count	5	38	-	42	Right	Zero	Batch Total - Number of Coupon Records
11	Total Amount Paid	12	43	-	54	Right	Zero	Batch Total - Check Amounts
12	Total Scanline Amounts	12	55	-	66	Right	Zero	Batch Total - Scanline Amount Field on Coupons
13	Total Amount Due	12	67	-	78	Right	Zero	Batch Total - Amount Due Box on Coupons
14	Total Amount Enclosed	12	79	-	90	Right	Zero	Batch Total - Amount Enclosed Box on Coupons
15	Filler	30	91	-	120	Left	Blank	Record Filler

ATTACHMENT IV (CON'T)

Record Type 8 Service Total Record (Lockbox Level)

Order	Description	Size	Position			Left/Right Justified	Blank/Zero Filled	Remarks/Comments
1	Record Type	1	1	-	1	Right	Zero	8
2	Year	4	2	-	5	Right	Zero	Same as Preceding Record
3	Julian Date	3	6	-	8	Right	Zero	Same as Preceding Record
4	Lockbox Number	7	9	-	15	Right	Zero	Same as Preceding Record
5	Batch Number	3	16	-	18	Right	Zero	"000"
6	Sequence Number	3	19	-	21	Right	Zero	"999"
7	Deposit Date	6	22	-	27	Right	Zero	YYMMDD
8	Transaction Count	5	28	-	32	Right	Zero	Lockbox Total - Number of Transactions
9	Check Count	5	33	-	37	Right	Zero	Lockbox Total - Number of Check Records
10	Invoice Count	5	38	-	42	Right	Zero	Lockbox Total - Number of Coupon Records
11	Total Amount Paid	12	43	-	54	Right	Zero	Lockbox Total - Check Amounts
12	Total Scanline Amounts	12	55	-	66	Right	Zero	Lockbox Total - Scanline Amount field on Coupons
13	Total Amount Due	12	67	-	78	Right	Zero	Lockbox Total - Amount Due Box on Coupons
14	Total Amount Enclosed	12	79	-	90	Right	Zero	Lockbox Total - Amount Enclosed Box on Coupons
15	Filler	30	91	-	120	Left	Blank	Record Filler

Record Type 9 Destination Trailer (File Level)

Order	Description	Size	Position			Left/Right Justified	Blank/Zero Filled	Remarks/Comments
1	Record Type	1	1	-	1	Right	Zero	9
2	Year	4	2	-	5	Right	Zero	Deposit Date Year
3	Julian Date	3	6	-	8	Right	Zero	Deposit Date (Jan 1 =001; Dec 31=365)
3	Number of records	6	9	-	14	Right	Zero	Total Number of Records in File
4	Transaction Count	5	15	-	19	Right	Zero	File Total - Cumulative Number of Transactions
5	Check Count	5	20	-	24	Right	Zero	File Total - Cumulative Number of Checks
6	Invoice Count	5	25	-	29	Right	Zero	File Total - Cumulative Number of Coupon Records
7	Total Amount Paid	12	30	-	41	Right	Zero	File Total - Cumulative Dollar Total - Checks
8	Total Scanline Amounts	12	42	-	53	Right	Zero	File Total - Cumulative Dollar Total Coupon Scanline Amount
9	Total Amount Due	12	54	-	65	Right	Zero	File Total - Cumulative Dollar Total Coupon Amt Due Box
10	Total Amount Enclosed	12	66	-	77	Right	Zero	File Total - Cumulative Dollar Total Coupon Amt Enclosed Box
11	Filler	43	78	-	120	Left	Blank	Record Filler

OTHER iNovah Field Mappings

X_Transaction.CollectionPoint	Import'
X_Tender.TenderCode	BCK'
X_TenderBankID	Chase

ATTACHMENT V

CCDOR STRUCTURE OF REVENUE SOURCES

				METHOD OF PAYMENT PER TAX TYPE									TYPES OF DOCUMENTS IMAGED			METHOD OF DATA TRANSFER TO DOR		
				**CURRENT PROCESS				**ADDITIONAL PROCESS										
REVENUE SOURCES	FISCAL YEAR 2011 GROSS	NUMBER OF TRANSACTIONS	ADMINISTERED BY	CASH	CHECK	ACH	CREDIT CARD	WIRE TRANSFER	CASH	CHECK	ACH	CREDIT CARD	PAYMENT DOCUMENT FRONT/BACK	COUPON FRONT/BACK	ENVELOPE CORRESPONDENCE	IMPORT TO INOVAH	TRANSFER TO IDE	DOR INTERNAL SYSTEM
HOME RULE TAXES																		
Alcoholic Beverages (Liquor) Tax	$25,627,460.25	2,082	DOR	X	X						X		X	X	X	X	X	
Amusement Tax	$24,196,293.18	4,247	DOR	X	X						X		X	X	X	X	X	
Gasoline and Diesel Fuel Tax	$90,890,822.49	3,824	DOR	X	X						X		X	X	X	X	X	
Parking Lot and Garage Tax	$37,411,866.49	2,922	DOR	X	X						X		X	X	X	X	X	
Sales of New Motor Vehicles Tax	$2,410,992.89	3,477	DOR	X	X								X	X	X	X	X	
Tobacco Tax (Cigarettes)			DOR															
Cigarette Stamps	$122,304,357.10	1,039	DOR	X	CASHIER	X											X	
Cigarette Internet Sales	$104.00	1	DOR	X	X							X	X		X			
Cigarette Violations	$976,724.22	764	DOR	X	X		X						X		X		X	
Use Tax (Titled property only)			DOR															
Use Tax Cash Bond	$6,937.60	10	DOR		X								X				X	
Use Tax Individuals	$3,170,574.37	307	DOR	X	X		X					X	X		X			X
Use Tax Leasing	$31,258.94	205		X	X		X							X	X			X
Use Tax Dealers	$37,525,477.03	18,267	DOR	X	X								X	X	X	X	X	
Wheel Tax (Vehicle Stickers)	$2,036,072.44	752	DOR	X	X		X						X		X		X	X
Sub-Total	*$306,588,741.00*	*37,897*																
GENERAL FEES & MISCELLANEOUS																		
Wagering Location Entry Fee (Off Track Betting)	$3,635,585.33	101	DOR	X	X								X		X		X	
Cable Franchise Fee	$1,173,476.51	14	DOR	X	X						X		X		X		X	
Administrative Hearing Processing Cost	$63,550.00	986	AH	X	X							X	X		X		X	
Alarm Fee and Fines	$69,200.00	543	SHERIFF	X	X							X	X		X		X	
Sheriff Vehicle Code	$183,200.00	3,621	SHERIFF	X	X								X		X			
Animal Control	$3,475.00	50	AC	X	X								X		X			
Public Health	$1,725.00	7	PH	X	X								X		X			
Forest Preserve	$234,983.50	3,015	FP	X	X								X		X			
Building and Zoning Department	$1,947,879.15	9,552	BZ	X	X		X					X	X	X	X	X		
Environmental Control Department	$4,199,852.66	12,931	EC	X	X							X	X	X	X			
Highway Department	$425,058.90	547	HW	X	X		X					X	X		X			
Health Insurance	$332,135.56	10,902	DOR/RM	X	X								X	X	X		X	
IBID Vehicle Auction	$187,420.22	246	PURCHASING	ONLY									X				X	
Liquor License	$357,685.50	154	LC		CASHIER								X		X		X	
Lost ID	$2,420.00	270	HR	ONLY									X				X	
Merit Board Stamp	$70,105.00	31	SHERIFF		CASHIER								X				X	
Miscellaneous General Fees	$12,420.84	41	DOR	X	X								X		X		X	
Real Estate	$1,545,311.50	551	RE	X	X								X	X	X		X	
Bureau of Technology	$3,894,746.00	16	BOT	X	X			X		X			X	X	X			
GIS	$56,162.00	27		X	X								X					
Adoption and Child Advocacy	$24,775.00	258	OACCA	X	CASHIER								X	X	X		X	
Minority and Women Owned Business (Contrac	$66,900.00	781	CONT. COMP	X	CASHIER								X	X	X		X	
General Business License (GBL)	$29,160.00	338	DOR	X	X					X		X	X	X	X		X	X
Sub-Total	*$18,517,227.69*	*44,094*																
Grand Totals	$365,105,968.69	82,891																

LEGEND

Name	Code	Name	Code
DEPARTMENT OF REVENUE	DOR	RISK MANAGEMENT	RM
ADMINSTRATIVE HEARING	AH	REAL ESTATE	RE
SHERIFFS	SHERIFF	PURCHASING	PURCHASING
BUILDING AND ZONING	BZ	BUREAU OF TECHN	BOT
ENVIRONMENTAL CONTROL	EC	LIQUOR COMMISSIC	LC
HIGHWAY DEPARTMENT	HW		
ADOPTION AND CHILD ADVOCACY	OACCA	BUREAU OF ADMIN	
CONTRACT COMPLIANCE		CONTRACT COMPLIANCE	
ANIMAL CONTROL	AC		
FOREST PRESERVE	FP	FOREST PRESERVE	
SHERIFF VEHICLE CODE	SHERIFF	SHERIFF	SHERIFF

*Wheel Tax is a batch process therefore the total number of transaction is estimated.
"X" Indicates that Department of Revenue has a process in place or have knowledge that departments have a process in place.
N/A Not Applicable
**Most often used type of payment (Cash accepted for all transactions)

Chase Response to RFP No. 12-18-104
April 12, 2012

April 12, 2012

Technical Proposal from JPMorgan Chase Bank, N.A. to Provide County-wide Lock Box and Branch Collection Services to Cook County Government

RFP No. 12-18-104

CHASE

CHASE

A. Cover Letter

The cover letter shall be signed by an authorized representative of the Proposer. The letter shall indicate the Proposer's commitment to provide the services proposed at the price and schedule proposed. Also, the cover letter shall identify the members of the team that comprise the Proposer. Indicate the organizational relationship of the team members.

April 12, 2012

Chief Procurement Officer
Cook County Procurement Office
118 N. Clark St.
Chicago, IL 60602

Re: RFP No. 12-18-104, County-wide Lock Box and Branch Collection Services

Dear Chief Procurement Officer:

Your Chicago-based relationship team has enjoyed serving the County and its constituents by providing lockbox and branch collection services for the past six years. We value our longstanding relationship with the County. We will be pleased to continue providing these services to the County if awarded a contract through this RFP procurement.

Through this letter and the accompanying proposal, we commit to providing the services proposed in accordance with the pricing and schedule contained in the proposal. All proposed services will be provided by business units of JPMorgan Chase & Co, specifically Chase Commercial Banking, Retail Financial Services and J.P. Morgan Treasury Services.

We also look forward to continuing to meet the evolving receivables management needs of the Cook County Treasurer's Office and Department of Revenue if selected. Since the inception of the contracted services in 2004, we have incorporated many changes; automating several of the receivables processes to create process efficiencies and improving the timeliness and accuracy of payment posting. The services proposed in our initial bid, along with these service enhancements have resulted in convenient, reliable services to Cook County taxpayers. We believe we can build from these successes through a continued partnership with the County.

The members of the team supporting the County will remain the same and include Mark Lester, Relationship Manager, Dan Nemec, Treasury Management Officer and Yolanda Savage, Senior Client Service Professional. The two primary organizations of the team will be Chase Commercial Banking and J.P. Morgan Treasury Services

Your Chase relationship team appreciates the opportunity to present our qualifications and solutions through this response, and we are confident in our ability to continue providing the lockbox and branch collection solutions for Cook County. Please do not hesitate to contact me if you have any questions relating to our proposal response.

Respectfully yours,

Mark E. Lester

Senior Banker

B. Executive Summary

The executive summary should include a brief overview of the lock box services to be provided and the key personnel who will be responsible for the services to be provided. The executive summary shall also include an organization chart for the project.

By continuing to automate your receivables management in partnership with JPMorgan Chase Bank, N.A. ("Chase"), Cook County will benefit from the advanced technology solutions utilized in our Chicago lockbox facility and our branches in Cook and surrounding counties. Our proposed solution, currently in place for Cook County, streamlines processing by replacing paper documents with electronic imaging and deposit capabilities. Our proposed receivables solution for the County represents our understanding of your receivables needs, and our ability and commitment to provide the County with services that can continue without disruption to your receivables operations.

The proposed lockbox solution will be delivered from a processing site located in downtown Chicago. This is a modern, technologically advanced processing facility operated by an experienced, dedicated operations team. Use of a J.P. Morgan lockbox will accelerate access to funds and improve payment processing accuracy. Some of the specific benefits to the County of our lockbox solution include:

- Improved cash flow through use of imaging technology
- Reduced processing and clearing float
- Reduced exposure to inaccuracies and fraud
- Simplified exception processing
- Streamlined flow of critical financial information to accounting applications
- Expedited access to taxpayer payment information improves responsiveness to residents
- Freeing staff time to focus on the core initiatives of County government
- Reduced costs compared to manual payment processing

Key Personnel

The three individuals planned as key personnel for the proposed services are the same ones currently responsible for providing support to Cook County today. They are very familiar with the existing operations and understand the service requirements of the Treasurer's Office and Department of Revenue. Yolanda, Mark and Dan have nearly 50 years of combined experience in banking with the majority of that experience in serving public sector clients.

Organization

Cook County's Chase relationship team reports into of the Government, Non-profit and Healthcare segment of Chase Commercial Banking, headquartered in Chicago. Through this dedicated group, Chase continues to invest in solutions to support municipal government clients, supporting more than 3,700 municipal, state and Federal government clients.

We have a network of lockbox processing sites across the country working with clients ranging from federal agencies to state and local government entities. We provide lockbox services for over 300 municipalities. Our payment processing services are designed to expedite collection of remittances and capturing data to accurately post payments with minimal intervention by County staff. We develop solutions that help our clients offer their customers a range of payment options to improve convenience and timeliness of payments. We implemented the first lockbox in 1947 and we were also the first to use electronic imaging solutions in our lockboxes. Our lockbox locations process more than 174 million payments annually, representing value in excess of $844 billion. Following are recent statistics of the Chicago lockbox facility proposed for processing Cook County payments:

Lockbox Location	Average Monthly Items	Average Monthly Dollars Processed (000)	Average Monthly Document Images	# of Active Boxes
Chicago	2,982,564	$20,825,729	3,907,317	3,621

Organizational Chart

The primary point of contact for Cook County will continue to be Yolanda Savage. The two main organizations responsible for providing the contracted lockbox and branch collection service will be the Chase Commercial Banking and J.P. Morgan Treasury Services.

The County's key personnel are identified in blue

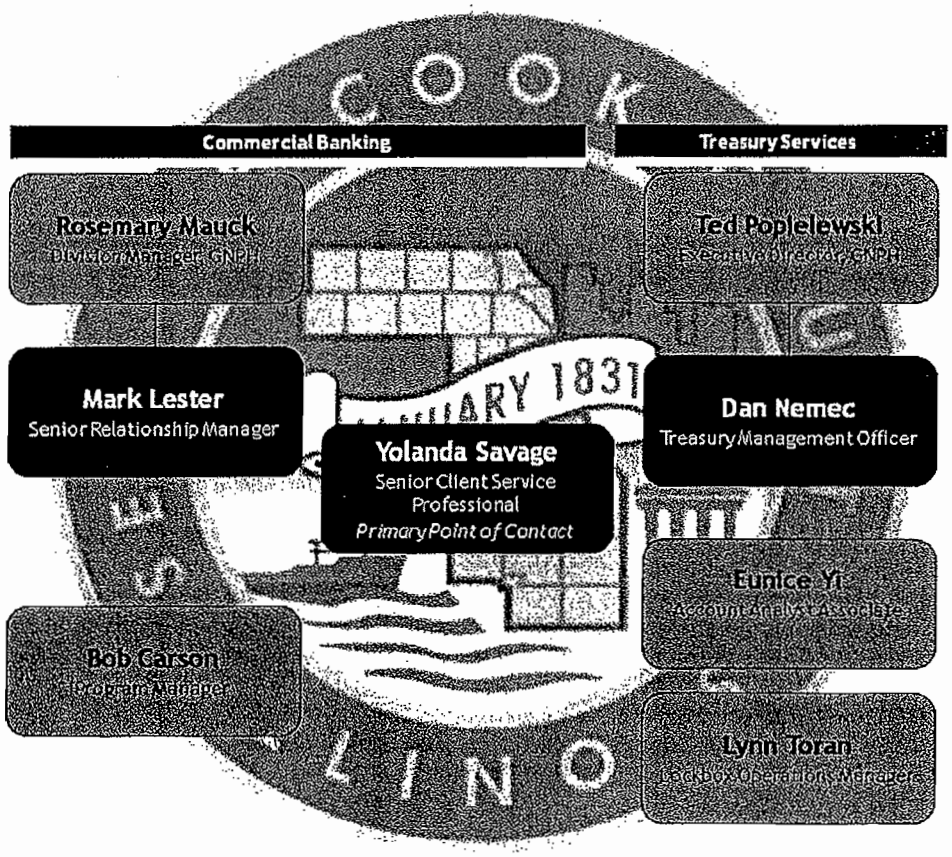


Figure 1

C. Proposed Plan of Action/Program Plan

Provide a detailed proposed plan of action indicating how all requirements will be met in order to provide Cook County Lock Box and Branch Collection Services. The plan must include the methodology proposed for conducting the assessment, developing recommendations and the implementation plan to successfully meet the goals of the County. The proposed plan of action shall include staff & schedule, process, & and any other detail pertinent to the plan of action. The firm shall provide two separate plans of action detailing how it will meet the following requirements:

As the incumbent for lockbox and branch collections for the Cook County Treasurer's Office, and lockbox provider for the Department of Revenue, we are uniquely positioned to meet the requirements of this RFP. If awarded a contract to resume services as a result of this procurement, we will evaluate the RFP requirements with the Treasurer's Office and Department of Revenue to understand any variances between the requirements and the services currently being provided for the County. After thorough review of the RFP, we believe the services requested are substantially similar to those currently provided.

Our proposed solution is described in the responses to the following Sections 1 and 2. We would be pleased to further clarify any of these responses as permitted by Cook County Procurement rules and policy.

1. Cook County Treasurer's Office

a. *Process Steps*

i. *Mail Pick-up: The CCTO maintains Caller Post Office Boxes and assigns one or more boxes to the Lock Box Remittance vendor for mail pick-up. Please disclose the schedule and methods of mail pick-up by day.*

Chase will provide lockbox processing to the CCTO in our Chicago, IL site. The mail pickup process is under the direct control of the lockbox production staff; Chase can control and modify its schedule to meet changes in the U.S. Postal Service's drop schedules.

The table below indicates the pickup schedules for lockbox mail. All times are local.

Chicago		
Monday through Friday	**Saturday**	**Sunday**
12:00 a.m.	2:45 a.m.	2:45 a.m.
2:45 a.m.	6:00 a.m.	6:00 a.m.
6:00 a.m.	10:00 a.m.	10:00 a.m.
10:00 a.m.	1:15 p.m.	1:15 p.m.
1:15 p.m.	7:45 p.m.	7:45 p.m.
7:45 p.m.	10:30 p.m.	10:30 p.m.
10:30 p.m.		

Our processing sites are frequently monitored to ensure an optimal pickup schedule based on:

- Incoming mail patterns
- Volume
- Internal processing requirements

Chase maintains a working relationship with representatives from the U.S. Postal Service both at the local and national levels. Regular meetings are scheduled to discuss mail receipt and distribution issues. Any changes in mail patterns are communicated directly to our Lockbox department from our Mail Distribution Services group.

ii. *Mail Opening and Extraction: Please describe your methods and schedule for mail opening and extraction. Please indicate the capacity and processing rates of various methods, the schedule and the turnaround time. Describe your ability to process payments during peak periods.*

Mail is picked up from the post office and delivered to Chase's Lockbox Services' mailroom where items are fine-sorted into individual boxes. Remittances are delivered to the appropriate lockbox work group, where the extraction associate opens the envelope, extracts the contents, determines the transaction type, performs a review to determine if the item is negotiable, and sorts the item into the appropriate grouping based on the CCTO's unique processing instructions.

Mail Extraction Metrics

CCTO's items will be processed/extracted using a combination of Opex 150s and Opex 50s, with capacity throughput of approximately 3,100 items per hour and 325 items per hour respectively.

Chase's peak periods are:

- Weekly: Thursday evenings through Monday mornings
- Mid-month: the 13th through the 18th of each month, when volume is approximately 20 percent higher than the average week

Part-time employees as well as temporary employees supplement the full-time staff during peak periods to help ensure all items are processed.

iii. *CCTO Mail Review: Please indicate the method for providing for a mail review by the CCTO Staff. Please describe the effects, if any, of the CCTO Mail Review on your process flow, schedule, or costs.*

When mail is received at the processing center, it will be stored in order of "MAIL RECEIPT DATE" (typically labeled on the mail trays/boxes) to allow and enforce a "FIFO" (first in, first out) process.

On time periods do not require post mark date review. All payments received via U.S. mail on time are opened on the high speed extraction equipment and the envelopes are discarded. During the penalty period, each envelope is inspected for post mark date.

- All payments mailed before the due date (based on post mark) are out sorted and ran on the high speed extraction equipment and the envelopes are discarded.
- All payments mailed after the due date (based on post mark) are out sorted and are manually opened. Envelopes for unbalanced penalty transactions are returned to the CCTO on-site staff. Chase recommends imaging the envelopes in bulk into a shadow lockbox for retrieval through Receivables Edge.
- All payments mailed without a post mark are processed based on the date on the check. The work is sorted into on-time or penalty batches based on the check date. Envelopes are truncated and retained on-site. Envelopes for unbalanced exception transactions and penalty payments are returned to the CCTO on-site staff. The envelopes are not re-associated with the original transaction, but rather sent back in bulk. The PIN is written on each of these envelopes. If the PIN is not written on the envelope, Chase will write the PIN on behalf of the remitter.

All payments mailed without a post mark or check date are returned to the CCTO with a notation of when the payment was received in the lockbox.

iv. *CCTO Prepared Payments: Please describe the requirements for accepting CCTO prepared payments. Please disclose the effects, if any, on your process flow, schedule or costs.*

The current process to support CCTO's prepared payments is as follows:

- The work is delivered to Chase via armored car from Cook County
- Work is separated by a Cook County teller (separate batches by Teller) and the integrity of the work is maintained throughout the process
- Courier drops off cash letter type lockbox payments – describe the process we use today

v. *Duplicate and Overpayment Control and Correction: Duplicate and Overpayment Control and Correction is a key step in managing payment processing. The remittance operations should filter and reject any payment over the appropriate amount due as indicated in the scan line of the payment coupon. In addition, all payments on CCTO provided stop file are rejected.*

Duplicate payments are controlled and managed via a stop file that the County uploads to Receivables Edge. Chase will continue to accept the daily stop file from Cook County. We recommend Cook County continue to send the stop by 8:00 a.m. for the daily refresh. As is currently the process, the stop file will be updated seven days a week.

Over payments are systematically controlled based on custom edits. A tolerance of +$10.00 is accepted. $10.01 + is rejected and the transactions is sent back to the CCTO. All underpayments are accepted. All amount reviews are done systematically and accomplished via custom programming. The CCTO reviews over payments ($10.01+) and reprints a coupon with the new amount if the transaction is valid, and delivers the item back to Lockbox Operations.

Chase and the CCTO staff worked together to implement this stop file process. The file has helped minimize the number of duplicate and overpayment transactions, reducing the number of items that require refunds and exception processing by the CCTO staff.

The remittance operations (lock box and branch collections) should provide rejected duplicate and overpayments to the CCTO Staff for review and research, or directly back to the taxpayer for branch transactions.

After Pass 1 keying, the Property Tax ID from the scan line is bumped up against Stop File. If the Property Tax ID number is on the stop file, the transaction will be out sorted to the exception pocket. These items will be delivered to the CCTO staff who will make a final decision on acceptability of the tax payment.

If the transaction has a valid Property Tax ID number, the secondary validation is to confirm the check amount to the amount due on the scan line. The system will accept the transaction if the check amount is less than $10 over the amount due on the scan line. The system compares the check amount to the amount due for each payment period to determine if the amount is within $10 of the amount due. If the check amount is less than $10 over the amount due, the payment will be accepted. If the amount is more than $10 over the amount due, the transaction will be out sorted and delivered to the CCTO staff who will make a final decision on the acceptability tax payment.

If appropriate, the CCTO Staff may reduce the payment amount of the check and return batches of Reworked Payments to the lock box remittance operation for processing. A label indicating the adjustment by the CCTO is attached to the check. This label typically covers the courtesy amount box, part of the date, part of the payee and part of the legal (written out) amount. The CCTO Staff may only reduce the payment amounts of checks.

Chase will continue to support the current process of providing unbalanced transactions to the CCTO staff for review. Once CCTO staff reworks unbalanced or exception transactions, the re-worked items are returned to lockbox to be processed. Those items are then processed within the regular process.

The payment amount for an official check cannot be reduced. In these and similar cases, the CCTO Staff may return batches of Reworked Overpayments to the lock box remittance operations for processing.

Chase will continue to exception the transactions when the check amount does not equal the amount on the scan line. Chase will not change the amount on the check. The transactions will be delivered to CCTO for decisioning.

vi. *Encoding and Endorsing: The firm should discuss its methods, schedule, capacity and processing rates for encoding and endorsing payments. Please disclose the statistics demonstrating the reliability and efficiency of your encoding operations.*

Encoding and endorsing remittances are processed on a first in first out basis (FIFO). Error rates for these processes are not tracked. Encoding for CCTO remittances will be preformed using a two pass process on iTran equipment. The encoding and endorsing rate on the iTran is 4000 items per hour.

vii. *Imaging: The present practice of the CCTO is to retain images of the front of payment coupons and checks for research, and the back of all change of address coupons.*

In addition, the images of the payment transaction should be indexed according to the standard Image Index. Please see Attachment I for the specifications of this Image Index.

Please discuss your methods, schedule, capacity and processing rates of capturing and indexing images of payment transactions.

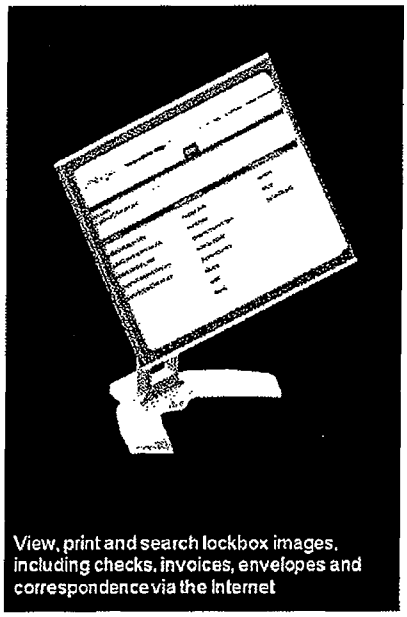
Chase's has offered imaging services for wholesale lockbox clients since 1998. A one-pass scanning environment is used where the images of checks, remittances documents, correspondence, and even envelopes are captured on the IBML ImageTrack IV scanners. We offer duplex imaging (imaging of the front and back of documents) or invoice/accompanying remittance documents. Duplex imaging applies to 100% of the documents in a single lockbox.

If additional material is received with payment, we currently return additional correspondence along with the envelope. Lockbox ensures the PIN and payment amount is written on the envelope and returned unprocessable. We recommend imaging the additional correspondence into a shadow lockbox for image retrieval from Receivables Edge. The shadow lockbox will prevent processing delays in getting the information back to the CCTO via conventional paper delivery methods.

The CCTO can efficiently manage your receivables with Receivables Edge, our Internet-based lockbox image browser application. Through this single portal, you can access images and information related to payments received in your Chase lockboxes as well as electronic payments received via ACH or wire. Easy navigation, advanced queries, payment alerts and workflow tools give your Accounts Receivable, Credit, and Client Service staffs the ability to make informed business decisions quickly without handling paper documents.

Chase has built a custom exit to re-sequence the indexing to account for rejected items so that missing sequence numbers do not appear in files. In addition, custom edits have been created to display a 4-digit batch number in the image and data file.

Receivables Edge is Chase's Online Image and Receivables Management Application



View, print and search lockbox images, including checks, invoices, envelopes and correspondence via the Internet

- Access images around the clock and from multiple workstations
- Integration of electronic payment activity [ACH, wire, Pay Connexion (J.P. Morgan-hosted web payment platform)]
- Improve customer response times and reduce customer callbacks
- Lower costs for shipping, storing, filing and retrieving paper-based files
- Access archived images online for up to 45 calendar days (standard) with 10-year online archive
- Search and query images using a variety of criteria
- Download reports in comma delimited (CSV) formats
- Improve workflow (prioritize, route, load-balance, control)
- Tools for adding invoice-level detail to payments
- Remote lockbox deposit service available

Figure 2

Receivables Edge provides up to 10 years of indexed data and images for convenient retrieval and audit control.

- Check amount
- Check number
- Remitter's bank transit routing number
- Remitter's bank account number
- Lockbox number
- Credit date (business day deposit is posted to your account)
- Process date (calendar on which item is processed; will differ for clients contracting for weekend processing; items processed on Saturday will have a Saturday process day and a Monday credit date; this would be considered the "receipt date")
- Bank-assigned processing batch number
- Item number within the batch

Optional query fields include:

- Remitter name
- As many as 20 additional references fields as captured, such as customer number, tax ID number, paid amount and post mark date

viii. Deposit: Please describe your methods, capacity and processing rates of processing checks and depositing funds. Please disclose clearly the schedule for making deposits and for making funds available to the CCTO.

Encoding and endorsing remittances are processed on a first in first out basis (FIFO). Error rates for these processes are not tracked. Encoding for CCTO remittances will be preformed using a two pass process on iTran equipment. The encoding and endorsing rate on the iTran is 4000 items per hour.

Images for Treasury remittances are captured on a first in first out basis during the scanning process using iTran equipment. The throughput rate on the iTran is 4000 items per hour. MICR information is captured during the scanning process and used as index markers for image retrieval

All lockboxes receive an end-of-day deposit at 4:00 p.m. local time as part of the standard service, and the CCTO has the option of contracting for additional daily deposits. Chase will help you determine the best deposit times by analyzing:

- Average check size
- Payment pattern by endpoint
- Volume of items
- Predetermined reporting cutoffs

Deposits are made on a contracted basis to help ensure maximum availability. You may contract for additional weekday deposits (e.g., a morning deposit in addition to the standard end-of-day deposit) and weekend processing and deposit. Additional fees apply for each of the following standard optional contract deposit time local time. For clients desiring intraday access to remittance images, a morning deposit is required as image viewing start time commences with the first scheduled deposit time.

Chicago		
Monday through Friday	**Saturday**	**Sunday**
4:00 a.m. 9:30 a.m. 2:00 p.m.	4:00 p.m.	4:00 p.m.

Availability

Chase maintains distinct availability schedules for each of our lockbox sites, which are programmed into the lockbox computer. Availability is:

- Assigned to each check at the automated remittance processing workstation as the check is encoded for deposit in the lockbox site. Availability based on deposit
- Based on the specific endpoint in relation to the time of day and your contracted deposit times
- Assigned with fractional float, where appropriate

The Lockbox department is responsible for assignment of availability we do not charge back float losses that we may incur during the collection process. Once availability has been assigned, it is guaranteed.

Please refer to Appendix 1 for the Availability Schedule.

ix. *Collateral Requirements: The law requires the deposit of securities as collateral for all funds deposited by the CCTO. Under this law, the market value of the securities must be 102% of the amount of the deposit. It is required that a third party hold the securities for safekeeping and that the securities are acceptable to the CCTO. The CCTO monitors collateral requirements very closely.*

JPMorgan Chase ("Bank") currently employs the Federal Reserve Bank ("FRB") as the primary custodian for joint-custody security accounts ("collateral account"). The Administrative Reserve Bank ("ARB") that holds the securities for the Bank is the FRB of New York (The FRB district where a bank is chartered determines the ARB). The FRB of Boston is the Federal Reserve System's national collateral account administrator. The Bank pays all cost associated with the collateral accounts held at the FRB. Chase's Collateral Management Group (NCMG) will monitor the account balances of the CCTO on a daily basis and provide additional collateral to secure deposits up to the applicable collateral pledging level – 102%. Adjustments to collateral will be made daily to compensate for fluctuations in market prices in excess of FDIC coverage.

NCMG provides a monthly collateral report which will list the pledged security (description, maturity, rate), original par, current par and market value. NCMG emails the report by the 3rd business day of the following month. CCTO may contact NCMG during normal business hours to request a collateral report for any specific business day.

x. *Deposit and Balance Reporting: Please describe your methods of reporting and controlling deposits. Please provide examples of your deposit reports. Please provide a schedule for the delivery of the daily deposit reports to the CCTO. Please discuss the methods of delivering deposit information.*

Chase sends out six (6) daily email/fax reports that include batch and check totals and transaction invoice details. Report samples are provided in Appendix 2.

Additionally, same-day lockbox deposit information can be reported via our online lockbox and reporting tools, Receivables Edge, and J.P. Morgan ACCESS Information and Reporting – Lockbox Summary Report and Detail Report. Daily deposit report information is available on Receivables Edge for the County to access. Chase will work with the County to provide the necessary training for the County staff to access these reports directly from Receivables Edge. Pricing is based on the County staff accessing these reports directly.

Receivables Edge Reporting

Receivables Edge provides lockbox information in formatted reports to facilitate daily balancing and cash application and to help you analyze patterns and trends. These dynamically generated reports may be viewed online or downloaded in HTML (web compatible) or CSV (comma separated values – spreadsheet compatible) format. All reports can be requested for a single lockbox or for all of the CCTO's lockboxes.

Furthermore, if you subscribe to the "Consolidated Receivables" service, electronic payment data may also be included, such as data from online bill payment services and data from ACH, wire, and Pay Connexion web payments.

Receivables Edge provides your authorized users a variety of standard reports via the Internet

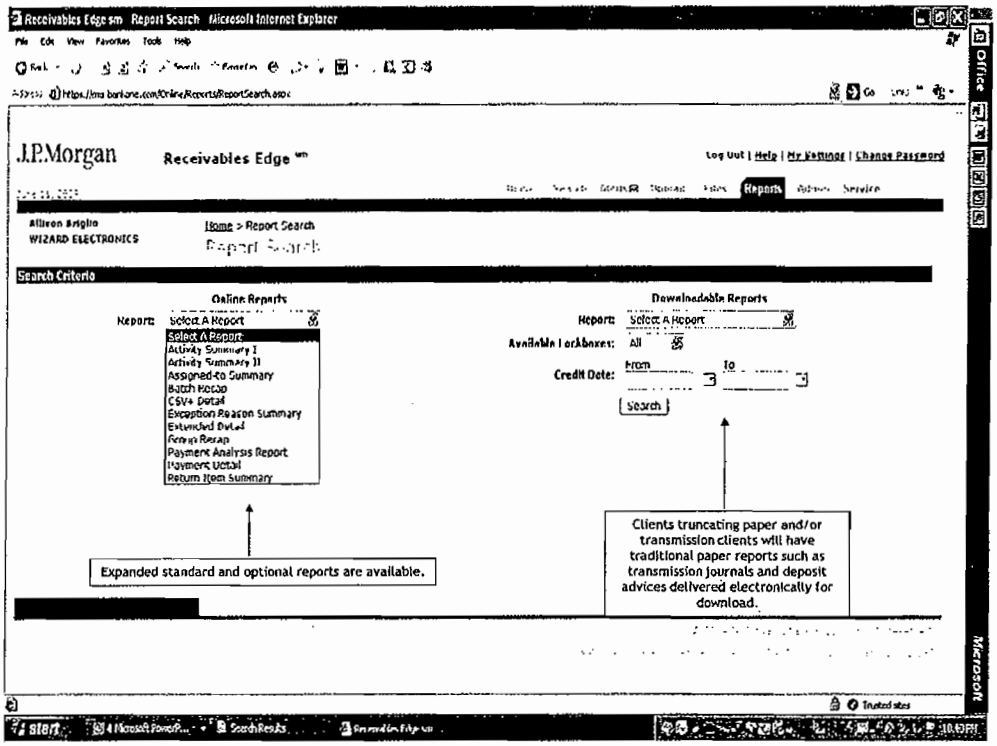


Figure 3

Several reports are included in the Receivables Edge standard service; additional reports are included with some select service offerings as noted. All reports include a time and date stamp. The time and date stamp will be designated as Central Time for the CCTO in your Receivables Edge Settings.

