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### **BID ADDENDUM #1**

To: All Bidders  
From: Rita V. Brousseau, Chief Procurement Officer  
Date: September 21, 2017  
Re: Lockbox Services RFP

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This Addendum modifies and forms a part of the Bid Set documents dated September 11, 2017.

This Addendum consists of the following: three (3) typed pages and 24 pages of attachments.

Where any items called for in the bid documents are supplemented here, the supplemental requirements shall be considered as added thereto. Where any original item is amended, voided, or superseded here, the other provisions of such items not specifically amended, voided, or superseded shall remain in effect.

**BID DATE HAS BEEN EXTENDED AND ALL PROPOSALS ARE NOW DUE BY TUESDAY, OCTOBER 3, 2017 BEFORE 11:00 AM.**

**I. The following items are the City's responses to Bidder questions:**

1. **Question:** Would you be able to provide analysis statements or lockbox statements with the various volumes so we can best price the bid?  
**Answer:** 2016 Analysis statements w/ lockbox volume attached
2. **Question:** Since we will not be receiving the answers to our questions until Tuesday at the earliest, is it possible to extend the deadline for the RFP?  
**Answer:** The bid has been extended to Tuesday, October 3, 2017 by 11:00 AM.
3. **Question:** With the 2 checking accounts you anticipate having with the chosen Bank, what would the average monthly balance be in each?

**Answer:** Average monthly balance of excise tax account is \$335,000. Not sure of the average balance in the other account as RFP is only for lockbox services not for banking services. Funds collected in lockbox account would be transferred to City general fund account.

4. **Question:** Point of clarification: the volumes stated are for the checks deposited and each check would have a matching invoice?

**Answer:** Volumes stated are for bills issued. Excise volume is first commitment in February rest are quarterly bills for real estate, personal property & water/sewer.

5. **Question:** You have requested resumes for our lockbox employees. Would complete bios that list experience suffice?

**Answer:** Yes

6. **Question:** Would you like the pricing option of having the earnings credit for the balance in the accounts cover the cost of lockbox fees?

**Answer:** The City would prefer hard charges.

7. **Question:** In the Clerk Certification, is this document for the Bank to fill out? If so, is there a substitute document that would satisfy the City that the person signing the bid is authorized to do so. Our Board of Directors of TD Bank will not be meeting in time for this bid submission.

**Answer:** A company Secretary Certificate or other such document authorizing a company officer to sign contracts on behalf of the company will suffice.

8. **Question:** You state that the vendor must provide an electronic method of Exception Processing with a specified time frame. How is the process currently handled?

**Answer:** Currently we have a 3pm cut. We are able to go in via our bank's on-line banking system and enter any missing data (bill # etc...) on payments received without a scannable coupon. This allows the payments to be deposited and included in the upload file we receive in lieu of those payments being returned to us.

9. **Question:** Regarding the audit and inspection requirement related to employees and documentation of labor: It is TD's company practice not to share information regarding company books and records with outside parties, and we do not do so unless required by process of law. Can you kindly clarify if this would be taken under advisement? Or would this disqualify bid response?

**Answer:** The bid specifications do not refer to an audit and inspection requirement, however; paragraph 28 of the City's Standard Contract does refer to the City's right to examine all records, contracts, invoices, etc. This paragraph can be negotiated with our attorney within the confines of the law. This will not prohibit or disqualify any potential bidders and their bid will not be rejected.

10. **Question:** On Page 11- Required Lockbox Services 1- Is a Caller box required or will the City be open to using a vendor's unique zip code to increase the speed of processing?

**Answer:** The City would be open to vendor's unique zip code.

11. **Question:** On Page 13, Submission Requirement 12- Can you provide detail on the Leominster account you reference?

**Answer:** This is a typo – should say Lawrence not Leominster.

12. **Question:** On Page 17, Will the City accept a reference outside of Massachusetts if the entity (e.g., state, authority, etc.) has a budget of 200MM or above?

**Answer:** The City prefers references within Massachusetts.

13. **Question:** On Page 19, Comparative Evaluation Criteria 5- You list Remote Capture but there are no questions related to this service in the RFP. Where would you like us to detail our capabilities and how should we address the pricing for this service?

**Answer:** I believe this criterion refers to capturing the documents received with payment (check & remittance stub + any correspondence included in envelope).

14. **Question:** Please provide an analysis statement including services being used and balances.

**Answer:** 2016 monthly statements detailing the lockbox volume are attached.

15. **Question:** Who is the incumbent bank?

**Answer:** Current lockbox banks are Bank of America & Century Bank.

16. **Question:** What is the 12 month average balance kept in the checking account/s – Average monthly balance of excise tax account is \$335,000.

**Answer:** Not sure of the average balance in the other account as RFP is only for lockbox services not for banking services. Funds collected in lockbox account would be transferred to City general fund account.

17. **Question:** Do you require collateral? If so what type?

**Answer:** Yes, we require all accounts be collateralized

18. **Question:** Would the City prefer paying for services through balances or hard charges?

**Answer:** Hard charges.

19. **Question:** How are balances moved to the GF account (wires, ACH, sweep, etc.)?

**Answer:** Wire transfer.

20. **Question:** Is there a requirement for a scheduled pickup at City Hall?

**Answer:** No

21. **Question:** Would the City want the ability to decision rejected items being processed online instead of waiting for them to be returned through the mail? If yes would you like us to list those services as optional under the fee schedule?

**Answer:** Yes, we want the ability to decision rejected items on-line. Please include the fees for this service on your Cost Proposal only.

22. **Question:** Does the City provide a look-up file to its current lockbox provider?

**Answer:** No

23. **Question:** With offering a Boston PO Box, would the City require one within City limits?

**Answer:** Not required.

**NOTE TO ALL BIDDERS: YOU MUST ACKNOWLEDGE RECEIPT OF ALL ADDENDA ON YOUR BID SUBMISSION FORM WHERE INDICATED.**

BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

ANALYSIS STATEMENT

Member FDIC

GROUP SUMMARY ANALYSIS

BANK AND COST CENTER NUMBER 493 0048313

DATE PREPARED 02-05-16

MONTH ENDING 01-31-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 2 OF 18

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
RETURNS-RECAP/TRIP ADV	12
RETURNS-TRIPPLICATE ADVICE	1
CKS DEP PRE-ENCODED ITEMS	2,461
CKS DEP UN-ENCODED ITEMS	300
DEBITS POSTED-ELECTRONIC	41
CREDITS POSTED-ELECTRONIC	107
DEPOSIT ACCOUNT STATEMENTS	6
CHECK DEPOSIT-ICL OR RDSO	197
IMAGE DEPOSITED ITEMS-RDSO	4,783
CPO ACCOUNT TRANSFER	26
LOCKBOX SERVICES	
WLBX IMAGE WEB MAINTENANCE	1
MALB00000415356	
WLBX DEPOSIT PREP PER DEPOSIT	19
MALB00000415356	
WLBX WALK-IN COURIER PKG ITEM	1
MALB00000415356	
WLBX COURIER DELIVERY OF PKG	1
MALB00000415356	
WLBX USPS 1ST CLASS MAIL SHIP	1
MALB00000415356	
WLBX CORRESPONDENCE	12
MALB00000415356	
WLBX DATA TRAN MAINT 1ST BOX	1
MALB00000415356	
WLBX DATA TRANS PER ITEM	2,461
MALB00000415356	
WLBX DATA CAPTURE	113
MALB00000415356	
WLBX REJECT & CD ONLY PKG PREP	1
MALB00000415356	
WLBX CHECK DATE REVIEW	2,461
MALB00000415356	
WLBX SCANNABLE SORT PER ITEM	2,461
MALB00000415356	
WLBX SCANNABLE SORT MAINT	1
MALB00000415356	
WLBX SCANNABLE PROC PER INV	2,721
MALB00000415356	
WLBX IMAGE DOCUMENTS IMAGED	5,445
MALB00000415356	
WLBX SCANNABLE PROC PER ITEM	2,461
MALB00000415356	
WLBX IMAGE CD-ROM PER DISC	1
MALB00000415356	
WLBX IMAGE CD-ROM MAINTENANCE	1
MALB00000415356	
WLBX SCANNABLE LBX MAINT	1

