

NORTHWEST MISSOURI STATE UNIVERSITY
REQUEST FOR PROPOSAL

RFP NUMBER: B201361
RFP DATE: FEBRUARY 13, 2013
BUYER: KAY NICHOLSON
PHONE: (660) 562-1572
FAX: (660) 562-1422

RETURN PROPOSAL NO LATER THAN
OPENING DATE: MARCH 12, 2013
OPENING TIME: 2:00P.M.

MAIL BID TO
NORTHWEST MO STATE UNIV.
PURCHASING DEPARTMENT
800 UNIVERSITY DRIVE
MARYVILLE, MO 64468

SPECIAL DELIVERY TO:
NORTHWEST MO STATE UNIV.
PURCHASING DEPARTMENT
SUPPORT SERVICE BLDG.
800 UNIVERSITY DRIVE
WEST 9TH STREET
MARYVILLE MO 64468

Title: BANKING PARTNERSHIP-BEARCAT CARD
Contract Period: JUNE 1, 2013 THROUGH MAY 31, 2018
With Five One Year Renewals

MUST BE SIGNED TO BE VALID

THE OFFEROR HEREBY AGREES TO FURNISH ITEMS AND/OR SERVICES, AT THE PRICES QUOTED, PURSUANT TO THE REQUIREMENTS AND SPECIFICATIONS CONTAINED IN THIS DOCUMENT. WHEN THIS DOCUMENT IS COUNTERSIGNED BY THE PURCHASING DEPARTMENT, IT BECOMES A BINDING CONTRACT IN WHICH THE LANGUAGE OF THIS DOCUMENT SHALL GOVERN IN THE EVENT OF A CONFLICT. A PURCHASE ORDER WILL BE ISSUED, BY NORTHWEST, AS A RELEASE AGAINST THIS CONTRACT.



AUTHORIZED SIGNATURE

March 12, 2013

DATE

David L Schmidt
PRINTED NAME

Market President / Client Manager Northwest MO
TITLE

U.S. Bank National Association
COMPANY NAME

david.l.schmidt@usbank.com
EMAIL

1621 South Main Street
MAILING ADDRESS

Maryville
CITY

MO
STATE

64468
ZIP

660-562-7126
PHONE (INCLUDED AREA CODE)

FAX (INCLUDES AREA CODE)

31-0841368
FED TAX ID #

SOCIAL SECURITY NUMBER

NOTICE OF AWARD: (NORTHWEST USE ONLY)

CONTRACT NO: UC 201361

DATE OF AWARD: 03/22/13

Kay Nicholson
BUYER

Ann Martin
DIRECTOR

03/22/13
DATE

3-22-13
DATE

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PART IV Technical Specifications

1. Contractor's Requirements

- 1.1 Services provided must be an opt-in agreement. Student/employee ID card recipients will not be automatically enrolled with an account.

Acknowledged and agreed.

- 1.2 Contractor shall provide the following at no cost to the Northwest student/employee:

1.2.1 Checking account with no minimum balance — **Yes.**

1.2.2 Deposit and withdrawal capabilities — **Yes.**

1.2.3 A minimum of at least one waived overdraft fee for each account

U.S. Bank student checking accounts provide a selection of opt-in (per recent legislation) overdraft protections. The default selection for any checking account linked to the Bearcat Card is set so that the student cannot overdraft using their card. If a student opts-in for overdraft protection, and then experiences difficulty with overdrafts, we will provide personalized service (on a case-by-case basis) to help remedy the situation — including waiving of overdraft fees.

1.2.4 ATM transactions through a nationwide network — **Yes.**

1.2.5 POS debiting (with PIN required) through a nationwide network of student/employee checking accounts via the Bearcat Card — **Yes.**

1.2.6 Direct deposit of student/employee payroll and refunds. — **Yes.**

1.2.7 Internet banking with bill paying capabilities. — **Yes.**

1.2.8 Toll-free phone number for customer service including lost or stolen cards. — **Yes.**

- 1.3 Contractor shall supply a minimum of two (2) ATM's on-campus for students/employees to process funds in their account. Vendors shall provide a proposal for the number of ATMS to be placed on campus.

Acknowledged and agreed. We will continue to provide and maintain the two current U.S. Bank ATMs on campus.

- 1.4 Contractor shall have on-campus means of signing up for accounts available to students/employee minimally during Freshman Summer Orientation and Registration, Fall Orientation and Spring Orientation time periods.