Report name	Description	Usage	Conditions
Standard Reports			
Activity Summary I	Deposit totals (items and dollars) by credit date and lockbox for 1 to 31 days	Balance lockbox totals to bank deposit reports and/or Accounts Receivable	Included
Batch Recap	Batch totals for a single credit date	Balancing by batch	Included
Payment Detail	List of payments received in one or All lockboxes for a single credit date. Payment data may be sorted 2 ways: by Processing Date and Lockbox Number or by Remitter Name. You can specify subtotal by Lockbox or Batch.	Cash application	Included

Report name	Description	Usage	Conditions
Assigned-to Summary	Transaction totals (items and dollars) by user and workflow status for 1 to 31 days	Monitor completion of cash application or exception review assignments	Included; your company must use the workflow status field for this report to be meaningful
Exception Reason Summary	Transaction totals (items and dollars) by exception reason for 1 to 31 days. Includes graphical representation.	Monitor cash application exception reasons to identify trends requiring review	Included; your security administrator must define and use the exception reason table for this report to be meaningful
Payment Analysis Report	Transaction totals (items and dollars) and percentage breakdown by transaction type for 1 to 31 days. Includes graphical representation.	Monitor trends in payment activity by transaction type	Included; meaningful if you subscribe to Consolidated Receivables
User Entitlements Report	A list that identifies all active and inactive user ID's and their respective security status	Track users security events	Included as part of the Security Administration tools
Optional Reports			
Activity Summary II	Deposit totals by credit date and lockbox for 1 to 31 days; includes separate totals for weekend days.	Balancing lockbox totals to bank deposit reports and/or Accounts Receivable	Included if you subscribe to weekend lockbox processing
Group Recap	Totals by assigned group code within lockbox for a single credit date	Monitoring composition of lockbox receipts.	Included if special grouping is performed for your lockboxes (Additional Lockbox processing fees apply)
Extended Detail	List of payments received in one or All lockboxes for a single credit date. Payments can include no check items that may contain credit card data. Payment data may be sorted 2 ways: by Processing Date and Lockbox Number or by Remitter Name. You can specify subtotal by Lockbox or Batch. Includes 1 to 9,999 lines of reference (invoice) details per payment. Reference lines include up to 4 additional invoice-related fields.	Cash application	Optional report (Additional reporting fee applies to all lockboxes within Company ID for which report is activated)
CSV+ Detail	A delimited file containing all Edge transaction data elements for a single credit date.	Cash application or import to an external application for further analysis or reporting	Companies needing a report with more than 4 supplemental data fields reported (Additional reporting fee applies to all lockboxes within Company ID for which report is activated)

Report name	Description	Usage	Conditions
Return Item Summary	Return totals (items and dollars) by return reason and disposition for 1 to 31 days	Monitor return activity to identify trends requiring review	Included if you subscribe to Check Return service
Virtual Remit Activity Summary	Total dollars and items submitted via Virtual Remit by credit date, lockbox and status for 1 to 31 days	Monitor Virtual Remit activity	Included if you subscribe to Virtual Remit service
Virtual Remit Operator Activity	Total dollars and items submitted via Virtual Remit by operator, status and credit date for 1 to 31 days	Monitor Virtual Remit operator activity	Included if you subscribe to Virtual Remit service
Custom Report	User defined columns and column orders. Can include all payment information, enrichment status, invoice reference and payment reference details	User defined and customized report	Optional report Additional reporting fee applies to all lockboxes within Company ID for which report is activated

The ability to request reports is a User Entitlement assigned by the CCTO's designated Security Administrator(s), who have access to all reports. To generate any of the reports to which you have been granted access, you simply:

1. Click on the Reports tab at the top of the Receivables Edge screen
2. Select the desired report from the drop down list
3. Enter the additional information requested, which will vary by report
4. Click on the Search button

With the exception of the CSV+ Detail Report, the result will be the presentation of a report results screen. From the report results screen, you may print the report using the browser print icon, or you may download the report in HTML or CSV (comma-separated value) format by selecting the desired format from the drop down list and clicking on the Download button. Note that the CSV+ Detail Report is not presented in a report results screen. This report is delivered only as a CSV file that you may open or save.

Please refer to Appendix 3 for Receivables Edge sample reports.

J.P. Morgan ACCESS Reporting

In addition to the reports available in Receivables Edge, same-day lockbox deposit information, Lockbox Summary Report and Detail Report, can be reported to J.P. Morgan ACCESS, our Internet-suite of Treasury Management Services. The Lockbox Summary Report provides deposit totals with a float breakdown. The Lockbox Detail Report provides item-by-item float and remittance detail as well as deposit totals.

The CCTO will have secure online access to lockbox information with J.P. Morgan ACCESS Information Reporting

Cash Reporting -- LockBox Summary — Business Date: 02/17/06

Current Day — "Informational Purposes Only"

Bank: U.S.BANK — Currency: U.S. Dollar

Account Number: 123-4-56789

Account Name: USB NV ABCD01 - Remit Acct — Last Update: 03:37 PM N.Y.TIME 03/02/06

BOX: 11223 BOX NAME: 1

-- REPORT -- SEQ	TIME (ET)	TOTAL DEPOSIT	TOTAL AVAILABLE / TOTAL FLOAT	1 DAY FLOAT / 2+DAY FLOAT	ITEMS
01	0740	1,185,446.41	26,926.41 1,153,518.00	1,147,549.00 10,969.00	554
02	1233	204,719.72	0.72 204,719.00	143,745.00 60,974.00	82
03	1335	127,079.64	1.64 127,078.00	115,768.00 11,310.00	36
04	1432	115,137.31	1.31 115,136.00	105,353.00 9,783.00	74
05	1734	306,581.72	0.72 306,581.00	259,765.00 46,816.00	72
TOTAL 88995		1,939,964.80	26,932.80 1,912,032.00	1,772,180.00 139,852.00	818
123-4-56709		1,938,964.00	26,932.00 1,912,032.00	1,772,180.00 139,852.00	818

Figure 4

By using J.P. Morgan ACCESS, you can retrieve deposit total and availability breakdown information throughout the day. We report updated lockbox summary information ten times throughout the day.

- 7:00 a.m. CT
- 8:00 a.m. CT
- 9:00 a.m. CT
- 11:00 a.m. CT
- 12:00 p.m. CT
- 1:00 p.m. CT
- 2:00 p.m. CT
- 3:00 p.m. CT
- 5:00 p.m. CT
- End of day

The updates to J.P. Morgan ACCESS include all batches completed no later than 30 minutes prior to the stated update time, even if the update time precedes one of your scheduled deposit times. Updated information should be presented on J.P. Morgan ACCESS within 15 minutes of the update time. For clients receiving weekend deposits, separate weekend feeds are made on Monday morning.

Any balance, float, and transaction information reported intraday is subject to final verification.

The CCTO also has the option of receiving daily item-by-item detail via direct transmission to your internal systems.

Please refer to Appendix 4 for J.P. Morgan ACCESS sample reports.

In addition, it is necessary for the CCTO to monitor deposit balances on a daily basis. Please discuss the research and control tools available to the CCTO for reporting and monitoring deposit balances. Please also discuss your methods and turnaround times for researching and resolving questions and issues identified by the CCTO.

Chase recommends the CCTO utilize Receivables Edge and J.P. Morgan ACCESS Lockbox reporting to monitor your deposit balances on a daily basis as described above.

Additionally, Chase's Client Service offers cross-product support, which includes the services detailed in this response. The CCTO's designated Client Service Professional (CSP) Yolanda Savage will serve as the primary point of contact for all of your day-to-day needs. If Yolanda is not able to resolve your questions and issues she will advocate for you and engage the lockbox operational experts on your behalf. Yolanda has the authority to escalate whenever necessary to help make certain your issue resolution occurs to your satisfaction.

Chase offers several methods to allow our clients to initiate and track inquiries. All of the solutions are secure and we can recommend channels based upon client specific preferences and needs. Some of the options available are:

- **Phone:** Phone-initiated requests are verbally authenticated by obtaining identifying information and by Client Service Professional personal relationship with our clients. Depending on the nature of the request, clients may be asked to submit written instructions signed by an individual authorized in the client's legal agreements with the bank, and may also receive a callback for high-risk requests to another individual at their company to confirm the instructions. The signature on all written requests is verified against the signature provided in the client's legal agreements. In addition, all client inquiries are captured by your Client Service Professional in an internal tracking system.
- **Fax:** Fax-initiated requests must be signed by an individual authorized in the client's legal agreements with the bank and are authenticated upon receipt. The signature on all written requests is verified against the signature provided in the client's legal agreements. For certain high-risk requests, clients will also receive a callback to another individual at their company to confirm the instructions. In addition, all client inquiries are captured by client service in an internal tracking system.
- **Email:** Requests initiated by email are validated to verify that the sender of the request is an authorized individual. All emails must be securely encrypted and account number information must be masked. We will not accept value-bearing instructions via e-mail. In addition, all client inquiries are captured by client service in an internal tracking system.
- **eServe:** eServe is an Internet-based product that enables authorized clients to use the Internet to access jpmorganaccess.com for funds transfer and ACH inquiry, investigation, reporting and online audit trail functions. eServe offers multiple layers of security via authentication and access control and encryption, as described below:
  - **Authentication and access control:** eServe allows the user to connect through the Internet to jpmorganaccess.com. The Siteminder™ product is used to perform user authentication. A single-sign-on product, J.P. Morgan ACCESS maintains roles for each user, which entitles the user to Chase Internet-based product(s). eServe employs dual-factor authentication via RSA SecurID® token authentication (PSPT) to provide added security for certain product features. RSA SecurID® tokens are required for use by client security administrators or for user actions that create value-bearing transactions.
  - **Encryption:** eServe employs third-party SSL certificates using 128-bit encryption. Internal-to-internal servers that cross the Chase WAN with sensitive information may also employ SSL or IPSEC VPN technology as appropriate.

Our client service organization has established target response times for inquiry and problem resolution. Please refer to the table below for a summary of our current response measures.

Product/Service Type	Service Level Name & Description
Client Service Professional (CSP)	**Inquiry Response Time** - Affirmation of client request within two hours of receipt.
	Inquiry Resolution Time – Resolution time established by the CSP upon receipt of the issue if first contact resolution cannot be met. The resolution time will vary based on the issue, but regular updates will be provided by the CSP.
Commercial Banking Client Service Center	**Average Speed of Answer** – The average speed in which a call is answered. Target for the client service center is 30 seconds or less.
	Average Abandon Call Rate – The percentage of calls that are abandoned prior to call pickup. Target is no more than 4.0% of all calls.
	Calls Answered in Less than 30 Seconds - The percent of incoming calls answered within 30 seconds. Target is no less than 80% of calls are answered within 30 seconds.
J.P. Morgan ACCESS Technical Solutions Center	**Average Speed of Answer** – The average speed in which a call is answered. Target is 30 seconds or less.
	Average Abandon Call Rate – The percentage of calls that are abandoned prior to call pickup. Abandoned rate target performance is no more than 5.0% of all calls.
	Calls Answered in Less than 30 Seconds – The percent of incoming calls answered within 30 seconds. Target is no less than 80% of calls are answered within 30 seconds.

xi. *Transmission: The CCTO requires the transmission of specific payment information in a specific file format for each deposit day for each PIN (Property Index Number) processed. The deadline for the transmission is 3 p.m. of the deposit day. Please see Attachment II for the specifications of the required file format.*

The transmission file is a critical step in the payment process of the CCTO and is required to maintain the official payment records of Cook County. It is necessary to provide the transmission file in the required format by the standard deadline in order to complete the payment transaction for each PIN.

Currently Chase generates the daily image and data transmission by 10:00 a.m. CT. Each lockbox is setup with a separate customized image file, consolidated data file (main lockbox and shadow lockbox). Chase also triggers six (6) email notifications (sent twice a day) and two (2) customized reports sent via FTP.

Currently, during peak periods, image files are split into range files to accommodate for large volumes.

Chase will work with the County to provide the daily files by 3:00 p.m. of the deposit day. We will work with the County to determine the amount of work to be included in the daily file.

xii. *Send Images: Please describe the methods, schedule and costs of delivering images of coupons and checks to the CCTO. Please disclose the technical requirements for the delivery methods and for file formats.*

Chase offers two lockbox image services: transmission of an image file that can be imported into an in-house image system and an Internet-based online service, Receivables Edge. Most of our image clients have not invested in an in-house image application and, therefore, have elected to use the online service. For those clients with an in-house image system, receiving a daily file of

images and an associated index file that is then incorporated into their internal system has made the image transmission a better alternative.

Images via the Internet – Receivables Edge

Receivables Edge is an Internet-based service that provides electronic images of checks, remittance documents and envelopes to clients. CCTO's authorized users will have the ability to view transaction data and images that are stored on a server at Chase. Access to Receivables Edge is via the Internet using a standard web browser.

Beginning with your first scheduled deposit time, your lockbox images are available within a half-hour after lockbox processing is completed. Further, electronic payments are available on a scheduled basis. Images are retained in a high-speed, online storage archive for over a month and provides for unlimited retrieval of check and invoice images. For your permanent record retention needs, you may also choose our long-term 10-year archive solution.

Receivables Edge Recommended Hardware and Software

To experience optimal performance from Receivables Edge, Chase recommends the following hardware and software:

Operating system: Microsoft® Windows® ME, 2000, XP (SP3), MS Windows 7 (32 bit) or Microsoft Windows Vista Business SP2 (32 bit).

Internet browser: Microsoft Internet Explorer 6.0 SP1 (or higher) or FireFox.

Security: It is recommended that you set your browser to use 1,024 Secure Sockets Layer (SSL) encryption. We require the use of a JavaScript-enabled browser to login to your account and provide access to your receivables. We employ SSL version 3, the security extension to the standard HTTP/IP communications protocol. SSL is the accepted industry standard for secure transactions over the Internet.

If you connect to the Internet via a corporate LAN/WAN, you may need to request a configuration change from you network support area. Some corporate networks have security features (firewalls and proxy servers) that restrict certain types of communication over the Internet. You may need to request a firewall configuration change from your network support area. If you connect directly to an Internet Service Provider (ISP), you will not likely encounter this issue.

TIFF viewing software: Images are initially displayed in PNG format because Web browsers can display this format. Since PNG images cannot be manipulated, we also provide a TIFF image that can be viewed, enlarged or rotated with a TIFF viewer. The TIFF viewing software is automatically installed in your browser at the time of first use.

Monitor: The Receivables Edge screens and document images look best on a 17-inch monitor or larger with a screen size of at least 800 x 600 pixels. Satisfactory results may be achieved with a smaller monitor and lower resolutions, although images will be less clear and you will need to use the TIFF viewer more frequently than would be necessary with a better monitor. We recommend the use of a large monitor for optimal results.

All the images are optimized for 256 colors and above.

Connection speed: Although many factors influence the speed of Internet messages (including file size, network traffic and routing), the line size connecting your organization with your ISP will likely have the greatest impact on the response time you experience. Broadband or T1 or greater leased lines will result in the best performance, as Chase is connected to the Internet with T3 lines. Lower-speed connection (e.g., dial-up with 56k modem) will yield much slower results than may be satisfactory for some users.

Image Transmission

Chase can provide image delivery via direct transmission through various transmission channels. We can provide the CCTO with a daily image transmission of all the check and remittance images. Checks and any accompanying documentation (e.g. check stubs, invoices, correspondence and envelopes) can be imaged in their entirety through our image capturing equipment.

Our image transmission file contains one index file, several image files and a read-me file. The index file contains index data with pointers to the image files. The read-me file contains the information regarding the reference fields.

The Image Transmission file will be in ZIP format and the Check and Material images in the file will be single page TIFF images. For the index file included, the most common format provided by Chase is comma delimited; however, we can also accommodate fixed width.

We will gladly provide our complete image transmission specifications upon request.

Most data transmissions are sent at the end of the processing day. Chase can work with you to establish a transmission time that addresses your needs. The standard transmission service provides for one transmission daily Monday through Friday. Transmissions are not sent on U.S. bank holidays. Additional transmission needs can be discussed and additional fees may apply.

Please refer to the Price Proposal for the associated costs.

xiii. *Document Return and Change of Address: The payment coupon provides taxpayers with a means to initiate a change of address with the CCTO. The coupon includes a check box on its front where the taxpayer may indicate a change of address and a form on the reverse to provide new address information. Coupons indicating a change of address should be returned to the CCTO separately. In addition, all change of address coupons must be processed in their own separate payment batch in order to capture the reverse side of the coupon. All other coupons and documents should also be returned to the CCTO by an efficient method.*

Currently Chase provides support for the Change of Address coupons received from taxpayers. The following changes are defined as address changes and treated as such:

- Coupons with a change to the name
- Coupons with a change to the address

The following are not treated as changes of address:

- Email address
- Phone number
- Signature in the specified area

For the incoming postal mail sorted on the high speed equipment, mark sense detection identifies the items with changes of address. These items are out sorted to a separate pocket on the equipment. An operator physically fans all of the out sorted transactions to review coupons for changes of address. The operator also fans all other work to catch any address changes the mark sense technology missed. These items are placed with the rest of the address changes.

For those items that are opened manually, the mail opening clerk will physically review the item for change of address. Those items with changes of address are sorted and batched separately and processed into a shadow lockbox.

All items with address changes are batched together and run in a separate sub mode for change of address. During the imagining process the operator will capture rear images of these batches.

In the image file, the front images are denoted with .CPN extension. The rear image is denoted with a .BAK extension.

For change of addresses received in the branch, CCTO will have online access to all transactions to review the coupon images for change of addresses.

To date, the number of change of addresses presented to the tellers have been minimal. If Cook County would like Chase to review branch transactions for change of addresses, we can do so at an additional fee. The incremental fee for reviewing all branch transactions to identify the change of addresses is reflected in the pricing schedule.

Another alternative is to provide the CCTO website for address changes on the front of the coupon and remove the space on the back of the coupon where the tax payer enters the changes today. The address changes will be more legible than handwriting so accuracy rates will be higher. This process will expedite processing and minimize costs for the county.

xiv. *Exception Handling: All exception items should be returned to the CCTO by an efficient method. Please discuss the methods, schedule and costs of identifying exception items and sending them to the CCTO Staff for review and research. Please discuss the methods, schedule and costs of returning reworked exceptions to the Lock Box for payment processing. Please note that any correspondence included with a payment should be provided to the CCTO Staff by an efficient method.*

Chase has developed a customized process for handling and reviewing of CCTO exception items. Exceptions reject out of the process based on edit and exits and are given to the CCTO staff. Unprocessable items are also given to the CCTO for decisioning.

The bank has established, business as usual, processes in place for reviewing exception items that are identified during the processing of a payment. As items are researched, the Lockbox and Client Service Professional (CSP) will provide to the CCTO the details of the exception items.

The Client Research and Adjustment (CR&A) group within the bank is responsible for researching payments that were unable to post correctly to the appropriate accounts. The CR&A team are notified throughout the day of any exception payments and held by Research as unable to apply. The team has the capability to access numerous internal back office systems to gather information to update the CSP who will, in turn, update the impacted clients.

Any adjustments (debit or credit) will be processed manually and reported through the CSP. The CSP will have access through our Receivables Edge back office system, Remit Admin, to provide data and images of the check and payment coupon to the CCTO. The CCTO manually adjusted tax payments are not provided in the data and image transmission files. Please note, CCTO adjusted tax payments are very rare, with volume totaling about two (2) payments per year.

Scenario 1

1. CR&A contacts the CSP listed on the Cook County account to notify the CSP of an exception item.
2. CSP verifies with the County that the taxpayer listed on the check has an unpaid balance of the amount listed on the tax payment coupon.
3. CSP instructs the Research department to post the credit to the CCTO account.
4. CCTO is notified of the credit posting and appropriate documentation is provided by the CSP.
5. CCTO will make the necessary adjustments on their end to apply the credit appropriately.

Scenario 2

1. The CSP receives a Cook County Research Request Form from a branch that indicates a missing tax payment/check cleared.
2. CSP verifies with CCTO or the website that the payment has not been applied to the PIN listed on the request.
3. CSP contacts the Research Department to see if an item is being held for the dollar amount listed on the request. If so, steps 3 – 5 under scenario 1 above are followed.

Scenario 3

1. CR&A is notified of a branch teller outage involving Cook County tax payments.
2. CR&A contacts the CSP listed on the Cook County account to notify the CSP of an adjusted item.
3. A Recon Services Analyst provides a "request for adjustment", which contains payment details such as amounts, check image, electronic cash image, and coupon image to the CSP.
4. The CSP notifies the CCTO of the adjusted item and provides the details of the transaction.
5. CR&A will hold the teller outage in a pending status until approval is received.
6. CSP receives approval from Cook County on how the adjustment will be applied.
7. CSP instructs the Research department to post the credit to the CCTO account.
8. CCTO is notified of the credit posting and appropriate documentation is provided by the CSP.
9. CCTO will make the necessary adjustments on their end to apply the credit/debit as appropriate.

For overpayments, CCTO reprints coupons with the new amount so the transaction passes the edits.

Please refer to the Price Proposal for the associated costs.

xv. *Postmark Review and Envelope Documentation: The CCTO requires a postmark review and envelope documentation of all payments received after the on time due date and all subsequent penalty due dates. The postmark is the legal definition of the time a payment is received. In this way, the postmark determines whether and how much penalty is charged to the PIN and to the taxpayer. This practice differs substantially from the manner in which many other billers determine penalty charges.*

All payments received via U.S. mail on time are opened on the high speed extraction equipment and the envelopes are discarded. On time periods do not require postmark date review. During the penalty period, each envelope is inspected for postmark date.

- All payments mailed before the due date (based on post mark) are out sorted and ran on the high speed extraction equipment and the envelopes are discarded.
- All payments mailed after the due date (based on post mark) are out sorted and are manually opened. Envelopes for unbalanced penalty transactions are returned to the CCTO on-site staff. Chase recommends imaging the envelopes in bulk into a shadow lockbox for retrieval through Receivables Edge.
- All payments mailed without a post mark are processed based on the date on the check. The work is sorted into on-time or penalty batches based on the check date. Envelopes are truncated and retained on-site. Envelopes for unbalanced exception transactions and penalty payments are returned to the CCTO on-site staff. The envelopes are not re-associated with

the original transaction, but rather sent back in bulk. The PIN is written on each of these envelopes. If the PIN is not written on the envelope, Chase will write the PIN on behalf of the remitter.

All payments mailed without a postmark or check date are returned to CCTO with a notation of when the payment was received in the lockbox.

In addition, the present practice of the CCTO requires that the lock box return all envelopes for odd mode payments processed as penalty. All PINs must be written on the face of the envelope. The postmark on the envelope serves as a proof of a late payment. It also serves an important customer service function of demonstrating to a taxpayer the validity of penalty charges.

Chase will continue to return envelopes for exception items when additional correspondence is received during the penalty period. If the remitter did not write the PIN on the envelope, Chase will write the PIN on the envelope. We recommend imaging all penalty envelopes, correspondence and no check in a shadow lockbox.

All payments mailed without a postmark or check date during penalty period are returned to CCTO with a notation of when the payment was received in the lockbox. If there is no postmark date but there is a check date, we will process the payment based on the check date.

Please describe the methods, schedule and costs of implementing Postmark Review and Envelope Documentation services.

Chase currently implements a manual opening and extraction process for transactions received during the County's designated delinquency period. During the penalty period, each envelope is manually inspected for post mark date.

- All payments mailed after the due date (based on postmark) are out sorted and are manually opened. This work is manually sorted into balanced and unbalanced batches and requires two (2) quality checks. Envelopes are truncated and retained on-site for 30 days. Envelopes for unbalanced transactions are returned to Cook County on-site staff. The PIN is written on each of these envelopes.
- All payments mailed without a postmark are processed based on the date on the check. The work is sorted into on-time or penalty batches based off the check date. Envelopes are truncated and retained on-site for 30 days. Envelopes for unbalanced transactions are returned to Cook County on-site staff. The PIN is written on each of these envelopes.
- All payments mailed without a postmark or check dates are returned to CCTO with a notation of when the payment was received in lockbox.

The costs for implementing postmark review are provided in the Price Proposal.

xvi. *Non-Tax Payment Transactions: The CCTO typically includes deposits for non-tax payments as well as for tax payments in its Cash Letter Deposit for each deposit day.*

All non-tax deposits are delivered to our Chicago vault in a separate deposit marked for checks and cash.

Please describe the methods, schedule and costs, if any, of providing this service to the CCTO.

Cash deposits are processed in our vault and check deposits are forwarded to our proof tellers for final deposit processing. Separate deposits are posted for each deposit slip. Please see the Price Proposal for any costs associated with this service.

xvii. *Location of Remittance Processing Operations: Please disclose the location of your remittance processing operation. CCTO Staff will need onsite access to your remittance processing operation, with the ability to connect communication lines and process exception work onsite. Please describe the area that will be made available to CCTO Staff.*

The CCTO's Property Tax and Home Rule payments will continue to be processed in the current downtown Chicago Chase lockbox site. Additionally, Chase will continue to provide the required allocated space needed for the CCTO Staff. Please refer to Appendix 5 for the floor plan.

b. *Branch Collection Services*

Our public sector clients continue to look for additional channels for their constituents to make payments. As the number of transactions continue to shift to electronic payment channels, our clients strive for alternative and cost effective vehicles to efficiently collect payments. Chase has developed and automated solution for the collection of branch tax payments. The solution automates the processing of transaction in our branches. Checks and coupons scanned at the teller line are converted from paper transactions to electronic data and images. Pricing for branch collection services is based on the current solution provided to the County.

i. *Number and Location of Branches: Please disclose the number and location of branches supporting the collection.*

The County's taxpayers are offered the opportunity to bring Cook County tax payments into branches in Cook County Chase branches. The County and its taxpayers will be supported by Chase's local centralized support and large geographic footprint. With one of the largest branch networks in the country, we operate more than 5,500 branches nationally of which 210 are located in Cook County.

The following is a map of our Chase branch locations in the County:

Chase has 210 commercially enabled branches in Cook County

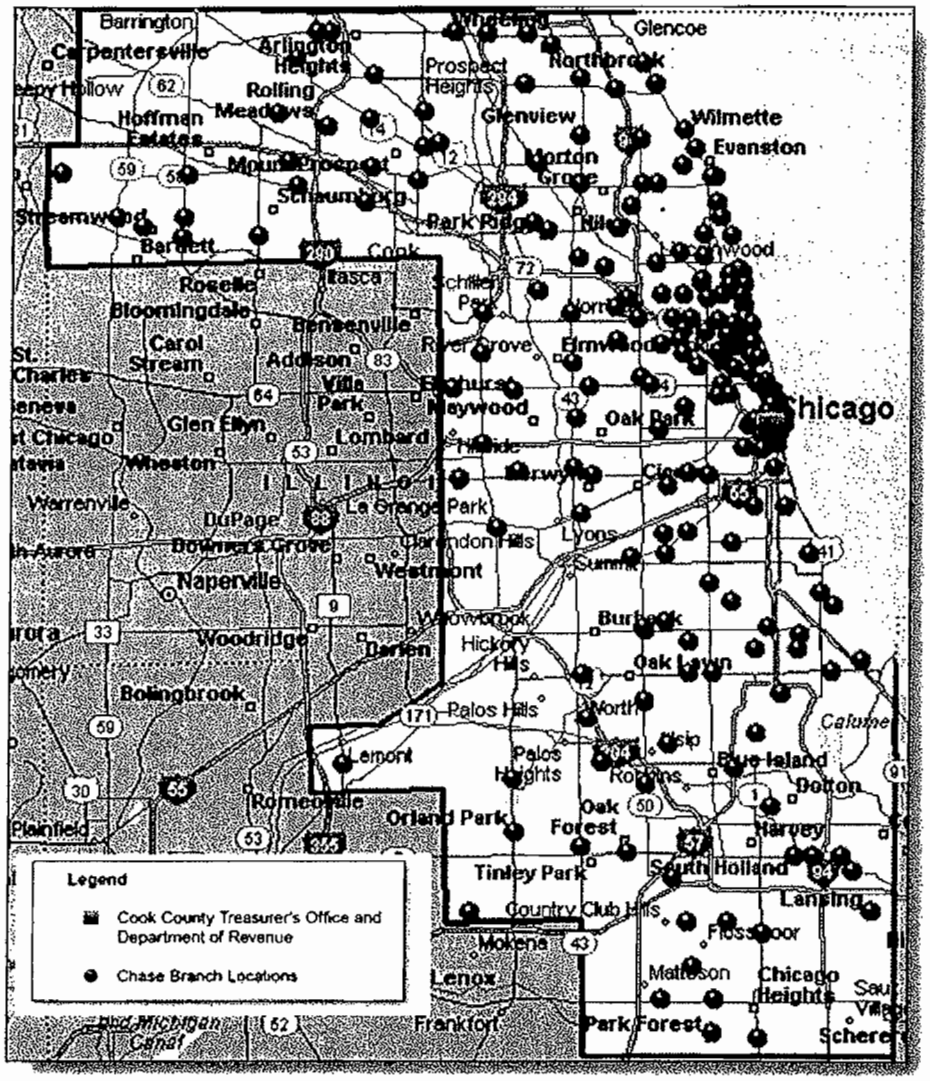


Figure 5

Please see Appendix 6 for a complete listing of our commercially enabled Cook County branch locations, including addresses and hours of operation, capable of providing tax collection services.

ii. *Availability: Please indicate the availability of branch collection services for each installment, for each delinquency collection, and for handling traffic at peak payment periods. Please indicate general branch hours of service.*

Chase will continue to leverage our branch network and provide the branch collection services required to facilitate the collection of property tax payments in Cook County and surrounding counties. Please refer to the Cook County Chase branch listing in Appendix 6 for the general branch hours of service.

iii. *Receipt Requirements: Please describe the receipt services provided to the taxpayer and indicate your plan to meet the receipt requirements of the CCTO. (Please see page 5, Item 3-Branch Processing for receipt requirements)*

Tax payments received in the branches will be scanned along with the associated check. The required information will be captured from the scan to populate the information printed on the Teller receipt. The receipt will continue to include the property tax ID number, which is designated as the account number, the date of payment and the amount of payment. The receipt also provides detailed information regarding the branch in the event additional information or customer service is necessary.

Sample Taxpayer Teller Receipt

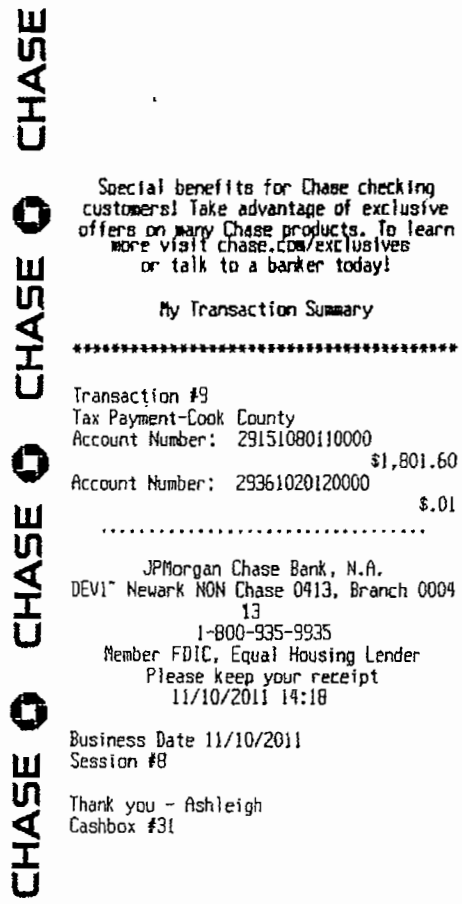


Figure 6

iv. *Ledger Credit: Please disclose the schedule for giving ledger credit to the CCTO. Please indicate how payment transactions will be handled on the due date.*

For branch initiated payments, the processed date is captured to indicate the calendar day that the transaction is received. The ledger credit date indicates the business day that the deposit is posited to your account. Remittances processed on the weekend will indicate the calendar day

the payments are received while the deposits are posted for ledger credit the next business day. Chase does not provide holiday processing.

v. *Processing Cash Transactions: Please disclose your method for handling cash transactions.*

Cash transactions are processed by converting the cash to an electronic credit to the County's account. The credit memo is imaged and provided to the County for online review.

vi. *Reporting by Branch Location: Please disclose your reporting of number and dollar amount of PIN payments by branch location. The CCTO requires a daily report of PIN payments by branch location.*

Chase will continue to provide the daily branch volume report to the CCTO. This report provides the number of transactions that are processed by each branch accepting payments.

Two reports are sent to the CCTO on a daily basis:

- A summary report that contains the volume totals for the branches
- A detailed tax payment report including PIN, payment amount, and branch

Please refer to Appendix 7 for the sample reports.

vii. *Transaction Controls: Please discuss your controls for managing the processing of payments from retail intake at the branch through deposit and transmission to the CCTO. Provide point of service historical scan error rates.*

Chase has implemented an automated solution for the collection of branch tax payments. The automated process accelerates depositing, increases the level of accuracy and minimizes the number of unprocessable transactions.

When a taxpayer presents their check and coupon at a branch, teller window, the check and coupon are scanned using one-pass, desktop scanners. The documents will be imaged, indexed using MICR information and the system will read the OCR line from the coupon and the MICR line from the check. In certain instances, the scan line will not read when scanned in the Teller Express system. If that situation arises, the Teller will data enter the pertinent information from the coupon in the Teller Express system and pass the data to lockbox.

On its most recent federal Community Reinvestment Act (CRA) performance examination, JPMorgan Chase Bank earned the highest possible CRA rating of "*Outstanding*" for the *eighth consecutive time*.

We have implemented a check digit routine to increase the accuracy of automated teller system. Our current error rate on branch collection is .14%.

viii. *Community Reinvestment Act: Please discuss the commitment of your financial institution to the federally regulated Community Reinvestment Act.*

JPMorgan Chase Bank, N.A. has a proven history of commitment to the goals of the CRA, and to community service. This commitment is exemplified by the ***eighth*** consistent rating of ***OUTSTANDING*** compliance with the Community Reinvestment Act (CRA), in its past examinations by the Federal Reserve Bank of New York, and most recently, January 1, 2007, with the Office of the Comptroller of the Currency.

J.P. Morgan's "Outstanding" CRA rating is based on our overall lending, investment and service performance in the bank's markets. The rating reflects:

- involved leadership that begins at the top;

- a strong line of special credit products with flexible credit terms and criteria that support home ownership and small businesses, particularly in low-and moderate-income areas of the bank's community; and,
- innovative community development projects and programs that support both affordable housing and economic development

JPMorgan Chase Community Involvement – Cook County, Illinois

CRA & Community Development Activities from 2009 – 2011

JPMorgan Chase Bank, N.A. has a proven history of commitment to the goals of the CRA, and to community service. This commitment is exemplified by the consistent rating of outstanding compliance with the Community Reinvestment Act (CRA), in its past examinations by the Federal Reserve Bank of New York, and most recently with the Office of the Comptroller of the Currency.

JPMorgan Chase has distinguished itself as a national leader in community development lending. JPMorgan Chase provides financing for affordable housing and economic development projects in low- and moderate-income communities served by JPMorgan Chase. During the period, the bank originated or purchased over $230 million in community development loans throughout Cook County.

JPMorgan Chase also has a long tradition of market leadership in the area of mortgage lending, making innovative mortgage products available to meet the needs of all homebuyers. In this period, the bank made over 81,000 mortgage loans totaling $21.2 billion throughout Cook County, of which 22.4% were made to low- or moderate-income (LMI) borrowers and 17.3% were made for homes located in low- or moderate-income communities.

JPMorgan Chase is also a market leader in the area of small business lending, making available a full range of competitively priced products designed to meet the needs of small businesses and their owners. JPMorgan Chase has originated or purchased over 60,000 small business loans totaling $1.1 billion throughout Cook County, of which, 17.4% were made to businesses located in low- or moderate-income communities.

JPMorgan Chase has continued to maintain excellent responsiveness to the community development needs of its assessment area through its significant level of qualified community development investments. JPMorgan Chase makes substantial investments in Low-Income Housing Tax Credits (LIHTC) which help finance the creation of low- or moderate-income affordable housing. JPMorgan Chase made more than $210 million in new LIHTC and other equity investments within Cook County during this period.