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BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

Member FDIC

GROUP SUMMARY ANALYSIS 00 [REDACTED]  
BANK AND COST CENTER NUMBER 493 0048313  
DATE PREPARED 02-05-16  
MONTH ENDING 01-31-16  
ANNUAL SETTLEMENT 12-31-16  
SETTLEMENT & ACCOUNT TYPE INVOICE 507  
OFFICER NUMBER 8WL13  
PAGE 3 OF 18

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
<b>LOCKBOX SERVICES</b>	
MALB00000415356	
WLBX IMAGE WEB PER IMAGE	5,445
MALB00000415356	
WLBX NON-DEPOSITABLE TRANS	626
MALB00000415356	
WLBX CPO ONLINE RETENTION 7YR	5,445
MALB00000415356	
COMMERCIAL DEPS-CASH VAULT	
CURR/COIN DEP/\$100-BKG CTR	473
<b>GENERAL ACH SERVICES</b>	
ACH RETURN ITEM	1
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	4
ACH ORIGINATED ADDENDA	2
ACH NOTIF OF CHANGE (NOC)	1
ACH STANDARD REPORTS-FAX	2
ACH CONSUMER ON US CREDITS	1,181
ACH CONSUMER OFF US CREDITS	4,781
ACH CONSUMER ON US DEBITS	4
ACH CREDIT RECEIVED ITEM	28
ACH DEBIT RECEIVED ITEM	18
<b>WIRE TRANSFER</b>	
CPO GP MTHLY MAINT BASIC	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	5
INCOMING DOMESTIC WIRE	9
CPO GP CUST MNT TEMP STORAGE	3
MANUAL ACCOUNT TRANSFERS	1
<b>ACCOUNT RECONCILIATION</b>	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPUT PER ITEM	2,118
ARP VOID CANCEL ITEMS	9
POSITIVE PAY EXCEPTIONS	1
ARP POSITIVE PAY RETURN-OTHER	1
<b>INFORMATION SERVICES</b>	
CPO ARP POSITIVE PAY NOTIF	285
CPO ARP ISSUE POSTED NOTIF	10
CPO ARP ISSUE RECD NOTIF	11
CPO ONLINE SUBSCRIPTION	1
CPO PREM IR MAINTENANCE	1
CPO PREM PDR ACCOUNT	8
CPO PREM PDR ITM STORED	4,817
CPO PREM CDR ACCOUNT	8

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DATE PREPARED 03-03-16

MONTH ENDING 02-29-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 2 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
RETURNS-E-MAIL IMAGES	22
RETURNS-CHARGEBACK	22
RETURNS-RECAP/TRIP ADV	14
RETURNS-TRIPPLICATE ADVICE	1
CKS DEP PRE-ENCODED ITEMS	631
CKS DEP UN-ENCODED ITEMS	370
LEDGER OVERDRAFT PER DAY	7
DEBITS POSTED-ELECTRONIC	29
CREDITS POSTED-ELECTRONIC	93
DEPOSIT ACCOUNT STATEMENTS	5
CHECK DEPOSIT-ICL OR RDSO	145
IMAGE DEPOSITED ITEMS-RDSO	3,305
CPO ACCOUNT TRANSFER	17
LOCKBOX SERVICES	
WLBX IMAGE WEB MAINTENANCE	1
MALB00000415356	
WLBX DEPOSIT PREP PER DEPOSIT	19
MALB00000415356	
WLBX COURIER DELIVERY OF PKG	1
MALB00000415356	
WLBX USPS 1ST CLASS MAIL SHIP	1
MALB00000415356	
WLBX CORRESPONDENCE	17
MALB00000415356	
WLBX DATA TRAN MAINT 1ST BOX	1
MALB00000415356	
WLBX DATA TRANS PER ITEM	631
MALB00000415356	
WLBX DATA CAPTURE	56
MALB00000415356	
WLBX REJECT & CD ONLY PKG PREP	1
MALB00000415356	
WLBX CHECK DATE REVIEW	631
MALB00000415356	
WLBX SCANNABLE SORT PER ITEM	631
MALB00000415356	
WLBX SCANNABLE SORT MAINT	1
MALB00000415356	
WLBX SCANNABLE PROC PER INV	699
MALB00000415356	
WLBX IMAGE DOCUMENTS IMAGED	1,456
MALB00000415356	
WLBX SCANNABLE PROC PER ITEM	631
MALB00000415356	
WLBX IMAGE CD-ROM PER DISC	1
MALB00000415356	
WLBX IMAGE CD-ROM MAINTENANCE	1
MALB00000415356	



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CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
<b>LOCKBOX SERVICES</b>	
WLEX SCANNABLE LBX MAINT	1
MALB00000415356	
WLEX IMAGE WEB PER IMAGE	1,456
MALB00000415356	
WLEX NON-DEPOSITABLE TRANS	358
MALB00000415356	
WLEX CPO ONLINE RETENTION 7YR	1,456
MALB00000415356	
<b>COMMERCIAL DEPS-CASH VAULT</b>	
CURR/COIN DEP/\$100-QBD-ND	349
CURR/COIN DEP/\$100-BKG CTR	155
<b>GENERAL ACH SERVICES</b>	
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	4
ACH ORIGINATED ADDENDA	2
ACH NOTIF OF CHANGE (NOC)	3
ACH STANDARD REPORTS-FAX	3
ACH CONSUMER ON US CREDITS	1,240
ACH CONSUMER OFF US CREDITS	4,952
ACH CONSUMER ON US DEBITS	2
ACH CREDIT RECEIVED ITEM	32
ACH DEBIT RECEIVED ITEM	15
<b>WIRE TRANSFER</b>	
CPO GP MTHLY MAINT BASIC	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	1
INCOMING DOMESTIC WIRE	5
CPO GP CUST MNT TEMP STORAGE	3
<b>ACCOUNT RECONCILIATION</b>	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPUT PER ITEM	2,147
ARP VOID CANCEL ITEMS	7
POSITIVE PAY EXCEPTIONS	3
<b>INFORMATION SERVICES</b>	
CPO ARP POSITIVE PAY NOTIF	286
CPO ARP ISSUE POSTED NOTIF	6
CPO ARP ISSUE RECD NOTIF	12
CPO ONLINE SUBSCRIPTION	1
CPO PREM IR MAINTENANCE	1
CPO PREM PDR ACCOUNT	8
CPO PREM PDR ITM STORED	4,301
CPO PREM CDR ACCOUNT	8
CPO PREM CDR ITEM	3,855

