

United ISD
Depository Bank Proposal Analysis

6/9/2009

Monthly Fee Estimate
 Fees for Two Year Term

	Bank of America	BBVA Compass	Wells Fargo
	(3,850.95)	(4,418.23)	(2,095.92)
	(92,422.80)	(106,037.51)	(50,302.02)

Waived Fees
 Conversion Costs and Supplies
 Other

	5,000.00
	2,200.00

Total Fees for Two Year Term less Incentives

	(82,720.90)	(101,037.51)	(43,102.02)
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Interest Income Estimate

Investment Option

	I/B Checking Account	Interest Bearing Account	Interest Bearing Account
	Managed	1 Month LIBOR w/0.25% floor	90 Day T-Bill + 20 bps
	0.200%	0.350%	0.350%
Interest Rate		7,500,000	7,500,000
Investment Balance	7,500,000	26,250.00	26,250.00
Investment Income	15,000.00	52,500.00	52,500.00
Two Year Investment Income	30,000.00		

Two Year Income/Cost

	(52,720.90)	(48,537.51)	9,397.98
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Anticipated Average Ledger (Cash) Balance

7,500,000

Investment Market Indexes:

T-Bill Discount Rate	0.15%
Fed Funds	0.25%
One Month LIBOR	0.35%
Local Government Investment Pool	0.40%