JPMorgan Chase has long supported economic development, affordable housing, support services, education, and other community development initiatives by providing grants to not-for-profit organizations and financial intermediaries devoted to these areas. In addition, the bank has been a leader in designing and fostering innovative programs to meet the changing needs of its communities. During this period, JPMorgan Chase provided over $27 million in grants for community development purposes throughout Cook County.

JPMorgan Chase's Homeownership Preservation Office is recognized as an industry leader in foreclosure prevention. The Homeownership Preservation Office helps families stay in their homes whenever possible by connecting homeowners with counselors through a national help line and leading foreclosure-prevention workshops and local training programs for community leaders, housing advocates, public officials and investors. Over these last few years, more than 4,700 low- or moderate-income families or families living in low- or moderate-income communities

in Cook County at risk of losing their homes to foreclosure have utilized the national help line with the assistance of nonprofit housing counselors.

c. *Customer Service*

i. *Customer Support and Organization: Please describe the customer service support and organization providing customer service to the CCTO and to the taxpayer.*

CCTO's designated Client Service Professional (CSP) Yolanda Savage will continue to provide cross-product support which includes the services detailed in this response. With this one-to-one relationship, Yolanda develops a deep understanding of your business, the products that you use and your overall business needs. Yolanda and her dedicated backup are your day-to-day contact for all servicing needs or concerns. All of our Commercial Banking CSPs are experienced professionals with a deep knowledge of Commercial Banking and Treasury Services products.

Yolanda has served as the primary point of contact for all aspects of the complex and detailed service requirements associated with tax payment processing. She works directly with internal teller service experts to resolve tax payer issues and is the focal point to all CCTO staff inquiries. Yolanda also provides the County with the daily custom reports along with research and detailed analysis. Yolanda serves on most new project team initiatives to assist in the development of any additional product or service needs.

ii. *Research and Adjustments: Please describe the procedures for processing research and adjustment inquiries. Please indicate methods, turnaround time, and costs, if any.*

Your research request is handled by your designated Client Service Professional (CSP), who will work with the appropriate operational areas to ensure your request is handled timely and accurately. In addition, your CSP has the authority to escalate whenever necessary to ensure issue resolution occurs to your satisfaction.

Chase offers several methods to allow our clients to initiate and track inquiries. All of the solutions are secure and we can recommend channels based upon client specific preferences and needs. Some of the options available are:

- **Phone:** Phone-initiated requests are verbally authenticated by obtaining identifying information and by Client Service Professional personal relationship with our clients. Depending on the nature of the request, clients may be asked to submit written instructions signed by an individual authorized in the client's legal agreements with the bank, and may also receive a callback for high-risk requests to another individual at their company to confirm the instructions. The signature on all written requests is verified against the signature provided in the client's legal agreements. In addition, all client inquiries are captured by your Client Service Professional in an internal tracking system.
- **Fax:** Fax-initiated requests must be signed by an individual authorized in the client's legal agreements with the bank and are authenticated upon receipt. The signature on all written requests is verified against the signature provided in the client's legal agreements. For certain high-risk requests, clients will also receive a callback to another individual at their company to confirm the instructions. In addition, all client inquiries are captured by client service in an internal tracking system.
- **Email:** Requests initiated by email are validated to verify that the sender of the request is an authorized individual. All emails must be securely encrypted and account number information must be masked. We will not accept value-bearing instructions via email. In addition, all client inquiries are captured by client service in an internal tracking system.
- **eServe:** eServe is an Internet-based product that enables authorized clients to use the Internet to access jpmorganaccess.com for funds transfer and ACH inquiry, investigation,

reporting and online audit trail functions. eServe offers multiple layers of security via authentication and access control and encryption, as described below:

- **Authentication and access control:** eServe allows the user to connect through the Internet to jpmorganaccess.com. The Siteminder™ product is used to perform user authentication. A single-sign-on product, J.P. Morgan ACCESS maintains roles for each user, which entitles the user to Chase Internet-based product(s). eServe employs dual-factor authentication via RSA SecurID® token authentication (PSPT) to provide added security for certain product features. RSA SecurID® tokens are required for use by client security administrators or for user actions that create value-bearing transactions.
- **Encryption:** eServe employs third-party SSL certificates using 128-bit encryption. Internal-to-internal servers that cross the Chase WAN with sensitive information may also employ SSL or IPSEC VPN technology as appropriate.

Our client service organization has established target response times for inquiry and problem resolution. Please refer to the table below for a summary of our current response measures.

Product/Service Type	Service Level Name & Description
Client Service Professional (CSP)	**Inquiry Response Time** - Affirmation of client request targeted within two hours of receipt.
	Inquiry Resolution Time – Resolution time established by the CSP upon receipt of the issue if first contact resolution cannot be met. The resolution time will vary based on the issue, but regular updates will be provided by the CSP.
Commercial Banking Client Service Center	**Average Speed of Answer** – The average speed in which a call is answered. Target for the client service center is 30 seconds or less.
	Average Abandon Call Rate – The percentage of calls that are abandoned prior to call pickup. Target is no more than 4.0% of all calls.
	Calls Answered in Less than 30 Seconds - The percent of incoming calls answered within 30 seconds. Target is no less than 80% of calls are answered within 30 seconds.
J.P. Morgan ACCESS Technical Solutions Center	**Average Speed of Answer** – The average speed in which a call is answered. Target is 30 seconds or less.
	Average Abandon Call Rate – The percentage of calls that are abandoned prior to call pickup. Abandoned rate target performance is no more than 5.0% of all calls.
	Calls Answered in Less than 30 Seconds – The percent of incoming calls answered within 30 seconds. Target is no less than 80% of calls are answered within 30 seconds.

The bank has established, business as usual, processes in place for reviewing exception items that are identified during the processing of a payment. As items are researched, the Lockbox and Client Service Professional (CSP) will provide to Cook County the details of the exception items.

After December 4, 2011, the branch teller payments are now processed electronically through our Teller Express application and the transaction details is provided online and in specific reports on Receivables Edge, the bank's receivables online browser. The bank has developed additional processes to help identify exception items from branch teller transaction processing from our Research and Adjustments team.

The following provides scenarios and descriptions of those additional "checkpoints" with respect to branch teller transactions.

Research and Adjustments Reviews

The Client Research and Adjustment (CR&A) group within the bank is responsible for researching payments that were unable to post correctly to the appropriate accounts. The CR&A team are notified throughout the day of any exception payments and held by Research as unable to apply. The team has the capability to access numerous internal back office systems to gather information to update the Client Service Professional (CSP) who will, in turn, update the impacted clients.

Any adjustments (debit or credit) will be processed manually and reported through the CSP. The CSP will have access through our Receivables Edge back office system, Remit Admin, to provide data and images of the check and payment coupon to the CCTO. The CCTO manually adjusted tax payments are not provided in the data and image transmission files. Please note, CCTO adjusted tax payments are very rare, with volume totaling about two (2) payments per year.

Scenario 1

1. CR&A contacts the CSP listed on the Cook County account to notify the CSP of an exception item.
2. CSP verifies with the County that the taxpayer listed on the check has an unpaid balance of the amount listed on the tax payment coupon.
3. CSP instructs the Research department to post the credit to the CCTO account.
4. CCTO is notified of the credit posting and appropriate documentation is provided by the CSP.
5. CCTO will make the necessary adjustments on their end to apply the credit appropriately.

Scenario 2

1. The CSP receives a Cook County Research Request Form from a branch that indicates a missing tax payment/check cleared.
2. CSP verifies with CCTO or the website that the payment has not been applied to the PIN listed on the request.
3. CSP contacts the Research Department to see if an item is being held for the dollar amount listed on the request. If so, steps 3 – 5 under scenario 1 above are followed.

Scenario 3

1. The CSP receives a Cook County Research Request Form from a branch that indicates a missing tax payment/check cleared.
2. CSP requests a replacement payment from the branch to be sent to CCTO for processing.

iii. Customer Inquiries and Taxpayer Issues: Please describe your processes for responding to inquiries from the CCTO and for resolving issues affecting taxpayer payments.

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3. CSP instructs the Research department to post the credit to the CCTO account.
4. CCTO is notified of the credit posting and appropriate documentation is provided by the CSP.
5. CCTO will make the necessary adjustments on their end to apply the credit appropriately.

Scenario 2

1. The CSP receives a Cook County Research Request Form from a branch that indicates a missing tax payment/check has cleared.
2. CSP verifies with CCTO or the website that the payment has not been applied to the PIN listed on the request.
3. CSP contacts the Research Department to see if an item is being held for the dollar amount listed on the request. If so, steps 3 – 5 under scenario 1 above are followed.
4. The CSP receives a Cook County Research Request Form from a branch that indicates a missing tax payment/check has not cleared.
5. The CSP requests a replacement payment from the branch to be sent to CCTO for processing.

iv. Technical Support: Please describe the technical support services provided to the CCTO to resolve hardware, software and communications issues.

Our main technical support line is the Technical Solutions Group, and agents are available to assist you with your inquiries around the globe Sunday 3:00 p.m. CT through Friday 7:00 p.m. CT. The CCTO can also contact our Connectivity Help Desk, which is staffed 24 hours a day seven days a week, at 800-990-9217.

Receivables Edge Help Desk is available at 866-872-3321 Monday through Friday from 7:00 a.m. to 7:00 p.m. CT.

d. Quality

The quality of collection and payment processing services is central to the mission of the CCTO as the Cook County Collector. Please discuss the quality of your services including the following information:

i. Quality Programs: Please describe your quality control and improvement programs.

Chase is committed to the delivery of superior financial services and solutions driven by in-depth knowledge of client requirements and a commitment to high quality execution. Our quality assurance practices include a disciplined approach to process management; performance metrics and satisfaction indicators that are linked to client priorities; and employee merit-based reward and recognition programs. We have a number of ongoing quality management and improvement programs in place for our Treasury Services, as detailed below.

Measuring and Managing the Client Experience

Our quality management practices and priorities are anchored by a number of programs designed to measure and manage the client's experience with Chase. Through formal market research, sales feedback and client satisfaction measures, we continuously validate our client-driven performance metrics, and quality management programs to help ensure alignment with the current and emerging needs of our diverse client portfolio.

A. Market & Client Feedback

Talking to clients is one of the most valuable things we do. Included among our client listening processes are the following:

- **Market Research**

  Through syndicated and proprietary research, such as the Phoenix Hecht Cash Management Monitor, Ernst and Young Cash Management Survey, Greenwich Corporate Cash Management Study and targeted in-person interviews, we validate our performance against key competitors and confirm that business strategies are linked to trends within our target markets.

- **Client Satisfaction**

  Since 1992, we have combined traditional market research methodologies with direct client feedback concerning their experience relative to the implementation, servicing and ongoing operational delivery of our Treasury Services.

- **Bank Report Cards, Service Plans and Relationship Reviews**

  The Bank's Treasury Services (TS) continues to be a leader in the development of client-specific measures of service quality and relationship management. The value of these client-specific performance reporting and analysis programs has been frequently cited as a key differentiator relative to our competitors. In addition to providing an ongoing view of our performance relative the client's expectations, these plans help ensure ongoing communication between the bank and the client and continuous process improvement.

B. Performance Measurement

In 1982, The Bank's Treasury Services Group developed one of the first comprehensive performance-measurement systems in the financial services industry. This commitment to improvement through measurement continues today across the full array of Treasury Services. For each measure, we establish performance benchmarks and service quality standards to measure our progress towards clearly differentiated performance. Coupled with our performance

management processes, our measurement system reflects our commitment to continuous improvement and best-in-class performance.

BAI Critical Quality Indicators

In addition to measuring the efficiency and effectiveness in implementing, servicing and delivering Treasury Services, Chase continues to measure the BAI Critical Quality Indicators. These indicators were developed by the leading US cash management banks in cooperation with the AFP (TMA at the time these were developed) and Treasury Strategies. They continue to be an important way for us to evaluate our performance and help ensure that we measure what our clients have told us is most important to them.

Service Quality Practices - High Performance Culture

Chase has an extensive operational quality improvement program for its Treasury Services. Commonly referred to as HPC (High Performance Culture), this program leverages key elements of traditional Six Sigma and TQM (Total Quality Management) to drive service quality management processes to the front line.

Performance Management Practices

A critical component of our quality system is the continuous review of performance results and prioritization of improvement opportunities. We review key indicators on a daily, weekly and monthly basis. The following are examples of some of our performance reporting, management and review processes.

- **Daily Production Assurance Review**

  Under the oversight of the Commercial Production Assurance Center, every morning key product delivery managers and front line supervisors report on specific operational "wellness" indicators to provide that no systemic barriers exist that will prevent the delivery of high quality cash management services for that business day.

- **Weekly Operations Review**

  On a weekly basis senior leadership within our Treasury Services Operations Groups review the week's key business indicators. This weekly review includes input from Treasury Client Services on client inquiry trends for the week, or emerging issues identified by client services leadership based on direct interaction with our clients. Critical issues are assigned resolution owners and corrective actions taken as appropriate.

- **Client Experience and Touch Point Review**

  The Client Experience and Touch Point Review meetings are cross functional forums that serve as platforms to jointly review key performance indicators, client specific satisfaction results, upcoming changes and events and escalated issues or opportunities. On a monthly basis, senior and mid-level managers representing Treasury Services operations, technology, product management, client services and implementation meet with one key objective, identification of opportunities that contribute to an improved experience for our clients.

- **Client Care**

  In instances where clients experience systemic or recurring challenges relative to their Treasury Service products, the client's key relationship advocates may escalate resolution to our Client Care process. Through Client Care, we manage service recovery plans on a client-specific basis, assigning accountability to specific managers within the business to conduct

root cause analysis, develop recovery strategies or action plans and implement solutions that eliminate existing barriers to consistent, high quality service delivery.

Overall, the combination of Market Feedback, Performance Measurement and Continuous Improvement provides a holistic and continuous view of the end-to-end client experience. Our processes and dedicated, expert resources help ensure a focus on excellence in approach and an ongoing commitment to deliver the highest quality products, services and solutions in the marketplace today.

ii. *BAI Quality Measures: Please disclose your performance as indicated in the most recent three Annual BAI Surveys. Please discuss your performance on key quality indicators.*

The following table provides the most recent three-month trend, current year-to-date trend, and prior year benchmarks:

National Wholesale Lockbox – Overall			
JPMorgan Chase Critical Quality Indicators	**Previous Years (Full Year)**	**2012**	**Previous Three Months**
Deposit Accuracy Rate * (Deposit Error Rate) Definition: Measures customer impact errors that occur in the handling of deposits, such as crediting the entire deposit to the wrong account or other errors on the part of JPMorgan Chase which result in the non-posting of the entire deposit to the intended customer's demand deposit account. -- Performance MAP+: 0.31 Errors/1,000 -- Performance Target: 0.11 Errors/1,000	2011: 0.135 2010: 0.14 2009: 0.12 2008: 0.12 2007: 0.19 2006: 0.32	0.17	Feb 12: 0.16 Jan 12: 0.18 Dec 11: 0.20
Item Processing Accuracy Rate* (Item Processing Error Rate) Definition: Measures number of checks that are not processed in accordance with customer specifications, which do result in a financial adjustment to the customer's demand deposit account (e.g., wrong payees, live checks, encoding errors, etc.). -- Performance MAP+: 13.55 Errors/100,000 -- Performance Target: 9.88 Errors/ 100,000	2011: 3.447 2010: 4.60 2009: 5.22 2008: 6.61 2007: 9.25 2006: 11.37	3.905	Feb 12: 3.96 Jan 12: 3.85 Dec 11: 4.0
Procedural Accuracy Rate* (Procedural Error Rate) Definition: Measures number of checks that are not processed in accordance with customer specifications for remittance handling and preparation of remittance packages, which do not require a financial adjustment to the customer's demand deposit account. -- Performance MAP+: 8.09 Errors/100,000 -- Performance Target: 5.39 Errors/ 100,000	2011: 0.85 2010: 1.01 2009: 0.79 2008: 1.09 2007: 2.39 2006: 3.88	0.935	Feb 12: .97 Jan 12: .9 Dec 11: .86

National Wholesale Lockbox – Overall			
JPMorgan Chase Critical Quality Indicators	**Previous Years (Full Year)**	**2012**	**Previous Three Months**
Package Distribution Accuracy Rate* (Distribution Error Rate) Definition: Measures errors in following customer specifications when shipping or mailing remittance packages, resulting in the loss of materials, delay in package arrival, or incompleteness of package upon arrival. -- Performance MAP+: 1.01 Errors/1,000 -- Performance Target: 0.56 Errors/1,000	2011: 0.093 2010: 0.11 2009: 0.11 2008: 0.16 2007: 0.30 2006: 0.39	0.105	Feb 12: 0.15 Jan 12: 0.06 Dec 11: 0.14
Failed/Late Reporting Timeliness Definition: Measures number of Intraday (i.e., current-day/same-day) deposit reports and receivable detail reports that are not made in time to meet individual customer- specified reporting deadlines. -- Performance MAP+: 30.0 Reports/1,000 -- Performance Target: 10.0 Reports/1,000	2011: 1.087 2010: 1.29 2009: 1.39 2008: 2.16 2007: 2.76 2006: 7.50	2.220	Feb 12: 3.77 Jan 12: 0.67 Dec 11: 3.22
Data Keying Accuracy Rate Definition: Measures errors in keying each field of customer required data for every invoice associated with the remittance check; or keying wrong information in the required data fields that result in non-posting to customer receivables system. -- Performance MAP+: 8.00 Errors/500,000 -- Performance Target: 5 Errors/ 500,000 Keystrokes	2011: 0.774 2010: 0.55 2009: 0.75 2008: 1.07 2007: 1.25 2006: 2.82	0.575	Feb 12: 0.66 Jan 12: 0.49 Dec 11: 0.35
Image Error Rate per 100,000 Items/Checks Definition: Customer impact errors resulting from failure to follow Image procedures and/or processing instructions. -- Performance MAP+: 7.00 Errors/100,000 -- Performance Target: 5 Errors/ 100,000	2011: 0.354 2010: 0.65 2009: 0.82 2008: 0.86 2007: 0.91 2006: 1.34	0.40	Feb 12: 0.42 Jan 12: 0.38 Dec 11: 0.35
*BAI Standard Quality Indicators			
+Minimum Acceptable Performance			
LBXNW Quality Metrics-Overall 3/21/2012			

iii. Other Performance Measures: Please disclose and discuss other performance indicators that you measure.

Chase's commitment to quality through performance-measurement is for the full array of our Treasury Services products. We monitor the performance of all of our service areas including: implementation time, inquiry resolution, and professionalism. In addition, we also monitor specific metrics for a given service or product to help ensure quality levels meet company and client standards.

For each measure, we establish performance benchmarks and service quality standards to measure our progress towards clearly differentiated performance. Coupled with our performance management process, our measurement system reflects our commitment to continuous improvement and best-in-class performance.

iv. *Reporting: Please discuss the reporting of performance to the CCTO.*

Results are continuously reviewed through our performance management processes and some of them are available to our clients upon request.

e. *Implementation*

As the incumbent provider to Cook County, Chase has the products and personnel in place. Awarding the new contract to Chase, Cook County avoids significant costs and risks. As compared to a full implementation with a new provider, the resource requirements from Cook County are minimal. The Cook County staff already maintains a familiar and effective working relationship with the Chase relationship team, which enables your staff to maintain productivity. Transition risks such as hidden internal costs, lost historical data, unforeseen complications or unscheduled delays are avoided: Should Cook County select new services, Chase will provide a designated Implementation Manager to work with you.

By electing to keep Chase as your lockbox partner, Cook County can eliminate the need for lengthy and costly conversions.

i. *Agreements: Please provide a copy of all agreements required to initiate the services requested in this RFP.*

Please refer to Appendix 8 for Chase's sample Account Terms and Service Terms.

ii. *Implementation Schedule: Please provide an implementation schedule in appropriate detail to support a start of production work by December 2012.*

A key benefit to Cook County awarding the new contract to Chase is that no additional implementation is required. However, in the event that the County would like to implement new services, Chase will provide an implementation schedule in appropriate detail at that time.

iii. *Long-Lead Items: Please disclose any long-lead items required for implementation and indicate critical factors that may affect implementation.*

Cook County can eliminate the need for long lead items by electing to keep Chase as your lockbox provider.

iv. *Implementation Support: Please describe your support services, technical support and other resources available for implementation.*

Cook County will be assigned a designated Implementation Manager to support any new services selected by the County and will act as a primary point of contact between all levels of your organization (management, users, technical staff and external partners) and the Chase staff. Additionally, the County will continue to be supported by your designated Client Service Professional Yolanda Savage.

v. *Change Control: Please describe your change control process.*

Chase has a well defined Change Control process to document all requested changes. We document the requested change, the required testing and any associated costs to the change. All Change Controls are subject to client approval prior to implementation. This provides a tracking mechanism for all changes within the contract period.

The CCTO will make all requests for changes to processing instructions to your designated Program Manager, Robert (Bob) Carson.

Bob will:

- Talk with you and verify complete understanding of the requested change and, if appropriate, suggest an alternative way of meeting your need that may be more accurate of efficient
- Work with our IT team to ensure necessary development is completed and tested to the satisfaction of the client
- Review the change with our Production Support staff, which is responsible for making all changes to processing and data keying instructions within the lockbox operating system. Every time the CCTO instructions are changed, the lockbox number will appear on a daily production management report that shows all changes. In addition, changes to instructions are emphasized by appearing in a pop up box on the operator's screen the first time they are put into production and viewed by the operator.

Associates review client instructions prior to processing the lockbox. This helps make certain that adherence to your instructions even when the regular associate is absent due to illness or vacation.

vi. Test Requirements: Please describe your test requirements for implementation.

Should Cook County select new services, the designated Chase Implementation Manager will secure the appropriate technical resources to assist in file testing and the setup and testing of any transmissions.

vii. Coupon and Envelope Design: Please describe your guidelines for specifying important processing documents including the coupon and the return envelope.

By electing to keep Chase as your lockbox provider, your current coupon and envelope processing will continue. Should the County have a change in coupon and envelope design, Chase will work with the County in determining the specifications for your new design.

f. CCTO Disaster Recovery Plan and Business Continuity

Please provide an overview of your disaster recovery plan and discuss your ability to continue or resume business operations after a disaster event.

As an integral part of normal business operations within JPMorgan Chase & Co., every manager in the firm is responsible for developing and maintaining resiliency plans as part of the firm wide Resiliency Management Program, part of the firm's Global Resiliency and Information Technology Risk Management department. Resiliency activities of JPMorgan Chase & Co. must comply with and are governed by several agencies that have laws, rules and regulations. Within the firm's policy, requirements have been defined for each critical business process to provide essential business and technology service levels to comply with resiliency requirements of the Office of the Comptroller of the Currency, the Federal Financial Institutions Examination Council and regulatory agencies within the different geographic regions. Resiliency planning is also commonly referred to by terms within the industry as business continuity, disaster recovery and contingency planning; they all represent the process whereby financial institutions ensure the maintenance or recovery of operations and service to their clients.

Resiliency plans must explicitly address the business, operations and technology components of a business process, including those critical processes and functions provided by outside service providers and industry utilities. Contingency locations are an integral part of resiliency planning. In combination with the firm's testing program the locations ensure that the business resiliency plans remain accurate, relevant and operable to minimize disruption to our clients. Critical resiliency plans are tested annually, at a minimum, to verify the effectiveness of alternate locations and to demonstrate that the plans remain accurate and executable.

JPMorgan Chase & Co. resiliency plans are subject to reviews by J.P. Morgan's Internal Audit Department and the Resiliency Risk Management group, which acts as the firm's governing body for Business Resiliency measures. The plans must address and comply with documented organizational requirements. All findings are escalated to the business units, Risk Management and division executive for review. The firm's Board of Directors reviews the status of the overall resiliency program on an annual basis.

JPMorgan Chase & Co. exercises commercially reasonable efforts to ensure that the firm meets our obligations to you and to all of our clients. The firm's resiliency program provides comprehensive business impact analysis, risk assessment, resiliency planning and testing to ensure we can manage our risk and our clients risk within a reasonable time period.

A summary overview of J.P. Morgan TSS business resiliency planning is provided for your review in Appendix 9. If you require more detail regarding our business resiliency planning methodology, we will be pleased to arrange a meeting for you with members of our business resiliency staff.

Lockbox Processing

The Lockbox department manages the equipment used for the capture and transmission of remittance detail. All of our sites are online with our host computer in Chicago. If the data capture and transmission system fails:

- We implement our disaster recovery plan.
- Our mainframe, which is a dual processor, automatically backs itself up in the event one of the processors shuts down.

With our multi-site network configuration, we can respond quickly to any disaster with ample internal and external backup arrangements. For example, our Chicago site is the planned backup location for our other wholesale lockbox processing sites. Additionally, each site can serve as a backup to any other site. We determine to which site to send work by the:

- Expected recovery time
- Processing and transmission requirements of the affected lockboxes
- Available capacity at the alternative sites at the time of the disaster

2. Cook County Department of Revenue

a. *Please provide an expected implementation timeline, including the testing and change control process as well as any other documentations/agreements required to begin implementation. Please also disclose the key contacts for the implementation of this RFP.*

As the incumbent provider to the CCDOR, Chase has the products and personnel in place. Awarding the new contract to Chase, the CCDOR avoids significant costs and risks. As compared to a full implementation with a new provider, the resource requirements from the CCDOR are minimal. The CCDOR staff already maintains a familiar and effective working relationship with the Chase relationship team, which enables your staff to maintain productivity. Transition risks such as hidden internal costs, lost historical data, unforeseen complications or unscheduled delays are avoided. Should the CCDOR select new services, Chase will provide a designated Implementation Manager to work with you.

By electing to keep Chase as your lockbox partner, the CCDOR can eliminate the need for lengthy and costly conversions.

b. *Please provide the process of viewing all documents (envelope, coupon/invoice, copy of check and any other back-up material) associated with the payment either (1) live or (2) image back-up and retrieval or (3) any other method.*

The CCDOR can efficiently manage your receivables with Receivables Edge. Receivables Edge provides electronic images of checks, remittance documents, and envelopes. Through this single portal, you can access images and information related to payments received in your Chase lockboxes as well as electronic payments received via ACH or wire. Easy navigation, advanced queries, payment alerts and workflow tools give your Accounts Receivable, Credit, and Client Service staffs the ability to make informed business decisions quickly without handling paper documents.

Beginning with your first scheduled deposit time, your lockbox images are available within a half-hour after lockbox processing is completed. Further, electronic payments are available on a scheduled basis. Images are retained in a high-speed, online storage archive for over a month and provides for unlimited retrieval of check and invoice images.

Chase also can provide the CCDOR with an image file via direct transmission.

c. *What type of digital imaging capturing and retrieval services does your bank provide? (For example, OCR scanning). Please discuss your methods, schedule, capacity and processing rates of capturing and indexing images of payment transactions.*

Encoding, endorsing and imaging for the Department of Revenue remittances will occur utilizing a one-pass scanning environment where the images of the checks, remittances documents, correspondence, and optionally envelopes are captured on IBML ImageTrack IV scanners. The throughput is approximately 6,000 documents per hour. MICR information is captured during scanning process and used as index markers for image retrieval.

d. *Does the bank have a third party or subcontractor to help process payments? If yes please provide details of the responsibilities of the contractor.*

Chase proposes to provide the lockbox and imaging processing services without the use of any subcontractors. Should we determine that engaging a subcontractor would be advantageous, we will communicate such changes to the CCDOR and address any responsibilities and contractual details of the contractor at that time.

e. *Please explain the approach to implementing best practices (i.e., security, reliability, and efficiency). Please be as specific as possible.*

Due to our extensive and long-standing relationship with Cook County and our in-depth knowledge of your tax processing needs, Chase brings many attributes to the process and relationship that allows us to continue to deliver exemplary lockbox and tax processing services.

We have provided many service enhancements over the years that have provided the following benefits:

- increased processing accuracy
- improved the experience for taxpayers
- improved efficiencies for the Treasurer's Office

Following are some of the service enhancements provided to the County over the current contract term:

System Enhancements

- Specialty tax bills
  - Special sort during first installment

- Custom coding to accept bills and create data file
- Data transmission increased from 5 days/week to 7 days/week to coincide with the daily stop file enhancement
- Rear imaging of address changes
  - Special sort and programming
- Direct data and image files delivered directly to CCTO versus processing through Receivables Edge
  - Custom application developed to send the data and image files directly to CCTO
  - The application is updated each installment by technology to reflect the appropriate due date
- System enhance to accept payments within $10 overpayment threshold

Branch Collections Enhancements

- Manual handling of packages from each branch
- Reconciliation and tracking of all branch payments
- Specialized adjustment process
- Balancing of all Cook County Treasurer Office teller work

Manual Procedure Enhancements

- Additional sorts and based of installment, due date, date received, and payment type
- All unbalanced envelopes returned to customer during penalty
- 30 day retention of all work
- Accept only certified funds during delinquency processing
- Re-work items reviewed and perfected by on-site CCTO staff
- Labor intensive non-processable procedures
- Certificate of Error bills
  - Special opening process
  - 2 Quality checks because there is not systematic way to check in system
- Manual post-mark review for items received after due date
- Chase has a strong value and belief that we continue to partner with the County to provide exemplary service to you and the taxpayers of Cook County.

f. *Please explain the exceptions handling process.*

Chase Lockbox segregates payments with notes and no notes. We validate form type and what portion of the form is received which dictates if it gets processed as scannable or wholesale item. Checks received without a form gets returned back to the CCDOR unprocessable.

If a payment is received with the top or bottom portion or photocopies of the Tax Return Form, those payments are processed as wholesale and paper is returned back to CCDOR.

Chase also sorts out non remit payments based on whether the original payment was made online (based on the check box of the return coupon).

g. *Please explain the NSF check correspondences process.*

Chase maintains a comprehensive database that details your return item handling instructions, which may vary by lockbox even if multiple lockboxes share the same depository account. During the check

clearing process, deposited checks may be returned by the paying bank for a number of reasons, including insufficient funds (NSF), uncollected funds, stop payment, account closed, etc. Most returned items are routed through the Federal Reserve System to our regional return processing areas.

After processing your return items per your handling instructions, the returns system will generate a debit to your designated demand deposit account (DDA). The actual return items are matched to a return item advice and mailed to you via U.S. First Class Mail to the DDA statement address. The return advice lists the dollar amount and the reason for return for each item.

Items being redeposited are assigned availability and re-entered into the clearing system. Typically, redeposits are not posted to your DDA nor do they appear on the return item advice.

Chase can provide a variety of optional services for handling return items to meet your needs.

Receivables Edge[SM] now offers a matching service that integrates returns with their original lockbox transactions.

Receivables Edge

The Receivables Edge browser check return service provides timely notification of return activity for U.S. lockboxes, allowing you to follow up promptly with delinquent customers and correct your accounting records.

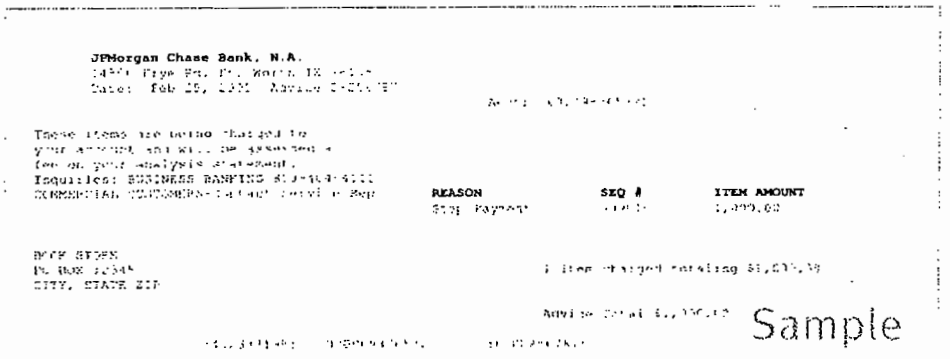
- Both redeposited items and final returns are available on the business day following a return item's processing date.
- For all final returns, the original item is updated with a status marker to indicate that the item was returned. This information is available for the life of the transaction, including long-term storage.
- A Return Item Summary report helps you to analyze patterns and trends of delinquent payers.
- You can be automatically notified of return activity via an e-mail alert.
- A Return Item Maintenance fee applies per lockbox per month; a Detail Reporting fee per return item is also assessed in addition to regular return item handling fees.

Return Item Advice Options

Advices are generated throughout the day and are sent to you via U.S. First Class Mail. They also contain the actual return items. The advices contain the following information: processing date (debit date), advice number, deposit account bank number, deposit account number, alternate chargeback account bank number (if applicable), store/location/lockbox number (if applicable), dollar amount of each return, return reason for each return, maker name for each return (if applicable), internal bank sequence number for each return and total debit amount for the advice.

We offer following advice options:

- Standard advice
  - The standard advice lists up to eight returned checks.
  - If location (or lockbox) processing is requested, advices are produced by location.
  - If "maker name" has been requested, the maker's name (first initial and last name) will be included on the advice.
  - A sample has been provided below (this is also an example of single item advice):



- Cash letter advice — this advice will list all return checks processed during the current cycle. Multiple advices may be created during the processing day.
- Single item advice — each return appears on a single advice.
- Return Item Posting Options
- Single item posting — each return is posted individually your account.
- Advice level posting — the account is debited at the advice level.
- End-of-day posting — all returns for the day's processing are posted as a lump sum to the account.

Location or Lockbox Number

The location or lockbox number is provided for return item reporting. The location number can contain up to 10 digits. Clients using this service should use deposit tickets that include the location number in the MICR line. The endorsement stamp for each store/location should also contain this number.

Information Reporting

All return debits are available on all of our information reporting systems. The data available will depend on the posting option (single item or lump sum) selected by the client.

Current Day

Periodically throughout the day, we will update your available balances to reflect the return and redeposited items that we have processed. Your available balance will be reduced to account for the end-of-day posting of returned items and for redeposit float. Each item will be a reportable transaction and will contain summary information (transaction type, check number and dollar amount). Please note that our Returns Units will process all items received during the day. Therefore, some items may not be processed until after your business day is over.

Prior Day

These reports are typically available by 7:00 a.m. CT. Single-item posting data will include the dollar amount, the return reason and, if enabled, the store/location number and the maker name. The following data, if available, will also be included: the check number, the original deposit amount and the original deposit date.

Lump-sum posting data will include the dollar amount, the store/location number (if enabled), the advice number and the number of items that are included in the debit.

Prior-day returns data are also available via a BAI transmission and include the same data as described above.

We have provided illustrative examples of how each type will appear in prior-day information reporting, on the bank statement and in the BAI file. Actual data reported and record layouts will vary depending on the return service options selected by the client.

Posting Examples	Prior Day Reporting, Bank Statement and BAI Layout	Comments
Single item posting — with some optional fields	DEP ITEM RETURN DEPOSITED ITEM RETURNED NSF 2nd 00289 MR MAKER #OFITEMS00001CK#00000131 DEP AMT000000024325960DEP DATE020105 CK AMT0000058549 ——————— 16,555,58549,,000000000000,/ 88,DEPOSITED ITEM RETURNED NSF 2nd 00289 88, MR MAKER # OF ITEMS00001CK#00000131DEP AMT 88, 0000024325960DEP DATE020105CK AMT0000058549	• Return Reason = NSF 2nd • Store/Location Number = 00289 (if enabled) • Maker name = MR MAKER (if keyed) • Check Number = 131 (if available) • Deposit Amount = $243,259.60 (if available) • Original Deposit date = 020105 (if available)
Lump-sum posting with location number	DEP ITEM RETURN DEPOSITED ITEM RETURNED 258574 SUB289 # OF ITEMS00003 ——————— 16,555,2210551,,000000000000,/ 88,DEPOSITED ITEM RETURNED 258574 88,SUB289 # OF ITEMS00003	• Advice # = 258574 • Lump sum posting will still be at the store/location level = 0000000289 • # of items = 3 (total number of items on advice)

The Returns and Exceptions Report is available through J.P. Morgan ACCESS. This functionality allows you to choose between a preformatted report and a data file. The following information is available for prior-day returns: depository account number (or alternate account number), processing date, original deposit date, check amount, MICR line information of the item (RT number, account number and check number), return reason code, disposition code (return, redeposit or RCK conversion), store number (if used) and maker name (if used).

h. *Please provide a courier service options available. Please include how many times, per day, is a pickup available?*

Courier service for the Chicago site is internally managed under lockbox management. Below are the pickup times for the Chicago lockbox mail.