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PAGE 2 OF 16

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CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
RETURNS-E-MAIL IMAGES	25
RETURNS-CHARGEBACK	25
RETURNS-RECAP/TRIP ADV	13
RETURNS-TRIPPLICATE ADVICE	1
CKS DEP PRE-ENCODED ITEMS	3,162
CKS DEP UN-ENCODED ITEMS	942
DEBITS POSTED-ELECTRONIC	36
CREDITS POSTED-ELECTRONIC	112
DEPOSIT ACCOUNT STATEMENTS	5
CHECK DEPOSIT-ICL OR RDSO	222
IMAGE DEPOSITED ITEMS-RDSO	7,238
CPO ACCOUNT TRANSFER	20
LOCKBOX SERVICES	
WLBX IMAGE WEB MAINTENANCE	1
MALB00000415356	
WLBX DEPOSIT PREP PER DEPOSIT	23
MALB00000415356	
WLBX COURIER DELIVERY OF PKG	1
MALB00000415356	
WLBX USPS 1ST CLASS MAIL SHIP	1
MALB00000415356	
WLBX CORRESPONDENCE	14
MALB00000415356	
WLBX DATA TRAN MAINT 1ST BOX	1
MALB00000415356	
WLBX DATA TRANS PER ITEM	3,162
MALB00000415356	
WLBX DATA CAPTURE	320
MALB00000415356	
WLBX REJECT & CD ONLY PKG PREP	1
MALB00000415356	
WLBX CHECK DATE REVIEW	3,162
MALB00000415356	
WLBX SCANNABLE SORT PER ITEM	3,162
MALB00000415356	
WLBX SCANNABLE SORT MAINT	1
MALB00000415356	
WLBX SCANNABLE PROC PER INV	3,389
MALB00000415356	
WLBX IMAGE DOCUMENTS IMAGED	6,735
MALB00000415356	
WLBX SCANNABLE PROC PER ITEM	3,162
MALB00000415356	
WLBX IMAGE CD-ROM PER DISC	2
MALB00000415356	
WLBX IMAGE CD-ROM MAINTENANCE	1
MALB00000415356	
WLBX SCANNABLE LBX MAINT	1



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SETTLEMENT & ACCOUNT TYPE INVOICE

OFFICER NUMBER 8WL13

PAGE 3 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
LOCKBOX SERVICES	
MALB00000415356	
WLBX IMAGE WEB PER IMAGE	6,735
MALB00000415356	
WLBX NON-DEPOSITABLE TRANS	866
MALB00000415356	
WLBX CPO ONLINE RETENTION 7YR	6,735
MALB00000415356	
COMMERCIAL DEPS-CASH VAULT	
CURR/COIN DEP/\$100-QBD-ND	791
CURR/COIN DEP/\$100-BKG CTR	19
GENERAL ACH SERVICES	
ACH RETURN ITEM	3
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	6
ACH ORIGINATED ADDENDA	3
ACH STANDARD REPORTS-FAX	2
ACH CONSUMER ON US CREDITS	1,225
ACH CONSUMER OFF US CREDITS	4,881
ACH CREDIT RECEIVED ITEM	27
ACH DEBIT RECEIVED ITEM	21
WIRE TRANSFER	
CPO GP MTHLY MAINT BASIC	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	4
ELEC WIRE OUT-BOOK DB	1
INCOMING DOMESTIC WIRE	6
CPO GP CUST MNT TEMP STORAGE	3
ACCOUNT RECONCILIATION	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPUT PER ITEM	2,410
ARP VOID CANCEL ITEMS	116
POSITIVE PAY EXCEPTIONS	1
ARP POSITIVE PAY RETURN-OTHER	1
INFORMATION SERVICES	
CPO ARP POSITIVE PAY NOTIF	349
CPO ARP ISSUE POSTED NOTIF	10
CPO ARP ISSUE RECD NOTIF	11
CPO ONLINE SUBSCRIPTION	1
CPO PREM IR MAINTENANCE	1
CPO PREM PDR ACCOUNT	8
CPO PREM PDR ITM STORED	5,275
CPO PREM CDR ACCOUNT	8
CPO PREM CDR ITEM	4,767

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493 0048313

DATE PREPARED

05-04-16

MONTH ENDING

04-30-16

ANNUAL SETTLEMENT

12-31-16

SETTLEMENT & ACCOUNT TYPE

INVOICE 507

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PAGE

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ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
RETURNS-E-MAIL IMAGES	18
RETURNS-CHARGEBACK	18
RETURNS-RECAP/TRIP ADV	10
RETURNS-TRIPPLICATE ADVICE	1
CKS DEP PRE-ENCODED ITEMS	2,178
CKS DEP UN-ENCODED ITEMS	1,001
DEBITS POSTED-ELECTRONIC	29
CREDITS POSTED-ELECTRONIC	110
DEPOSIT ACCOUNT STATEMENTS	5
STOP PAY MANUAL<=12 MONTHS	1
CHECK DEPOSIT-ICL OR RDSO	159
IRD DEPOSITED ITEMS-RDSO	1
IMAGE DEPOSITED ITEMS-RDSO	4,986
CPO ACCOUNT TRANSFER	12
GCS-STOP PAYMENT	1
LOCKBOX SERVICES	
WLBX IMAGE WEB MAINTENANCE	1
MALB00000415356	
WLBX DEPOSIT PREP PER DEPOSIT	21
MALB00000415356	
WLBX COURIER DELIVERY OF PKG	1
MALB00000415356	
WLBX USPS 1ST CLASS MAIL SHIP	1
MALB00000415356	
WLBX CORRESPONDENCE	13
MALB00000415356	
WLBX DATA TRAN MAINT 1ST BOX	1
MALB00000415356	
WLBX DATA TRANS PER ITEM	2,178
MALB00000415356	
WLBX DATA CAPTURE	97
MALB00000415356	
WLBX REJECT & CD ONLY PKG PREP	1
MALB00000415356	
WLBX CHECK DATE REVIEW	2,178
MALB00000415356	
WLBX SCANNABLE SORT PER ITEM	2,178
MALB00000415356	
WLBX SCANNABLE SORT MAINT	1
MALB00000415356	
WLBX SCANNABLE PROC PER INV	2,393
MALB00000415356	
WLBX IMAGE DOCUMENTS IMAGED	4,873
MALB00000415356	
WLBX SCANNABLE PROC PER ITEM	2,178
MALB00000415356	
WLBX IMAGE CD-ROM PER DISC	1
MALB00000415356	

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ANNUAL SETTLEMENT 12-31-16

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CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
<b>LOCKBOX SERVICES</b>	
WL BX IMAGE CD-ROM MAINTENANCE MALB00000415356	1
WL BX SCANNABLE LBX MAINT MALB00000415356	1
WL BX IMAGE WEB PER IMAGE MALB00000415356	4,873
WL BX NON-DEPOSITABLE TRANS MALB00000415356	583
WL BX CPO ONLINE RETENTION 7YR MALB00000415356	4,873
<b>COMMERCIAL DEPS-CASH VAULT</b>	
CURR/COIN DEP/\$100-QBD-ND	441
CURR/COIN DEP/\$100-BKG CTR	78
<b>GENERAL ACH SERVICES</b>	
ACH OPTIONAL RPTS-ELECTRONIC	26
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	6
ACH BLOCKS AUTH INSTRUCTIONS	10
ACH BLOCKS AUTH MAINTENANCE	2
ACH BLOCKS AUTH ADD-CHANGE	10
ACH ORIGINATED ADDENDA	4
ACH CONSUMER ON US CREDITS	1,215
ACH CONSUMER OFF US CREDITS	4,862
ACH CREDIT RECEIVED ITEM	32
ACH DEBIT RECEIVED ITEM	21
<b>WIRE TRANSFER</b>	
CPO GP MTHLY MAINT BASIC	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	3
INCOMING DOMESTIC WIRE	3
CPO GP CUST MNT TEMP STORAGE	3
<b>ACCOUNT RECONCILIATION</b>	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPUT PER ITEM	2,213
ARP VOID CANCEL ITEMS	8
POSITIVE PAY EXCEPTIONS	1
<b>INFORMATION SERVICES</b>	
CPO ARP POSITIVE PAY NOTIF	315
CPO ARP ISSUE POSTED NOTIF	14
CPO ARP ISSUE RECD NOTIF	14
CPO ONLINE SUBSCRIPTION	1
CPO PREM IR MAINTENANCE	1
CPO PREM PDR ACCOUNT	8