Acknowledged and agreed. We will continue to support the University with easy, convenient, U.S. Bank-supported tabling events that coincide with the University's Orientation and Registration calendar.

- 1.5 Contractor shall assume financial liability normally associated with checking account, ATM, debit card and POS transactions, lost and stolen cards.

Acknowledged and agreed. We will continue to provide support for lost, stolen or damaged card replacement, as well as fraud protection and purchase security. Northwest Missouri State University will bear no responsibility or risk for such matters.

- 1.6 Contractor shall provide for control and movement of funds as necessary in the settlement process.

Acknowledged and agreed. All standard transaction processing and settlement procedures will be managed and reconciled on a daily basis by U.S. Bank in conjunction with the Federal Reserve.

- 1.7 Contractor shall provide requested reports periodically as agreed upon with Northwest, including number of active accounts.

Acknowledged and agreed. We will continue to support the University with requested reports as well as any special needs for off-cycle information.

- 1.8 Contractor shall not use or reference the name of Northwest Missouri State University at any time as a part of any commercial advertisement without prior written approval of Northwest

Acknowledged and agreed.

- 1.9 Contractor must get approval by Northwest for any and all marketing materials of any and all services and products prior to any distribution to students and or employees.

Acknowledged and agreed.

- 1.10 Contractor shall provide a detailed response outlining all amenities offered to Northwest Missouri State University. For example: lump sum contributions, annual contributions, in-kind gifts of contributions, support of scholarships and any other financial incentives.

Acknowledged and agreed. Please see Exhibit K for details.

2. ATM Requirements

- 2.1 Contractor shall provide a minimum of two ATMs on Northwest campus with the locations being in the Student Union and in The Station. This will be an exclusive service, so only the successful vendor will be allowed to have ATMs on campus.

Acknowledged and agreed. We will continue to provide and maintain the two current fee-free U.S. Bank ATMs at the Student Union and The Station.

2.2 There will be no rental fees for placement of ATM's on campus.
Acknowledged and agreed.

2.3 Equipment shall be current production models and appropriate to the required services. All equipment must be handicap accessible and be qualified to maintain a ninety percent or better service time.

Acknowledged and agreed. All U.S. Bank ATMs are ADA-compliant, maintained on a regular basis, and utilize state-of-the-art hardware and software.

2.4 Installation of equipment shall be the responsibility of the contractor. Specifications for installation and any services required from Northwest must be stated. Northwest will prepare the selected location for installations of the machines at the successful bidder's expense. Final connections and installations are to be made by the contractor.

As the incumbent provider of your ATMs, we will not need to disrupt your current service in any way.

2.5 Contractor shall maintain and service the installed machines/equipment regularly. Service personnel will observe all regulations in effect at Northwest. Northwest requires service personnel to be available for service a minimum of 8 hours per day, 5 days per week.

Acknowledged and agreed. As the incumbent provider of your ATMs, we pledge to continue providing the service levels you have become accustomed to.

2.6 The Contractor must have trained competent repair personnel available within twenty-four (24) hours to make repairs on the equipment as needed. The Contractor must give the name(s) and telephone number(s) of the personnel where they can be reached.

Acknowledged and agreed. This is our current service level and we pledge to continue this practice uninterrupted.

2.7 The Contractor and all employees shall be recognizable by proper identification, including a visible picture name badge.

Acknowledged and agreed.

2.8 Contractor shall be responsible for damage or loss to equipment or contents due to vandalism, robbery, or any other actions or cause. Northwest will cooperate to the extent it deems feasible in guarding against such occurrences.

Acknowledged and agreed.

3. Conversion

- 3.1 If re-issuance of all Northwest ID cards to the existing population is required, the expense shall be covered by the successful offeror.

Although we do not anticipate a need to re-card the student population at this time, we would certainly be willing to participate in its cost(s) if the need should arise. Possible reasons might include the deployment of additional card functions and transaction capabilities.

- 3.2 Contractor shall provide all necessary software/equipment, supplies, ID cards, and technical assistance to set up and maintain the student/employee accounts (i.e. clerical staff, materials, reconciliation reports, and programming requirements).

As the incumbent provider of your campus card-related banking services, we will not need to disrupt your current service or change your daily routine.