Chicago		
Monday through Friday	Saturday	Sunday
2:45a.m.	2:45 a.m.	2:45 a.m.
6:00 a.m.	6:00 a.m.	6:00 a.m.
10:00 a.m.	10:00 a.m.	10:00 a.m.
1:15 p.m.	1:15 p.m.	1:15 p.m.
7:45 p.m.	7:45 p.m.	7:45 p.m.
10:30 p.m.	10:30 p.m.	10:30 p.m.

i. *What kind of internal control does the banking institution have for lockbox processing? Please include any reconciliation procedures or other similar reporting mechanisms that have been audited by internal compliance staff.*

As a regulated financial institution, Chase is governed by rigorous external controls and internal audit requirements. Our lockbox processes are reviewed for compliance with security, data integrity and operational process controls.

Chase currently utilizes audits that comply with Statements on Standards for Attestation Engagements No 16 (SSAE 16), which replaces and extends the scope of Statement on Accounting Standards (SAS) No. 70. Our most recent SSAE 16 Letter applicable for our proposed lockbox operations is included in Appendix 10.

j. *Please describe the typical data entry error rate percentage. What steps are taken to reduce it?*

National Wholesale Lockbox – Overall			
JPMorgan Chase Critical Quality Indicators	Previous Years (Full Year)	2012	Previous Three Months
Data Keying Accuracy Rate Definition: Measures errors in keying each field of customer required data for every invoice associated with the remittance check; or keying wrong information in the required data fields that result in non-posting to customer receivables system. -- Performance MAP+: 8.00 Errors/500,000 -- Performance Target: 5 Errors/ 500,000 Keystrokes	2011: 0.774 2010: 0.55 2009: 0.75 2008: 1.07 2007: 1.25 2006: 2.82	0.575	Feb 12: 0.66 Jan 12: 0.49 Dec 11: 0.35

Chase continuously monitors the performance of the products and services we offer. Many measures are reviewed and monitored by key managers and resolution leaders, including senior executives on a daily, weekly, and monthly basis through a variety of performance management processes. Critical issues are assigned resolution owners and corrective actions taken as appropriate. Our BAI Critical Quality Indicators are reported on a monthly basis.

Additionally, all reported errors can be tracked to the individual responsible so that corrective action can be taken (e.g. clarification of language on the outline, additional training for the associates or modification of procedures).

k. *Please describe the methods, schedule and costs of implementing Postmark Review and Envelope Documentation services.*

For the Cook County Department of Revenue, the postmark date is key information for each transaction. Chase is currently doing a sort by postmark date for Home Rule tax. Once mail is sorted

by postmark date, opened and scanned. Image-based data entry is conducted for required fields. In addition, if certain business rules are not met, we are able to apply the County's business rules for those transactions. For example, if a field does not pass the business rule, we will then apply the County-provided rule to that field. If a tax payer provides an invalid date, the data will be updated with a valid date within the County's parameters for transaction posting.

Chase will work with the County to implement postmark date as need for the other tax types as needed.

The costs for implementing postmark review are provided in the Price Proposal.

l. *Please describe your methods and schedule for mail opening and extraction. Please indicate the capacity and processing rates of various methods, the schedule and the turnaround time. Describe your ability to process payments during peak periods.*

Chase picks up first class P.O. Box mail on behalf of Cook County in addition to accepting courier mail directly from the County. The courier typically drops off payments between 2:00 p.m. and 4:00 p.m. CT and the work is processed for next day credit.

Transactions are sorted and grouped based on the type of document that accompanying a check, balanced vs. unbalanced transactions, and notes vs. no notes.

Mail Extraction Metrics

CCDOR's remittances will be processed on Pitney Bowes-Olympus II high speed mail sorter equipment that:

- Has OCR and barcode reading capabilities
- Reads and sorts at the rate of 36,000 items per hour
- Reads 95% of the items on the first pass

Chase's peak periods are:

- Weekly: Thursday evenings through Monday mornings
- Mid-month: the 13th through the 18th of each month, when volume is approximately 20 percent higher than the average week

Part-time employees as well as temporary employees supplement the full-time staff during peak periods to help ensure all items are processed.

m. *Please describe your methods, capacity and processing rates of processing checks and depositing funds. Please disclose clearly the schedule for making deposits and for making funds available to CCDOR.*

Checks are deposited after completion of the IBML ImageTrack IV scanning process and after misread errors are corrected and data keyed. Throughput of the IBML ImageTrack IV scanners is approximately 6,000 documents per hour.

All lockboxes receive an end-of-day deposit at 4:00 p.m. local time as part of the standard service, and CCDOR has the option of contracting for additional daily deposits. Chase will help you determine the best deposit times by analyzing:

- Average check size
- Payment pattern by endpoint
- Volume of items
- Predetermined reporting cutoffs

Deposits are made on a contracted basis to help ensure maximum availability. You may contract for additional weekday deposits (e.g., a morning deposit in addition to the standard end-of-day deposit) and weekend processing and deposit. Additional fees apply for each of the following standard optional contract deposit time local time. For clients desiring intraday access to remittance images, a morning deposit is required as image viewing start time commences with the first scheduled deposit time.

Chicago		
Monday through Friday	Saturday	Sunday
4:00 a.m. 9:30 a.m. 2:00 p.m.	4:00 p.m.	4:00 p.m.

Availability

Chase maintains distinct availability schedules for each of our lockbox sites, which are programmed into the lockbox computer. Availability is:

- Assigned to each check at the automated remittance processing workstation as the check is encoded for deposit in the lockbox site. Availability based on deposit
- Based on the specific endpoint in relation to the time of day and your contracted deposit times
- Assigned with fractional float, where appropriate

The Lockbox department is responsible for assignment of availability we do not charge back float losses that we may incur during the collection process. Once availability has been assigned, it is guaranteed.

Please refer to Appendix 1 for the Availability Schedule.

n. *Please describe your methods of reporting and controlling deposits. Please provide examples of your deposit reports. Please discuss the methods of delivering deposit information. Please also discuss your methods and turnaround times for researching and resolving questions and issues identified by the CCDOR.*

Same-day lockbox deposit information can be reported via our online lockbox and reporting tools, Receivables Edge, and J.P. Morgan ACCESS Information and Reporting – Lockbox Summary Report and Detail Report.

Receivables Edge Reporting

Receivables Edge provides lockbox information in formatted reports to facilitate daily balancing and cash application and to help you analyze patterns and trends. These dynamically generated reports may be viewed online or downloaded in HTML (web compatible) or CSV (comma separated values – spreadsheet compatible) format. All reports can be requested for a single lockbox or for all of the CCDOR's lockboxes.

Furthermore, if you subscribe to the "Consolidated Receivables" service, electronic payment data may also be included, such as data from online bill payment services and data from ACH, wire, and Pay Connexion web payments.

Receivables Edge provides your authorized users a variety of standard reports via the Internet

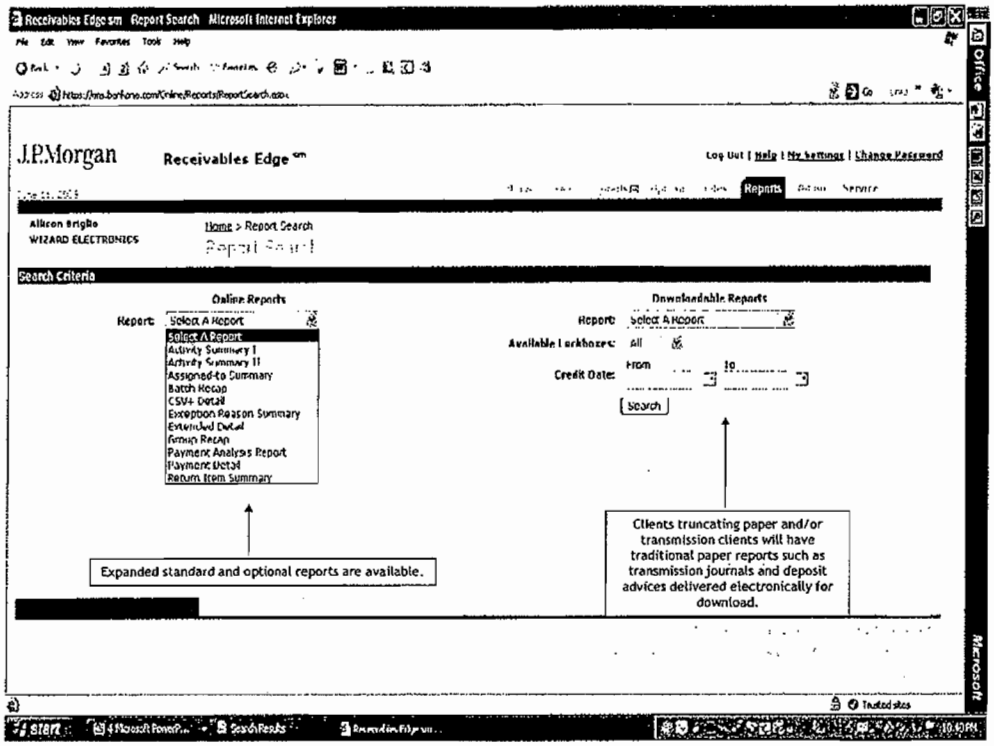


Figure 7

Several reports are included in the Receivables Edge standard service; additional reports are included with some select service offerings as noted. All reports include a time and date stamp. The time and date stamp will be designated as Central Time for the CCDOR in your Receivables Edge Settings.

Report name	Description	Usage	Conditions
Standard Reports			
Activity Summary I	Deposit totals (items and dollars) by credit date and lockbox for 1 to 31 days	Balance lockbox totals to bank deposit reports and/or Accounts Receivable	Included
Batch Recap	Batch totals for a single credit date	Balancing by batch	Included
Payment Detail	List of payments received in one or All lockboxes for a single credit date. Payment data may be sorted 2 ways: by Processing Date and Lockbox Number or by Remitter Name. You can specify subtotal by Lockbox or Batch.	Cash application	Included

Report name	Description	Usage	Conditions
Assigned-to Summary	Transaction totals (items and dollars) by user and workflow status for 1 to 31 days	Monitor completion of cash application or exception review assignments	Included; your company must use the workflow status field for this report to be meaningful
Exception Reason Summary	Transaction totals (items and dollars) by exception reason for 1 to 31 days. Includes graphical representation.	Monitor cash application exception reasons to identify trends requiring review	Included; your security administrator must define and use the exception reason table for this report to be meaningful
Payment Analysis Report	Transaction totals (items and dollars) and percentage breakdown by transaction type for 1 to 31 days. Includes graphical representation.	Monitor trends in payment activity by transaction type	Included; meaningful if you subscribe to Consolidated Receivables
User Entitlements Report	A list that identifies all active and inactive user ID's and their respective security status	Track users security events	Included as part of the Security Administration tools
Optional Reports			
Activity Summary II	Deposit totals by credit date and lockbox for 1 to 31 days; includes separate totals for weekend days.	Balancing lockbox totals to bank deposit reports and/or Accounts Receivable	Included if you subscribe to weekend lockbox processing
Group Recap	Totals by assigned group code within lockbox for a single credit date	Monitoring composition of lockbox receipts.	Included if special grouping is performed for your lockboxes (Additional Lockbox processing fees apply)
Extended Detail	List of payments received in one or All lockboxes for a single credit date. Payments can include no check items that may contain credit card data. Payment data may be sorted 2 ways: by Processing Date and Lockbox Number or by Remitter Name. You can specify subtotal by Lockbox or Batch. Includes 1 to 9,999 lines of reference (invoice) details per payment. Reference lines include up to 4 additional invoice-related fields.	Cash application	Optional report (Additional reporting fee applies to all lockboxes within Company ID for which report is activated)
CSV+ Detail	A delimited file containing all Edge transaction data elements for a single credit date.	Cash application or import to an external application for further analysis or reporting	Companies needing a report with more than 4 supplemental data fields reported (Additional reporting fee applies to all lockboxes within Company ID for which report is activated)

Report name	Description	Usage	Conditions
Return Item Summary	Return totals (items and dollars) by return reason and disposition for 1 to 31 days	Monitor return activity to identify trends requiring review	Included if you subscribe to Check Return service
Virtual Remit Activity Summary	Total dollars and items submitted via Virtual Remit by credit date, lockbox and status for 1 to 31 days	Monitor Virtual Remit activity	Included if you subscribe to Virtual Remit service
Virtual Remit Operator Activity	Total dollars and items submitted via Virtual Remit by operator, status and credit date for 1 to 31 days	Monitor Virtual Remit operator activity	Included if you subscribe to Virtual Remit service
Custom Report	User defined columns and column orders. Can include all payment information, enrichment status, invoice reference and payment reference details	User defined and customized report	Optional report Additional reporting fee applies to all lockboxes within Company ID for which report is activated

The ability to request reports is a User Entitlement assigned by the CCDOR's designated Security Administrator(s), who have access to all reports. To generate any of the reports to which you have been granted access, you simply:

1. Click on the Reports tab at the top of the Receivables Edge screen
2. Select the desired report from the drop down list
3. Enter the additional information requested, which will vary by report
4. Click on the Search button

With the exception of the CSV+ Detail Report, the result will be the presentation of a report results screen. From the report results screen, you may print the report using the browser print icon, or you may download the report in HTML or CSV (comma-separated value) format by selecting the desired format from the drop down list and clicking on the Download button. Note that the CSV+ Detail Report is not presented in a report results screen. This report is delivered only as a CSV file that you may open or save.

Please refer to Appendix 3 for Receivables Edge sample reports.

J.P. Morgan ACCESS Reporting

In addition to the reports available in Receivables Edge, same-day lockbox deposit information, Lockbox Summary Report and Detail Report, can be reported to J.P. Morgan ACCESS, our Internet-suite of Treasury Management Services. The Lockbox Summary Report provides deposit totals with a float breakdown. The Lockbox Detail Report provides item-by-item float and remittance detail as well as deposit totals.

The CCDOR will have secure online access to lockbox information with J.P. Morgan ACCESS Information Reporting

Cash Reporting -- LockBox Summary — Business Date: 02/17/06

Current Day — ** Informational Purposes Only **

Bank: U.S.BANK — Currency: U.S. Dollar

Account Number: 123-4-56789

Account Name: USB NY ABCD01 - Remit Acct — Last Update: 03:37 PM N.Y.TIME 03/02/06

BOX: 11223 BOX NAME: 1

-- REPORT -- SEQ	TIME (ET)	TOTAL DEPOSIT	TOTAL AVAILABLE / TOTAL FLOAT	1 DAY FLOAT / 2+DAY FLOAT	ITEMS
01	0740	1,185,446.41	26,928.41 1,158,518.00	1,147,549.00 10,969.00	554
02	1233	204,719.72	0.72 204,719.00	143,745.00 60,974.00	82
03	1335	127,079.64	1.64 127,078.00	115,768.00 11,310.00	36
04	1432	115,137.31	1.31 115,136.00	105,353.00 9,783.00	74
05	1734	306,581.72	0.72 306,581.00	259,765.00 46,816.00	72
TOTAL 88996		1,939,964.80	26,932.80 1,912,032.00	1,772,180.00 139,852.00	818
123-4-56789		1,939,964.80	26,932.80 1,912,032.00	1,772,180.00 139,852.00	818

Figure 8

By using J.P. Morgan ACCESS, you can retrieve deposit total and availability breakdown information throughout the day. We report updated lockbox summary information ten times throughout the day.

- 7:00 a.m. CT
- 8:00 a.m. CT
- 9:00 a.m. CT
- 11:00 a.m. CT
- 12:00 p.m. CT
- 1:00 p.m. CT
- 2:00 p.m. CT
- 3:00 p.m. CT
- 5:00 p.m. CT
- End of day

The updates to J.P. Morgan ACCESS include all batches completed no later than 30 minutes prior to the stated update time, even if the update time precedes one of your scheduled deposit times. Updated information should be presented on J.P. Morgan ACCESS within 15 minutes of the update time. For clients receiving weekend deposits, separate weekend feeds are made on Monday morning.

Any balance, float, and transaction information reported intraday is subject to final verification.

The CCDOR also has the option of receiving daily item-by-item detail via direct transmission to your internal systems.

Please refer to Appendix 4 for J.P. Morgan ACCESS sample reports.

Research and Inquiry

Chase's Client Service offers cross-product support, which includes the services detailed in this response. The CCDOR's designated Client Service Professional (CSP) Yolanda Savage will serve as the primary point of contact for all of your day-to-day needs. If Yolanda is not able to resolve your questions and issues she will advocate for you and engage the appropriate Chase operational experts on your behalf. Yolanda has the authority to escalate whenever necessary to help make certain your issue resolution occurs to your satisfaction.

Chase offers several methods to allow our clients to initiate and track inquiries. All of the solutions are secure and we can recommend channels based upon client specific preferences and needs. Some of the options available are:

- **Phone:** Phone-initiated requests are verbally authenticated by obtaining identifying information and by Client Service Professional personal relationship with our clients. Depending on the nature of the request, clients may be asked to submit written instructions signed by an individual authorized in the client's legal agreements with the bank, and may also receive a callback for high-risk requests to another individual at their company to confirm the instructions. The signature on all written requests is verified against the signature provided in the client's legal agreements. In addition, all client inquiries are captured by your Client Service Professional in an internal tracking system.
- **Fax:** Fax-initiated requests must be signed by an individual authorized in the client's legal agreements with the bank and are authenticated upon receipt. The signature on all written requests is verified against the signature provided in the client's legal agreements. For certain high-risk requests, clients will also receive a callback to another individual at their company to confirm the instructions. In addition, all client inquiries are captured by client service in an internal tracking system.
- **Email:** Requests initiated by email are validated to verify that the sender of the request is an authorized individual. All emails must be securely encrypted and account number information must be masked. We will not accept value-bearing instructions via e-mail. In addition, all client inquiries are captured by client service in an internal tracking system.
- **eServe:** eServe is an Internet-based product that enables authorized clients to use the Internet to access jpmorganaccess.com for funds transfer and ACH inquiry, investigation, reporting and online audit trail functions. eServe offers multiple layers of security via authentication and access control and encryption, as described below:
  - **Authentication and access control:** eServe allows the user to connect through the Internet to jpmorganaccess.com. The Siteminder™ product is used to perform user authentication. A single-sign-on product, J.P. Morgan ACCESS maintains roles for each user, which entitles the user to Chase Internet-based product(s). eServe employs dual-factor authentication via RSA SecurID® token authentication (PSPT) to provide added security for certain product features. RSA SecurID® tokens are required for use by client security administrators or for user actions that create value-bearing transactions.
  - **Encryption:** eServe employs third-party SSL certificates using 128-bit encryption. Internal-to-internal servers that cross the Chase WAN with sensitive information may also employ SSL or IPSEC VPN technology as appropriate.

Our client service organization has established target response times for inquiry and problem resolution. Please refer to the table below for a summary of our current response measures.

Product/Service Type	Service Level Name & Description
Client Service Professional (CSP)	**Inquiry Response Time** - Affirmation of client request within two hours of receipt.
	Inquiry Resolution Time – Resolution time established by the CSP upon receipt of the issue if first contact resolution cannot be met. The resolution time will vary based on the issue, but regular updates will be provided by the CSP.
Commercial Banking Client Service Center	**Average Speed of Answer** – The average speed in which a call is answered. Target for the client service center is 30 seconds or less.
	Average Abandon Call Rate – The percentage of calls that are abandoned prior to call pickup. Target is no more than 4.0% of all calls.
	Calls Answered in Less than 30 Seconds - The percent of incoming calls answered within 30 seconds. Target is no less than 80% of calls are answered within 30 seconds.
J.P. Morgan ACCESS Technical Solutions Center	**Average Speed of Answer** – The average speed in which a call is answered. Target is 30 seconds or less.
	Average Abandon Call Rate – The percentage of calls that are abandoned prior to call pickup. Abandoned rate target performance is no more than 5.0% of all calls.
	Calls Answered in Less than 30 Seconds – The percent of incoming calls answered within 30 seconds. Target is no less than 80% of calls are answered within 30 seconds.

o. *Please describe the customer service support and organization providing customer service to CCDOR.*

The CCDOR will be assigned a designated Client Service Professional (CSP) who provides cross-product support which includes research and any necessary adjustments. With this one-to-one relationship, your client service professional will develop a deep understanding of your business, the products you use and your overall business needs. Your client service professional and their dedicated backup are your day-to-day contact for all servicing needs or concerns. Commercial Banking client service professionals are experienced professionals with a deep knowledge of Commercial Banking and Treasury Services products.

p. *Please describe the technical support services provided to CCDOR to resolve hardware, software and communications issues.*

Our main technical support line is the Technical Solutions Group, and agents are available to assist you with your inquiries around the globe Sunday 3:00 p.m. CT through Friday 7:00 p.m. CT.

The CCTO can also contact our Connectivity Help Desk, which is staffed 24 hours a day seven days a week, at 800-990-9217.

Receivables Edge Help Desk is available at 866-872-3321 Monday through Friday from 7:00 a.m. to 7:00 p.m. CT.

q. *Please provide an overview of your disaster recovery plan and discuss your ability to continue or resume business operations after a disaster event.*

As an integral part of normal business operations within JPMorgan Chase & Co., every manager in the firm is responsible for developing and maintaining resiliency plans as part of the firm wide Resiliency Management Program, part of the firm's Global Resiliency and Information Technology Risk Management department. Resiliency activities of JPMorgan Chase & Co. must comply with and are governed by several agencies that have laws, rules and regulations. Within the firm's policy, requirements have been defined for each critical business process to provide essential business and technology service levels to comply with resiliency requirements of the Office of the Comptroller of the

Currency, the Federal Financial Institutions Examination Council and regulatory agencies within the different geographic regions. Resiliency planning is also commonly referred to by terms within the industry as business continuity, disaster recovery and contingency planning; they all represent the process whereby financial institutions ensure the maintenance or recovery of operations and service to their clients.

Resiliency plans must explicitly address the business, operations and technology components of a business process, including those critical processes and functions provided by outside service providers and industry utilities. Contingency locations are an integral part of resiliency planning. In combination with the firm's testing program the locations ensure that the business resiliency plans remain accurate, relevant and operable to minimize disruption to our clients. Critical resiliency plans are tested annually, at a minimum, to verify the effectiveness of alternate locations and to demonstrate that the plans remain accurate and executable.

JPMorgan Chase & Co. resiliency plans are subject to reviews by J.P. Morgan's Internal Audit Department and the Resiliency Risk Management group, which acts as the firm's governing body for Business Resiliency measures. The plans must address and comply with documented organizational requirements. All findings are escalated to the business units, Risk Management and division executive for review. The firm's Board of Directors reviews the status of the overall resiliency program on an annual basis.

JPMorgan Chase & Co. exercises commercially reasonable efforts to ensure that the firm meets our obligations to you and to all of our clients. The firm's resiliency program provides comprehensive business impact analysis, risk assessment, resiliency planning and testing to ensure we can manage our risk and our clients risk within a reasonable time period.

A summary overview of J.P. Morgan TSS business resiliency planning is provided for your review in Appendix 9. If you require more detail regarding our business resiliency planning methodology, we will be pleased to arrange a meeting for you with members of our business resiliency staff.

Lockbox Processing

The Lockbox department manages the equipment used for the capture and transmission of remittance detail. All of our sites are online with our host computer in Chicago. If the data capture and transmission system fails:

- We implement our disaster recovery plan.
- Our mainframe, which is a dual processor, automatically backs itself up in the event one of the processors shuts down.

With our multi-site network configuration, we can respond quickly to any disaster with ample internal and external backup arrangements. For example, our Chicago site is the planned backup location for our other wholesale lockbox processing sites. Additionally, each site can serve as a backup to any other site. We determine to which site to send work by the:

- Expected recovery time
- Processing and transmission requirements of the affected lockboxes
- Available capacity at the alternative sites at the time of the disaster

/INET pnester@cookcountytreasurer.com:;COOKCOUNTY47852EMLS4MSun0600
SUBJ : Deposit Notification - COOKCOUNTY47852EMLS4MSun0600
BT
ATTN : P. NESTER
FROM : JP Morgan Receivables Operations
SUBJ : Deposit Notification - COOKCOUNTY47852EMLS4MSun0600

Batch Detail

Lockbox	Batch	Item Count	Batch Total
8911	1	77	235,795.27
8911	2	22	62,566.50
8911	3	16	10,493.73
8911	4	12	92,308.15
8911	5	1	306.41
8911	501	2	3,588.60
8911	502	6	11,069.74
8911	503	2	46.53

Deposit Totals:

Date	Lockbox	Total
03/29/12	8911	416,174.93

Batch Detail

Lockbox	Batch	Item Count	Batch Total
8922	1	2	12,511.39

Deposit Totals:

Date	Lockbox	Total
03/29/12	8922	12,511.39

Batch Detail

Lockbox	Batch	Item Count	Batch Total
18911	701	4	12,575.71

Deposit Totals:

Date	Lockbox	Total
03/29/12	18911	12,575.71

/INET kzeigler@cookcountytreasurer.com:;COOKCOUNTY47854EMLS4MSun0600
SUBJ : Deposit Notification - COOKCOUNTY47854EMLS4MSun0600
BT
ATTN : K. ZEIGLER
FROM : JP Morgan Receivables Operations
SUBJ : Deposit Notification - COOKCOUNTY47854EMLS4MSun0600

Batch Detail

Lockbox	Batch	Item Count	Batch Total
8900	1	2	9,335.61
8900	2	13	30,700.14
8900	3	3	4,894.74
8900	4	21	84,720.92
8900	5	47	195,525.50
8900	6	23	67,584.11
8900	7	47	83,090.67
8900	8	35	84,610.64
8900	9	2	182.38
8900	10	1	1,546.92
8900	11	2	27,673.40
8900	12	1	2,795.80
8900	14	1	502.35
8900	500	14	18,052.64
8900	501	6	16,618.69
8900	503	2	16,713.19
8900	504	3	2,110.89
8900	505	2	30,441.04

Deposit Totals:

Date	Lockbox	Total
03/29/12	8900	677,099.63

Receivables Edge℠

STANDARD AND OPTIONAL REPORTS

STANDARD REPORT DESCRIPTION	EXAMPLE

Lockbox Summary

Provides deposit totals of both items and dollars by credit date and by lockbox for a term of 1 to 31 days

Allows for balancing lockbox totals to bank deposit reports and to accounts receivables system reporting

Lockbox Summary Report

For credit date(s):	2/1/200X - 2/28/200X	**Created On:**	9/16/200X 1:50 PM
For lockbox(es):	ALL	**Download Format:**	HTML
Transaction Type:	ALL		

Report Total: 24 Items **$2,643,425.57**

Credit	Lockbox	Site	Items	Amount
2/16/200X	93999	Chicago - 30	3	$34,750.93
	100999	Pasadena - 34	5	$11,643.05
		Electronic Payments - 90	1	$25,281.44
	730999	Dallas - 32	4	$20,168.18
Subtotal for 2/16/200X			**13**	**$91,843.60**
2/17/200X	93999	Chicago - 30	4	$2,434.52
	730999	Dallas - 32	3	$52,863.28
Subtotal for 2/17/200X			**7**	**$55,297.80**
2/18/200X	93999	Chicago - 30	2	$34,928.70
	100999	Pasadena - 34	1	$2,748.70
		Electronic Payments - 90	1	$12,294.60
Subtotal for 2/17/200X			**4**	**$55,297.80**

Report Total: 24 Items **$2,643,425.57**

Batch Recap

Displays totals by batch and by lockbox for a single credit date

Supports balancing lockbox receipts by batch

Batch Recap Report

For credit date:	2/2/200X	**Created On:**	9/16/200X 1:55 PM
For lockbox(es):	ALL	**Download Format:**	HTML
Transaction Type:	ALL		

Report Total: 6 Items **$38,202.55**

Lockbox	Site	Batch	Items	Total Amount
93999	Chicago - 30	139	5	$33,503.32
Subtotal for Lockbox 93999			**5**	**$33,503.32**
100999	Dallas - 32	108	1	$4,699.23
Subtotal for Lockbox 100999			**1**	**$4,699.23**

Report Total: 6 Items **$38,202.55**

Payment Detail

Lists detailed information on all payments made for all lockboxes for a single credit date

Facilitates cash application and accounts receivables reconciliation

Payment Detail Report

For credit date(s):	2/14/200X	**Created On:**	9/16/200X 1:51 PM
For lockbox(es):	ALL	**Download Format:**	HTML
Transaction Type:	ALL		

Report Total: 12 Items **$399,645.16**

Remitter	RT#	Remitter DDA	Type	Payment #	Amount
ABCD MANUFACTURING	111300880	557034	LBX	3334622	$500.95
ALEXANDER COMMUNICATIONS	21309379	880935	LBX	10876	$306.17
JAMES C MORRISON	74000010	1234567890	LBX	224	$595.95
JAMES C MORRISON	74000010	1234567890	LBX	225	$101.60
Lockbox Total for 93999 - Chicago-30				**8**	**$27,751.62**
CUSHING CONTAINER	21000021	4211317792	WIRE	031101000 000010467	$103,329.61
Lockbox Total for 100999 - Electronic Payments-90				**1**	**$103,329.61**
ELIXIR NATIONAL INC	31100267	55443982	LBX	100125	$23,669.95
PLONIS SYSTEMS	111300880	2134570	LBX	73021	$50,586.96
MONTANA MOULDING MANUFACTURING	31100267	683372834	LBX	20498415	$49,348.46
Lockbox Total for 730999 - Dallas-32				**3**	**$123,605.37**

Report Total: 12 Items **$399,645.16**

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Receivables Edge℠
STANDARD AND OPTIONAL REPORTS

OPTIONAL REPORT DESCRIPTION	EXAMPLE

Lockbox Summary II

For clients choosing optional weekend processing, provides deposit totals of both items and dollars by credit date and by lockbox for a term of 1 to 31 days; weekend processing totals are displayed separately

Allows for balancing lockbox totals to bank deposit reports and to Accounts Receivables system reporting

Lockbox Summary II

For credit date(s):	2/14/200X - 2/18/200X	**Created On:**	2/24/200X 11:41 AM
For lockbox(es):	ALL	**Download Format:**	HTML
Transaction Type:	ALL		

Report Total: 55 Items **$785,402.04**

Credit	Process	Lockbox	Site	Items	Amount
2/14/200X	2/12/200X	93999	Chicago - 30	2	$24,440.63
Subtotal for Process Date 2/12/200X				**2**	**$24,440.63**
	2/14/200X		Chicago - 30	6	$3,310.99
	2/14/200X		Electronic Payments - 90	1	$103,329.61
	2/14/200X	100999	Pasadena - 34	7	$144,958.56
	2/14/200X	730999	Dallas - 32	3	$123,605.37
Subtotal for Process Date 2/14/200X				**17**	**$375,204.53**
Subtotal for Credit Date 2/14/200X				**17**	**$399,645.16**
2/15/200X	2/15/200X	93999	Chicago - 30	4	$69,147.12
	2/15/200X	100999	Pasadena - 34	4	$69,101.18
	2/15/200X	730999	Dallas - 32	2	$62,581.36
Subtotal for Process Date 2/15/200X				**10**	**$200,829.66**
Subtotal for Credit Date 2/15/200X				**10**	**$200,829.66**
2/16/200X	2/16/200X	93999	Chicago - 30	3	$34,750.93
	2/16/200X	100999	Pasadena - 34	5	$11,643.05
	2/16/200X	730999	Dallas - 32	4	$20,168.18
Subtotal for Process Date 2/16/200X				**12**	**$66,562.16**
Subtotal for Credit Date 2/16/200X				**12**	**$66,562.16**
2/17/200X	2/17/200X	93999	Chicago - 30	4	$2,434.52
	2/17/200X	730999	Dallas - 32	3	$52,863.28
Subtotal for Process Date 2/17/200X				**7**	**$55,297.80**
Subtotal for Credit Date 2/17/200X				**7**	**$55,297.80**
2/18/200X	2/18/200X	93999	Chicago - 30	2	$34,928.70
	2/18/200X		Electronic Payments - 90	1	$12,294.60
	2/18/200X	100999	Pasadena - 34	1	$2,748.70
	2/18/200X	730999	Dallas - 32	3	$13,095.26
Subtotal for Process Date 2/18/200X				**7**	**$63,067.26**
Subtotal for Credit Date 2/18/200X				**7**	**$63,067.26**

Report Total: 55 Items **$785,402.04**

Group Recap

For clients utilizing optional "group" codes, totals are assigned within each lockbox by group code for a single credit date

Assists with monitoring the composition of lockbox receipts for ease of tracking trends and patterns

Group Recap Report

For credit date:	2/14/200X	**Created On:**	2/24/200X 11:39 AM
For lockbox(es):	ALL	**Download Format:**	HTML
Transaction Type:	ALL		

Report Total: 19 Items **$399,645.16**

	Lockbox	Group	Items	Total Amount
	93999	1	8	$27,751.62
Subtotal for Lockbox 93999			**8**	**$27,751.62**
	93999	none	1	$103,329.61
Subtotal for Lockbox 93999			**1**	**$103,329.61**
	100999	1	7	$144,958.56
Subtotal for Lockbox 100999			**7**	**$144,958.56**
	730999	1	1	$49,348.46
		2	2	$74,256.91
Subtotal for Lockbox 730999			**3**	**$123,605.37**

Report Total: 19 Items **$399,645.16**

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Receivables Edge℠
STANDARD AND OPTIONAL REPORTS

OPTIONAL REPORT DESCRIPTION	EXAMPLE

Extended Detail

Details all payments received in all lockboxes for a single credit date including from 1 to 9,999 lines of reference details per payment; reference lines include up to 4 invoice-related fields

Facilitates cash application and accounts receivables reconciliation

Extended Detail Report

For credit date:	2/10/200X	**Created On:**	9/16/200X 1:53 PM
For lockbox(es):	ALL	**Download Format:**	HTML
Transaction Type:	ALL		

Report Total:	**7**	**$113,463.83**	**95**	**$113,463.83**	**0**	**$0.00**

Remitter	Type	Payment #	Amount	Invoice Number	Invoice Amount	Invoice Date	Gross Amount
CUSHING CONTAINER CORP	LBX	48792	$35,630.07	123489	$9,900.00		
				123490	$25,730.07		
CUSTOM WIDGETS CORP	LBX	901795	$14,138.49	284502	$485.33		
				484603	$257.07		
				8779092	$688.83		
				5488002	$341.88		
ELIXIR NATIONAL INC	LBX	100101	$22,038.86	3145692	$1,195.88		
				3123944	$1,200.95		
				3192898	$455.88		
Subtotal for Lockbox 100999		3	$71,807.42	54	$71,807.42	0	$0.00
CUSHING CONTAINER CORP	LBX	48705	$12,852.66	905231	$11,015.72		
				905232	$1,836.94		
ABCD MANUFACTURING	LBX	3334712	$3,080.60	10879013	$497.63		
				10879023	$434.47		
				10979024	$2,148.50		
PLONIS SYSTEMS	LBX	73095	$20,104.10	1568972	$1,977.75		
				1568973	$975.29		
				1568974	$15,043.67		
				1568975	$2,107.39		
YUEN COMPUTERS	LBX	16452	$5,619.05	3223331	$22.95		
				3223332	$70.00		
				3877222	$23.00		
				2817272	$122.00		
Subtotal for Lockbox 730999		4	$41,656.41	41	$41,656.41	0	$0.00

Report Total:	**7**	**$113,463.83**	**95**	**$113,463.83**	**0**	**$0.00**

CSV Plus Detail

Itemizes all transaction data elements for each payment for a single credit date in a comma delimited file format

Facilitates cash applications and accounts receivables reconciliation and allows for import into accounts receivables application for additional analysis and reporting; ideal for clients that need more than 4 invoice-related fields in their reference lines