## ANALYSIS STATEMENT

BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

Member FDIC

## GROUP SUMMARY ANALYSIS

BANK AND COST CENTER NUMBER 493 0048313

DATE PREPARED 06-03-16

MONTH ENDING 05-31-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT &amp; ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 2 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
RETURNS-E-MAIL IMAGES	9
RETURNS-CHARGEBACK	9
RETURNS-RECAP/TRIP ADV	6
RETURNS-TRIPLICATE ADVICE	1
CKS DEP PRE-ENCODED ITEMS	684
CKS DEP UN-ENCODED ITEMS	338
CKS DEPOSITED FOREIGN ITEMS	1
DEBITS POSTED-ELECTRONIC	32
CREDITS POSTED-ELECTRONIC	116
DEPOSIT ACCOUNT STATEMENTS	5
CHECK DEPOSIT-ICL OR RDSO	149
IMAGE DEPOSITED ITEMS-RDSO	4,392
CPO ACCOUNT TRANSFER	17
LOCKBOX SERVICES	
WLBX IMAGE WEB MAINTENANCE MALB00000415356	1
WLBX DEPOSIT PREP PER DEPOSIT MALB00000415356	20
WLBX COURIER DELIVERY OF PKG MALB00000415356	1
WLBX USPS 1ST CLASS MAIL SHIP MALB00000415356	1
WLBX CORRESPONDENCE MALB00000415356	12
WLBX DATA TRAN MAINT 1ST BOX MALB00000415356	1
WLBX DATA TRANS PER ITEM MALB00000415356	684
WLBX DATA CAPTURE MALB00000415356	27
WLBX REJECT & CD ONLY PKG PREP MALB00000415356	1
WLBX CHECK DATE REVIEW MALB00000415356	684
WLBX SCANNABLE SORT PER ITEM MALP00000415356	684
WLBX SCANNABLE SORT MAINT MALB00000415356	1
WLBX SCANNABLE PROC PER INV MALB00000415356	766
WLBX IMAGE DOCUMENTS IMAGED MALB00000415356	1,557
WLBX SCANNABLE PROC PER ITEM MALB00000415356	684
WLBX IMAGE CD-ROM PER DISC MALB00000415356	1
WLBX IMAGE CD-ROM MAINTENANCE MALB00000415356	1

BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

ANALYSIS STATEMENT

Member FDIC

GROUP SUMMARY ANALYSIS

BANK AND COST CENTER NUMBER 493 0048313

DATE PREPARED 06-03-16

MONTH ENDING 05-31-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 3 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
LOCKBOX SERVICES	
WL BX SCANNABLE LBX MAINT	1
MALB00000415356	
WL BX IMAGE WEB PER IMAGE	1,557
MALB00000415356	
WL BX NON-DEPOSITABLE TRANS	303
MALB00000415356	
WL BX CPO ONLINE RETENTION 7YR	1,557
MALB00000415356	
COMMERCIAL DEPS-CASH VAULT	
CURR/COIN DEP/\$100-QBD-ND	476
CURR/COIN DEP/\$100-BKG CTR	21
GENERAL ACH SERVICES	
ACH OPTIONAL RPTS-ELECTRONIC	40
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	4
ACH BLOCKS AUTH INSTRUCTIONS	10
ACH BLOCKS AUTH MAINTENANCE	2
ACH ORIGINATED ADDENDA	2
ACH CONSUMER ON US CREDITS	1,297
ACH CONSUMER OFF US CREDITS	5,092
ACH CREDIT RECEIVED ITEM	41
ACH DEBIT RECEIVED ITEM	19
WIRE TRANSFER	
CPO GP MTHLY MAINT BASIC	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	3
ELEC WIRE OUT-BOOK DB	1
INCOMING DOMESTIC WIRE	7
CPO GP CUST MNT TEMP STORAGE	3
ACCOUNT RECONCILIATION	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPUT PER ITEM	2,130
ARP VOID CANCEL ITEMS	9
POSITIVE PAY EXCEPTIONS	1
ARP POSITIVE PAY RETURN-OTHER	3
INFORMATION SERVICES	
CPO ARP POSITIVE PAY NOTIF	306
CPO ARP ISSUE POSTED NOTIF	6
CPO ARP ISSUE RECD NOTIF	14
CPO ONLINE SUBSCRIPTION	1
CPO PREM IR MAINTENANCE	1
CPO PREM PDR ACCOUNT	8
CPO PREM PDR ITM STORED	5,194



## ANALYSIS STATEMENT

Member FDIC

BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

## GROUP SUMMARY ANALYSIS

BANK AND COST CENTER NUMBER 493 0048313

DATE PREPARED 07-06-16

MONTH ENDING 06-30-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 2 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
RETURNS-E-MAIL IMAGES	21
RETURNS-CHARGEBACK	21
RETURNS-RECAP/TRIP ADV	13
RETURNS-TRIPLICATE ADVICE	1
CKS DEP PRE-ENCODED ITEMS	2,745
CKS DEP UN-ENCODED ITEMS	192
DEBITS POSTED-ELECTRONIC	45
CREDITS POSTED-ELECTRONIC	141
DEPOSIT ACCOUNT STATEMENTS	5
CHECK DEPOSIT-ICL OR RDSO	161
IMAGE DEPOSITED ITEMS-RDSO	5,555
CPO ACCOUNT TRANSFER	18
LOCKBOX SERVICES	
WLBX IMAGE WEB MAINTENANCE	1
MALB00000415356	
WLBX DEPOSIT PREP PER DEPOSIT	21
MALB00000415356	
WLBX COURIER DELIVERY OF PKG	1
MALB00000415356	
WLBX USPS 1ST CLASS MAIL SHIP	1
MALB00000415356	
WLBX CORRESPONDENCE	4
MALB00000415356	
WLBX DATA TRAN MAINT 1ST BOX	1
MALB00000415356	
WLBX DATA TRANS PER ITEM	2,745
MALB00000415356	
WLBX DATA CAPTURE	138
MALB00000415356	
WLBX REJECT & CD ONLY PKG PREP	1
MALB00000415356	
WLBX CHECK DATE REVIEW	2,745
MALB00000415356	
WLBX SCANNABLE SORT PER ITEM	2,745
MALB00000415356	
WLBX SCANNABLE SORT MAINT	1
MALB00000415356	
WLBX SCANNABLE PROC PER INV	2,927
MALB00000415356	
WLBX IMAGE DOCUMENTS IMAGED	5,809
MALB00000415356	
WLBX SCANNABLE PROC PER ITEM	2,745
MALB00000415356	
WLBX IMAGE CD-ROM PER DISC	2
MALB00000415356	
WLBX IMAGE CD-ROM MAINTENANCE	1
MALB00000415356	
WLBX SCANNABLE LBX MAINT	1



BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

ANALYSIS STATEMENT

Member FDIC

GROUP SUMMARY ANALYSIS

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DATE PREPARED 07-06-16

MONTH ENDING 06-30-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 3 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
LOCKBOX SERVICES	
MALB00000415356	
WLBX IMAGE WEB PER IMAGE	5,809
MALB00000415356	
WLBX NON-DEPOSITABLE TRANS	728
MALB00000415356	
WLBX CPO ONLINE RETENTION 7YR	5,809
MALB00000415356	
COMMERCIAL DEPS-CASH VAULT	
CURR/COIN DEP/\$100-QBD-ND	531
CURR/COIN DEP/\$100-BKG CTR	34
GENERAL ACH SERVICES	
ACH OPTIONAL RPTS-ELECTRONIC	46
ACH DELETE/REVERSAL	2
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	11
ACH BLOCKS AUTH INSTRUCTIONS	13
ACH BLOCKS AUTH MAINTENANCE	2
ACH BLOCKS AUTH ADD-CHANGE	3
ACH ORIGINATED ADDENDA	6
ACH STANDARD REPORTS-FAX	2
ACH CONSUMER ON US CREDITS	2,830
ACH CONSUMER OFF US CREDITS	10,477
ACH CREDIT RECEIVED ITEM	90
ACH DEBIT RECEIVED ITEM	32
WIRE TRANSFER	
CPO GPS CONFIRMS	2
CPO GP MTHLY MAINT BASIC	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	2
INCOMING DOMESTIC WIRE	7
CPO GP CUST MNT TEMP STORAGE	3
ACCOUNT RECONCILIATION	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPUT PER ITEM	3,043
ARP VOID CANCEL ITEMS	14
POSITIVE PAY EXCEPTIONS	1
ARP POSITIVE PAY RETURN-OTHER	1
INFORMATION SERVICES	
CPO ARP POSITIVE PAY NOTIF	339
CPO ARP ISSUE POSTED NOTIF	18
CPO ARP ISSUE RECD NOTIF	17
CPO ONLINE SUBSCRIPTION	1
CPO PREM IR MAINTENANCE	1

## ANALYSIS STATEMENT

Member FDIC

BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

## GROUP SUMMARY ANALYSIS

BANK AND COST CENTER NUMBER 493 0048313

DATE PREPARED 08-03-16

MONTH ENDING 07-31-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 2 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
RETURNS-E-MAIL IMAGES	8
RETURNS-CHARGEBACK	8
RETURNS-RECAP/TRIP ADV	6
RETURNS-TRIPPLICATE ADVICE	1
CKS DEP PRE-ENCODED ITEMS	2,196
CKS DEP UN-ENCODED ITEMS	189
DEBITS POSTED-ELECTRONIC	43
CREDITS POSTED-ELECTRONIC	159
DEPOSIT ACCOUNT STATEMENTS	5
CHECK DEPOSIT-ICL OR RDSO	144
IMAGE DEPOSITED ITEMS-RDSO	4,383
CPO ACCOUNT TRANSFER	18
LOCKBOX SERVICES	
WLBX IMAGE WEB MAINTENANCE	1
MALB00000415356	
WLBX DEPOSIT PREP PER DEPOSIT	20
MALB00000415356	
WLBX COURIER DELIVERY OF PKG	1
MALB00000415356	
WLBX USPS 1ST CLASS MAIL SHIP	1
MALB00000415356	
WLBX CORRESPONDENCE	28
MALB00000415356	
WLBX DATA TRAN MAINT 1ST BOX	1
MALB00000415356	
WLBX DATA TRANS PER ITEM	2,196
MALB00000415356	
WLBX DATA CAPTURE	363
MALB00000415356	
WLBX REJECT & CD ONLY PKG PREP	1
MALB00000415356	
WLBX CHECK DATE REVIEW	2,196
MALB00000415356	
WLBX SCANNABLE SORT PER ITEM	2,196
MALB00000415356	
WLBX SCANNABLE SORT MAINT	1
MALB00000415356	
WLBX SCANNABLE PROC PER INV	2,427
MALB00000415356	
WLBX IMAGE DOCUMENTS IMAGED	4,894
MALB00000415356	
WLBX SCANNABLE PROC PER ITEM	2,196
MALB00000415356	
WLBX IMAGE CD-ROM PER DISC	1
MALB00000415356	
WLBX IMAGE CD-ROM MAINTENANCE	1
MALB00000415356	
WLBX SCANNABLE LBX MAINT	1

## ANALYSIS STATEMENT

Member FDIC

BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

## GROUP SUMMARY ANALYSIS

BANK AND COST CENTER NUMBER 493 0048313

DATE PREPARED 08-03-16

MONTH ENDING 07-31-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 3 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
<b>LOCKBOX SERVICES</b>	
MALB00000415356	
WLBX IMAGE WEB PER IMAGE	4,894
MALB00000415356	
WLBX NON-DEPOSITABLE TRANS	626
MALB00000415356	
WLBX CPO ONLINE RETENTION 7YR	4,894
MALB00000415356	
<b>COMMERCIAL DEPS-CASH VAULT</b>	
CURR/COIN DEP/\$100-QBD-ND	474
CURR/COIN DEP/\$100-BKG CTR	26
<b>GENERAL ACH SERVICES</b>	
ACH OPTIONAL RPTS-ELECTRONIC	43
ACH RETURN ITEM	1
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	8
ACH BLOCKS AUTH INSTRUCTIONS	13
ACH BLOCKS AUTH MAINTENANCE	2
ACH BLOCKS AUTH ADD-CHANGE	2
ACH ORIGINATED ADDENDA	4
ACH NOTIF OF CHANGE (NOC)	1
ACH STANDARD REPORTS-PAX	2
ACH CONSUMER ON US CREDITS	614
ACH CONSUMER OFF US CREDITS	2,948
ACH CONSUMER ON US DEBITS	2
ACH CREDIT RECEIVED ITEM	120
ACH DEBIT RECEIVED ITEM	35
<b>WIRE TRANSFER</b>	
CPO GP MTHLY MAINT BASIC	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	6
INCOMING DOMESTIC WIRE	5
CPO GP CUST MNT TEMP STORAGE	3
<b>ACCOUNT RECONCILIATION</b>	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPUT PER ITEM	1,426
ARP VOID CANCEL ITEMS	8
POSITIVE PAY EXCEPTIONS	1
ARP POSITIVE PAY RETURN-OTHER	1
<b>INFORMATION SERVICES</b>	
CPO ARP POSITIVE PAY NOTIF	300
CPO ARP ISSUE POSTED NOTIF	10
CPO ARP ISSUE RECD NOTIF	13
CPO ONLINE SUBSCRIPTION	1

