

Banking RFP Comparison Report			
	<u>MIDPENN BANK</u>	<u>PENNIAN BANK</u>	<u>F&amp;M TRUST</u>
<b>QUALIFICATION CRITERIA</b>			
Chartered by the federal government or Commonwealth of PA	X	X	X
Headquarters or branch in Cumberland Co.	X	X	X
Most recent Annual Report	X	X	X
Bank of FDIC list of problem banks	NO	NO	NO
Bank being managed by a federal agency	NO	NO	NO
Conflict of Interest Statement	No existing conflicts	No Response	No Response
<b>BANKING SERVICES</b>			
Overdraft notification - Same Day?	X	X	X
Availability of Funds - Same Day?	X	X	X
Wire Transfers	X	X	X
ACH Deposits	X	X	X
Monthly Statements	X	X	X
Online Banking Services	X	X	X
Remote Deposit Service	X	X	X
Positive Pay Services	X	X	X
Zero Balance Sweep Acct-Payroll	X	\$100 to open and maintain	
Escrow Sub Accounts	X	X	No Response
Service Fees	NO FEES	\$200/MONTH	<b>NO FEES</b> with the exception of wire transfers - If more than (4) wire transfers per month - \$15 fee for incoming/\$25 for outgoing per wire
Interest Rate for Standard Checking Account	2%	0.45%	0.12%