- 3.3 Contractor shall provide all operational manuals, training, etc. that may be necessary.

Conversion-related manuals and associated training will not be necessary because our services are well-known. However, we will continue to assist as needed with any ongoing needs such as new employee training.

- 3.4 Contractor shall make available all necessary information, etc. to ensure a timely conversion.

As the incumbent provider for current banking services, we would not be providing conversion information other than that which is necessary to ease the burdens of another provider that the University may select as a replacement for ours.

We acknowledge this possibility, but respectfully trust that our past, current and future services and support have been (and will be) deemed to be superior to those offered by our competitors.

4. Northwest Requirements

- 4.1 ISO number is owned by Northwest.

Acknowledged and agreed.

- 4.2 Northwest shall have no liability for fraudulent use or overdrafts occurring due to ATM transactions, check writing, debit card or POS transactions, lost or stolen cards.

Acknowledged and agreed. We will continue to provide support for lost, stolen or damaged card replacement, as well as fraud protection and purchase security. Northwest Missouri State University will bear no responsibility or risk for such matters.

- 4.3 Northwest will continue to control all aspects of the design, development and issuance of its Bearcat Card.

Acknowledged and agreed.

- 4.4 Northwest will allow the contractor's logo to be imprinted on the Bearcat Card. When the agreement is terminated, existing co-logoed cards may be utilized or replaced at the discretion of Northwest.

Acknowledged and agreed.

- 4.5 Based upon ongoing assessments of the current ID card operations, Northwest reserves the right to make changes to the program at any time.

Acknowledged and agreed.

- 4.6 Northwest will not exchange any card holder (faculty/staff/student) data with the financial institution awarded this contract.

Acknowledged and agreed. There will be no connectivity between school systems and U.S. Bank. We have a stringent policy to protect the privacy and personal information of our customers. Therefore, we do not intend to share cardholder personal information with the University nor do we expect the University to share such information with us.

The program is designed as an 'opt-in' personal choice for students, faculty and staff. And if a choice is made to activate banking services, we will work directly with the individual.

- 4.7 Northwest will maintain control over Northwest's name, service marks, logos, etc. for all marketing purposes.

Acknowledged and agreed. U.S. Bank has a dedicated marketing group that will work closely with the University to create marketing materials to promote the partnership throughout the life of the contract. All materials will be approved by the school prior to distribution.

**ATTACHMENT A
Submittal Checklist**

- Completed original RFP and all exhibits
- 5 copies of front page and all exhibits only

OFFEROR'S QUALIFICATIONS

- Exhibit A Offeror's Qualifications
- Statement of Condition
- Exhibit B Offeror's References
- Exhibit C Expertise of Personnel

METHOD OF PERFORMANCE

- Exhibit D Service and Support
- Exhibit E Specifications and Literature for Equipment Proposed
- Exhibit F Debit Card POS Networks
- Exhibit G Lost or Stolen Card Services
- Exhibit H Financial Wellness Program
- Exhibit I Marketing Strategies
- Exhibit J Summary of Program Offerings

AMENITIES

- Exhibit K Amenities Proposed

MISCELLANEOUS SUBMITTAL INFORMATION

- Exhibit L Miscellaneous Submittal Information

EXHIBIT A
Offeror's Qualifications

Name of firm and address with zip code
U.S. Bank National Association /

X Corporation Partnership Individual

03/12/2013

Date

970.682.2755

Area code & Telephone

970.493.7150

Area Code & Fax Number

FOR CORPORATION ONLY

Federal I.D. Number 31-0841368

1863 / Federal Charter #24

Ohio / 4th Federal Reserve District

Date of Corporation

Name of State(s) in which incorporated

If not incorporated in Missouri, give Certificate of Authority to do business in Missouri.

Certificate No. _____ Date: _____ **As a nationally chartered bank, U.S. Bank is authorized to conduct business in all fifty states.**

Richard K. Davis
President's Name

Jennie P. Carlson
Vice President's Name

Andrew Cecere
Secretary's Name

Andrew Cecere
Treasurer's Name

FOR PARTNERSHIP ONLY

Is the partnership: General Limited Association

Date of Organization: _____

1. _____
Name and addresses of all partners with zip codes
2. _____
3. _____

Use additional sheet if necessary

GENERAL INFORMATION

Federal I.D. Number 31-0841368

No

or

Are you a minority vendor (yes or no)

Social Security Number _____

100%

66,000

Worldwide

% of work done by Contractor

No. of permanent employees

Geographical limits of operation

150

No. of years in business

Mergers and acquisitions have occurred. Full list available upon request.