## ANALYSIS STATEMENT

BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

Member FDIC

## GROUP SUMMARY ANALYSIS

BANK AND COST CENTER NUMBER 493 0048313

DATE PREPARED 09-06-16

MONTH ENDING 08-31-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 2 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
RETURNS-E-MAIL IMAGES	14
RETURNS-CHARGEBACK	14
RETURNS-RECAP/TRIP ADV	11
RETURNS-TRIPLICATE ADVICE	1
CKS DEP PRE-ENCODED ITEMS	610
CKS DEP UN-ENCODED ITEMS	1,035
DEBITS POSTED-ELECTRONIC	34
CREDITS POSTED-ELECTRONIC	165
DEPOSIT ACCOUNT STATEMENTS	5
CHECK DEPOSIT-ICL OR RDSO	95
IMAGE DEPOSITED ITEMS-RDSO	2,574
CPO ACCOUNT TRANSFER	19
LOCKBOX SERVICES	
WLBX IMAGE WEB MAINTENANCE	1
MALB00000415356	
WLBX DEPOSIT PREP PER DEPOSIT	20
MALB00000415356	
WLBX WALK-IN COURIER PKG ITEM	1
MALB00000415356	
WLBX COURIER DELIVERY OF PKG	1
MALB00000415356	
WLBX USPS 1ST CLASS MAIL SHIP	1
MALB00000415356	
WLBX CORRESPONDENCE	9
MALB00000415356	
WLBX DATA TRAN MAINT 1ST BOX	1
MALB00000415356	
WLBX DATA TRANS PER ITEM	610
MALB00000415356	
WLBX DATA CAPTURE	78
MALB00000415356	
WLBX REJECT & CD ONLY PKG PREP	1
MALB00000415356	
WLBX CHECK DATE REVIEW	610
MALB00000415356	
WLBX SCANNABLE SORT PER ITEM	610
MALB00000415356	
WLBX SCANNABLE SORT MAINT	1
MALB00000415356	
WLBX SCANNABLE PROC PER INV	682
MALB00000415356	
WLBX IMAGE DOCUMENTS IMAGED	1,378
MALB00000415356	
WLBX SCANNABLE PROC SINGLE	573
MALB00000415356	
WLBX SCANNABLE PROC MULTIPLES	37
MALB00000415356	
WLBX IMAGE CD-ROM PER DISC	1

BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

ANALYSIS STATEMENT

Member FDIC

GROUP SUMMARY ANALYSIS  
BANK AND COST CENTER NUMBER

493 0048313

DATE PREPARED

09-06-16

MONTH ENDING

08-31-16

ANNUAL SETTLEMENT

12-31-16

SETTLEMENT & ACCOUNT TYPE

INVOICE 507

OFFICER NUMBER

8WL13

PAGE

3 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
<b>LOCKBOX SERVICES</b>	
MALB00000415356	
WLBX IMAGE CD-ROM MAINTENANCE	1
MALB00000415356	
WLBX SCANNABLE LBX MAINT	1
MALB00000415356	
WLBX IMAGE WEB PER IMAGE	1,378
MALB00000415356	
WLBX NON-DEPOSITABLE TRANS	315
MALB00000415356	
WLBX CPO ONLINE RETENTION 7YR	1,378
MALB00000415356	
<b>COMMERCIAL DEPS-CASH VAULT</b>	
CURR/COIN DEP/\$100-QBD-ND	426
CURR/COIN DEP/\$100-BKG CTR	1
<b>GENERAL ACH SERVICES</b>	
ACH OPTIONAL RPTS-ELECTRONIC	44
ACH DELETE/REVERSAL	4
ACH RETURN ITEM	4
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	8
ACH BLOCKS AUTH INSTRUCTIONS	13
ACH BLOCKS AUTH MAINTENANCE	2
ACH ORIGINATED ADDENDA	4
ACH NOTIF OF CHANGE (NOC)	1
ACH STANDARD REPORTS-FAX	6
ACH CONSUMER ON US CREDITS	838
ACH CONSUMER OFF US CREDITS	3,525
ACH CREDIT RECEIVED ITEM	118
ACH DEBIT RECEIVED ITEM	21
<b>WIRE TRANSFER</b>	
CPO GPS CONFIRMS	1
CPO GP MTHLY MAINT	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	2
ELEC WIRE OUT-BOOK DB	1
INCOMING DOMESTIC WIRE	5
CPO GP CUST MNT TEMP STORAGE	3
<b>ACCOUNT RECONCILIATION</b>	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPUT PER ITEM	1,951
ARP VOID CANCEL ITEMS	8
<b>INFORMATION SERVICES</b>	
CPO ARP POSITIVE PAY NOTIF	339



## ANALYSIS STATEMENT

Member FDIC

BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

## GROUP SUMMARY ANALYSIS

BANK AND COST CENTER NUMBER 493 0048313

DATE PREPARED 10-07-16

MONTH ENDING 09-30-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 2 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
ZBA SUBSIDIARY ACCOUNT MAINT	1
ZBA PER TRANSACTION	21
RDI DISCRETIONARY DATA FIELDS	26
RETURNS-E-MAIL IMAGES	26
RETURNS-CHARGEBACK	26
RETURNS-TRIPLICATE ADVICE	16
CKS DEP PRE-ENCODED ITEMS	2,652
CKS DEP UN-ENCODED ITEMS	256
DEBITS POSTED-ELECTRONIC	41
CREDITS POSTED-ELECTRONIC	156
DEPOSIT ACCOUNT STATEMENTS	5
CHECK DEPOSIT-ICL OR RDSO	109
IMAGE DEPOSITED ITEMS-RDSO	4,419
CPO ACCOUNT TRANSFER	18
LOCKBOX SERVICES	
WLBX CPO REC MAINTENANCE	1
MALB00000415356	
WLBX DEPOSIT PREP PER DEPOSIT	20
MALB00000415356	
WLBX WALK-IN COURIER PKG ITEM	1
MALB00000415356	
WLBX COURIER DELIVERY OF PKG	1
MALB00000415356	
WLBX USPS 1ST CLASS MAIL SHIP	1
MALB00000415356	
WLBX CORRESPONDENCE	19
MALB00000415356	
WLBX DATA TRAN MAINT PER BOX	1
MALB00000415356	
WLBX DATA TRANS PER ITEM	2,652
MALB00000415356	
WLBX DATA CAPTURE	3,751
MALB00000415356	
WLBX DOCUMENT RETURN PKG PREP	1
MALB00000415356	
WLBX CHECK DATE REVIEW	2,652
MALB00000415356	
WLBX SCANNABLE SORT PER ITEM	2,652
MALB00000415356	
WLBX SCANNABLE SORT MAINT	1
MALB00000415356	
WLBX SCANNABLE PROC PER INV	2,823
MALB00000415356	
WLBX IMAGE DOCUMENTS IMAGED	5,521
MALB00000415356	
WLBX SCANNABLE PROC SINGLE	2,525
MALB00000415356	
WLBX SCANNABLE PROC MULTIPLES	127



BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

ANALYSIS STATEMENT

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GROUP SUMMARY ANALYSIS  
BANK AND COST CENTER NUMBER

493 0048313

DATE PREPARED

10-07-16

MONTH ENDING

09-30-16

ANNUAL SETTLEMENT

12-31-16

SETTLEMENT & ACCOUNT TYPE

INVOICE 507

OFFICER NUMBER

8WL13

PAGE

3 OF 16

SERVICE	NUMBER OF UNITS
LOCKBOX SERVICES	
MALB00000415356	
WLBX CD-DVD PER DISC	4
MALB00000415356	
WLBX CD-DVD MAINTENANCE	1
MALB00000415356	
WLBX CD-DVD PER IMAGE	5,521
MALB00000415356	
WLBX SCANNABLE LBX MAINT	1
MALB00000415356	
WLBX CPO REC PER IMAGE	5,521
MALB00000415356	
WLBX REJECTED ITEM	751
MALB00000415356	
WLBX CPO REC ARCHIVE 7 YR	5,521
MALB00000415356	
COMMERCIAL DEPS-CASH VAULT	
CURR/COIN DEP/\$100-QBD-ND	417
CURR/COIN DEP/\$100-BKG CTR	49
GENERAL ACH SERVICES	
ACH OPTIONAL RPTS-ELECTRONIC	42
ACH RETURN ITEM	1
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	5
ACH BLOCKS AUTH INSTRUCTIONS	13
ACH BLOCKS AUTH MAINTENANCE	2
ACH ORIGINATED ADDENDA	3
ACH NOTIF OF CHANGE (NOC)	3
ACH STANDARD REPORTS-FAX	4
ACH ON US CREDITS	1,164
ACH OFF US CREDITS	4,754
ACH CREDIT RECEIVED ITEM	100
ACH DEBIT RECEIVED ITEM	30
WIRE TRANSFER	
CPO GPS CONFIRMS	1
CPO GP MTHLY MAINT	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	2
INCOMING DOMESTIC WIRE	4
CPO GP CUST MNT TEMP STORAGE	3
ACCOUNT RECONCILIATION	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPUT PER ITEM	2,384
ARP VOID CANCEL ITEMS	11
POSITIVE PAY EXCEPTIONS	1

## ANALYSIS STATEMENT

Member FDIC

BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

## GROUP SUMMARY ANALYSIS

BANK AND COST CENTER NUMBER 493 0048313

DATE PREPARED 11-03-16

MONTH ENDING 10-31-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 2 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
RETURNS-E-MAIL IMAGES	23
RETURNS-CHARGEBACK	23
RETURNS-TRIPPLICATE ADVICE	12
CKS DEP PRE-ENCODED ITEMS	2,252
CKS DEP UN-ENCODED ITEMS	88
DEBITS POSTED-ELECTRONIC	32
CREDITS POSTED-ELECTRONIC	196
DEPOSIT ACCOUNT STATEMENTS	5
STOP PAY MANUAL	1
CHECK DEPOSIT-ICL OR RDSO	154
IMAGE DEPOSITED ITEMS-RDSO	5,249
CPO ACCOUNT TRANSFER	21
GCS-STOP PAYMENT	1
LOCKBOX SERVICES	
WLBX CPO REC MAINTENANCE	1
MALB00000415356	
WLBX DEPOSIT PREP PER DEPOSIT	20
MALB00000415356	
WLBX WALK-IN COURIER PKG ITEM	5
MALB00000415356	
WLBX COURIER DELIVERY OF PKG	1
MALB00000415356	
WLBX USPS 1ST CLASS MAIL SHIP	1
MALB00000415356	
WLBX CORRESPONDENCE	10
MALB00000415356	
WLBX DATA TRAN MAINT PER BOX	1
MALB00000415356	
WLBX DATA TRANS PER ITEM	2,252
MALB00000415356	
WLBX DATA CAPTURE	2,753
MALB00000415356	
WLBX DOCUMENT RETURN PKG PREP	1
MALB00000415356	
WLBX CHECK DATE REVIEW	2,252
MALB00000415356	
WLBX SCANNABLE SORT PER ITEM	2,252
MALB00000415356	
WLBX SCANNABLE SORT MAINT	1
MALB00000415356	
WLBX SCANNABLE PROC PER INV	2,465
MALB00000415356	
WLBX IMAGE DOCUMENTS IMAGED	5,143
MALB00000415356	
WLBX SCANNABLE PROC SINGLE	2,121
MALB00000415356	
WLBX SCANNABLE PROC MULTIPLES	131
MALB00000415356	

## ANALYSIS STATEMENT

BANK OF AMERICA, N.A.  
P.O. BOX 15284  
WILMINGTON DE 19850

Member FDIC

## GROUP SUMMARY ANALYSIS

BANK AND COST CENTER NUMBER 493 0048313

DATE PREPARED 11-03-16

MONTH ENDING 10-31-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

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PAGE 3 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
<b>LOCKBOX SERVICES</b>	
WLBX CD-DVD PER DISC	3
MALB00000415356	
WLBX CD-DVD MAINTENANCE	1
MALB00000415356	
WLBX CD-DVD PER IMAGE	5,143
MALB00000415356	
WLBX SCANNABLE LBX MAINT	1
MALB00000415356	
WLBX CPO REC PER IMAGE	5,143
MALB00000415356	
WLBX REJECTED ITEM	560
MALB00000415356	
WLBX CPO REC ARCHIVE 7 YR	5,143
MALB00000415356	
<b>COMMERCIAL DEPS-CASH VAULT</b>	
CURR/COIN DEP/\$100-QBD-ND	452
CURR/COIN DEP/\$100-BKG CTR	3
<b>GENERAL ACH SERVICES</b>	
ACH OPTIONAL RPTS-ELECTRONIC	41
ACH RETURN ITEM	4
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	4
ACH BLOCKS AUTH INSTRUCTIONS	15
ACH BLOCKS AUTH MAINTENANCE	2
ACH BLOCKS AUTH ADD-CHANGE	3
ACH ORIGINATED ADDENDA	2
ACH NOTIF OF CHANGE (NOC)	2
ACH STANDARD REPORTS-FAX	4
ACH ON US CREDITS	1,194
ACH OFF US CREDITS	4,797
ACH CREDIT RECEIVED ITEM	134
ACH DEBIT RECEIVED ITEM	15
<b>WIRE TRANSFER</b>	
CPO GP MTHLY MAINT	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	5
INCOMING DOMESTIC WIRE	5
CPO GP CUST MNT TEMP STORAGE	3
<b>ACCOUNT RECONCILIATION</b>	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPT PER ITEM	1,814
ARP VOID CANCEL ITEMS	9
POSITIVE PAY EXCEPTIONS	3
ARP POSITIVE PAY RETURN-OTHER	1

BANK OF AMERICA, N.A.  
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ANALYSIS STATEMENT

Member FDIC

GROUP SUMMARY ANALYSIS

BANK AND COST CENTER NUMBER 493 0048313

DATE PREPARED 12-05-16

MONTH ENDING 11-30-16

ANNUAL SETTLEMENT 12-31-16

SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8NL13

PAGE 2 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
RETURNS-CHARGEBACK	19
RETURNS-TRIPLICATE ADVICE	13
CKS DEP PRE-ENCODED ITEMS	293
CKS DEP UN-ENCODED ITEMS	146
DEBITS POSTED-ELECTRONIC	24
CREDITS POSTED-ELECTRONIC	155
DEPOSIT ACCOUNT STATEMENTS	5
CHECK DEPOSIT-ICL OR RDSO	121
IMAGE DEPOSITED ITEMS-RDSO	3,436
CPO ACCOUNT TRANSFER	8
LOCKBOX SERVICES	
WLBX CPO REC MAINTENANCE	1
MALB000000415356	
WLBX DEPOSIT PREP PER DEPOSIT	18
MALB000000415356	
WLBX WALK-IN COURIER PKG ITEM	5
MALB000000415356	
WLBX COURIER DELIVERY OF PKG	1
MALB000000415356	
WLBX USPS 1ST CLASS MAIL SHIP	1
MALB000000415356	
WLBX CORRESPONDENCE	4
MALB000000415356	
WLBX DATA TRAN MAINT PER BOX	1
MALB000000415356	
WLBX DATA TRANS PER ITEM	293
MALB000000415356	
WLBX DATA CAPTURE	922
MALB000000415356	
WLBX DOCUMENT RETURN PKG PREP	1
MALB000000415356	
WLBX CHECK DATE REVIEW	293
MALB000000415356	
WLBX SCANNABLE SORT PER ITEM	293
MALB000000415356	
WLBX SCANNABLE SORT MAINT	1
MALB000000415356	
WLBX SCANNABLE PROC PER INV	308
MALB000000415356	
WLBX IMAGE DOCUMENTS IMAGED	644
MALB000000415356	
WLBX SCANNABLE PROC SINGLE	277
MALB000000415356	
WLBX SCANNABLE PROC MULTIPLES	16
MALB000000415356	
WLBX CD-DVD PER DISC	1
MALB000000415356	
WLBX CD-DVD MAINTENANCE	1