Credit Date	Process Date	Site	Lockbox	Batch	Item	Seq	Deposit DDA	Remitter	RT #	DDA	Payment #	Remit Data	Type	Currency	Amount	INVOICE NUMBER	INVOICE AMOUNT
2/14/200X	2/12/200X	Chicago	93999	147	1	1	5580668	ELIXIR NATIONAL INC	31100267	65443982	100139		LBX	USD	14399.95	3115781	10050
																3108903	4000.5
																3110589	349.45
2/14/200X	2/12/200X	Chicago	93999	147	2	2	5580668	XYZ ELECTRONIC SWITCH COR	111300880	1008425789	9470		LBX	USD	10040.68	9806	860.4
																3350	1574.42
																8705	2751.23
																9788	4854.63
2/14/200X	2/14/200X	Chicago	93999	148	1	1	5580668	KOLUBKA DISTRIBUTORS	31100267	1003948567	3992		LBX	USD	985.95	4278	593.92
																4388	392.03
2/14/200X	2/14/200X	Chicago	93999	148	2	2	5580668	MONTANA MOULDING MANUFACTURING	31100267	683372834	20498388		LBX	USD	820.37	90287	39.59
																90290	491.01
																90299	190.97
																90300	98.8
2/14/200X	2/14/200X	Chicago	93999	148	3	3	5580668	ABCD MANUFACTURING	111300880	557034	3334622		LBX	USD	500.95	66879012	500.95
2/14/200X	2/14/200X	Chicago	93999	148	4	4	5580668	ALEXANDER COMMUNICATION	21309379	880935	10876		LBX	USD	306.17	39981	6.74
																39982	50.2
																39986	153.08
2/14/200X	2/14/200X	Chicago	93999	148	5	5	5580668	JAMES C MORRISON	74000010	1234567890	224		LBX	USD	595.95	886644	595.95
																886668	101.6
2/14/200X	2/14/200X	Chicago	93999	148	5	6	5580668	JAMES C MORRISON	74000010	1234567890	225		LBX	USD	101.6		
2/14/200X	2/14/200X	Electronic	93999	999	1	1	5580668	CUSHING CONTAINER	21000021	4211317792	311010000		WIRE	USD	103329.6		103329.6
2/14/200X	2/14/200X	Pasadena	100999	115	1	1	5580706	MONTANA MOULDING MANUFACTURING	31100267	683372834	20498475		LBX	USD	43005.91	257235	32558.57
																258238	9447.34
2/14/200X	2/14/200X	Pasadena	100999	115	2	2	5580706	HOLIDAY HANGER COMPANY	71000013	9840397111	73112		LBX	USD	625.64	333211	431.61

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Receivables Edge℠
STANDARD AND OPTIONAL REPORTS

OPTIONAL REPORT – (DOWNLOAD) DESCRIPTION	EXAMPLE
Lockbox Deposit Advice of Credit **Delineates by lockbox and by deposit time the number and dollar value total of items with zero, one and two day availability for prior day receipts** Assists with investment decisions and liquidity planning	

Advice of Credit

Date: 12/29/200X

Lockbox: 123456 CUSTOM WIDGETS CORP

DDA Number: 0123456

Your Account Number 0123456 has been credited as listed below:

Time	0-Day	Items	1-Day	Items	2-Day	Items	Total	Items
04:00	$53,356.03	3	$655,706.88	17	$38,375.73	2	$747,438.64	22
07:00	$0.00	0	$363,330.60	22	$0.00	0	$363,330.60	22
16:00	$0.00	0	$273,354.97	13	$0.00	0	$273,354.97	13
Total:	**$53,356.03**	**3**	**$1,292,392.45**	**52**	**$38,375.73**	**2**	**$1,384,124.21**	**57**

Average Availability: **0.99**

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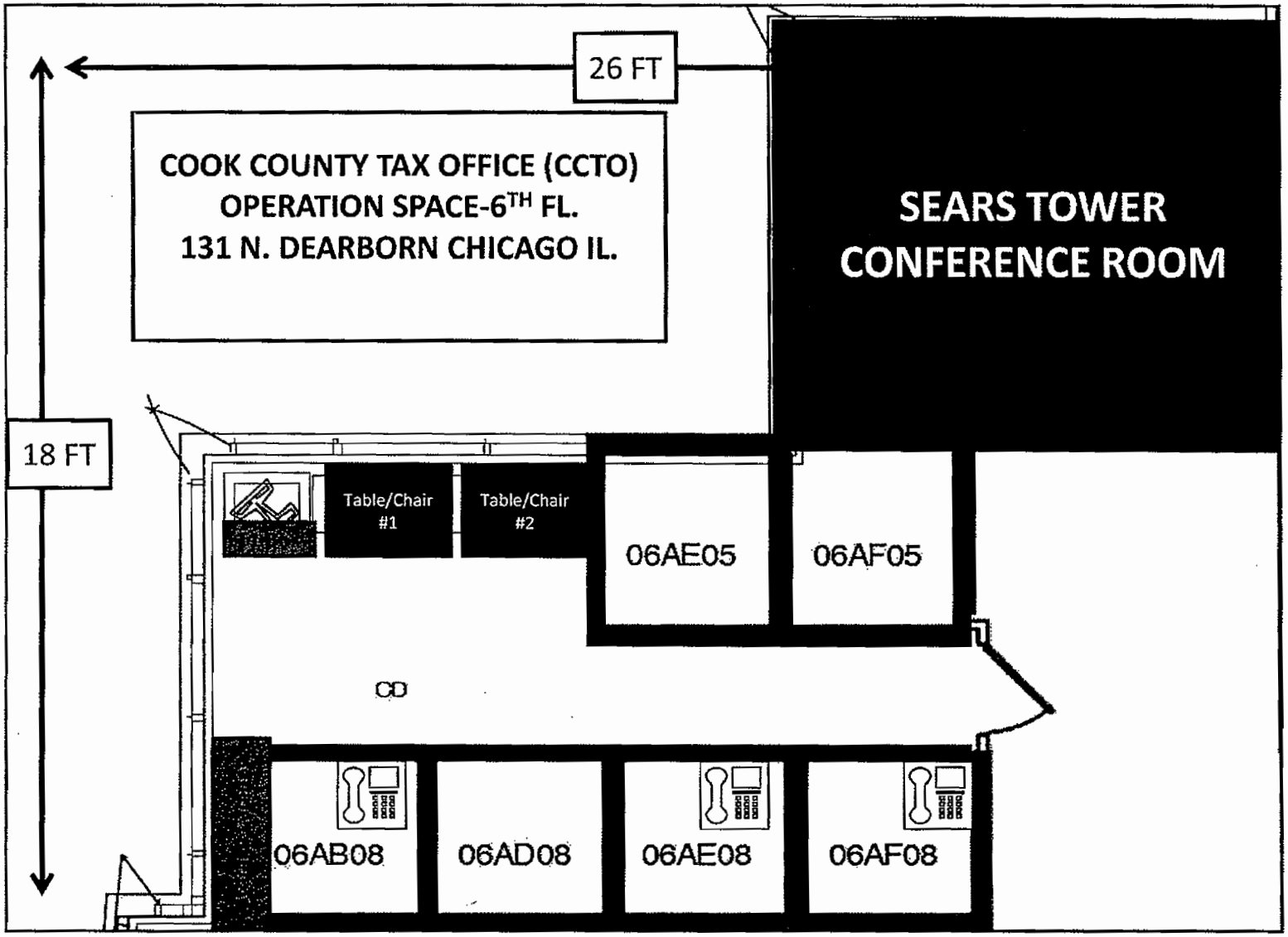
26 FT
COOK COUNTY TAX OFFICE (CCTO)
OPERATION SPACE-6TH FL.
131 N. DEARBORN CHICAGO IL.
SEARS TOWER
CONFERENCE ROOM
18 FT
Table/Chair #1
Table/Chair #2
06AE05
06AF05
CD
06AB08
06AD08
06AE08
06AF08

CHASE

BRANCH NAME	ADDRESS	CITY	STATE	ZIP	Sunday Lobby Hours	Monday-Thursday Lobby Hours	Friday Lobby Hours	Saturday Lobby Hours
Michigan Ave	605 N Michigan Ave	Chicago	IL	60611		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Cicero and 79th	4730 W 79th St	Chicago	IL	60652		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Archer Ave	4363 S Archer Ave	Chicago	IL	60632	11:00 a.m.-3:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Golf Rd	43 E Golf Rd	Arlington Heights	IL	60005		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Arlington Rand	300 E Rand Rd	Arlington Heights	IL	60004		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Arlington Heights Dunton	1 N Dunton Ave	Arlington Heights	IL	60005		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Berwyn	6532 W Cermak Rd	Berwyn	IL	60402		8:00 a.m.-6:00 p.m.	8:00 a.m.-6:00 p.m.	8:00 a.m.-3:00 p.m.
East Lakeview	3032 N Clark St	Chicago	IL	60657		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Elgin Shady Oaks	500 N Shady Oaks Dr	Elgin	IL	60120		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Elk Grove Village	100 E Higgins Rd	Elk Grove Village	IL	60007		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:30 p.m.	9:00 a.m.-1:00 p.m.
Evanston McDaniel	1901 Mcdaniel	Evanston	IL	60201		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Evanston Orrington	1603 Orrington	Evanston	IL	60201		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Glenview Pfingsten	2801 Pfingsten Rd	Glenview	IL	60025		8:00 a.m.-6:00 p.m.	8:00 a.m.-6:00 p.m.	8:00 a.m.-3:00 p.m.
Glenview River Dr	990 River Dr	Glenview	IL	60025		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Grove Evanston	901 Grove St	Evanston	IL	60201		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Hancock Center	875 N Michigan Ave	Chicago	IL	60611		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Hoffman Estates	2555 W Golf Rd	Hoffman Estates	IL	60194		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Kedzie	8340 S Kedzie Ave	Chicago	IL	60652		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
La Grange	14 S La Grange Rd	La Grange	IL	60525		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Lansing Ridge	3115 Ridge Rd	Lansing	IL	60438		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Lemont	1132 State St	Lemont	IL	60439		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Lincoln Park	2170 N Clybourn Ave	Chicago	IL	60614		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Little Village	3856 W 26th St	Chicago	IL	60623	11:00 a.m.-3:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Chicago Main	10 S Dearborn	Chicago	IL	60670		7:00 a.m.-6:00 p.m.	7:00 a.m.-6:00 p.m.	
Melrose Park	1836 N Broadway	Melrose Park	IL	60160		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Mt Prospect Countryside	1190 S Elmhurst Rd	Mount Prospect	IL	60056		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Randhurst	55 E Euclid Ave	Mount Prospect	IL	60056		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Mt Prospect Busse	111 E Busse Ave	Mount Prospect	IL	60056		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Near North	1122 North Clark	Chicago	IL	60610		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Niles	8510 W Golf Rd	Niles	IL	60714		8:00 a.m.-6:00 p.m.	8:00 a.m.-7:00 p.m.	8:00 a.m.-3:00 p.m.
North Evanston	1900 Central St	Evanston	IL	60201		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Northbrook Dundee	2801 Dundee Rd	Northbrook	IL	60062		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Northfield	400 Central Ave	Northfield	IL	60093		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.

CHASE

BRANCH NAME	ADDRESS	CITY	STATE	ZIP	Sunday Lobby Hours	Monday-Thursday Lobby Hours	Friday Lobby Hours	Saturday Lobby Hours
Milwaukee Ave	5813 N Milwaukee Ave	Chicago	IL	60646		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Oak Lawn	10440 S Cicero	Oak Lawn	IL	60453		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Oak Park Lake	1048 Lake St	Oak Park	IL	60301		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Orland Park	15100 S Lagrange Rd	Orland Park	IL	60462		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Palatine	1131 E Dundee Rd	Palatine	IL	60074		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Park Forest	202 Forest Blvd	Park Forest	IL	60466		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Park Ridge	1 S Northwest Hwy	Park Ridge	IL	60068		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Ravenswood	1825 W Lawrence Ave	Chicago	IL	60640		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Rogers Park	7015 N Western Ave	Chicago	IL	60645		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Sauganash	4145 W Peterson Ave	Chicago	IL	60646		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Schaumburg Meacham	600 N Meacham Rd	Schaumburg	IL	60173		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Woodfield	K-311 Woodfield Mall	Schaumburg	IL	60173		9:00 a.m.-4:00 p.m.	9:00 a.m.-4:00 p.m.	9:00 a.m.-1:00 p.m.
Schiller Park	9320 W Irving Park Rd	Schiller Park	IL	60176		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Skokie Dempster	4200 Dempster	Skokie	IL	60076		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Skokie Lincoln	8001 Lincoln Ave	Skokie	IL	60077		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Stony Island	6650 S Stony Island Ave	Chicago	IL	60637		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Streamwood	151 E Irving Park Rd	Streamwood	IL	60107		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Wacker Dr	35 W Wacker Dr	Chicago	IL	60601		8:00 a.m.-6:00 p.m.	8:00 a.m.-6:00 p.m.	
West Lakeview	3335 N Ashland Ave	Chicago	IL	60657		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Western Ave	6245 S Western Ave	Chicago	IL	60636		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Wilmette Main	1200 Central Ave	Wilmette	IL	60091		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Winnetka	791 Elm St	Winnetka	IL	60093		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Worth	6838 W 111th St	Worth	IL	60482		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Jeffery Manor	1910 E 95th St	Chicago	IL	60617		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
CME	30 S Wacker Dr	Chicago	IL	60606		7:00 a.m.-6:00 p.m.	7:00 a.m.-6:00 p.m.	
Bronzeville	3500 S King Dr	Chicago	IL	60653		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Skokie Touhy	5550 W Touhy	Skokie	IL	60077		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Bucktown	1849 W North Ave	Chicago	IL	60622		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
North Wrigleyville	3714 N Broadway St	Chicago	IL	60613	11:00 a.m.-3:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Six Corners	4854 W Irving Park Rd	Chicago	IL	60641		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Andersonville	5134 N Clark St	Chicago	IL	60640		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Old Irving	3620 W Irving Park Rd	Chicago	IL	60618		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
South Loop	850 S Wabash	Chicago	IL	60605		8:00 a.m.-6:00 p.m.	8:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.

CHASE

BRANCH NAME	ADDRESS	CITY	STATE	ZIP	Sunday Lobby Hours	Monday-Thursday Lobby Hours	Friday Lobby Hours	Saturday Lobby Hours
Cottage Grove	8151 S Cottage Grove	Chicago	IL	60619		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Halsted and 87th	808 W 87th St	Chicago	IL	60620		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Back of the Yards	4809 S Ashland Ave	Chicago	IL	60609		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Galewood Plaza	6612 W North Ave	Chicago	IL	60707		9:00 a.m.-6:00 p.m.	9:00 a.m.-8:00 p.m.	9:00 a.m.-3:00 p.m.
North Center	2959 W Irving Park Rd	Chicago	IL	60618		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Niles Dempster	7007 W Dempster St	Niles	IL	60714		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Cumberland and Lawrence	5050 N Cumberland Ave	Norridge	IL	60706		9:00 a.m.-7:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Lincoln Park Central	2501 N Clark St	Chicago	IL	60614	11:00 a.m.-3:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Hazel Crest	3480 W 183rd St	Hazel Crest	IL	60429		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Hyde Park	1204 E 53rd St	Chicago	IL	60615		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Logan Square	2235 N Milwaukee Ave	Chicago	IL	60647		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Belmont Central	5620 W Belmont Ave	Chicago	IL	60634		9:00 a.m.-7:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Hubbard Woods	45 Green Bay Rd	Glencoe	IL	60022		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Lincoln and Wellington	2968 N Lincoln Ave	Chicago	IL	60657		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Midway Square	5137 S Pulaski Rd	Chicago	IL	60632		8:00 a.m.-6:00 p.m.	8:00 a.m.-7:00 p.m.	8:00 a.m.-3:00 p.m.
Barry Plaza	3033 N Pulaski Rd	Chicago	IL	60641		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Ogden and Home	6969 W Ogden Ave	Berwyn	IL	60402		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Armitage and Cicero	1851 N Cicero Ave	Chicago	IL	60639	10:00 a.m.-3:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Halsted	2603 N Halsted	Chicago	IL	60614		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Clark and Chicago	71 W Chicago Ave	Chicago	IL	60654		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Lincoln Byron	3868 N Lincoln Ave	Chicago	IL	60613		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Southport Waveland	3730 N Southport	Chicago	IL	60613		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Schaumburg Barrington Rd	323 S Barrington Rd	Schaumburg	IL	60193		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Chicago Lawn	7600 S Pulaski Rd	Chicago	IL	60652		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Marina City	340 N State St	Chicago	IL	60654		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Beverly	2310 W 95th St	Chicago	IL	60643		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Western and Addison	3531 N Western Ave	Chicago	IL	60618		9:00a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Fullerton and Wood	1757 W Fullerton	Chicago	IL	60614		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
North Wells	1700 N Wells St	Chicago	IL	60614		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Lincoln Berwyn	5224 N Lincoln Ave	Chicago	IL	60625		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Western Granville	6210 N Western	Chicago	IL	60659		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Lawrence and Kedzie	4843 N Kedzie	Chicago	IL	60625		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Lincoln Square	4711 N Lincoln	Chicago	IL	60625	11:00 a.m.-3:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-4:00 p.m.

CHASE

BRANCH NAME	ADDRESS	CITY	STATE	ZIP	Sunday Lobby Hours	Monday-Thursday Lobby Hours	Friday Lobby Hours	Saturday Lobby Hours
State and Archer	1934 S State St	Chicago	IL	60616		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Cermak	3101 W Cermak	Chicago	IL	60623		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Milwaukee and Ashland	1230 N Milwaukee	Chicago	IL	60642		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Irving Park and Sheridan	3956 N Sheridan	Chicago	IL	60613		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
North Riverside	1730 S Harlem	North Riverside	IL	60546		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Cherry Ln Northbrook	1901 Cherry Lane	Northbrook	IL	60062		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Uptown Chicago	1101 W Lawrence Ave	Chicago	IL	60640		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Jeffery Plaza	7131 S Jeffery, Ste E	Chicago	IL	60649		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Belmont and Racine	1240 W Belmont Ave	Chicago	IL	60657		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Sheffield and Armitage	935 W Armitage	Chicago	IL	60614	11:00 a.m.-3:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-4:00 p.m.
S Archer Ave	5687 S Archer Ave	Chicago	IL	60638		8:00 a.m.-6:00 p.m.	8:00 a.m.-7:00 p.m.	8:00 a.m.-3:00 p.m.
North Logan Square	2639 N Milwaukee Ave	Chicago	IL	60647		9:00 a.m.-6:00 p.m.	9:00a.m. -7:00 p.m.	9:00 a.m.-3:00 p.m.
Damen and Division	1959 W Division St	Chicago	IL	60622		9:00 a.m.-6:00 p.m.	9:00a.m. -7:00 p.m.	9:00 a.m.-3:00 p.m.
Chicago Ave	635 Chicago Ave	Evanston	IL	60202		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Princeton and 79th	301 W 79th St	Chicago	IL	60620		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Bridgeport Halsted	757 W 35th St	Chicago	IL	60616		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Commercial Ave	9138 S Commercial Ave	Chicago	IL	60617		9:00 a.m.-6:00 p.m.	9:00 a.m-7:00 p.m.	9:00 a.m.-3:00 p.m.
Northwest Hwy Harlem	6145 N Northwest Hwy	Chicago	IL	60631		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Oak Lawn 95th St	5705 W 95th St	Oak Lawn	IL	60453		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
South Palatine	825 W Euclid Ave	Palatine	IL	60067		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Streamwood Route 59	1011 S Sutton Rd	Streamwood	IL	60107		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Bryn Mawr	1055 W Bryn Mawr, Unit B	Chicago	IL	60660	11:00 a.m.-3:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Orland Park Harlem	15630 S Harlem	Orland Park	IL	60462		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
West Loop	923 W Washington Blvd	Chicago	IL	60607		8:00 a.m.-6:00 p.m.	8:00 a.m.-7:00 p.m.	8:00 a.m.-3:00 p.m.
Printers Row	550 S Dearborn	Chicago	IL	60605		8:00 a.m.-6:00 p.m.	8:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Jefferson Park	4718 N Milwaukee	Chicago	IL	60630		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Lincolnwood	6350 N Mccormick Rd	Chicago	IL	60659	11:00 a.m.-3:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Taylor and May	1130 W Taylor St	Chicago	IL	60607		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 a.m.
Olympia Fields	3302 Vollmer Rd	Olympia Fields	IL	60461		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
South Canal	1130 S Canal St	Chicago	IL	60607		8:00 a.m.-6:00 p.m.	8:00 a.m.-7:00 p.m.	8:00 a.m.-3:00 p.m.
Old Town	1350 N Wells	Chicago	IL	60610		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Grand and Franklin	230 W Grand	Chicago	IL	60654		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Calumet City	1783 River Oaks Dr	Calumet City	IL	60409		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.

CHASE

BRANCH NAME	ADDRESS	CITY	STATE	ZIP	Sunday Lobby Hours	Monday-Thursday Lobby Hours	Friday Lobby Hours	Saturday Lobby Hours
Glenwood Illinois	18701 S Halsted St	Glenwood	IL	60425		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Jackson and Wells	200 W Jackson	Chicago	IL	60606		7:00 a.m. -6:00 p.m.	7:00 a.m.-6:00 p.m.	
Westchester	11211 Cermak Rd	Westchester	IL	60154		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Homewood	18301 Dixie Hwy	Homewood	IL	60430		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Crestwood	13458 S Cicero Ave	Crestwood	IL	60445		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Edgewater Broadway	5715 N Broadway	Chicago	IL	60660		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Clinton and Adams	550 W Adams	Chicago	IL	60661		7:00 a.m.-6:00 p.m.	7:00 a.m.-6:00 p.m.	9:00 a.m.-1:00 p.m.
South Riverside	300 S Riverside	Chicago	IL	60606		7:00 a.m.-6:00 p.m.	7:00 a.m.-6:00 p.m.	
Skokie and Glenview	50 Skokie Blvd	Wilmette	IL	60091		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m.-3:00 p.m.
Country Club Hills	4001 W 167th St	Country Club Hills	IL	60478		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Orland Park Southmoor	13211 LaGrange Rd	Orland Park	IL	60462		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Streeterville	355 E Illinois St	Chicago	IL	60611		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Dearborn and Ohio	600 N Dearborn St	Chicago	IL	60654		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Oak Forest Illinois	5520 W 159th St	Oak Forest	IL	60452		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Michigan and Randolph	150 N Michigan	Chicago	IL	60601		8:00 a.m.-6:00 p.m.	8:00 a.m.-6:00 p.m.	9:00 a.m.-3:00 p.m.
Northlake	100 W North Ave	Northlake	IL	60164		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
Hanover Park	1640 Irving Park Rd	Hanover Park	IL	60133		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m.-3:00 p.m.
Lakeshore East	340 E Randolph	Chicago	IL	60601		8:00 a.m.-6:00 p.m.	8:00 a.m.-7:00 p.m.	9:00 a.m.-3:00 p.m.
South Holland	370 E 162nd St	South Holland	IL	60473		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m-3:00 p.m.
North Pulaski	4824 N Pulaski Rd	Chicago	IL	60630		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
Lincoln Mall	4411 W 211th St	Matteson	IL	60443		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m-3:00 p.m.
Des Plaines and Kinzie	330 N DesPlaines St	Chicago	IL	60661		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
Chicago Board of Trade	141 W Jackson Blvd	Chicago	IL	60604		7:00 a.m.-6:00 p.m.	7:00 a.m.-6:00 p.m.	
Dempster and Gross Pointe	5200 W Dempster St	Skokie	IL	60076		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
La Salle St North	2 N La Salle St	Chicago	IL	60602		8:00 a.m.-6:00 p.m.	8:00 a.m.-6:00 p.m.	
Wabash and Adams	55 E Monroe	Chicago	IL	60603		8:00 a.m.-6:00 p.m.	8:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Elston Plaza	3225 W Addison St	Chicago	IL	60618		9:00 a.m.-7:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
Roselle and Wise	1084 S Roselle Rd	Schaumburg	IL	60193		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m-3:00 p.m.
Michigan and Jackson	300 S Michigan Ave	Chicago	IL	60604		8:00 a.m.-6:00 p.m.	8:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Alsip	12041 S Pulaski Rd	Alsip	IL	60803		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m-3:00 p.m.
Ridgeland and 127th	12657 S Ridgeland Ave	Palos Heights	IL	60463		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
Broadview	2800 S 17th Ave	Broadview	IL	60155		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m-3:00 p.m.
Hillside Town Center	40 N Mannheim Rd	Hillside	IL	60162		9:00 a.m.-7:00 p.m.	9:00 a.m.-7:00 p.m.	8:00 a.m-3:00 p.m.

CHASE

BRANCH NAME	ADDRESS	CITY	STATE	ZIP	Sunday Lobby Hours	Monday-Thursday Lobby Hours	Friday Lobby Hours	Saturday Lobby Hours
Oak Lawn Keeler	4141 W 95th St	Oak Lawn	IL	60453		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
Norridge	4223 N Harlem Ave	Norridge	IL	60706		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m-3:00 p.m.
Mannheim and Grand	2850 Mannheim Rd	Franklin Park	IL	60131		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
Pilsen	2228 S Western Ave	Chicago	IL	60608	11:00 a.m.-3:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Northwest Hwy and Smith St	190 W Northwest Hwy	Palatine	IL	60067		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m-3:00 p.m.
The Landings	16767 Torrence Ave	Lansing	IL	60438		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
Busse Highway and Greenwood	500 Busse Hwy	Park Ridge	IL	60068		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
Montrose and Central	5606 W Montrose	Chicago	IL	60634		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Dundee and Sanders	4200 Dundee Rd	Northbrook	IL	60062		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:00 a.m-3:00 p.m.
Grand and Harlem	7180 W Grand Ave	Chicago	IL	60707		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
Rand and Central	950 E Rand Rd	Mount Prospect	IL	60056		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Rolling Meadows	3250 Kirchoff Rd	Rolling Meadows	IL	60008		8:30 a.m.-6:00 p.m.	8:30 a.m.-6:00 p.m.	8:30 a.m-3:00 p.m.
Waukegan and Three Lakes	2370 Waukegan Rd	Northbrook	IL	60062		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Evergreen Park	3157 W 95th St	Evergreen Park	IL	60805		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
Dundee and Milwaukee Avenue	253 E Dundee Rd	Wheeling	IL	60090		8:30 a.m.-6:00 p.m.	8:30 a.m.-7:00 p.m.	8:30 a.m-3:00 p.m.
Pulaski and 45th	4455 S Pulaski Rd	Chicago	IL	60632		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
West 144th St	255 W 144Th St	Riverdale	IL	60827		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
West Garfield	4114 W Madison St	Chicago	IL	60624		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
West Morse and Glenwood	1425 W Morse Ave	Chicago	IL	60626		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Marley Creek Square	18000 S Wolf Rd, Ste A309	Orland Park	IL	60467		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Chicago Rd and Sauk Trail	3200 S Chicago Rd, Ste A	South Chicago Heights	IL	60411		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
East 103rd and Michigan	92 E 103Rd St	Chicago	IL	60628		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
North and Grand	4440 W North Ave	Chicago	IL	60639		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
Cicero and 106th	10545 S Cicero Ave	Oak Lawn	IL	60453		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Clark and Cornelia	3500 N Clark St	Chicago	IL	60657		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Belmont Plaza	3339 W Belmont Ave	Chicago	IL	60618		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Ellis and 162nd	1006 E 162Nd St	South Holland	IL	60473		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
North Broadway and Sheridan	4356 N Broadway St	Chicago	IL	60613		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Clark and Gregory	5531 N Clark St	Chicago	IL	60640		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
West Monroe and Franklin	230 W Monroe St, Ste 125	Chicago	IL	60606		8:00 a.m.-6:00 p.m.	8:00 a.m.-6:00 p.m.	
Englewood Plaza	6940A S Ashland Ave	Chicago	IL	60636		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Chatham Village Square	712 E 87Th St, Ste D2	Chicago	IL	60619		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
North and Larrabee	609 W North Ave	Chicago	IL	60610		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.

CHASE

BRANCH NAME	ADDRESS	CITY	STATE	ZIP	Sunday Lobby Hours	Monday-Thursday Lobby Hours	Friday Lobby Hours	Saturday Lobby Hours
Olympia Corners	2428 W Lincoln Hwy, Ste 3	Olympia Fields	IL	60461		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Washington and Wabash	41 N Wabash Ave	Chicago	IL	60602		8:00 a.m.-6:00 p.m.	8:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Chicago and Kedzie	800 N Kedzie Ave, Ste 218	Chicago	IL	60651		9:00 a.m.-6:00 p.m.	9:00 a.m.-7:00 p.m.	9:00 a.m-3:00 p.m.
State and Division	1200 N State Pkwy	Chicago	IL	60610		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Clybourn Square	2790 N Clybourn Ave	Chicago	IL	60614		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Northwest Shopping Ctr	553 E Dundee Rd	Palatine	IL	60074		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Burbank Station	7772 - 7776 S Cicero Ave, Ste B1-B3	Burbank	IL	60459		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Raceway Park	13023 S Ashland Ave	Calumet Park	IL	60827		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
South Halsted and 117th	11721 S Halsted St	Chicago	IL	60628		9:00a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Howard and Clark	1791 W Howard St	Chicago	IL	60626		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
North Sheridan and Foster	5200 N Sheridan Rd	Chicago	IL	60640		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.
Lincoln and Summerdale	5341 N Lincoln Ave	Chicago	IL	60625		9:00 a.m.-6:00 p.m.	9:00 a.m.-6:00 p.m.	9:00 a.m-3:00 p.m.

Branch ID	Mail Code	Bank CC	Comm. District	Branch Name	1/12	2/12	3/12	4/12	5/12	6/12	7/12	8/12	9/12	10/12	11/12	12/12	Total
00003	IL1-2992	180039	4	Jeffrey Manor	106	1,416	505										2,027
00004	IL1-2760	150004	DuPage	Highland and Roosevelt	3	384	141										528
00005	IL1-2320	344200	17	Orland Park Lagrange	65	7,302	1,027										8,394
00006	IL1-0408	775200	10	Saugenash	17	1,702	445										2,164
00007	IL1-2024	929400	13	Winnetka	12	1,250	360										1,622
00012	IL1-3650	750012	13	Grove Street	9	770	174										953
00014	IL2-8700	750014	Peoria	Peoria Main	0	0	0										0
00015	IL2-8770	750015	Peoria	Sterling Kroger	0	2	0										2
00016	IL1-2363	150016	DuPage	Naperville Downtown	1	56	12										69
00017	IL1-2431	150017	10	Uptown	10	230	82										322
00018	IL2-8790	750018	Peoria	Knoxville	0	1	0										1
00021	IL1-3506	750021	16	La Grange Main	59	3,579	698										4,336
00023	IL2-8780	750023	Peoria	Wisconsin Plaza	0	0	0										0
00024	IL2-8710	750024	Peoria	Evergreen Square Kroger	0	2	0										2
00026	IL1-2057	150026	Lake	Vernon Hills	2	188	29										219
00027	IL1-2013	150027	17	Northlake	30	1,246	275										1,551
00033	IL1-2638	456400	5	Matteson Dominicks	2	386	71										459
00034	IL1-2325	343600	10	West Lakeview	12	978	314										1,304
00037	IL1-2878	470300	14	Northbrook Dominicks	8	330	61										399
00038	IL1-2330	343800	3	Kedzie	42	1,042	362										1,446
00040	IL1-2611	470800	DuPage	Naperville Rt 59 Dominicks	4	26	11										41
00041	IL1-2621	470900	DuPage	Bartlett Streams Dominicks	3	271	63										337
00045	IL1-2315	472100	16	Western Springs Dominicks	13	1,579	308										1,900
00046	IL1-2696	150046	12	Lincoln Square	8	382	110										500
00047	IL1-2082	140047	17	Orland Park Harlem	44	4,186	621										4,851
00050	IL1-2879	472800	14	Glenview Dominicks	2	628	160										790
00052	IL1-3220	750052	DuPage	Willowbrook	32	1,003	293										1,328
00055	IL1-3660	750055	13	North Evanston	19	1,253	236										1,508
00057	IL1-2417	472700	Kane	Carpentersville Dominicks	0	0	0										0
00059	IL1-2580	475400	Kendall	Oswego Dominicks	0	2	2										4
00060	IL1-3170	750060	Winnebago	Loves Park	0	4	3										7
00061	IL1-3812	445000	13	Wilmette Main	15	2,056	462										2,533
00063	IL1-2229	180063	11	Beverly	92	1,636	509										2,237
00064	IL1-2921	180064	6	South Park Ave./South Holland	60	1,263	342										1,665
00070	IL1-3190	750070	Winnebago	Roscoe	0	9	0										9
00071	IL2-8305	750071		Champaign Downtown		2	0										2
00072	IL2-8307	750072		Country Fair	0	3	1										4
00073	IL2-8312			Urbana		3	0										
00082	IL1-2932	180082	8	Barry Plaza	15	439	106										560
00085	IL1-2231	180085	10	2603 N Halsted	4	320	88										412
00104	IL1-2933	150104	7	Midway Square	31	1,244	321										1,596
00110	IL2-8600	750110	McLean	Bloomington IL Main	0	4	0										4
00112	IL1-2735	180136	2	Madison & Halsted Dominicks	5	181	84										270
00120	IL2-8650	750120	McLean	Bloomington Downtown	0	5	0										5
00125	IL1-2697	140125	10	Irving Park & Sheridan	4	231	59										294
00126	IL1-2963	180126	Lake	Fox Lake Dominicks	0	11	2										13
00130	IL1-2984	150130	10	North Wrigleyville	11	831	201										1,043
00139	IL2-9900	750139	Rock Island	City Line	0	1	0										1
00140	IL2-8660	750140	McLean	West Market Bloomington	0	0	0										0
00141	IL1-2686	461800	13	Clark & Howard Dominicks	1	121	61										183
00144	IL1-2880	472900	DuPage	Bloomingdale Gary Dominicks	0	17	4										21
00147	IL1-2986	182147	Will	Frankfort	10	610	128										748
00148	IL1-2019	182148	Kendall	Oswego Orchard Rd.	0	8	1										9
00149	IL1-2058	182149	Will	Bolingbrook/Weber Road	6	71	58										135
00150	IL1-2987	182150	Kane	West Aurora	1	36	5										42
00152	IL1-2366	150152	2	2 N. LaSalle	11	983	243										1,237
00161	IL1-2382	150161	2	West Loop	18	513	201										732
00162	IL1-2367	150162	6	Homewood	41	1,913	408										2,362