If you have done business under different name, please give name and location.

Has firm ever failed to complete a project or defaulted on a contract? If so, state where and why.

No.

Has firm ever been engaged in litigation over any contract? If so, explain.

None pertinent to the services proposed.

List any and all Subcontractors who will be working on this project

ATM maintenance and service will continue to be provided under contract with Diebold and Brinks.

EXHIBIT A Statement of Condition

EST. 1863 | **usbank**

On July 13, 2013, U.S. Bank will celebrate its 150th anniversary. Our company operates under the national charter, signed in 1863, that originally formed the First National Bank of Cincinnati.

Since then, our company has expanded through organic growth and through numerous acquisitions. We have managed through times of prosperity and through times of hardship. We have focused our efforts externally on growth and development and, when necessary, we have focused internally to right the course.

Our past has shaped our present and our future. We are a company with a well-diversified business model, prudent risk management and an ability to produce consistent, predictable, repeatable results. We are always mindful of the responsibility we hold to help our customers achieve their financial goals, while supporting and strengthening the communities, and this country, that we serve.

U.S. Bank At A Glance

- Differentiate through customer experience
- Innovation
- Ongoing investment in products, services and technology for future capabilities
- Support for our communities
- Prudent management of capital and risk
- Exceptional compliance
- Industry-leading performance and capital generation
- Diversified mix of business

USB Capital Position

	4Q12 USB	"Well- Capitalized" Requirements
Tier 1 capital ratio	10.8%	6.0%
Total risk-based capital ratio	13.1%	10.0%
Leverage ratio	9.2%	5.0%
Tier 1 common equity to risk-weighted assets ratio	9.0%	
Tangible common equity to tangible assets	7.2%	

Tier 1 common equity ratio of approximately 8.1 percent using proposed rules for the Basel III standardized approach released June 2012

2012 Fourth Quarter Statistics

Ranking	U.S. Bank is 5th largest U.S. commercial bank
Period-end assets	\$354 billion
Period-end deposits	\$249 billion
Period-end loans	\$223 billion
Customers	17.6 million
Bank branches	3,084
ATMs	5,065
NYSE symbol	USB

Revenue by Business Line Full Year 2012



- Payment Services
- Wholesale Banking and Commercial Real Estate
- Wealth Management and Securities Services
- Consumer and Small Business Banking

	Ratings as of 3/4/13							
	Moody's		S&P		Fitch		DBRS	
	Rating	Outlook	Rating	Outlook	Rating	Outlook	Rating	Outlook
1 U.S. Bank NA	Aa3	s	AA-	s	AA-	s	AAH	s
2 Wells Fargo Bank NA	Aa3	s	AA-	on	AA-	s	AAH	s
3 JPMorgan Chase	Aa3	s	A+	on	A+	s	AAL	s
4 BB&T Bank	A1	on	A	s	A+	s	AAL	s
5 PNC Bank	A2	s	A	s	A+	s	AAL	s
6 Bank of America	A3	s	A	on	A	s	AH	s
7 KeyBank NA	A3	s	A-	op	A-	s	AL	s
8 SunTrust Bank	A3	s	BBB+	op	BBB+	s	A	s
9 Fifth Third Bank	A3	s	BBB+	op	A-	op	A	s
10 Regions Bank	Baa3	s	BBB	s	BBB-	op	BBBH	s

EXHIBIT B
Offeror's References

Missouri Western State University

Company Name

Dan Eckhoff Bursar
Person Familiar with Performance Title

4525 Downs Drive St. Joseph MO 64507
Street Address City State Zip

(816) 271-4583 eckhoff@missouriwestern.edu
Telephone Number E-mail

7 Years (8/2005) Present
Number of Years Service Performed Date of Last Service Performed

ID Card Program, 1 ATM

Description of Services Performed

Creighton University

Company Name

Brenda Hovden Director of Card Services
Person Familiar with Performance Title

2500 California Plaza Omaha NE 68178
Street Address City State Zip

(402) 280-4700 bhovden@creighton.edu
Telephone Number E-mail

9 Years (7/2003) Present
Number of Years Service Performed Date of Last Service Performed

ID Card Program (Blackboard), 3 ATMs

Description of Services Performed

"The most pleasurable part of our experience when working with U.S. Bank has been the local talent they have shared with us. The local branch team in Omaha has always been flexible, supportive and enthusiastic."