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MONTH ENDING 11-30-16

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SETTLEMENT & ACCOUNT TYPE INVOICE 507

OFFICER NUMBER 8WL13

PAGE 3 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
<b>LOCKBOX SERVICES</b>	
MALB00000415356	
WLBX CD-DVD PER IMAGE	644
MALB00000415356	
WLBX SCANNABLE LBX MAINT	1
MALB00000415356	
WLBX CPO REC PER IMAGE	644
MALB00000415356	
WLBX REJECTED ITEM	156
MALB00000415356	
WLBX CPO REC ARCHIVE 7 YR	644
MALB00000415356	
COMMERCIAL DEPS-CASH VAULT	
CURR/COIN DEP/\$100-QBD-ND	515
<b>GENERAL ACH SERVICES</b>	
ACH OPTIONAL RPTS-ELECTRONIC	42
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	6
ACH BLOCKS AUTH INSTRUCTIONS	15
ACH BLOCKS AUTH MAINTENANCE	2
ACH ORIGINATED ADDENDA	3
ACH ON US CREDITS	1,223
ACH OFF US CREDITS	4,856
ACH CREDIT RECEIVED ITEM	118
ACH DEBIT RECEIVED ITEM	22
<b>WIRE TRANSFER</b>	
CPO GP MTHLY MAINT	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	5
ELEC WIRE OUT-BOOK DB	2
INCOMING DOMESTIC WIRE	5
CPO GP CUST MNT TEMP STORAGE	3
BOOK CREDIT	2
<b>ACCOUNT RECONCILIATION</b>	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPUT PER ITEM	2,279
ARP VOID CANCEL ITEMS	6
POSITIVE PAY EXCEPTIONS	7
<b>INFORMATION SERVICES</b>	
CPO ARP POSITIVE PAY NOTIF	306
CPO ARP ISSUE POSTED NOTIF	8
CPO ARP ISSUE RECD NOTIF	16
CPO ONLINE SUBSCRIPTION	1
CPO IR MAINTENANCE	1



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P.O. BOX 15284  
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PAGE 2 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
DEPOSITORY SERVICES	
RETURNS-E-MAIL IMAGES	25
RETURNS-CHARGEBACK	25
RETURNS-TRIPLICATE ADVICE	16
CKS DEP PRE-ENCODED ITEMS	2,261
CKS DEP UN-ENCODED ITEMS	443
DEBITS POSTED-ELECTRONIC	29
CREDITS POSTED-ELECTRONIC	187
DEPOSIT ACCOUNT STATEMENTS	5
CHECK DEPOSIT-ICL OR RDSO	138
IMAGE DEPOSITED ITEMS-RDSO	4,190
CPO ACCOUNT TRANSFER	10
LOCKBOX SERVICES	
WLBX CPO REC MAINTENANCE	1
MALB00000415356	
WLBX DEPOSIT PREP PER DEPOSIT	21
MALB00000415356	
WLBX WALK-IN COURIER PKG ITEM	1
MALB00000415356	
WLBX USPS 1ST CLASS MAIL SHIP	1
MALB00000415356	
WLBX CORRESPONDENCE	5
MALB00000415356	
WLBX DATA TRAN MAINT PER BOX	1
MALB00000415356	
WLBX DATA TRANS PER ITEM	2,261
MALB00000415356	
WLBX DATA CAPTURE	2,516
MALB00000415356	
WLBX DOCUMENT RETURN PKG PREP	1
MALB00000415356	
WLBX CHECK DATE REVIEW	2,261
MALB00000415356	
WLBX SCANNABLE SORT PER ITEM	2,261
MALB00000415356	
WLBX SCANNABLE SORT MAINT	1
MALB00000415356	
WLBX SCANNABLE PROC PER INV	2,413
MALB00000415356	
WLBX IMAGE DOCUMENTS IMAGED	4,924
MALB00000415356	
WLBX SCANNABLE PROC SINGLE	2,179
MALB00000415356	
WLBX SCANNABLE PROC MULTIPLES	82
MALB00000415356	
WLBX CD-DVD PER DISC	3
MALB00000415356	
WLBX CD-DVD MAINTENANCE	1
MALB00000415356	



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PAGE 3 OF 16

LAWRENCE C O  
CONCENTRATION  
ATTN: VIVIAN HAYDAR, TREASURER  
PO BOX 595  
LAWRENCE MA 01842-1295

SERVICE	NUMBER OF UNITS
LOCKBOX SERVICES	
WLBX CD-DVD PER IMAGE MALB000000415356	4,924
WLBX SCANNABLE LBX MAINT MALB000000415356	1
WLBX CPO REC PER IMAGE MALB000000415356	4,924
WLBX REJECTED ITEM MALB000000415356	728
WLBX CPO REC ARCHIVE 7 YR MALB000000415356	4,924
COMMERCIAL DEPS-CASH VAULT	
CURR/COIN DEP/\$100-QBD-ND	512
GENERAL ACH SERVICES	
ACH OPTIONAL RPTS-ELECTRONIC	44
ACH DELETE/REVERSAL	2
ACH RETURN ITEM	2
ACH MONTHLY MAINTENANCE	1
ACH INPUT-FILE	11
ACH BLOCKS AUTH INSTRUCTIONS	15
ACH BLOCKS AUTH MAINTENANCE	2
ACH ORIGINATED ADDENDA	6
ACH NOTIF OF CHANGE (NOC)	2
ACH STANDARD REPORTS-FAX	5
ACH ON US CREDITS	2,004
ACH OFF US CREDITS	8,456
ACH ON US CREDITS-SAME DAY	15
ACH CREDIT RECEIVED ITEM	137
ACH DEBIT RECEIVED ITEM	30
WIRE TRANSFER	
CPO GP MTHLY MAINT	1
PH OR STND ORDER TEMP STORE	9
ELEC WIRE OUT-DOMESTIC	5
INCOMING DOMESTIC WIRE	10
CPO GP CUST MNT TEMP STORAGE	3
ACCOUNT RECONCILIATION	
ARP FULL PPAY MAINT PAPER RPT	2
ARP FULL PPAY MAINT-PPR SUPP	1
ARP FULL PPAY INPUT PER ITEM	3,007
ARP VOID CANCEL ITEMS	8
INFORMATION SERVICES	
CPO ARP POSITIVE PAY NOTIF	135
CPO ARP-ISSUE POSTED NOTIF	6
CPO ARP ISSUE RECD NOTIF	7
CPO ONLINE SUBSCRIPTION	1