Branch ID	Mail Code	Bank CC	Comm. District	Branch Name	1/12	2/12	3/12	4/12	5/12	6/12	7/12	8/12	9/12	10/12	11/12	12/12	Total
00170	IL2-9908	750170	Rock Island	Moline Main	1	1	0										2
00175	IL1-2242	150175	2	Taylor & May	23	564	165										752
00180	IL1-2385	180127	Lake	Bannockburn Dominicks	1	109	20										130
00200	IL1-2619	470200	Lake	Crystal Lake Dominicks	0	12	2										14
00219	IL1-3119	750219	Winnebago	Rockford Downtown	0	1	5										6
00221	IL1-2835	150221	14	Northfield Dominicks	0	168	43										211
00231	IL1-2295	445800	13	Rogers Park	17	1,047	273										1,337
00232	IL1-2991	455900	Lake	Fox River Grove Dominicks	0	7	6										13
00233	IL1-0565	325000	2	Near North	5	583	152										740
00239	IL1-3180	750239	Winnebago	Harrison Rockford	0	6	0										6
00241	IL1-3160	750219	Winnebago	Jefferson Driveup	0	0	0										0
00249	IL1-2080	150249	9	Northwest Highway & Harlem	13	1,790	331										2,134
00252	IL1-2381	150252	2	Printer's Row	1	277	74										352
00256	IL1-2641	456600	Lake	Half Day Dominicks	0	108	52										160
00260	IL1-2144	150260	1	Damen & Division	28	741	236										1,005
00263	IL1-2244	150263	2	South Canal	15	717	193										925
00269	IL1-3150	750269	Winnebago	N Main Rockford	0	2	0										2
00272	IL1-2964	150272	McHenry	1382 St 12	0	45	13										58
00279	IL1-3101	750279	Winnebago	Milford	0	51	6										57
00281	IL1-2699	150281	1	Milwaukee & Ashland	12	501	136										649
00286	IL1-2404	150286	2	Old Town	5	400	76										481
00290	IL1-2698	150290	14	Cherry Lane Northbrook	11	1,660	342										2,013
00291	IL1-2236	150291	10	North Wells	4	456	126										586
00292	IL1-2239	150292	2	Marina City	4	305	85										394
00295	IL1-2421	150295	2	State/Jackson/Adams	15	627	175										817
00296	IL1-2146	150296	10	Sheffield & Armitage	8	471	157										636
00306	IL1-2649	458700	Lake	Gurnee Dominicks	0	5	4										9
00307	IL1-2676	459300	DuPage	Carol Stream Dominicks	0	6	0										6
00308	IL1-2596	308000	Kane	Elgin	2	57	11										70
00309	IL1-2671	459500	17	Des Plaines Dominicks	18	2,247	235										2,500
00310	IL1-2646	459600	14	Rolling Meadows	23	1,901	341										2,265
00311	IL1-2673	459700	Lake	Buffalo Grove Lake Cook Dominicks	4	269	51										324
00312	IL1-2642	459800	12	North Pulaski	9	974	202										1,185
00314	IL1-2680	460000	10	North Broadway Dominicks	4	190	50										244
00316	IL1-2678	460400	Lake	Wauconda	1	72	19										92
00317	IL1-2679	460500	6	Oak Forest	39	2,798	443										3,280
00318	IL1-2520	774100	12	Ravenswood	13	903	201										1,117
00329	IL1-2147	150329	8	North Logan Square	16	282	82										380
00330	IL1-2232	150330	7	3101 West Cermak	28	494	160										682
00333	IL1-2633	333300	DuPage	Naperville Dominicks	0	9	5										14
00335	IL1-2237	150335	12	Fullerton & Wood	27	396	110										533
00338	IL1-2243	150338	5	Olympia Fields	49	1,345	320										1,714
00342	IL1-2475	342900	Lake	Lake Zurich Dominicks	0	27	27										54
00343	IL1-2305	343500	11	79th & Cicero	59	2,978	445										3,482
00344	IL1-2335	344700	7	Archer Avenue	39	1,523	364										1,926
00346	IL1-2409	150346	3	Grand & Columbus Dominicks	2	124	46										172
00350	IL1-2149	150350	11	5687 S Archer Ave	81	5,056	619										5,756
00359	IL1-2140	359500	3	Stony Island	40	618	230										888
00360	IL1-2402	473600	13	Lincolnwood Pratt Dominicks	4	684	91										779
00366	IL1-2767	150366	5	Lincoln Mall	64	901	324										1,289
00367	IL1-2410	367200	3	Michigan Avenue	9	809	227										1,045
00376	IL1-2688	461300	DuPage	Glen Ellyn Dominicks	0	15	4										19
00379	IL1-2682	461400	2	Division & Sedgwick Dominicks	0	162	38										200
00380	IL1-2143	150380	13	Skokie/Old Glenview	36	1,608	339										1,983
00383	IL1-2282	383400	Lake	Lake Forest	0	134	31										165
00387	IL1-2683	461500	15	Schaumburg Barrington Road	22	1,265	207										1,494
00388	IL1-2712	388100	14	Barrington	28	1,055	286										1,369
00389	IL1-2970	389000	Lake	Libertyville - Milwaukee	2	153	46										201

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00390	IL1-0235	390600	10	East Lakeview	7	718	183										908
00391	IL1-0371	391200	12	Lincoln Park	8	528	215										751
00394	IL1-2684	461600	15	Elk Grove Dominicks	15	1,881	292										2,188
00397	IL1-2687	461900	DuPage	Aurora Dominicks	0	8	3										11
00398	IL1-2615	462100	Will	Frankfort Dominicks	0	61	11										72
00401	IL1-2370	401500	6	Lansing Ridge	60	3,637	606										4,303
00424	IL1-2420	150424	6	Calumet City	122	2,141	637										2,900
00427	IL1-2355	180137	DuPage	Bensenville Dominicks	0	75	9										84
00431	IL1-0535	390500	2	Wacker Drive	4	604	200										808
00438	IL1-2590	438500	Lake	Lake Zurich Rand Road	2	267	58										327
00439	IL1-2360	343900	16	Berwyn	67	2,808	645										3,520
00440	IL1-2765	440700	15	Mt Prospect Countryside	33	2,878	463										3,374
00441	IL1-2350	344100	6	Worth	53	3,559	415										4,027
00442	IL1-2298	442500	DuPage	Bolingbrook	2	59	32										93
00445	IL1-2280	445500	14	Glenview River Drive	21	2,359	523										2,903
00446	IL1-2287	446500	14	Northbrook	14	1,263	228										1,505
00447	IL1-2845	447400	13	McDaniel	20	944	238										1,202
00450	IL1-2345	344500	7	Pilsen	30	855	281										1,166
00458	IL1-2647	458600	DuPage	South Naper Dominicks	0	17	2										19
00460	IL1-2677	460200	2	Roosevelt & Canal Dominicks	9	293	67										369
00462	IL1-2980	462600	DuPage	Grand	10	323	59										392
00467	IL1-2691	326800	DuPage	Elmhurst Dominicks	0	69	5										74
00468	IL1-2855	383600	14	Arlington Heights - Dunton	27	2,932	515										3,474
00469	IL1-2990	383800	16	Melrose Park	69	1,942	447										2,458
00472	IL1-2624	472000	Will	Joliet Caton Farm Dominicks	1	3	0										4
00473	IL1-2997	473300	14	Buffalo Grove Dundee Dominicks	10	1,295	164										1,470
00477	IL1-2635	330000	11	South Ashland Dominicks	21	1,407	246										1,674
00478	IL1-2478	330100	15	Schaumburg Roselle Dominicks	12	1,504	215										1,731
00479	IL1-2474	330200	14	Palatine Dominicks	5	398	88										491
00481	IL1-2632	330300	Will	Lockport Dominicks	6	472	111										589
00482	IL1-2631	330400	Lake	Mundelein Dominicks	0	66	6										72
00486	IL1-2333	150486	DuPage	Army Trail & Bloomingdale	5	170	62										237
00503	IL1-2975	389200	Lake	Cook	1	52	17										70
00512	IL1-2634	335700	Kane	Geneva Dominicks	0	13	2										15
00513	IL1-2993	336500	13	Evanston Dominicks	7	233	76										316
00514	IL1-2857	326700	Will	Shorewood Dominicks	0	9	9										18
00515	IL1-2369	182515	McHenry	Lake in the Hills	2	108	33										143
00525	IL1-2614	456700	17	Palos Heights Dominicks	10	1,419	185										1,614
00530	IL1-2262	180530	3	Hyde Park	38	914	269										1,221
00531	IL1-2390	737000	DuPage	Willowbrook Dominicks	3	165	29										197
00533	IL1-2998	472300	DuPage	Aurora Fox Valley Commercial	0	6	0										6
00535	IL1-2651	150535	16	Ogden Avenue & Home	61	3,365	482										3,908
00537	IL1-2368	180537	10	Lincoln Park Central	4	607	144										755
00539	IL1-2041	894400	DuPage	Wheaton Main	7	82	14										103
00543	IL1-2007	896600	Kane	St Charles Randall	0	125	21										146
00546	IL1-2090	897800	DuPage	Stratford	6	289	78										373
00547	IL1-2005	898300	DuPage	Springbrook	1	312	71										384
00548	IL1-2173	180548	13	Niles Dempster	43	3,821	568										4,432
00549	IL1-2361	180549	DuPage	Addison	5	129	53										187
00550	IL1-2060	899600	Kane	Randall	2	39	9										50
00551	IL1-2170	869300	Kane	Batavia Avenue	1	21	7										29
00552	IL1-2172	180552	2	South Loop	4	302	64										370
00553	IL1-2179	180553	8	Old Irving	5	268	80										353
00554	IL1-2055	870000	DuPage	Warrenville	1	41	20										62
00555	IL1-2652	150555	9	Harlem & Belmont	29	1,974	362										2,365
00556	IL1-2220	870800	DuPage	Elmhurst	6	275	93										374
00557	IL1-2175	180557	1	Galewood Plaza	32	746	270										1,048
00559	IL1-2365	180559	5	Hazel Crest	48	1,024	329										1,401

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00561	IL1-2171	180561	7	Back of the Yards	47	454	192										693
00562	IL1-2099	882800	DuPage	Naperville	1	229	33										263
00563	IL1-2025	883900	Lake	Fox Valley	1	51	8										60
00564	IL1-2095	886500	Will	Romeoville Phelps	2	47	17										66
00565	IL1-2405	341400	9	Park Ridge Dominicks	8	1,031	189										1,228
00566	IL1-2465	341600	9	River Grove Dominicks	14	1,482	190										1,686
00568	IL1-2200	342500	6	Merrionette Park Dominicks	23	1,340	237										1,600
00571	IL1-2470	343100	DuPage	Wheaton Dominicks	0	8	7										15
00572	IL1-2477	343300	15	Schaumburg Higgins Dominicks	3	485	115										603
00574	IL1-2201	180574	12	Andersonville	10	519	119										648
00575	IL1-2429	180575	12	Lawrence & Kedzie	6	274	64										344
00576	IL1-2176	180576	4	87th & Halsted	78	884	360										1,322
00577	IL1-2540	435600	McHenry	McHenry	0	28	10										38
00578	IL1-2174	180578	8	North Center	9	422	131										562
00579	IL1-2770	440900	15	Streamwood	21	1,392	266										1,679
00580	IL1-2202	180580	9	Cumberland and Lawrence	32	3,652	468										4,152
00582	IL1-2364	180582	Lake	Riverwoods	2	239	87										328
00583	IL1-2415	367400	3	Hancock Center	5	1,259	325										1,589
00584	IL1-2430	367600	DuPage	Hinsdale Ogden	9	976	215										1,200
00585	IL1-2178	180585	9	Harlem & Irving	62	4,196	553										4,811
00586	IL1-2177	180586	4	Cottage Grove	39	608	293										940
00587	IL1-2653	150587	12	Lincoln/Wellington	7	417	133										557
00588	IL1-2425	368400	DuPage	Glen Ellyn	2	180	47										229
00590	IL1-2004	150590	DuPage	2365 N Farnsworth	1	32	7										40
00591	IL1-2973	150591	Lake	Round Lake Beach	1	29	11										41
00592	IL1-0538	150592	2	Clinton & Adams	8	595	169										772
00593	IL1-2003	150593	16	Westchester	20	2,280	488										2,788
00594	IL1-2419	150594	6	Glenwood	91	2,210	578										2,879
00596	IL1-2988	150596	10	Edgewater	13	351	124										488
00599	IL1-2675	459900	DuPage	Woodridge Dominicks	0	32	10										42
00600	IL2-8152			Springfield Main		1	0										
00605	IL1-2001	605000	15	Golf Road	25	1,971	314										2,310
00606	IL1-2235	150606	12	Belmont/Central	33	1,746	262										2,041
00607	IL1-2246	150607	6	Crestwood	73	3,215	587										3,875
00608	IL1-0207	150608	2	Michigan and Randolph	8	611	194										813
00609	IL1-2660	150609	Lake	Grayslake	1	52	7										60
00610	IL1-2396	150610	Will	Weber and Airport	2	92	36										130
00612	IL1-2011	150612	Lake	Round Lake	0	18	6										24
00619	IL1-2567	150619	McHenry	Johnsburg	0	50	6										56
00620	IL1-2890	150620	Lake	Northpoint and RT 120	3	55	48										106
00626	IL1-2655	150626	13	Hubbard Woods	11	713	223										947
00656	IL1-2233	150656	2	Clark & West Chicago	6	415	122										543
00669	IL1-2234	150669	10	Southport Waveland	3	276	111										390
00671	IL1-2701	150671	16	1730 S Harlem	21	1,421	254										1,696
00672	IL1-2700	150672	3	Jeffery Plaza	27	491	207										725
00673	IL1-2450	356700	8	Elston Plaza	22	1,052	226										1,300
00680	IL1-2228	180680	12	Western & Addison	10	466	100										576
00681	IL1-2427	180681	12	Lincoln Berwyn	9	425	80										514
00682	IL1-2428	180682	10	Peterson Western Damen	9	483	86										578
00700	IL1-2685	461700	DuPage	Downers Grove Dominicks	0	20	6										26
00710	IL1-3260	180032	15	Friendship Village	0	1	0										1
00711	IL1-2622	471100	Will	Romeoville Dominicks	0	10	1										11
00719	IL1-2014	150719	2	Chicago Board of Trade	49	596	209										854
00730	IL2-8403	750730	Sangamon	Springfield East	0	0	1										1
00734	IL1-2881	473400	16	Countryside Willow Springs Dominicks	29	2,281	322										2,632
00735	IL1-2395	735600	15	Hoffman Estates Dominicks	1	0	0										1
00740	IL1-2854	750740	14	Luther Village	0	18	2										20
00753	IL1-2322	150753	Will	Orland Park Southmoor	31	2,338	396										2,765

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00754	IL1-2397	150754	15	Hanover Park	20	842	148										1,010
00755	IL1-2972	150755	Will	Channahon	1	36	7										44
00756	IL1-2905	431300	Will	Crest Hill	0	43	9										52
00757	IL1-2915	431700	Will	Scott	2	31	10										43
00758	IL1-2920	431900	Will	Jefferson	2	83	20										105
00759	IL1-2925	432300	Will	Mokena	0	81	26										107
00763	IL1-2930	433200	Will	New Lenox	4	130	26										160
00764	IL1-2935	433400	6	Park Forest	22	771	198										991
00765	IL1-2940	433600	Will	Plainfield	0	27	5										32
00766	IL1-2945	433800	Will	Shorewood	2	56	13										71
00768	IL1-2595	434100	McHenry	Marengo	2	21	7										30
00769	IL1-2600	435300	McHenry	Woodstock	0	59	13										72
00771	IL1-2560	435900	McHenry	Crystal Lake Main	2	56	37										95
00772	IL1-2555	436900	McHenry	Cary	1	49	12										62
00773	IL1-2550	437300	McHenry	Algonquin	0	74	27										101
00774	IL1-2545	437900	9	Milwaukee Avenue	33	2,819	505										3,357
00776	IL1-2565	438300	Lake	Deerfield	6	496	136										638
00779	IL1-2710	438800	DuPage	Winfield Road	1	57	8										66
00781	IL1-2400	331000	Kane	Elgin Randall Road	5	133	55										193
00785	IL1-2720	439200	14	Northfield	10	1,076	301										1,387
00786	IL1-2725	439500	14	Pfingsten	18	2,813	536										3,367
00787	IL1-3422	439600	Kane	Mclean	2	75	23										100
00788	IL1-2745	439800	15	Shady Oaks	14	914	206										1,134
00789	IL1-2750	440000	15	Randhurst	50	4,625	672										5,347
00797	IL1-2775	441100	Kane	Larkin	0	62	16										78
00798	IL1-2780	441300	15	Hoffman Estates	20	1,761	404										2,185
00799	IL1-2785	441500	Lake	Lake Zurich Plaza	6	231	72										309
00800	IL1-2479	336800	11	Chicago Lawn	27	1,092	257										1,376
00801	IL1-2795	441800	DuPage	Woodridge	4	504	121										629
00802	IL1-2800	442400	17	Lemont	16	2,523	440										2,979
00803	IL1-2810	442800	9	Park Ridge	42	3,466	567										4,075
00804	IL1-2815	443400	Lake	Highland Park	1	319	107										427
00805	IL1-2820	443800	13	Lincoln	35	2,271	337										2,643
00806	IL1-2826	444800	17	Elk Grove Village - Higgins Road	16	1,436	295										1,747
00807	IL1-2830	446700	15	Schaumburg Meacham	32	2,330	445										2,807
00809	IL1-2840	447200	13	Orrington	7	572	122										701
00811	IL1-2850	447600	Lake	Gurnee	0	91	24										115
00814	IL1-2860	448200	14	Arlington Rand	17	3,070	543										3,630
00815	IL1-2870	448400	13	Dempster	19	2,330	478										2,827
00816	IL1-2875	448600	15	Woodfield	0	93	13										106
00823	IL1-2947	150823	Will	Sugar Grove	0	23	6										29
00826	IL1-2069	150826	Lake	Linden Plaza	0	61	11										72
00836	IL1-2542	150836	Kendall	110 E Veterans Pkwy	1	20	5										26
00837	IL1-2087	150837	Will	Shorewood Rt. 59	1	52	20										73
00871	IL1-2665	150871	Lake	Clavey and US 41	7	449	106										562
00872	IL1-2872	150872	13	Dempster & Gross Pointe	21	1,765	334										2,120
00873	IL1-2985	387300	DuPage	Bensenville Main	5	194	49										248
00878	IL1-2215	884400	7	Little Village	43	1,161	281										1,485
00880	IL1-2695	180880	2	State & Archer	17	726	178										921
00881	IL1-2145	180881	12	Belmont & Racine	2	281	116										399
00882	IL1-2530	180882	DuPage	Eola and Indian Trail	0	60	12										72
00883	IL1-2384	180883	12	Jefferson Park	10	1,004	176										1,190
00887	IL1-2230	887700	DuPage	Oak Brook	7	833	173										1,013
00888	IL1-2035	888600	DuPage	Wheaton South	1	112	36										149
00889	IL1-2070	889500	DuPage	Downers Grove Ogden	7	221	69										297
00895	IL1-2050	895100	DuPage	Carol Stream	1	100	28										129
00897	IL1-2006	897100	Kane	Dunham	3	126	42										171
00900	IL1-0222	336900	2	Chicago Main	39	3,341	774										4,154

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00904	IL1-2254	150904	Lake	Deep Lake and Rt 173	1	47	8										56
00910	IL1-2868	150910	Lake	Townline & Lake	0	188	27										215
00916	IL1-2888	150916	DuPage	2503 W 75th St	3	91	19										113
00917	IL1-2776	150917	Kane	Orchard & Mayfield	0	6	7										13
00918	IL1-2283	150918	Kane	Randall & Binnie	2	51	11										64
00920	IL1-2161	150920	2	Des Plaines and Kinzie	9	495	173										677
00931	IL1-2416	150931	Kane	Carpentersville	0	153	28										181
00932	IL1-2411	150932	3	Streeterville	6	549	102										657
00933	IL1-2922	150933	3	Lakeshore East	7	657	114										778
00934	IL1-2946	150934	5	Country Club Hills	81	1,009	337										1,427
00935	IL1-2086	150935	DuPage	Naper and Ogden	6	283	60										349
00940	IL1-2941	150940	11	Bridgeport	26	1,480	398										1,904
00941	IL1-2943	150941	11	Oak Lawn 95th Street	65	4,363	570										4,998
00943	IL1-2556	150943	10	Devon - Arthur/Sheridan	12	170	55										237
00950	IL1-2398	150950	Kendall	2310 Rte 34	0	33	5										38
00951	IL1-2210	878500	11	Western	51	864	308										1,223
00952	IL1-2240	879200	6	Oak Lawn	72	3,794	503										4,369
00953	IL1-2206	878200	1	Oak Park - Madison	68	1,895	612										2,575
00955	IL1-2375	401700	9	Schiller Park	19	1,698	278										1,995
00956	IL1-2408	150956	2	Dearborn and Ohio	11	490	215										716
00959	IL1-2383	150964	Lake	Lake Bluff	0	45	28										73
00957	IL1-2245	878300	Lake	Antioch	0	46	5										51
00962	IL1-0232	180962	2	300 S. Riverside	9	699	137										845
00963	IL1-2205	180963	3	Bronzeville	24	271	112										407
00965	IL1-2654	180965	8	Armitage & Cicero	109	1,332	445										1,886
00966	IL1-2418	150966	2	Grand & Franklin	18	811	316										1,145
00968	IL1-2981	180968	1	Bucktown	12	370	93										475
00969	IL1-2983	180969	Kane	Huntley	8	98	26										132
00970	IL1-2238	180970	12	Lincoln/Bryon	10	551	140										701
00973	IL1-2931	180973	8	Logan Square	22	951	300										1,273
00976	IL1-2084	150976	DuPage	South Naperville	0	67	17										84
00977	IL1-2255	879000	9	Niles	48	3,254	455										3,757
00978	IL1-2148	150978	3	79th & Princeton	38	623	248										909
00979	IL1-2150	150979	13	Chicago Avenue	3	624	190										817
00981	IL1-2942	150981	4	91st & Commercial	88	1,495	436										2,019
00983	IL1-2982	180983	12	Six Corners	17	619	166										802
00984	IL1-2871	180984	13	Skokie/West Touhy Avenue	19	1,981	422										2,422
00985	IL1-0206	180985	2	CME	9	1,158	268										1,435
00986	IL1-2081	150986	15	Streamwood Route 59	10	1,018	272										1,300
00987	IL1-2403	150987	10	Lincolnwood	39	2,766	544										3,349
00988	IL1-2083	150988	14	Palatine South	33	2,539	577										3,149
00990	IL1-2510	663000	15	Mt Prospect - Busse	15	2,469	328										2,812
00992	IL1-2085	150992	10	Bryn Mawr	2	288	88										378
00993	IL1-2021	605200	14	Palatine	23	1,251	248										1,522
00994	IL1-2630	150994	Will	Farrell and 159th	4	144	32										180
00999	IL1-2480	609900	9	Oak Park	46	2,388	719										3,153
01084	IL1-2661	151084	17	Mokena Market Place	1	122	14										137
01102	IL1-2999	711102	McHenry	Fox River Grove	0	54	15										69
01103	IL1-2334	711103	McHenry	Spring Grove	0	33	10										43
01104	IL1-2923	711104	DuPage	Boughton and James	6	91	19										116
01105	IL1-2317	711105	Grundy	Rt 47 and Rt 6	0	23	5										28
01106	IL1-2451	711106	DuPage	1396 N Rte 59	2	36	12										50
01974	IL1-2028	151974	17	Manheim & Grand	33	1,383	289										1,705
04265	IL1-2406	154265		Montrose and Central	21	1,403	203										1,627
04267	IL1-2472	154267	15	Roselle and Wise	19	1,701	298										2,018
04892	IL1-2666	154892	DuPage	St. Charles and West	8	217	53										278
05012	IL1-2422	155012	2	Michigan and Jackson	3	262	84										349
05017	IL1-2312	155017	6	Alsip	36	1,519	282										1,837

Branch ID	Mail Code	Bank CC	Comm. District	Branch Name	1/12	2/12	3/12	4/12	5/12	6/12	7/12	8/12	9/12	10/12	11/12	12/12	Total
05485	IL1-2663	155485	DuPage	Roosevelt and County Farm	1	55	13										69
05492	IL1-2271	155492	Kane	Randall & Harnish	2	46	10										58
05934	IL1-2667	155934	3	Oak Lawn Keeler	37	1,816	384										2,237
06031	IL1-2664	156031	16	Hillside Town Center	26	866	273										1,165
09703	IL1-2662	159703	17	Ridgeland and 127th	21	1,983	361										2,365
09707	IL1-2944	159707	Will	Rt 59 and 135th St	2	62	16										80
09938	IL1-2485	159938	2	Wabash and Adams	5	391	91										487
09939	IL1-2960	159939	Kane	South Elgin Caputos	0	16	2										18
115522	IL1-2275	115522	Kane	Orchard & Oak	1	15	1										17
115524	IL1-2277	115524	6	The Landings	36	905	224										1,165
115525	IL1-2272	115525	14	Northwest Hwy and Smith Street	22	2,186	491										2,699
118940	IL1-2278	118940	9	Busse Highway and Greenwood	26	3,180	554										3,760
123203	IL1-2413	123203		Dundee and Sanders	9	1,040	170										1,219
123812	IL1-2407	123812		Long Grove	1	161	54										216
123818	IL1-2414	123818		JR Rakow Rd and SR 31	0	16	5										21
125448	IL1-2535	125448		Rand and Central	12	1,364	207										1,583
125449	IL1-2918	125449		Essington and Caton Farm	0	15	11										26
127140	IL1-2978	127140		Waukegan and Three Lakes	11	616	238										865
127141	IL1-2934	127141		Pulaski and 45th	7	658	124										789
127142	IL1-2961	127142		South Elgin Randall Rd	0	24	69										93
127143	IL1-2689	127143		Butterfield and SR 53	3	30	12										45
127144	IL1-2976	127144		Evergreen Park	38	1,323	317										1,678
127145	IL1-2929	127145		Route 30 and Williams	0	25	5										30
127726	IL1-2950	127726		Dundee and Milwaukee Avenue	10	606	126										742
127728	IL1-2977	127728		North Ave & Bloomingdale RD	0	58	17										75
742438	IL1-2338	742438	5	West 144th St	22	220	100										342
743359	IL1-2296	743359	1	West Garfield	20	180	92										292
743499	IL1-2297	743499	13	West Morse and Glenwood	2	105	37										144
743544	IL1-2337	743544	17	Marley Creek Square	11	895	183										1,089
743547	IL1-2314	743547	6	Chicago Rd and Sauk Trail	17	797	187										1,001
744093	IL1-2304	744093	5	East 103rd and Michigan	49	538	261										848
744157	IL1-2268	744157	8	North and Grand	19	297	108										424
744658	IL1-2299	744658	11	Cicero and 106th	13	481	56										550
744674	IL1-2276	744674	10	Clark and Cornelia	0	82	18										100
744787	IL1-2279	744787	8	Belmont Plaza	6	194	83										283
744905	IL1-2263	744905	15	Meadows Point	5	395	100										500
744907	IL1-2261	744907	4	Ellis and 162nd	7	232	94										333
744998	IL1-2281	744998	10	North Broadway & Sheridan	4	121	56										181
744999	IL1-2256	744999	10	Clark and Gregory	1	218	47										266
745051	IL1-2274	745051	2	West Monroe and Wells	9	756	229										994
745407	IL1-2346	745407	2	Englewood Plaza	43	372	183										598
745417	IL1-2184	745417	DuPage	Downers Grove	1	90	23										114
745418	IL1-2186	745418	DuPage	Elmhurst Plaza	5	299	74										378
745425	IL1-2204	745425	1	Broadview Village Square	37	1,833	374										2,244
745427	IL1-2199	745427	4	Chatham Village Square	38	462	173										673
745439	IL1-2217	745439	2	North and Larrabee	3	381	110										494
745474	IL1-2218	745474	5	Olympia Corners	7	235	80										322
746528	IL1-2249	746528	14	The Grove	10	512	90										612
746791	IL1-2250	746791	2	Washington and Wabash	8	409	113										530
746930	IL1-2318	746930	DuPage	Green Meadow	5	205	71										281
746955	IL1-2225	746955	1	Chicago and Kedzie	15	169	104										288
746956	IL1-2219	746956	2	State and Division	3	490	138										631
747454	IL1-2213	747454	2	Michigan and Lake	2	242	111										355
747460	IL1-2097	747460	12	Clyboum Square	3	347	117										467
747463	IL1-2183	747463	14	Northwest Shopping Ctr	4	272	63										339
747467	IL1-2180	747467	9	Four Flaggs Center	8	941	120										1,069
747479	IL1-2192	747479	11	Burbank Station	14	639	120										773
747480	IL1-2189	747480	17	Hickory Palos Square	62	2,998	583										3,643

Branch ID	Mail Code	Bank CC	Comm. District	Branch Name	1/12	2/12	3/12	4/12	5/12	6/12	7/12	8/12	9/12	10/12	11/12	12/12	Total
747516	IL1-2193	747516	5	Raceway park	52	637	279										968
747728	IL1-2323	747728	5	South Halsted and 117th	66	689	346										1,101
748794	IL1-2310	748794	13	Howard and Clark	3	120	34										157
748796	IL1-2286	748796	10	North Sheridan and Foster	0	161	53										214
748807	IL1-2289	748807	12	Lincoln and Summerdale	5	380	90										475
749637	IL1-2328	749637	14	S Waukegan Rd and Lake Cook	2	305	78										385
				Total	6,076	316,034	67,772	0	0	0	0	0	0	0	0	0	389,878

Cookcotx 3/29/12

Business Date	O Jnl Hdr Ban	O Jnl Hdr Bran	O Jnl Hd	Reverse Tra	Record Id	Sequence N	O Jnl 7313	O Jnl 7313 Coupon Am	O Jnl 7313 Total Payment
3/29/2012	111	3	11	0	16007	104	OCR	$2,206.23	$3,074.28
3/29/2012	111	3	11	0	16666	124	OCR	$767.69	$767.69
3/29/2012	111	3	04	0	7704	150	OCR	$1,231.25	$1,231.25
3/29/2012	111	3	07	0	12544	136	OCR	$1,510.35	$1,510.35
3/29/2012	111	3	04	0	6406	79	OCR	$457.79	$457.79
3/29/2012	111	3	04	0	5717	39	OCR	$452.45	$452.45
3/29/2012	111	3	04	0	5719	41	OCR	$452.45	$452.45
3/29/2012	111	3	11	0	14632	17	OCR	$531.17	$531.17
3/29/2012	111	3	03	0	4526	59	OCR	$2,002.09	$2,002.09
3/29/2012	111	3	07	0	12541	133	OCR	$755.86	$755.86
3/29/2012	111	3	07	0	12539	131	OCR	$754.56	$754.56
3/29/2012	111	3	04	0	6409	81	OCR	$583.17	$583.17
3/29/2012	111	3	07	0	11175	49	OCR	$986.40	$986.40
3/29/2012	111	3	04	0	7013	99	OCR	$284.46	$284.46
3/29/2012	111	3	04	0	7017	103	OCR	$284.46	$284.46
3/29/2012	111	3	04	0	7015	101	OCR	$284.46	$284.46
3/29/2012	111	3	11	0	14617	4	OCR	$688.33	$688.33
3/29/2012	111	3	04	0	6400	74	OCR	$786.34	$786.34
3/29/2012	111	4	08	0	33238	62	OCR	$1,091.56	$1,091.56
3/29/2012	111	5	11	0	53874	239	OCR	$405.71	$405.71
3/29/2012	111	5	08	0	43558	51	OCR	$5,366.09	$5,366.09
3/29/2012	111	5	16	0	54595	58	OCR	$2,869.80	$2,869.80
3/29/2012	111	5	11	0	51107	42	OCR	$2,192.46	$2,192.46
3/29/2012	111	5	11	0	51109	44	OCR	$3,779.10	$3,779.10

Chase Lock Box Collection Processing Flowchart

Exception / Rework Payment Processing

Chase Lock Box Collection Processing Flowchart

One or more CCTO staff allocated onsite at the Lock Box. The goal is to correct processing errors from tax payments received at the Lock Box.

Checks with No Coupons

Receive payment checks without coupons or damaged coupons.

Print duplicate tax bill(s) through MIS terminal & printer located at Lock Box.

Place the coupon portion in front of the payment check & continue with the next PIN.

Upon completion, place the bundle of tax coupons with the appropriate batch header in the Lock Box reworked processing bin.

Damaged Scan line / micr line

Unscanable ocr / micr payments are rejected from workflow. If damaged coupon, CCTO staff will print duplicate bill. If micr line damaged, Lock Box staff will repair, if possible.

Research IPAM or APIN system to identify accurate PIN, check Assessor's web site, conduct visual check.

Print duplicate tax bill(s) through MIS terminal & printer located at Lock Box.

Place the coupon portion in front of the payment check & continue with the next PIN.

Upon completion, place the bundle of tax coupons with the appropriate batch header in the Lock Box reworked processing bin.

Unbalanced Multiple Payment Batches

Receive payment checks & coupons that are not in balance.

Perform cursory balance of batch, verifying tax allotment for each coupon. Compare to detail listing, if received from payer.

If payment for the batch is less than the value of tax payments identified, onsite CCTO staff may contact the taxpayer via telephone to resolve error or batch may be returned to the payer. In most cases, the staff will use reasonable discretion to short the payment (single) or last payment in the bundle (multiple) if the shortage is reasonably small payment.

If the payment for the multiple batch is greater than the value of tax payments identified, apply the excess payment to the last tax coupon in the bundle or reduce the check payment. The decision will vary per situation.

If the check payment is not reduced, photocopy the last coupon that the overpayment will be applied.

Review photocopy of coupon, search tax research dept on the treasurer's office's computer.

Upon completion of check reduction, rebatch checks & tax coupons with payment check on top. Check for the appropriate batch header & proceed.

Upon completion of check reduction, rebatch checks & tax coupons with payment check on top. Check for the appropriate batch header & proceed. Place the bundle of tax coupons with the appropriate batch header in the Lock Box reworked processing bin.

Overpayment Check Reduction

If single payment identified $10.01 & over is rejected & given to onsite CCTO staff to research.

PIN & payment is researched, if coupon is correct, check payment is reduced to amount due on coupon.

If overpayment is a made with a certified check, cashier's check or money order, the overpayment is applied.

Overpayments which are not reduced are batched as reworked overpayments and placed back into the work flow.

Upon completion, rebatch the bundle of tax coupons with the payment checks in the Lock Box process manager for keying/scanning.

Non Scanable Tax Bills

Open Item, General Forfeiture, etc.

Review the bundle of tax coupons with payment checks in CCTO downtown location for review & processing.

Cook County Treasurer's Office
Rejected Overpayments

RENEW
MAIL-REFILE

- Penalty 4 (Wed 6/2/04 to Thu 7/1/04)
- Penalty 5 (Fri 7/2/04 to Sun 8/1/04)
- Penalty 6 (Mon 8/2/04 to Wed 9/1/04)
- Penalty 7 (Thu 9/2/04 to Fri 10/1/04)

Date_____

Correspondence

Letters, applications, etc.

Forward correspondence to CCTO downtown location for review.

Lockbox Batch Source ID

Maria Pappas

Cook County Treasurer

Lockbox Batch Source ID

Lockbox Number	Variation	Batch Type	Type of Work	Source ID
8911	001	SINGLES	1st Installment Current Period.	431
8911	001	SINGLES	1st Installment Current Period, Rework Overpayments	432
8911	001	MULTIPLES	1st Installment Current Period.	421
8911	002	MULTIPLES	1st Installment Current Period. Odd payments with manual allocation. Partial payments. The Tax Amount on the coupon is not fully satisfied in full.	422
8911	003	MULTIPLES	1st Installment Current Period. Multiple coupons with an overpayment. Example of this would be 5 bills each for 100.00, and the check is for 800.00. All the 4 bills are satisfied in full except for the last one which is where all the funds will be applied to. CCTO will make that determination.	423
8911	001	AGENCY	1st Installment Current Period. CCTO to define at a later date.	413
8911	011	SINGLES	1st Installment Penalty Period. Any payments with an envelope post date that is after the due date.	436
8911	011	SINGLES	1st Installment Penalty Period. Rework Overpayments	437
8911	011	MULTIPLES	1st Installment Penalty Period.Any payments with an envelope post date that is after the due date.	426
8911	012	MULTIPLES	1st Installment Penalty Period. Odd payments with manual allocation. Partial payments. The Tax Amount on the coupon is not fully satisfied in full.	427
8911	013	MULTIPLES	1st Installment Penalty Period. Multiple coupons with an overpayment. Example of this would be 5 bills each for 100.00, and the check is for 800.00. All the 4 bills are satisfied in full except for the last one which is where all the funds will be applied to. CCTO will make that determination.	428
8911/8922	n/a	BRANCH	Branch payments accepted at Chase branches	444
8922	001	SINGLES	2nd Installment Current Period.	481
8922	001	SINGLES	2nd Installment Current Period. Rework Overpayments	482
8922	001	MULTIPLES	2nd Installment Current Period.	471
8922	002	MULTIPLES	2nd Installment Current Period. Odd payments with manual allocation. Partial payments. The Tax Amount on the coupon is not fully satisfied in full.	472

8922	003	MULTIPLES	2nd Installment Current Period. Multiple coupons with an overpayment. Example of this would be 5 bills each for 100.00, and the check is for 800.00. All the 4 bills are satisfied in full except for the last one which is where all the funds will be applied to. CCTO will make that determination.	473
8922	001	AGENCY	2nd Installment Current Period. CCTO to define at a later date.	463
8922	011	SINGLES	2nd Installment Penalty Period. Any payments with an envelope post date that is after the due date.	486
8922	011	SINGLES	2nd Installment Penalty Period. Rework Overpayments	487
8922	011	MULTIPLES	2nd Installment Penalty Period. Any payments with an envelope post date that is after the due date.	476
8922	012	MULTIPLES	2nd Installment Penalty Period. Odd payments with manual allocation. Partial payments. The Tax Amount on the coupon is not fully satisfied in full.	477
8922	013	MULTIPLES	2nd Installment Penalty Period. Multiple coupons with an overpayment. Example of this would be 5 bills each for 100.00, and the check is for 800.00. All the 4 bills are satisfied in full except for the last one which is where all the funds will be applied to. CCTO will make that determination.	478

Batching Preparation Document

Batching Preparation Document

SINGLES	MULTIPLES
One Current stub with One Check	Multiple payments with One Check
	Multiple checks with a payment
One Document ticket - *in place of Non Current stub(s) with One Check*	Payment with mixed tender type (checks & cash)
	Mixed tender of checks and cash transactions must have a PAYMENT research ticket
	Cash Only payments **DO NOT** require a payment research ticket
	Mixed transactions of current and non current stubs must have a DOCUMENT research ticket
	Mixed tender of checks and cash in mixed transactions of both current and non current stubs must have a DOCUMENT research ticket AND a PAYMENT research ticket

SPECIAL FEES

Checks that paid Special Fees Only

OTHER – No Checks
All Cash Only Payments
All original Non Current stubs

- ✓ **PAYMENT** ticket (8's) - alerts research of a payment including cash
- ✓ **DOCUMENT** ticket (7's) - alerts research of a non current stub
- ✓ **NON CURRENT** stubs - includes, forfeitures, open items, other tax types, etc.