— Brenda Hovden, Director of Card Services

Iowa State University

Company Name

Joan Piscitello **Treasurer**

Person Familiar with Performance Title

1220 Beardshear Hall **Ames IA 50011-2048**

Street Address City State Zip

(515) 294-6854 **joanp@iastate.edu**

Telephone Number E-mail

16 Years (1/1997) **Present**

Number of Years Service Performed Date of Last Service Performed

ID Card Program (Homegrown system)

Description of Services Performed

"U.S. Bank is a great partner. The relationship Iowa State University has with U.S. Bank provides us with a mechanism to cut costs by direct depositing financial aid refunds and payroll to students and employees who have no other banking relationship."

— Joan Piscitello, Treasurer

EXHIBIT C
Expertise of Personnel

(All information must be related to this RFP)

Educational and Training Background

Number of Years' Experience

Previous Employment

Employees to be Assigned To Northwest

<p>1. David Schmidt _____ Name Market President / Relationship Manager _____ Title (660) 562-7126</p>	<p>David is a Maryville native and graduate of Northwest Missouri State University. He has been in the commercial banking industry for over 15 years. During this period he has been a loan officer, client manager, and Market President. David was involved in the initial implementation of the US Bank Campus Card program 10 years ago. He is also one of the primary managers for the current NWMSU depository relationship.</p>
<p>2. Bassam "Sam" Ghatasheh _____ Name Vice President / District Manager _____ Title (816) 364-7300</p>	<p>Sam has been with U.S. Bank for 10 years — 3 as a Branch Manager and 7 as the current District Manager for Northwest Missouri. He holds a BA in Mathematics from the University of Kansas, and spent his early career with smaller financial institutions in the Missouri / Kansas area. Sam manages the growth and development of all aspects of retail banking in his District of 12 US Bank branches, including Maryville.</p>
<p>3. Melissa A. Shelton _____ Name Branch Manager Maryville South _____ Title (660)-562-2000</p>	<p>Melissa has been with U.S. Bank for 6 years. She holds a Bachelor of Science Degree from the University of Missouri Columbia (2002) and a Master of Science from Northwest Missouri State University (2005). She has the pleasure on a daily basis of servicing the banking needs of current NWMSU students, faculty and staff that visit her branch.</p>
<p>4. Kari Martindale _____ Name Relationship Manager _____ Title (515) 233-7001</p>	<p>Kari collaborates with the University team to promote participation and maximize potential royalties. She ensures that throughout the life of the contract, communications are consistent and strong between the University and U.S. Bank. Kari has her bachelor's degree from Iowa State University and has been working with campus banking relationships in her role with U.S. Bank for the past 12 years.</p>
<p>5. Tal Vaadia _____ Name AVP / Business Development _____ Title (970) 682-2755</p>	<p>Tal obtained his bachelor's degree from Colorado State University and his MBA from Capella University. He has been with U.S. Bank for 10 years and with the Campus Banking team since December 2005. Tal currently supports Campus Banking sales initiatives in 12 Midwest and Western states. He will be the University's primary point of contact throughout the proposal and contract negotiation process.</p>

EXHIBIT D
Service and Support

The Offeror must respond to the following with respect to their intended service/support methods and procedures. Offeror should not rely solely on the information requested in adequately describing their proposed support of the contract.

1. SERVICE LOCATION(S) AND REPRESENTATION:

State the primary location of the service organization directly responsible for maintaining the equipment and the service territory covered (note: if technicians work out of their homes, list the office address of his/her immediate supervisor):

Diebold Inc. - 5995 Mayfair Rd, North Canton, OH 44720
Brinks - 555 Dividend Dr Coppell, TX 75019

U.S. Bank contracts with reputable vendors for cash and supply replenishment and routine ATM maintenance. All of our vendors are managed by our ATM Vendor Management group. U.S. Bank's Cash Management team is dedicated to ensuring that our ATMs are always adequately supplied with cash. U.S. Bank Cash Analysts remotely monitor trends in transaction and withdrawal levels at the ATM level, stay apprised of special events that can alter cash levels, and ensure that residual balances are available to act as protection in the event of a sudden increase in cash dispense amounts. An emergency cash run system is also in place, and will be used if analysts expect cash to be depleted before the next scheduled replenishment.

State the number of service representatives operating from the primary location, as well as their respective level of experience, that are trained on the equipment proposed and will be responding to Northwest's service calls:

U.S. Bank will provide to provide the following details upon bid award.

_____ total technicians;
_____ with less than one year of equipment service experience,
_____ with from one to five years of equipment service experience,
_____ with over five years of equipment service experience.

Check the applicable level of training of the service technician(s):

- Factory School Trained
 Factory Audio-Visual Trained
 Dealer Trained

2. RESPONSE TIME:

State the average and guaranteed response times to be provided to Northwest in emergency service situations. (Note: response time shall be defined as the time necessary for the Contractor to arrive and begin repairs. Emergency service shall be defined as service necessary in the following situations: equipment failure or other situations expressed by the user as urgent in nature):

Average Response Time: **2** hours from notification;
Guaranteed Response Time: **4** hours from notification;

Specify all equipment, including quantities of installations, for which the primary technicians are trained and responsible for maintenance:

U.S. Bank will provide those details upon bid award

3. REPLACEMENT PARTS:

The Offeror must identify the primary location of component spare parts inventory for the proposed equipment and describe the size and depth of the inventory:

U.S. Bank will provide those details upon bid award

The Offeror must identify where back-up parts are located and the procedures that will be used in the event a part from the back-up location is required:

U.S. Bank will provide those details upon bid award

4. GENERAL INFORMATION:

What are the procedures to be used to contact service personnel:

Our U.S. Bank staffed ATM Support Center is available 24 Hours a Day, 7 Days a week to report ATM malfunctions, and can be reached at 888-444-5657. There are no charges for the use of our ATM Support Center.

Describe in detail the procedures or remedies should the equipment operate unreliably in a volume environment suitable to the equipment:

U.S Bank has a team of dedicated escalation resources that are available to assist our clients with complicated service issues. This team is comprised of people throughout U.S. Bank and Diebold with many years of experience in the ATM industry.

Our ATM Banking department also features a Relationship Management team whose responsibilities will include handling ongoing customer communication, resolving customer service issues, and ensuring the overall success of the ATM program. Your Relationship Manager will act as a liaison between the University, and other key personnel within U.S. Bank to ensure best in class performance. As such, the University will have one key contact to work with, and will not have to understand the intricacies of different responsibilities within the bank.

State if 24-hour service is available, including nights and weekends:

We hold a service contract with our maintenance vendor between the hours of 7:00 AM until 11:00 PM, 7 days a week.

EXHIBIT E ATM Information

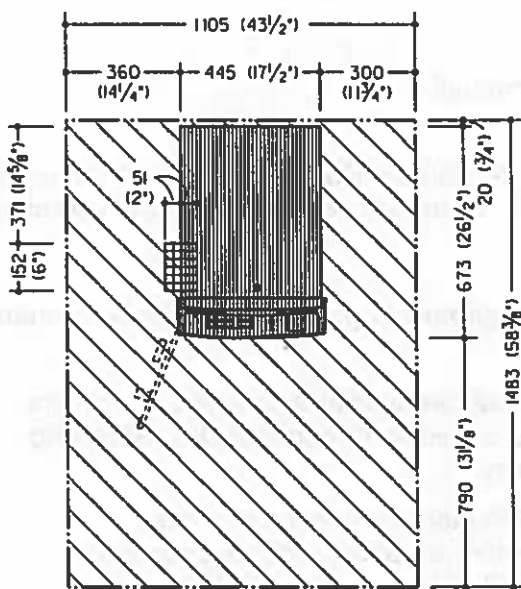
Names of ATM networks	Number of ATM's per network
U.S. Bank Retail ATM Network	Approximately 5,200 ATMs

All U.S. Bank ATMs are owned and operated directly on our own network, giving us an unparalleled level of control that would not be possible if our ATMs were driven by an outside vendor.