IMPORTANT:

GREY Image Only Ticket with Singles
YELLOW Image Only Ticket with Multiples

JP Morgan Chase
Cook County Real Estate Tax Payments
Teller Branch Procedures

Property Tax Payments (Cook County, IL)

Policies Processing Cook County Payments	Researching Missing Cook County Payments Taxpayer Questions	**Related Information** Payments - Chase & Non-Chase

Policies

- Cook County tax payments are accepted at no charge at all Illinois branches (including in-stores).
- If taxpayers ask to make a Cook County tax payment at a branch outside Illinois, give them these three options:

  - **ONLINE:** Submit payment on www.cookcountytreasurer.com

  - **BY MAIL:** Mail payment to:

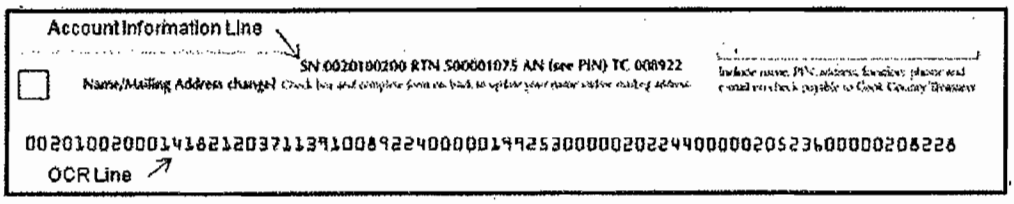
    Cook County Treasurer
    PO Box 4488
    Carol Stream, IL 60197-4488

  - **IN PERSON:** Take payment to:

    Cook County Clerk's Office
    118 N Clark St, room 434
    Chicago, IL 60602
    Phone: 312-603-5656

- Customers must present an **original** Cook County payment coupon with an Optical Character Recognition (OCR) line.
- Payments received in a Depository Vault (Night Drop) or Quick Box that can't be processed due to payment type or being out of balance must be mailed back to the taxpayer.
- A Currency Transaction Report (CTR) must be completed and submitted for cash transactions over $10,000, including fees.

Processing Cook County Payments

Step	Action
1	Go to the Teller Express Payment screen, and select "Cook County" from the Payment drop-down-list.
2	Scan payment coupon(s) and process Source of Funds (SOF). Follow the on-screen instructions, as some payments can't be processed and the taxpayer may need to be referred to the Cook County Tax Department.
3	If the OCR line is not read or only partially read, enter the required information from the Account Information Line located in the middle of the coupon (above the OCR line) in the appropriate fields: • Serial/Store #: Enter the 10-digit SN number • R/T: Enter the 9-digit RTN number • Account Number: Enter the 14-digit AN (PIN) number (located in the upper right of the coupon) • Serial/Tran: Enter the 6-digit TC number Here's a sample coupon:  If taxpayers present a coupon *without* both an OCR line and Account Information line, refer them to the Cook County Treasurer's office for processing.
4	Follow on-screen prompts to complete the transaction; then give the customer the system-generated receipt.

Researching Missing Cook County Payments

<table>
<tr><th>Step</th><th colspan="2">Action</th></tr>
<tr><td rowspan="3">1</td><td>If request is received from...</td><td>Then...</td></tr>
<tr><td>Customer</td><td>A. Ask customer if he/she has the transaction receipt.

• If yes, photocopy the receipt
• If no, perform a search on HEJR or SAR to locate the transaction; then print the screen with the transaction information.

B. Go to Step 2.</td></tr>
<tr><td>County Tax Payment Group</td><td>A. Request is for assistance with missing payment that involved a cashier's check.

• A Cook County Property Tax Customer Research Request form that lists the missing cashier's check number will be sent to the branch.

• A copy of the transaction receipt or the cashiers check number will be provided to help determine if the cashier's check has been paid.

If a receipt is provided, perform a search on HEJR or SAR to locate the transaction; then print the screen with the transaction information.

B. Go to Step 3.</td></tr>
<tr><td>2</td><td colspan="2">Ask the customer if the payment was made with a check or cash.</td></tr>
<tr><td></td><td>If payment was made by...</td><td>Then...</td></tr>
<tr><td></td><td>Cash</td><td>A. Print a copy of the HEJR or SAR screen(s) with the payment and cash-in information.

B. Complete the appropriate sections of the Cook County Property Tax Customer Research Request form.

C. Follow fax distribution instructions.

D. Give Customer Receipt to customer.

E. Process is complete.</td></tr>
</table>

<table>
<tr><th>Step</th><th colspan="3">Action</th></tr>
<tr><td></td><td>Check</td><td colspan="2">Determine if the check has cleared.

If... | Then...
Yes | • Obtain copies of front and back of paid check.

If drawn on Chase, print from Instant Image.

If drawn on another bank, get copies from customer.

• Complete the appropriate sections of the Cook County Property Tax Customer Research Request form.

• Follow fax distribution instructions.

• Give Customer Receipt to customer.

• Process is complete.

No | Go to Step 3.</td></tr>
<tr><td>3</td><td colspan="3">Place a stop payment and help the customer replace the original check. If the customer states a stop payment was already placed, he/she is not required to provide proof.

For checks drawn on Chase

• Place a stop payment using Customer Assist and waive the Stop Payment fee.
• Ask customer to issue a new check.

For cashiers checks drawn on Chase

• Place a stop payment using Customer Assist and waive the Stop Payment fee and Surety Bond.
- Complete and remit the Stop Payment/Reissue Request form.
- Write "Cook County Tax Payment - Indemnity Agreement not Required" on the bottom of the form.
- Place Affidavit and Indemnity Agreement in secure shred bin.

• Issue a replacement check on Teller Express.
- In the "Pay to Line" field, enter Cook County Treasurer.
- In the "Purchaser" field, enter the customer's name.
- On Source of Funds screen, select GL Detail; then:
- In the Category field, select Miscellaneous Transactions.
- In the Title field, select Cashier's Check/Money Order Replacement.
- In the Serial Number field, enter the original check number.
- In the Description field, enter Replacement for Cashier's Check # XXXXXXXXX.

For checks not drawn on Chase

• Help the customer contact his/her bank and place the stop payment.
• Inform the customer that Chase will reimburse him/her for the stop payment fee. The fee may be reimbursed, even if the stop payment was placed prior to the research request.
• Ask the customer to issue a new check.</td></tr>
</table>

Step	Action
4	A. Complete the Missing Payment – Check Not Cleared section of the *Cook County Property Tax Customer Research Request* form. B. Attach the replacement check and the copy of the receipt/screen print (from Step 1) the form. C. Give the Customer Receipt section of the form to the customer. If the request is from the County Tax Payment Group, place the receipt in the secure trash.
5	If applicable, for checks **not** drawn on Chase, issue a cashier's check to reimburse the customer for the stop payment fee. • Prepare a blank 251 GL debit: - Acct name – Op Loss - Other - Cost Center - 773000 - Account Number - 7836800105 - Description – Missing Cook County Tax payment stop payment refund and customer name. • Use GL debit to purchase a cashier's check. • Give the cashier's check to the customer.
6	A. Prepare an **original** (no photocopies) TrackOne label. • Enter **IL1-1225** in the Mail Code field. • Select Continue. • Enter **County Tax Payments - Illinois** in the Contents, Notes, and Instructions section. • Select Continue. • Print label. B. Place label in the TrackOne envelope pocket. C. Place form, replacement check and copy of receipt/screen print (from Step 1) in the TrackOne envelope and seal. D. Place the sealed envelope in the Gray mail bag and prepare for courier as normal.

Cook County Taxpayer Questions

Refer taxpayers with questions about tax balances, overpayments, or refunds to the Cook County Treasurer's Office, 118 N. Clark Street, Chicago, IL 60602

cookcountytreasurer.com

Cook County Treasurer's Office and Chase
Service Level Standards and Commitments

Cook County Treasurer's Office and Chase
Service Level Standards and Commitments

Chase (the Bank) is committed to the delivery of superior financial services and solutions driven by in-depth knowledge of Cook County Treasurer's Office (CCTO) requirements and a commitment to high quality execution. Our quality assurance practices include a disciplined approach to process management; performance metrics and satisfaction indicators that are linked to customer priorities; and employee merit-based performance, reward and recognition programs.

Cook County Treasurer's Office (CCTO) Service Level Standards and Commitments
To support Chase's commitment to deliver high quality products and services to CCTO, the following performance standards have been established.

Research and Adjustments:

Note: Standards noted below do not include additional time associated with mailing the requested item/photo to CCTO's service representative and subsequent mailing to the designated CCTO's location. Also any request that requires outside assistance may require up to eight (8) days for completion. All days quoted are business, not calendar, days.

- ***Requests for the Following Types of Copies:***

  Copies of Deposited Checks
  Chase's Research Department will complete requests for copies of deposited checks within four (4) days of receipt of such requests from CCTO's designated service representative. This will include a copy of both the front and back of the check. Information required to initiate request includes the account title, account number, deposit date and dollar amount of deposit.

  Copy of a Returned Item
  Chase's Research Department will complete requests for copies of a check that was previously deposited and returned by the drawee bank within four (4) days of receipt of such requests from CCTO's designated service representative. This will include a copy of both the front and back of the check. Information required to initiate the request includes the check amount, sequence number from the advice and the date the item was charged.

  Copy of A Single Debit or Credit Advice and Associated Item
  Chase's Research Department will complete a request for a copy of a single debit or credit transaction along with the associated item within five (5) business days of receipt of such requests from CCTO's designated service representative. Information required to initiate request includes original posting date, amount and sequence number.

  Copies of Multiple Debits or Credits (no backup)
  Chase's Research Department will complete a request for multiple copies (2-8) of debit or credit transactions within 2-business days of receipt of such request from CCTO's designated service representative. Information required to initiate request includes original posting date, amount and sequence number. For items over 6 months, turnaround should be extended by 3 days.

  Copies of Items Over 2 Years Old
  Standard service level turnaround times (as noted above) are extended by 3 days for copies of items with paid dates older than 2 years.

Cook County Treasurer's Office and Chase
Service Level Standards and Commitments

- ***Requests for the Following Types of Adjustments:***

Disputed items
Chase's Research Department will complete research on requested adjustment for a disputed debit or credit transaction posted to a CCTO's account, within four (4) days after receipt of such request from CCTO's designated service representative. Information required to initiate request includes original date posted, item amount, account number, reason for dispute, and location number (if applicable). If an item is "*listed but not enclosed*" in CCTO's deposit, the following check information is also needed: copy of paid item if available, routing number/ account number/ check number and list of individual amounts of each check if there are multiple items.

Double Post
Chase's Research Department will complete requests for an adjustment for a debit or credit item drawn on Chase that was posted twice to a CCTO's account, within four (4) days after receipt of such request from CCTO's designated service representative. Information required to initiate request includes the original date posted, item amount, second date posted, account number and location number (if applicable). Examples of double posted items include: an original item and photocopy paid; original item posted twice; and an original item and debit adjustment for same item posted to the account.

Encoding Error
Chase's Research Department will complete requests for an adjustment for a debit or credit item posted or deposited to a Chase account for the incorrect amount, within four (4) days after receipt of such request from CCTO's designated service representative. Information required to initiate request includes the date posted, amount posted, amount of difference, account number and location number (if applicable). Please note: For errors greater than one (1) year, the CCTO's account will not be adjusted until funds are collected.

Listing Error
Chase's Research Department will complete requests for an adjustment to an item listed on CCTO's deposit for an incorrect amount and for which no correction has been received, within four (4) days after receipt of such request from CCTO's designated service representative. Information required to initiate request includes the date posted, amount posted, amount listed, account number and location number if applicable.

Missing/Unposted Item
Chase's Research Department will complete requests for an adjustment for a deposit transaction that failed to post to CCTO's account, within four (4) days after receipt of such request from CCTO's designated service representative. Information required to initiate request includes the cash amount, check amount(s), bank name/routing number/account number/check number and copy of paid check if available. The paid check information should include item date, item amount, receipt information, account number and location number (if applicable).

Posting Error
Chase's Research Department will complete requests for an adjustment for a debit or credit item drawn on Chase where the account number or entry was incorrectly encoded within four (4) days after receipt of such request from CCTO's designated service representative. Information required to initiate request includes original date posted, item amount, account number, reason for the dispute and location number if applicable. Examples include: a credit posited as debit; a debit posited as credit; or a debit or credit entry posted to the wrong account.

Cook County Treasurer's Office and Chase
Service Level Standards and Commitments

Return Item Chargeback
Chase's Returns Department will complete requests for an adjustment for a return item that was charged back to a Chase account when the item was not deposited to that account, within four (4) days of receipt of such request from CCTO's designated service representative. Information required to initiate request includes the original chargeback item, item amount, account number to be credited, reason for the dispute and location number if applicable.

Source of Receipt
Chase's Research Department will complete requests for information to determine the recipient of posted funds, within 25 days of receipt of such request from CCTO's designated service representative. Information required to initiate request includes original date posted, item amount and photo of both the front and back of the item. Note: The service standard is contingent upon the response from the other financial institution.

Provisional Credit
In the event that Chase cannot meet the stated turnaround timeframes for the aforementioned, Chase, at the request of CCTO or CCTO's designated service representative will provide provisional credit or debit to CCTO pending final disposition or resolution or the research item or adjustment request. Reversal of provisional credits where required will generally occur within 90 days. Provisional credit will not generally be provided for copies of items with paid dates older than one (1) year.

Chase does not as a matter of general practice grant provisional credit on lost items (i.e. where Chase is unable to provide the original check back to CCTO). In the case of a dispute, CCTO may request exceptions to the policy through its account officer or Relationship Manager.

Customer Service Standards

Return Calls
CCTO's designated service consultant or back-up consultant will return phone calls within four (4) hours of initial contact.

Written Inquiries
CCTO's designated service consultant or back-up consultant will respond within 24 hours of receipt of inquiries by mail, e-mail or Fax. Note: The designated service consultant may respond by phone for Fax requests and by e-mail for e-mail requests.

Status Updates
CCTO's designated service consultant or back-up consultant will provide an expected resolution date on any inquiry that cannot be resolved within 24 hours.

Issue Reporting/Tracking
When requested, Chase Customer Service will periodically provide an issue log that will be sent to CCTO staff members at an agreed upon frequency. The log includes date inquiry/request received, transaction date, item amount, location number if available, correction/resolution actions taken and resolution date.

Conference Calls
Periodic conference calls to review issues and trends may be scheduled at any time at the request of CCTO. Note: Weekly and biweekly calls have been scheduled in the past and can be reinstated upon request.

ECONOMIC DISCLOSURE STATEMENT
AND EXECUTION DOCUMENT
INDEX

Section	Description	Pages
Instructions	Instructions for Completion of EDS	EDS i - ii
1	MBE/WBE Utilization Plan	EDS 1
2	Letter of Intent	EDS 2
3	Petition for Reduction/Waiver of MBE/WBE Participation Goals	EDS 3
4	Certifications	EDS 4, 5
5	Economic and Other Disclosures, Affidavit of Child Support Obligations and Disclosure of Ownership Interest	EDS 6 – 12
6	Sole Proprietor Signature Page	EDS 13a/b/c
7	Partnership Signature Page	EDS 14/a/b/c
8	Corporation Signature Page	EDS 15a/b/c
9	Cook County Signature Page	EDS 16

INSTRUCTIONS FOR COMPLETION OF
ECONOMIC DISCLOSURE STATEMENT AND EXECUTION DOCUMENT

This Economic Disclosure Statement and Execution Document ("EDS") is to be completed and executed by every Bidder on a County contract, every party responding to a Request for Proposals or Request for Qualifications "(Proposer"), and others as required by the Chief Procurement Officer. If the Undersigned is awarded a contract pursuant to the procurement process for which this EDS was submitted (the "Contract"), this Economic Disclosure Statement and Execution Document shall stand as the Undersigned's execution of the Contract.

Definitions. Capitalized terms used in this EDS and not otherwise defined herein shall have the meanings given to such terms in the Instructions to Bidders, General Conditions, Request for Proposals, Request for Qualifications, or other documents, as applicable.

"Affiliated Entity" means a person or entity that, directly or indirectly: controls the Bidder, is controlled by the Bidder, or is, with the Bidder, under common control of another person or entity. Indicia of control include, without limitation, interlocking management or ownership; identity of interests among family members; shared facilities and equipment; common use of employees; and organization of a business entity following the ineligibility of a business entity to do business with the County under the standards set forth in the Certifications included in this EDS, using substantially the same management, ownership or principals as the ineligible entity.

"Bidder," "Proposer," "Undersigned," or ***"Applicant,"*** is the person or entity executing this EDS. Upon award and execution of a Contract by the County, the Bidder, Proposer, Undersigned or Applicant, as the case may be, shall become the Contractor or Contracting Party.

"Proposal," for purposes of this EDS, is the Undersigned's complete response to an RFP/RFQ, or if no RFQ/RFP was issued by the County, the "Proposal" is such other proposal, quote or offer submitted by the Undersigned, and in any event a "Proposal" includes this EDS .

"Code" means the Code of Ordinances, Cook County, Illinois available through the Cook County Clerk's Office website (http://www.cookctyclerk.com/sub/ordinances.asp). This page can also be accessed by going to www.cookctyclerk.com, clicking on the tab labeled "County Board Proceedings," and then clicking on the link to "Cook County Ordinances."

"Contractor" or ***"Contracting Party"*** means the Bidder, Proposer or Applicant with whom the County has entered into a Contract.

"EDS" means this complete Economic Disclosure Statement and Execution Document, including all sections listed in the Index and any attachments.

"Lobby" or "lobbying" means to, for compensation, attempt to influence a County official or County employee with respect to any County matter.

"Lobbyist" means any person or entity who lobbies.

"Prohibited Acts" means any of the actions or occurrences which form the basis for disqualification under the Code, or under the Certifications hereinafter set forth.

Sections 1 through 3: MBE/WBE Documentation. Sections 1 and 2 must be completed in order to satisfy the requirements of the County's MBE/WBE Ordinance, as set forth in the Contract Documents, if applicable. If the Undersigned believes a waiver is appropriate and necessary, Section 3, the Petition for Waiver of MBE/WBE Participation must be completed.

Section 4: Certifications. Section 4 sets forth certifications that are required for contracting parties under the Code. Execution of this EDS constitutes a warranty that all the statements and certifications contained, and all the facts stated, in the Certifications are true, correct and complete as of the date of execution.

Section 5: Economic and Other Disclosures Statement. Section 5 is the County's required Economic and Other Disclosures Statement form. Execution of this EDS constitutes a warranty that all the information provided in the EDS is true, correct and complete as of the date of execution, and binds the Undersigned to the warranties, representations, agreements and acknowledgements contained therein.

INSTRUCTIONS FOR COMPLETION OF
ECONOMIC DISCLOSURE STATEMENT AND EXECUTION DOCUMENT

Sections 6, 7, 8: Execution Forms. The Bidder executes this EDS, and the Contract, by completing and signing three copies of the appropriate Signature Page. Section 6 is the form for a sole proprietor; Section 7 is the form for a partnership or joint venture; and Section 8 is the form for a corporation. Proper execution requires **THREE ORIGINALS**; therefore, the appropriate Signature Page must be filled in, three copies made, and all three copies must be properly signed, notarized and submitted. The forms may be printed and completed by typing or hand writing the information required. The County is in the process of converting these forms into a format that may be downloaded and completed on the user's computer. Once this feature is available, those having the necessary software may follow the instructions set forth below under the heading "Instructions for Completing PDF Forms."

Required Updates. The information provided in this EDS will be kept current. In the event of any change in any information provided, including but not limited to any change which would render inaccurate or incomplete any certification or statement made in this EDS, the Undersigned will supplement this EDS up to the time the County takes action, by filing an amended EDS or such other documentation as is requested.

Additional Information. The County's Governmental Ethics and Campaign Financing Ordinances, impose certain duties and obligations on persons or entities seeking County contracts, work, business, or transactions. For further information please contact the Director of Ethics at (312) 603-4304 (69 W. Washington St. Suite 3040, Chicago, IL 60602) or visit our web-site at www.cookcountygov.com and go to the Ethics Department link. The Bidder must comply fully with the applicable ordinances.

MBE/WBE UTILIZATION PLAN (SECTION 1)

BIDDER/PROPOSER HEREBY STATES that all MBE/WBE firms included in this Plan are certified MBEs/WBEs by at least one of the entities listed in the General Conditions.

I. **BIDDER/PROPOSER MBE/WBE STATUS:** (check the appropriate line)

- _ _ Bidder/Proposer is a certified MBE or WBE firm. (If so, attach copy of appropriate Letter of Certification)
- _ _ Bidder/Proposer is a Joint Venture and one or more Joint Venture partners are certified MBEs or WBEs. (If so, attach copies of Letter(s) of Certification, a copy of Joint Venture Agreement clearly describing the role of the MBE/WBE firm(s) and its ownership interest in the Joint Venture and a completed Joint Venture Affidavit – available from the Office of Contract Compliance)
- _ _ Bidder/Proposer is not a certified MBE or WBE firm, nor a Joint Venture with MBE/WBE partners, but will utilize MBE and WBE firms either directly or indirectly in the performance of the Contract. (If so, complete Sections II and III).

II. | | **Direct Participation of MBE/WBE Firms** | ✓ | **Indirect Participation of MBE/WBE Firms**

Where goals have not been achieved through direct participation, Bidder/Proposer shall include documentation outlining efforts to achieve Direct Participation at the time of Bid/Proposal submission. Indirect Participation will only be considered after all efforts to achieve Direct Participation have been exhausted. Only after written documentation of Good Faith Efforts is received will Indirect Participation be considered.

MBEs/WBEs that will perform as subcontractors/suppliers/consultants include the following:

MBE/WBE Firm: Arrow Messenger Service Inc.

Address: 1322 W. Walton Street, Chicago, IL 60622

E-mail: phyllis@arrowmessenger.com

Contact Person: Phyllis Apelbaum Phone: 773-489-6688

Dollar Amount Participation: $ 148,000.00

Percent Amount of Participation: _____ %

*Letter of Intent attached? Yes ___ ✓ ___ No ___ ___
*Letter of Certification attached? Yes ___ ✓ ___ No ___ ___

MBE/WBE Firm: _____

Address: _____

E-mail: _____

Contact Person: _____ Phone: _____

Dollar Amount Participation: $ _____

Percent Amount of Participation: _____ %

*Letter of Intent attached? Yes ___ ___ No ___ ___
*Letter of Certification attached? Yes ___ ___ No ___ ___

Attach additional sheets as needed.

***Additionally, all Letters of Intent, Letters of Certification and documentation of Good Faith Efforts omitted from this bid/proposal must be submitted to the Office of Contract Compliance so as to assure receipt by the Contract Compliance Administrator not later than three (3) business days after the Bid Opening date.**

LETTER OF INTENT (SECTION 2)

M/WBE Firm: Arrow Messenger Services, Inc.

Contract #: RFP No. 12-18-104/ CW375079

Address: 1322 West Walton Street

City/State/ Zip: Chicago, IL 60642-5340

Contact Person: Phyllis Apelbaum

Phone: 773-489-8008 Fax: 773-489-6920

Certification Expiration Date: 7/1/2012

Race/Gender: WBE

Email: phyllis@arrowmessenger.com

Participation: ☐ Direct ☑ Indirect

Will the M/WBE firm be subcontracting any of the performance of this contract to another firm?

☑ No ☐ Yes – Please attach explanation. Proposed Subcontractor: _____

The undersigned M/WBE is prepared to provide the following Commodities/Services for the above named Project/ Contract:

Transportation and Delivery Services.

Indicate the **Dollar Amount**, or **Percentage**, and the **Terms of Payment** for the above-described Commodities/ Services:

$149,000 annually - supplier provides invoice for payment.

(If more space is needed to fully describe M/WBE Firm's proposed scope of work and/or payment schedule, attach additional sheets)

THE UNDERSIGNED PARTIES AGREE that this Letter of Intent will become a binding Subcontract Agreement conditioned upon the Bidder/Proposer's receipt of a signed contract from the County of Cook. The Undersigned Parties do also certify that they did not affix their signatures to this document until all areas under Description of Service/ Supply and Fee/Cost were completed.

Signature (*M/WBE*)

Danielle Matzdorf, Executive Asst.
Print Name

Arrow Messenger Service, Inc.
Firm Name

06/20/12
Date

Signature (*Prime Bidder/Proposer*)

MARK E. LESTER
Print Name

JP MORGAN
Firm Name

6/21/2012
Date

Subscribed and sworn before me this 21st day of June, 2012.

Notary Public Mary E. Basek

"OFFICIAL SEAL"
Mary E. Basek
Notary Public, State of Illinois
My Commission Expires Dec. 8, 2015

SEAL

CITY OF CHICAGO

OFFICE OF COMPLIANCE

July 12, 2011

Phyllis Apelbaum
Arrow Messenger Services, Inc.
1322 West Walton Street
Chicago, IL 60642-5340

Annual Certificate Expires: July 1, 2012

Dear Phyllis Apelbaum:

Congratulations on your continued eligibility for certification as a **Women Business Enterprise (WBE)** by the City of Chicago. This certification is valid until **July 1, 2013.**

As you know, your firm must also be re-validated annually. As such, your firm's next No Change Affidavit is due by **July 1, 2012.** Please remember, you have an affirmative duty to file your No-Change Affidavit **60 days prior to the date of expiration.**

It is important to note that you also have an ongoing affirmative duty to notify the City of Chicago of any changes in ownership or control of your firm, or any other fact affecting your firm's eligibility for certification within 10 days of such change. These changes may include but are not limited to a change of address, change of business structure, change in ownership or ownership structure, change of business operations, and/or gross receipts that exceed the program threshold.

Please note – you shall be deemed to have had your certification lapse and will be ineligible to participate as a MBE/WBE/BEPD if you fail to:

- file your No Change Affidavit within the required time period;
- provide financial or other records requested pursuant to an audit within the required time period; or
- notify the City of any changes affecting your firm's certification within 10 days of such change.

Further, if you or your firm is found to be involved in certification, bidding and/or contractual fraud or abuse, the City will pursue decertification and debarment. And in addition to any other penalty imposed by law, any person who knowingly obtains, or knowingly assists another in obtaining, a contract with the city by falsely representing that the individual or entity, or the individual or entity assisted, is a minority-owned business or a woman-owned business, is guilty of a misdemeanor, punishable by incarceration in the county jail for a period not to exceed six months or a fine of not less than $5,000.00 and not more than $10,000, or both.

Your firm is listed in the City's Directory of Minority Business Enterprises and Women

Business Enterprises in the specialty area(s) of:

MESSENGER AND DELIVERY SERVICES; INTRASTATE TRUCK DELIVERY SERVICES; PACKAGE INTERCEPTION SERVICES; ON-SITE MAIL, COPY, AND OFFICE STAFFING

Your firm's participation on City contracts will be credited only toward Women Business Enterprise (WBE) goals in your area(s) of specialty. While your participation on City contracts is not limited to your specialty, credit toward Women Business Enterprise (WBE) goal will be given only for work done in a specialty category.

Thank you for your continued participation in the City's Supplier Diversity Program.

Sincerely,

Michael Chambers
Senior Compliance Officer

DEPARTMENT OF PROCUREMENT SERVICES

CITY OF CHICAGO

JUL 17 2012

Phyllis Apelbaum
Arrow Messenger Services, Inc.
1322 West Walton Street
Chicago, IL 60642-5340

Dear Phyllis Apelbaum:

This letter is to inform you that the City of Chicago has extended your status as a Women Business Enterprise (WBE) until **October 1, 2012**. We are providing this extension to allow enough time to provide any additional documentation that your application may be missing and for our office to complete our review of all of the submitted documents.

This extension does not guarantee eligibility in the program but will act as a courtesy extension until we receive all of the required documentation and complete a review of that documentation.

Please present this letter as evidence of your certification to be included with bid document submittals as needed.

If you have any questions, please feel free to call our office at 312-744-1929.

Sincerely,

Monica Jimenez
Deputy Procurement Officer

FH

PETITION FOR WAIVER OF MBE/WBE PARTICIPATION (SECTION 3)

A. BIDDER/PROPOSER HEREBY REQUESTS:

	FULL MBE WAIVER		FULL WBE WAIVER
	REDUCTION (PARTIAL MBE and/or WBE PARTICIPATION)		

_____ % of Reduction for MBE Participation
_____ % of Reduction for WBE Participation

B. REASON FOR FULL/REDUCTION WAIVER REQUEST

Bidder/Proposer shall check each item applicable to its reason for a waiver request. Additionally, supporting documentation shall be submitted with this request. If such supporting documentation cannot be submitted with bid/proposal/quotation, such documentation shall be submitted directly to the Office of Contract Compliance no later than three (3) days from the date of submission date.

	(1) Lack of sufficient qualified MBEs and/or WBEs capable of providing the goods or services required by the contract. **(Please explain)**
	(2) The specifications and necessary requirements for performing the contract make it impossible or economically infeasible to divide the contract to enable the contractor to utilize MBEs and/or WBEs in accordance with the applicable participation. **(Please explain)**
	(3) Price(s) quoted by potential MBEs and/or WBEs are above competitive levels and increase cost of doing business and would make acceptance of such MBE and/or WBE bid economically impracticable, taking into consideration the percentage of total contract price represented by such MBE and/or WBE bid. **(Please explain)**
	(4) There are other relevant factors making it impossible or economically infeasible to utilize MBE and/or WBE firms. **(Please explain)**

C. GOOD FAITH EFFORTS TO OBTAIN MBE/WBE PARTICIPATION

	(1) Made timely written solicitation to identified MBEs and WBEs for utilization of goods and/or services; and provided MBEs and WBEs with a timely opportunity to review and obtain relevant specifications, terms and conditions of the proposal to enable MBEs and WBEs to prepare an informed response to solicitation. **(Please attach)**
	(2) Followed up initial solicitation of MBEs and WBEs to determine if firms are interested in doing business. **(Please attach)**
	(3) Advertised in a timely manner in one or more daily newspapers and/or trade publication for MBEs and WBEs for supply of goods and services. **(Please attach)**
	(4) Used the services and assistance of the Office of Contract Compliance staff. **(Please explain)**
✓	(5) Engaged MBEs & WBEs for indirect participation. **(Please explain)**

See utilization plan for indirect supplier information.

D. OTHER RELEVANT INFORMATION

Attach any other documentation relative to Good Faith Efforts in complying with MBE/WBE participation.

JPMorgan Chase will continue the efforts of engaging and growing the utilization of Chicago based MWBE suppliers. While JPMorgan Chase does not intend to add new subcontractors beyond already existing relationships for this RFP, we are open to engaging in dialogue with the City of Chicago to explore other areas of opportunities for MWBE suppliers. Please see Appendix 11 for information regarding our Corporate Supplier Diversity Program.

CERTIFICATIONS (SECTION 4)

THE FOLLOWING CERTIFICATIONS ARE MADE PURSUANT TO STATE LAW AND THE CODE. THE UNDERSIGNED IS CAUTIONED TO CAREFULLY READ THESE CERTIFICATIONS PRIOR TO SIGNING THE SIGNATURE PAGE. SIGNING THE SIGNATURE PAGE SHALL CONSTITUTE A WARRANTY BY THE UNDERSIGNED THAT ALL THE STATEMENTS, CERTIFICATIONS AND INFORMATION SET FORTH WITHIN THESE CERTIFICATIONS ARE TRUE, COMPLETE AND CORRECT AS OF THE DATE THE SIGNATURE PAGE IS SIGNED. THE UNDERSIGNED IS NOTIFIED THAT IF THE COUNTY LEARNS THAT ANY OF THE FOLLOWING CERTIFICATIONS WERE FALSELY MADE, THAT ANY CONTRACT ENTERED INTO WITH THE UNDERSIGNED SHALL BE SUBJECT TO TERMINATION.

A. PERSONS AND ENTITIES SUBJECT TO DISQUALIFICATION

No person or business entity shall be awarded a contract or sub-contract, for a period of five (5) years from the date of conviction or entry of a plea or admission of guilt, civil or criminal, if that person or business entity:

1) Has been convicted of an act committed, within the State of Illinois, of bribery or attempting to bribe an officer or employee of a unit of state, federal or local government or school district in the State of Illinois in that officer's or employee's official capacity;

2) Has been convicted by federal, state or local government of an act of bid-rigging or attempting to rig bids as defined in the Sherman Anti-Trust Act and Clayton Act. Act. 15 U.S.C. Section 1 *et seq.;*

3) Has been convicted of bid-rigging or attempting to rig bids under the laws of federal, state or local government;

4) Has been convicted of an act committed, within the State, of price-fixing or attempting to fix prices as defined by the Sherman Anti-Trust Act and the Clayton Act. 15 U.S.C. Section 1, *et seq.;*

5) Has been convicted of price-fixing or attempting to fix prices under the laws the State;

6) Has been convicted of defrauding or attempting to defraud any unit of state or local government or school district within the State of Illinois;

7) Has made an admission of guilt of such conduct as set forth in subsections (1) through (6) above which admission is a matter of record, whether or not such person or business entity was subject to prosecution for the offense or offenses admitted to; or

8) Has entered a plea of *nolo contendere* to charge of bribery, price-fixing, bid-rigging, or fraud, as set forth in sub-paragraphs (1) through (6) above.

In the case of bribery or attempting to bribe, a business entity may not be awarded a contract if an official, agent or employee of such business entity committed the Prohibited Act on behalf of the business entity and pursuant to the direction or authorization of an officer, director or other responsible official of the business entity, and such Prohibited Act occurred within three years prior to the award of the contract. In addition, a business entity shall be disqualified if an owner, partner or shareholder controlling, directly or indirectly, 20 % or more of the business entity, or an officer of the business entity has performed any Prohibited Act within five years prior to the award of the Contract.

THE UNDERSIGNED HEREBY CERTIFIES THAT: The Undersigned has read the provisions of Section A, Persons and Entities Subject to Disqualification, that the Undersigned has not committed any Prohibited Act set forth in Section A, and that award of the Contract to the Undersigned would not violate the provisions of such Section or of the Code.

B. BID-RIGGING OR BID ROTATING

THE UNDERSIGNED HEREBY CERTIFIES THAT: *In accordance with 720 ILCS 5/33 E-11, neither the Undersigned nor any Affiliated Entity is barred from award of this Contract as a result of a conviction for the violation of State laws prohibiting bid-rigging or bid rotating.*

C. DRUG FREE WORKPLACE ACT

THE UNDERSIGNED HEREBY CERTIFIES THAT: The Undersigned will provide a drug free workplace, as required by Public Act 86-1459 (30 ILCS 580/2-11).

D. DELINQUENCY IN PAYMENT OF TAXES

THE UNDERSIGNED HEREBY CERTIFIES THAT*: The Undersigned is not an owner or a party responsible for the payment of any tax or fee administered by Cook County, by a local municipality, or by the Illinois Department of Revenue, which such tax or fee is delinquent, such as bar award of a contract or subcontract pursuant to the Code, Chapter 34, Section 34-129.*

E. HUMAN RIGHTS ORDINANCE

No person who is a party to a contract with Cook County ("County") shall engage in unlawful discrimination or sexual harassment against any individual in the terms or conditions of employment, credit, public accommodations, housing, or provision of County facilities, services or programs (Code Chapter 42, Section 42-30 *et seq*).

F. ILLINOIS HUMAN RIGHTS ACT

THE UNDERSIGNED HEREBY CERTIFIES THAT: *It is in compliance with the the Illinois Human Rights Act (775 ILCS 5/2-105), and agrees to abide by the requirements of the Act as part of its contractual obligations.*

G. MACBRIDE PRINCIPLES, CODE CHAPTER 34, SECTION 34-132

If the primary contractor currently conducts business operations in Northern Ireland, or will conduct business during the projected duration of a County contract, the primary contractor shall make all reasonable and good faith efforts to conduct any such business operations in Northern Ireland in accordance with the MacBride Principles for Northern Ireland as defined in Illinois Public Act 85-1390.

H. LIVING WAGE ORDINANCE PREFERENCE (COOK COUNTY CODE, CHAPTER 34, SECTION 34-127;

The Code requires that a living wage must be paid to individuals employed by a Contractor which has a County Contract and by all subcontractors of such Contractor under a County Contract, throughout the duration of such County Contract. The amount of such living wage is determined from time to time by, and is available from, the Chief Financial Officer of the County.

For purposes of this EDS Section 4, H, "Contract" means any written agreement whereby the County is committed to or does expend funds in connection with the agreement or subcontract thereof. The term "Contract" as used in this EDS, Section 4, I, specifically excludes contracts with the following:

1) Not-For Profit Organizations (defined as a corporation having tax exempt status under Section 501(C)(3) of the United State Internal Revenue Code and recognized under the Illinois State not-for -profit law);

2) Community Development Block Grants;

3) Cook County Works Department;

4) Sheriff's Work Alternative Program; and

5) Department of Correction inmates.

REQUIRED DISCLOSURES (SECTION 5)

1. DISCLOSURE OF LOBBYIST CONTACTS

List all persons or entities that have made lobbying contacts on your behalf with respect to this contract:

Name	Address
Mark E. Lester	10 South Dearborn, Chicago, IL 60603

2. LOCAL BUSINESS PREFERENCE DISCLOSURE; CODE, CHAPTER 34, SECTION 34-151(p);

"Local Business" shall mean a person authorized to transact business in this State and having a bona fide establishment for transacting business located within Cook County at which it was actually transacting business on the date when any competitive solicitation for a public contract is first advertised or announced and further which employs the majority of its regular, full time work force within Cook County, including a foreign corporation duly authorized to transact business in this State and which has a bona fide establishment for transacting business located within Cook County at which it was actually transacting business on the date when any competitive solicitation for a public contract is first advertised or announced and further which employs the majority of its regular, full time work force within Cook County.

a) Is Bidder a "Local Business" as defined above?

Yes:_____ _____ No:____✓_____

b) If yes, list business addresses within Cook County:
Although JPMorgan Chase Bank, N.A. is not a local employer as defined above, the bank does maintain 286 total locations with over 10,270 employees working in the County.

c) Does Bidder employ the majority of its regular full-time workforce within Cook County?

Yes:_____ _____ No:____✓_____

3. THE CHILD SUPPORT ENFORCEMENT ORDINANCE (PREFERENCE (CODE, CHAPTER 34, SECTION 34-366)

Every Applicant for a County Privilege shall be in full compliance with any child support order before such Applicant is entitled to receive or renew a County Privilege. When delinquent child support exists, the County shall not issue or renew any County Privilege, and may revoke any County Privilege. All Applicants are required to review the Cook County Affidavit of Child Support Obligations attached to this EDS **and** complete the following, based upon the definitions and other information included in such Affidavit:

_✓_ Applicant has no "Substantial Owner."

OR:

__ __ The Cook County Affidavit of Child Support Obligations has been completed by all "Substantial Owners" and is attached to this EDS.

4. REAL ESTATE OWNERSHIP DISCLOSURES.

The Undersigned must indicate by checking the appropriate provision below and providing all required information that either:

a) The following is a complete list of all real estate owned by the Undersigned in Cook County:

PERMANENT INDEX NUMBER(S): See attached list.

(ATTACH SHEET IF NECESSARY TO LIST ADDITIONAL INDEX NUMBERS)

OR:

b) _ __The Undersigned owns no real estate in Cook County.

5. EXCEPTIONS TO CERTIFICATIONS OR DISCLOSURES.

If the Undersigned is unable to certify to any of the Certifications or any other statements contained in this EDS and not explained elsewhere in this EDS, the Undersigned must explain below:

If the letters, "NA", the word "None" or "No Response" appears above, or if the space is left blank, it will be conclusively presumed that the Undersigned certified to all Certifications and other statements contained in this EDS.

Cook County, IL
JPMorgan Chase Bank, N.A.
Owned Property

Parcel Identification Number	Parcel Identification Number	Parcel Identification Number	Parcel Identification Number
10-12-104-018-0000	14-18-202-024-0000	14-20-316-001-0000	20-18-310-039-0000
11-18-310-026-0000	14-18-202-025-0000	14-20-316-002-0000	20-18-311-016-0000
18-04-123-030-0000	14-18-202-026-0000	14-20-316-003-0000	20-18-311-017-0000
18-04-122-004-0000	14-18-202-029-0000	14-20-316-004-0000	24-16-208-037-0000
18-04-122-014-0000	20-23-228-006-0000	14-20-316-005-0000	24-16-208-038-0000
18-04-122-015-0000	20-23-228-011-0000	14-20-316-006-0000	24-16-208-039-0000
18-04-122-017-0000	20-23-228-012-0000	14-20-316-007-0000	24-16-208-040-0000
18-04-122-018-0000	20-23-228-013-0000	14-20-316-008-0000	24-16-208-041-0000
18-04-122-019-0000	20-23-228-014-0000	14-20-316-009-0000	24-16-208-042-0000
18-04-122-025-0000	20-23-228-018-0000	19-01-301-004-0000	24-16-208-043-0000
18-04-122-026-0000	20-23-228-019-0000	19-01-301-006-0000	24-16-208-044-0000
31-14-201-033-0000	20-23-228-020-0000	19-01-301-007-0000	16-26-120-030-0000
29-24-100-037-0000	20-23-228-021-0000	19-01-301-008-0000	20-18-310-013-0000
13-36-215-049-0000	20-23-228-022-0000	27-16-206-002-0000	20-18-310-024-0000
09-26-300-027-0000	20-23-228-023-0000	24-18-308-020-0000	20-18-310-025-0000
13-05-314-005-0000	11-31-108-004-0000	24-18-308-021-0000	20-18-310-026-0000
13-05-314-006-0000	11-31-108-022-0000	24-18-308-027-0000	05-20-202-008-0000
13-05-314-007-0000	11-31-108-023-0000	24-18-308-028-0000	05-20-202-010-0000
13-05-314-021-0000	05-20-208-018-0000	24-18-308-029-0000	05-20-202-009-0000
13-05-314-026-0000	02-12-101-041-0000	24-18-308-030-0000	03-29-342-003-0000
13-05-314-027-0000	16-07-120-038-0000	24-18-308-031-0000	03-29-342-005-0000
06-07-314-020-0000	16-07-120-039-0000	24-18-308-039-0000	17-19-325-040-0000
08-14-401-030-0000	16-18-104-001-0000	16-19-428-027-0000	17-19-426-001-0000
06-26-111-014-0000	16-18-104-017-0000	16-19-428-028-0000	17-19-426-002-0000
07-18-100-012-0000	15-12-211-008-0000	16-19-428-029-0000	17-19-426-003-0000
22-29-309-033-0000	08-15-100-010-0000	30-31-405-006-0000	
08-21-401-042-0000	04-35-304-035-0000	30-31-405-007-0000	
11-18-306-022-8002	04-35-304-036-0000	30-31-405-008-0000	
11-18-306-029-0000	04-35-304-037-0000	30-31-405-009-0000	
10-14-205-015-0000	04-08-201-033-0000	30-31-405-010-0000	
10-15-430-058-0000	04-08-201-037-0000	30-31-407-025-0000	
14-18-202-005-0000	19-27-314-032-0000	33-06-102-001-0000	
14-18-202-006-0000	19-27-314-033-0000	33-06-102-002-0000	
14-18-202-007-0000	19-27-314-034-0000	33-06-102-003-0000	
14-18-202-009-0000	19-27-314-035-0000	33-06-102-013-0000	
14-18-202-010-0000	19-27-314-036-0000	16-07-327-018-0000	
14-18-202-011-0000	19-27-314-055-0000	16-07-327-019-0000	
14-18-202-012-0000	19-27-314-056-0000	20-18-310-006-0000	
14-18-202-013-0000	19-27-313-032-0000	20-18-310-007-0000	
14-18-202-014-0000	19-27-313-042-0000	20-18-310-008-0000	
14-18-202-015-0000	19-35-407-071-0000	20-18-310-009-0000	

Cook County, IL
JPMorgan Chase Bank, N.A.
Owned Building and Leased Land

Parcel Identification Number
24-33-403-035-0000
24-33-403-036-0000
32-04-302-001-0000
14-05-404-007-0000
14-05-404-008-0000
17-09-237-005-0000
17-09-237-006-0000
17-09-237-007-0000
17-09-237-008-0000
17-09-237-009-0000
13-34-300-006-0000
06-25-401-062-0000
27-13-401-042-0000
32-06-200-019-0000
06-22-302-014-0000
02-27-300-010-0000
02-27-300-011-0000
12-31-409-021-0000
23-34-302-018-0000
13-17-232-035-0000
13-17-232-036-0000
13-17-232-045-0000
13-17-232-052-0000
24-26-100-023-0000
07-27-302-061-0000
13-10-428-035-0000
28-16-302-009-0000
24-29-302-083-0000
31-22-300-073-0000
28-27-201-012-0000
04-21-102-009-0000
07-13-300-016-0000
09-11-302-019-0000
15-03-105-018-0000
15-03-105-019-0000
15-03-105-020-0000
15-03-105-040-0000

COOK COUNTY DISCLOSURE OF OWNERSHIP INTEREST STATEMENT

The Cook County Code of Ordinances (§2-610 *et seq.*) requires that any Applicant for any County Action must disclose information concerning ownership interests in the Applicant. This Disclosure of Ownership Interest Statement must be completed with all information current as of the date this Statement is signed. Furthermore, this Statement must be kept current, by filing an amended Statement, until such time as the County Board or County Agency shall take action on the application. The information contained in this Statement will be maintained in a database and made available for public viewing.

If you are asked to list names, but there are no applicable names to list, you must state NONE. An incomplete Statement will be returned and any action regarding this contract will be delayed. A failure to fully comply with the ordinance may result in the action taken by the County Board or County Agency being voided.

"*Applicant*" means any Entity or person making an application to the County for any County Action.

"County Action" means any action by a County Agency, a County Department, or the County Board regarding an ordinance or ordinance amendment, a County Board approval, or other County agency approval, with respect to contracts, leases, or sale or purchase of real estate.

"Entity" or *"Legal Entity"* means a sole proprietorship, corporation, partnership, association, business trust, estate, two or more persons having a joint or common interest, trustee of a land trust, other commercial or legal entity or any beneficiary or beneficiaries thereof.

This Disclosure of Ownership Interest Statement must be submitted by :

1. An Applicant for County Action and

2. An individual or Legal Entity that holds stock or a beneficial interest in the Applicant and is listed on the Applicant's Statement (a "Holder") must file a Statement and complete #1 only under **Ownership Interest Declaration**.

Please print or type responses clearly and legibly. Add additional pages if needed, being careful to identify each portion of the form to which each additional page refers.

This Statement is being made by the [✓] Applicant or [ ] Stock/Beneficial Interest Holder

This Statement is an: [✓] Original Statement or [ ] Amended Statement

Identifying Information:

Name JPMorgan Chase Bank, N.A. D/B/A: _____ EIN NO.: 13-4994650

Street Address: 10 South Dearborn

City: Chicago State: IL Zip Code: 60603

Phone No.: 312-732-6932

Form of Legal Entity:

Sole Proprietor	Partnership	Corporation	Trustee of Land Trust
Business Trust	Estate	Association	Joint Venture

✓ Other (describe) National Banking Association

Ownership Interest Declaration:

1. List the name(s), address, and percent ownership of each individual and each Entity having a legal or beneficial interest (including ownership) of more than five percent (5%) in the Applicant/Holder.

Name	Address	Percentage Interest in Applicant/Holder
JPMorgan Chase & Co.	270 Park Ave, New York, NY 10017	100%

2. If the interest of any individual or any Entity listed in (1) above is held as an agent or agents, or a nominee or nominees, list the name and address of the principal on whose behalf the interest is held.

Name of Agent/Nominee	Name of Principal	Principal's Address

3. Is the Applicant constructively controlled by another person or Legal Entity? [ ] Yes [✓] No

If yes, state the name, address and percentage of beneficial interest of such person or legal entity, and the relationship under which such control is being or may be exercised.

Name	Address	Percentage of Beneficial Interest	Relationship

Declaration (check the applicable box):

✓ I state under oath that the Applicant has withheld no disclosure as to ownership interest in the Applicant nor eserved any information, data or plan as to the intended use or purpose for which the Applicant seeks County Board or other County Agency action.

I state under oath that the Holder has withheld no disclosure as to ownership interest nor reserved any information required to be disclosed.

Mark E. Lester
Name of Authorized Applicant/Holder Representative (please print or type)

Senior Banker
Title

Mark E. Lester
Signature

April 12, 2012
Date

mark.e.lester@jpmchase.com
E-mail address

312-732-6932
Phone Number

Subscribed to and sworn before me this 11th day of April, 2012

My commission expires:

x Maureen T Kiely
Notary Public Signature

4/23/14
Notary Seal

MAUREEN T. KIELY
Notary Public – Notary Seal
STATE OF MISSOURI
St. Louis County
Commission # 10435998
My Commission Expires April 23, 2014

COOK COUNTY DISCLOSURE OF OWNERSHIP INTEREST STATEMENT

The Cook County Code of Ordinances (§2-610 *et seq.*) requires that any Applicant for any County Action must disclose information concerning ownership interests in the Applicant. This Disclosure of Ownership Interest Statement must be completed with all information current as of the date this Statement is signed. Furthermore, this Statement must be kept current, by filing an amended Statement, until such time as the County Board or County Agency shall take action on the application. The information contained in this Statement will be maintained in a database and made available for public viewing.

If you are asked to list names, but there are no applicable names to list, you must state NONE. An incomplete Statement will be returned and any action regarding this contract will be delayed. A failure to fully comply with the ordinance may result in the action taken by the County Board or County Agency being voided.

"*Applicant*" means any Entity or person making an application to the County for any County Action.

"*County Action*" means any action by a County Agency, a County Department, or the County Board regarding an ordinance or ordinance amendment, a County Board approval, or other County agency approval, with respect to contracts, leases, or sale or purchase of real estate.

"*Entity*" or "*Legal Entity*" means a sole proprietorship, corporation, partnership, association, business trust, estate, two or more persons having a joint or common interest, trustee of a land trust, other commercial or legal entity or any beneficiary or beneficiaries thereof.

This Disclosure of Ownership Interest Statement must be submitted by :

1. An Applicant for County Action and

2. An individual or Legal Entity that holds stock or a beneficial interest in the Applicant and is listed on the Applicant's Statement (a "Holder") must file a Statement and complete #1 only under **Ownership Interest Declaration**.

Please print or type responses clearly and legibly. Add additional pages if needed, being careful to identify each portion of the form to which each additional page refers.

This Statement is being made by the [ ] Applicant or [✓] Stock/Beneficial Interest Holder

This Statement is an: [✓] Original Statement or [ ] Amended Statement

Identifying Information:

Name JPMorgan Chase & Co. D/B/A: _____ EIN NO.: 13-2624428

Street Address: 270 Park Avenue

City: New York State: NY Zip Code: 10017

Phone No.: 212-270-6000

Form of Legal Entity:

Sole Proprietor	Partnership	✓	Corporation	Trustee of Land Trust
Business Trust	Estate		Association	Joint Venture

Other (describe) _____

Ownership Interest Declaration:

1. List the name(s), address, and percent ownership of each individual and each Entity having a legal or beneficial interest (including ownership) of more than five percent (5%) in the Applicant/Holder.

Name	Address	Percentage Interest in Applicant/Holder
BlackRock, Inc.	55 East 55th St., New York, NY	5.61% *

* BlackRock, Inc. has notified JPMorgan Chase & Co that, as of December 31, 2011, it was the beneficial owner of 5.61% of JPMorgan Chase & Co's outstanding common stock. This information is the most current information available to JPMorgan Chase & Co. regarding ownership interests that exceed five percent.

2. If the interest of any individual or any Entity listed in (1) above is held as an agent or agents, or a nominee or nominees, list the name and address of the principal on whose behalf the interest is held.

Name of Agent/Nominee	Name of Principal	Principal's Address

3. Is the Applicant constructively controlled by another person or Legal Entity? [ ] Yes [✓] No

If yes, state the name, address and percentage of beneficial interest of such person or legal entity, and the relationship under which such control is being or may be exercised.

Name	Address	Percentage of Beneficial Interest	Relationship

Declaration (check the applicable box):

✓ I state under oath that the Applicant has withheld no disclosure as to ownership interest in the Applicant nor eserved any information, data or plan as to the intended use or purpose for which the Applicant seeks County Board or other County Agency action.

I state under oath that the Holder has withheld no disclosure as to ownership interest nor reserved any information required to be disclosed.

Eric R. Rockhold
Name of Authorized Applicant/Holder Representative (please print or type)

Managing Director
Title

Eric R Rockhold
Signature

October 15, 2012
Date

eric.r.rockhold@jpmorgan.com
E-mail address

312-385-8444
Phone Number

Subscribed to and sworn before me
this 15TH day of OCT, 2012

My commission expires:

ORIGINAL SEAL
MARTHA A. CAMARILLO
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 06/22/15

x Martha A Camarillo
Notary Public Signature

Notary Seal

COOK COUNTY BOARD OF ETHICS
69 W. WASHINGTON STREET, SUITE 3040
CHICAGO, ILLINOIS 60602
312/603-4304
312/603-9988 FAX 312/603-1011 TT/TDD

FAMILIAL RELATIONSHIP DISCLOSURE PROVISION:

Section 2-582 of the Cook County Ethics Ordinance requires any person or persons doing business with Cook County, upon execution of a contract with Cook County, to disclose to the Cook County Board of Ethics the existence of familial relationships they may have with all persons holding elective office in the State of Illinois, the County of Cook, or in any municipality within the County of Cook.

The disclosure required by this section shall be filed by January 1 of each calendar year or within thirty (30) days of the execution of any contract or lease. Any person filing a late disclosure statement after January 31 shall be assessed a late filing fee of $100.00 per day that the disclosure is late. Any person found guilty of violating any provision of this section or knowingly filing a false, misleading, or incomplete disclosure to the Cook County Board of Ethics shall be prohibited, for a period of three (3) years, from engaging, directly or indirectly, in any business with Cook County. *Note*: Please see Chapter 2 Administration, Article VII Ethics, Section 2-582 of the Cook County Code to view the full provisions of this section.

If you have questions concerning this disclosure requirement, please call the Cook County Board of Ethics at (312) 603-4304. *Note*: A current list of contractors doing business with Cook County is available via the Cook County Board of Ethics' website at: **http://www.cookcountygov.com/taxonomy/ethics/Listings/cc_ethics_VendorList_.pdf**

DEFINITIONS:

"*Calendar year*" means January 1 to December 31 of each year.

"*Doing business*" for this Ordinance provision means any one or any combination of leases, contracts, or purchases to or with Cook County or any Cook County agency in excess of $25,000 in any calendar year.

"*Familial relationship*" means a person who is related to an official or employee as spouse or any of the following, whether by blood, marriage or adoption:

- Parent
- Child
- Brother
- Sister
- Aunt
- Uncle
- Niece
- Nephew
- Grandparent
- Grandchild
- Father-in-law
- Mother-in-law
- Son-in-law
- Daughter-in-law
- Brother-in-law
- Sister-in-law
- Stepfather
- Stepmother
- Stepson
- Stepdaughter
- Stepbrother
- Stepsister
- Half-brother
- Half-sister

"*Person*" means any individual, entity, corporation, partnership, firm, association, union, trust, estate, as well as any parent or subsidiary of any of the foregoing, and whether or not operated for profit.

SWORN FAMILIAL RELATIONSHIP DISCLOSURE FORM

Pursuant to Section 2-582 of the Cook County Ethics Ordinance, any *person* doing business** with Cook County must disclose, to the Cook County Board of Ethics, the existence of *familial relationships** to any person holding elective office in the State of Illinois, Cook County, or in any municipality within Cook County. Please print your responses.

Name of Owner/Employee: Mark E. Lester Title: Senior Vice President

Business Entity Name: JPMorgan Chase Bank, N.A. Phone: 312-732-6932

Business Entity Address: 10 South Dearborn, Chicago, IL 60603

_ _ The following familial relationship exists between the owner or any employee of the business entity contracted to do business with Cook County ***and*** any person holding elective office in the State of Illinois, Cook County, or in any municipality within Cook County.

	Owner/Employee Name:	Related to:	Relationship:
1.	See attached response		
2.			
3.			
4.			
5.			

If more space is needed, attach an additional sheet following the above format.

_X_ There is ***no*** familial relationship that exists between the owner or any employee of the business entity contracted to do business with Cook County and any person holding elective office in the State of Illinois, Cook County, or in any municipality within Cook County.

To the best of my knowledge and belief, the information provided above is true and complete.

M. L. Lester
Owner/Employee's Signature

April 12, 2012
Date

Subscribe and sworn before me this 11th Day of April, 2012

a Notary Public in and for St. Louis County, MO

Maureen T Kiely
(Signature)

MAUREEN T. KIELY
Notary Public – Notary Seal
STATE OF MISSOURI
St. Louis County
Commission # 10435998
My Commission Expires April 23, 2014

NOTARY PUBLIC SEAL

My Commission expires 4/23/14

Completed forms must be filed within **30** days of the execution of any contract or lease with Cook County and should be mailed to:

Cook County Board of Ethics
69 West Washington Street,
Suite 3040
Chicago, Illinois 60602

Exhibit A

J.P. Morgan Chase Bank, N.A. has hundreds of thousands of employees globally, some of whom could have familial relationships with persons holding elective office in the State of Illinois, Cook County, or in any municipality within Cook County. However, the undersigned has no personal knowledge of any such relationship. Further, to the personal knowledge of the undersigned, none of the employees of J.P. Morgan directly involved in the contract relationship with Cook County have any such familial relationships.

SIGNATURE BY A SOLE PROPRIETOR
(SECTION 6)

The Undersigned hereby certifies and warrants: that all of the statements, certifications and representations set forth in this EDS are true, complete and correct; that the Undersigned is in full compliance and will continue to be in compliance throughout the term of the Contract or County Privilege issued to the Undersigned with all the policies and requirements set forth in this EDS; and that all facts and information provided by the Undersigned in this EDS are true, complete and correct. The Undersigned agrees to inform the Chief Procurement Officer in writing if any of such statements, certifications, representations, facts or information becomes or is found to be untrue, incomplete or incorrect during the term of the Contract or County Privilege.

BUSINESS NAME:_____

BUSINESS ADDRESS:_____

_____

BUSINESS TELEPHONE:_____ FAX NUMBER:_____

FEIN/SSN:_____

COOK COUNTY BUSINESS REGISTRATION NUMBER:_____

SOLE PROPRIETOR'S SIGNATURE: _____

PRINT NAME: _____

DATE: _____

Subscribed to and sworn before me this

_____ day of _____, 20___.

My commission expires:

X_____ _____

Notary Public Signature Notary Seal

SIGNATURE BY A SOLE PROPRIETOR
(SECTION 6)

The Undersigned hereby certifies and warrants: that all of the statements, certifications and representations set forth in this EDS are true, complete and correct; that the Undersigned is in full compliance and will continue to be in compliance throughout the term of the Contract or County Privilege issued to the Undersigned with all the policies and requirements set forth in this EDS; and that all facts and information provided by the Undersigned in this EDS are true, complete and correct. The Undersigned agrees to inform the Chief Procurement Officer in writing if any of such statements, certifications, representations, facts or information becomes or is found to be untrue, incomplete or incorrect during the term of the Contract or County Privilege.

BUSINESS NAME:_____

BUSINESS ADDRESS:_____

_____

BUSINESS TELEPHONE:_____ FAX NUMBER:_____

FEIN/SSN:_____

COOK COUNTY BUSINESS REGISTRATION NUMBER:_____

SOLE PROPRIETOR'S SIGNATURE: _____

PRINT NAME: _____

DATE: _____

Subscribed to and sworn before me this

_____ day of _____, 20___.

My commission expires:

X_____ _____

Notary Public Signature Notary Seal

SIGNATURE BY A SOLE PROPRIETOR
(SECTION 6)

The Undersigned hereby certifies and warrants: that all of the statements, certifications and representations set forth in this EDS are true, complete and correct; that the Undersigned is in full compliance and will continue to be in compliance throughout the term of the Contract or County Privilege issued to the Undersigned with all the policies and requirements set forth in this EDS; and that all facts and information provided by the Undersigned in this EDS are true, complete and correct. The Undersigned agrees to inform the Chief Procurement Officer in writing if any of such statements, certifications, representations, facts or information becomes or is found to be untrue, incomplete or incorrect during the term of the Contract or County Privilege.

BUSINESS NAME:_____

BUSINESS ADDRESS:_____

_____

BUSINESS TELEPHONE:_____ FAX NUMBER:_____

FEIN/SSN:_____

COOK COUNTY BUSINESS REGISTRATION NUMBER:_____

SOLE PROPRIETOR'S SIGNATURE: _____

PRINT NAME: _____

DATE: _____

Subscribed to and sworn before me this

_____ day of _____, 20___.

My commission expires:

X_____ _____

Notary Public Signature Notary Seal

SIGNATURE BY A PARTNERSHIP (AND/OR A JOINT VENTURE)
(SECTION 7)

The Undersigned hereby certifies and warrants: that all of the statements, certifications, and representations set forth in this EDS are true, complete and correct; that the Undersigned is in full compliance and will continue to be in compliance throughout the term of the Contract or County Privilege issued to the Undersigned with all the policies and requirements set forth in this EDS; and that all of the facts and information provided by the Undersigned in this EDS are true, complete and correct. The Undersigned agrees to inform the Chief Procurement Officer in writing if any of such statements, certifications, representations, facts or information becomes or is found to be untrue, incomplete or incorrect during the term of the Contract or County Privilege. .

BUSINESS NAME:_____

BUSINESS ADDRESS:_____

_____

BUSINESS TELEPHONE:_____ FAX NUMBER:_____

CONTACT PERSON:_____ FEIN/SSN:_____

*COOK COUNTY BUSINESS REGISTRATION NUMBER:_____

SIGNATURE OF PARTNER AUTHORIZED TO EXECUTE CONTRACTS ON BEHALF OF PARTNERSHIP:

*BY: _____

Date:_____

Subscribed to and sworn before me this

_____ day of _____, 20___.

My commission expires:

X_____ _____

Notary Public Signature Notary Seal

* **Attach hereto a partnership resolution or other document authorizing the individual signing this Signature Page to so sign on behalf of the Partnership.**

SIGNATURE BY A PARTNERSHIP (AND/OR A JOINT VENTURE)
(SECTION 7)

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BUSINESS NAME:_____

BUSINESS ADDRESS:_____

_____

BUSINESS TELEPHONE:_____ FAX NUMBER:_____

CONTACT PERSON:_____ FEIN/SSN:_____

*COOK COUNTY BUSINESS REGISTRATION NUMBER:_____

SIGNATURE OF PARTNER AUTHORIZED TO EXECUTE CONTRACTS ON BEHALF OF PARTNERSHIP:

*BY: _____

Date:_____

Subscribed to and sworn before me this

_____ day of _____, 20___.

My commission expires:

X_____ _____

Notary Public Signature Notary Seal

* **Attach hereto a partnership resolution or other document authorizing the individual signing this Signature Page to so sign on behalf of the Partnership.**

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BUSINESS NAME:_____

BUSINESS ADDRESS:_____

_____

BUSINESS TELEPHONE:_____ FAX NUMBER:_____

CONTACT PERSON:_____ FEIN/SSN:_____

*COOK COUNTY BUSINESS REGISTRATION NUMBER:_____

SIGNATURE OF PARTNER AUTHORIZED TO EXECUTE CONTRACTS ON BEHALF OF PARTNERSHIP:

*BY: _____

Date:_____

Subscribed to and sworn before me this

_____ day of _____, 20___.

My commission expires:

X_____ _____

Notary Public Signature Notary Seal

* **Attach hereto a partnership resolution or other document authorizing the individual signing this Signature Page to so sign on behalf of the Partnership.**

SIGNATURE BY A CORPORATION
(SECTION 9)

The Undersigned hereby certifies and warrants: that all of the statements, certifications, and representations set forth in this EDS are true, complete and correct; that the Undersigned is in full compliance and will continue to be in compliance throughout the term of the Contract or County Privilege issued to the Undersigned with all the policies and requirements set forth in this EDS; and that all of the facts and information provided by the Undersigned in this EDS are true, complete and correct. The Undersigned agrees to inform the Chief Procurement Officer in writing if any of such statements, certifications, representations, facts or information becomes or is found to be untrue, incomplete or incorrect during the term of the Contract or County Privilege.

BUSINESS NAME: JP MORGAN CHASE BANK, N.A.

BUSINESS ADDRESS: 10 SOUTH DEARBORN

CHICAGO, IL 60603

BUSINESS TELEPHONE: 312-732-6932 FAX NUMBER: 312-732-7005

CONTACT PERSON: MARK LESTER

FEIN: 13-499 4650 *IL CORPORATE FILE NUMBER: 63600539

LIST THE FOLLOWING CORPORATE OFFICERS:

PRESIDENT: JAMIE DIMON VICE PRESIDENT:

SECRETARY: ANTHONY HORAN TREASURER:

**SIGNATURE OF PRESIDENT:

ATTEST: PLEASE SEE ORDINARY COURSE OF BUSINESS RESOLUTION (CORPORATE SECRETARY)

Subscribed and sworn to before me this

19th day of Sept, 2012.

x Toni Addurci
Notary Public Signature

My commission expires:

"OFFICIAL SEAL"
Toni Addurci
Notary Public, State of Illinois
My Commission Expires June 24, 2016

Notary Seal

* **If the corporation is not registered in the State of Illinois, a copy of the Certificate of Good Standing from the state of incorporation must be submitted with this Signature Page.**

** **In the event that this Signature Page is signed by any persons than the President and Secretary, attach either a certified copy of the corporate by-laws, resolution or other authorization by the corporation, authorizing such persons to sign the Signature Page on behalf of the corporation.**

Ordinary Course of Business and POA Authority

The Bank's signing authorities generally provide Vice Presidents and more senior officers with specified signing authority to execute contracts and other documents and provide Senior Vice Presidents, Managing Directors and more senior officers with authority to sign powers of attorney in addition to the authority provided to Vice Presidents. Officers of the Bank with lesser corporate and functional titles generally have limited (or no) signing authority on behalf of the Bank.

It is desirable to clarify the process for determining the signing authority of individuals with functional titles but not corporate titles, and management recommends adoption of the following resolutions.

The following resolutions are hereby adopted to carry out the foregoing:

RESOLVED that loan agreements, contracts, indentures, mortgages, deeds, releases, conveyances, assignments, transfers, certificates, certifications, declarations, leases, discharges, satisfactions, settlements, petitions, schedules, accounts, affidavits, bonds, undertakings, guarantees, proxies, requisitions, demands, proofs of debt, claims, records, notes signifying indebtedness of JPMorgan Chase Bank, N.A. (the "Bank"), and any other contracts, instruments or documents in connection with the conduct of the business of the Bank, whether or not specified in the resolutions of the Bank's Board of Directors (the "Board") may be signed, executed, acknowledged, verified, delivered or accepted on behalf of the Bank by the Chairman of the Board, the Chief Executive Officer, the President, the Chief Operating Officer, a Vice Chairman of the Board, a Vice Chairman, any member of the Operating Committee or Executive Committee, any Executive Vice President, the Chief Financial Officer, the General Counsel, the Treasurer, the Controller, the Chief Risk Officer, the Secretary, any Senior Vice President, any Managing Director, any Executive Director, any Vice President, or any other officer having a functional title or official status which is at least equivalent to any of the foregoing, and the seal of the Bank may be affixed to any thereof and attested by the Secretary, any Vice President or any Assistant Secretary; provided, however, that any guarantees, comfort letters or other letters of support issued by the Bank in respect of obligations of any of the Bank's affiliates or subsidiaries ("Support Documents") may be executed only where consistent with such resolutions of the Board dated March 29, 2010, as amended, relating to the provision of Bank guarantees and other support issued by the Bank in respect of obligations of its subsidiaries and affiliates;

RESOLVED that powers of attorney may be executed on behalf of the Bank by the Chairman of the Board, the Chief Executive Officer, the President, the Chief Operating Officer, a Vice Chairman of the Board, a Vice Chairman, any member of the Operating Committee or Executive Committee, any Executive Vice President, the Chief Financial Officer, the General Counsel, the Treasurer, the Controller, the Chief Risk Officer, the Secretary, any Senior Vice President, any Managing Director or any other officer having a functional title or official status which is at least equivalent to any of the foregoing; provided, however, that such powers of attorney may not provide authority for signing Support Documents except as where consistent with such resolutions of the Board dated March 29, 2010, as amended, relating to the provision of Bank guarantees and other support issued by the Bank in respect of obligations of its subsidiaries and affiliates;

RESOLVED that the Chief Executive Officer, the global head of each respective line of business (or for corporate functions, the functional head), the global head of Human Resources of each respective line of business (or corporate function), and the Secretary of the Bank, each shall have authority to designate functional titles in a line of business (or corporate function) as equivalent to such corporate titles as they may specify for purposes of the Bank's signing authorities;

RESOLVED that the Chief Executive Officer, the global head of each respective line of business (or for corporate functions, the functional head), the global head of Human Resources of each respective line of business (or corporate function), and the Secretary of the Bank, each shall have authority to delegate to any officer of the Bank assigned to a line of business (or corporate function) the authority to execute documents or take action in the Bank's name in connection with any and all matters conducted in the ordinary course of business in such line of business (or corporate function) and to designate functional titles in a line of business (or corporate function) as equivalent to the title of officer for such purposes;

RESOLVED that the Secretary or any Assistant Secretary be, and hereby is, authorized to certify that an employee of the Bank or any of its affiliates has authority to act on behalf of the Bank in accordance with the preceding resolutions;

RESOLVED that the Secretary be, and hereby is, authorized to make such technical amendments to any resolutions pertaining to signing authority heretofore or hereafter adopted by the Board of Directors, without further Board action, as the Secretary deems appropriate or necessary to properly reflect the organizational structure from time to time; and

RESOLVED that the signing authority resolutions adopted on January 17, 2007 by the Board of Directors of JPMorgan Chase Bank, National Association is hereby succeeded by this resolution, provided that such succession shall not affect any action taken in reliance thereon.

COOK COUNTY SIGNATURE PAGE
(SECTION 9)

ON BEHALF OF THE COUNTY OF COOK, A BODY POLITIC AND CORPORATE OF THE STATE OF ILLINOIS, THIS CONTRACT IS HEREBY EXECUTED BY:

Toni Preckwinkle
PRESIDENT, COOK COUNTY BOARD OF COMMISSIONERS

María de Lourdes Cox
COOK COUNTY CHIEF PROCUREMENT OFFICER

COOK COUNTY COMPTROLLER

DATED AT CHICAGO, ILLINOIS THIS 3rd DAY OF October ,20 12.

IN THE CASE OF A BID PROPOSAL, THE COUNTY HEREBY ACCEPTS:

THE FOREGOING BID/PROPOSAL AS IDENTIFIED IN THE CONTRACT DOCUMENTS FOR CONTRACT NUMBER

12-18-104

OR

ITEM(S), SECTION(S), PART(S):

TOTAL AMOUNT OF CONTRACT: $ 5,626,528.00
(DOLLARS AND CENTS)

FUND CHARGEABLE:

APPROVED AS TO FORM:
ASSISTANT STATE'S ATTORNEY

APPROVED BY BOARD OF
COOK COUNTY COMMISSIONERS

OCT 02 2012

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