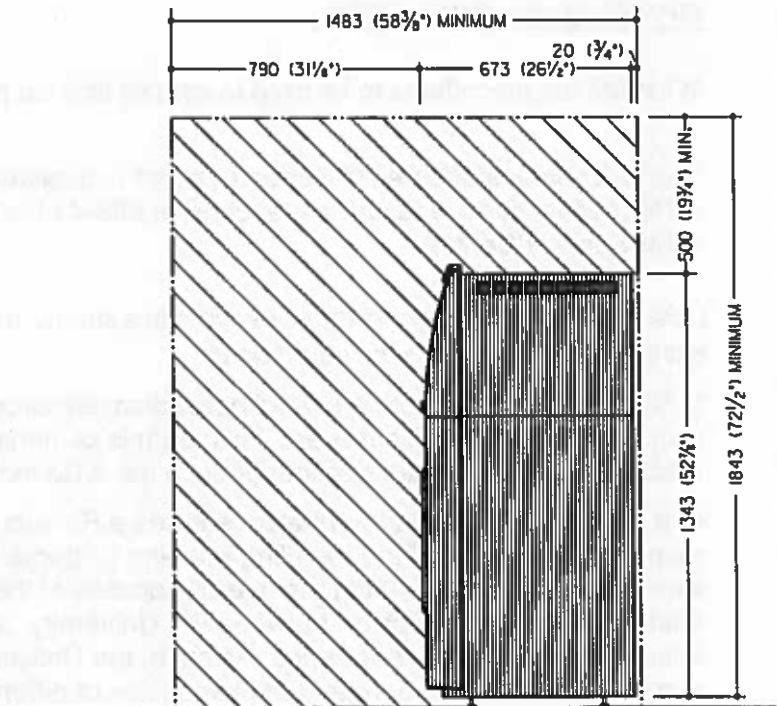
Proposed number of ATM's on Campus: 2

List of Specifications and Literature for Equipment Proposed:

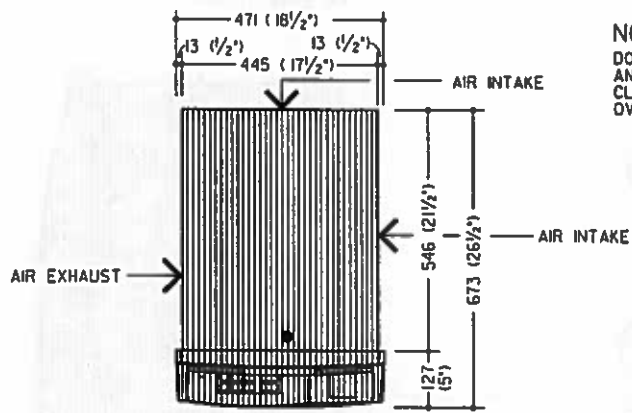
U.S. Bank will install Diebold Opteva 500s. The specifications for this ATM model are below.



PLAN VIEW
(SINGLE UNIT)
(MINIMUM SERVICE AREA)



SIDE VIEW
(MINIMUM SERVICE AREA)



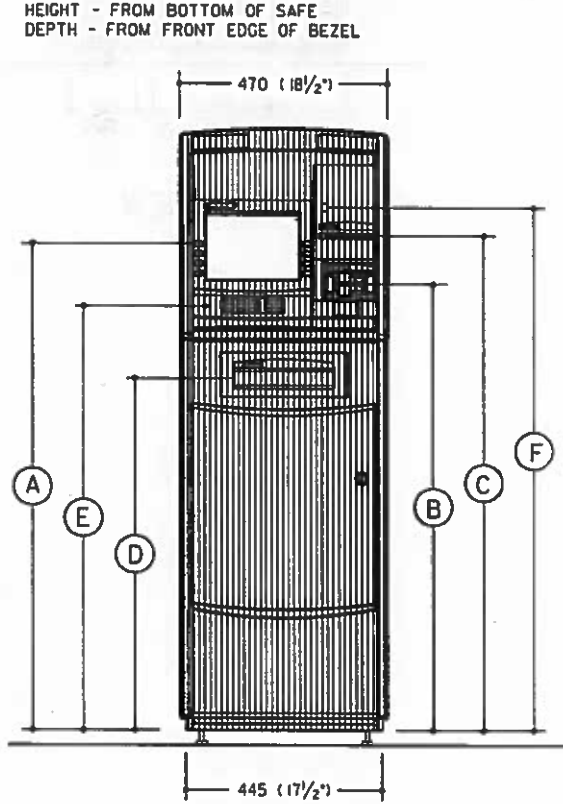
PLAN VIEW

NOTE:

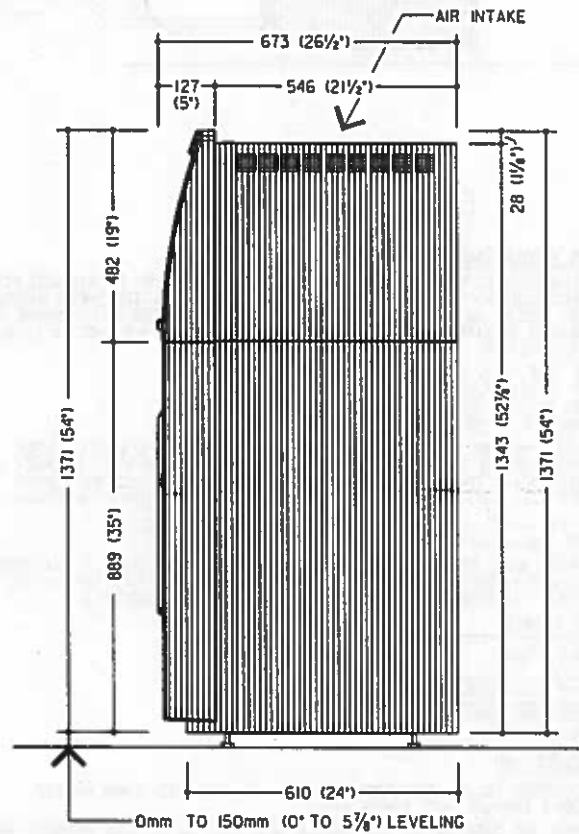
DO NOT OBSTRUCT OR RESTRICT THE CASH DISPENSER VENTILATION HOLES IN ANY WAY, INCLUDING (BUT NOT LIMITED TO) PLACING THE CASH DISPENSER TOO CLOSE TO OTHER OBJECTS OR INSTALLING ADDITIONAL EQUIPMENT OR SIGNAGE OVER THE VENTILATION HOLES.

(A) TOP FUNCTION KEY		(B) CARD READER		(C) RECEIPT PRINTER		(D) ADVANCED FUNCTION DISPENSER		(E) HEADPHONE JACK (ADA)		(F) HEADPHONE JACK (CSA)	
HEIGHT	DEPTH	HEIGHT	DEPTH	HEIGHT	DEPTH	HEIGHT	DEPTH	HEIGHT	DEPTH	HEIGHT	DEPTH
112 (4 3/8")	171 (6 3/4")	1008 (39 3/8")	68 (2 5/8")	1126 (44 1/4")	100 (3 7/8")	800 (31 1/2")	5 (3/16")	963 (37 3/8")	60 (2 3/8")	1189 (46 1/8")	100 (3 7/8")

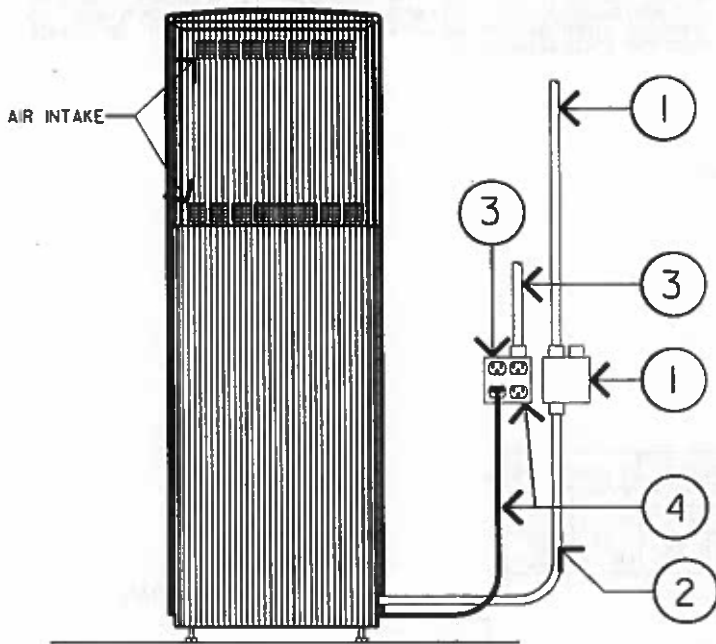
HEIGHT - FROM BOTTOM OF SAFE
DEPTH - FROM FRONT EDGE OF BEZEL



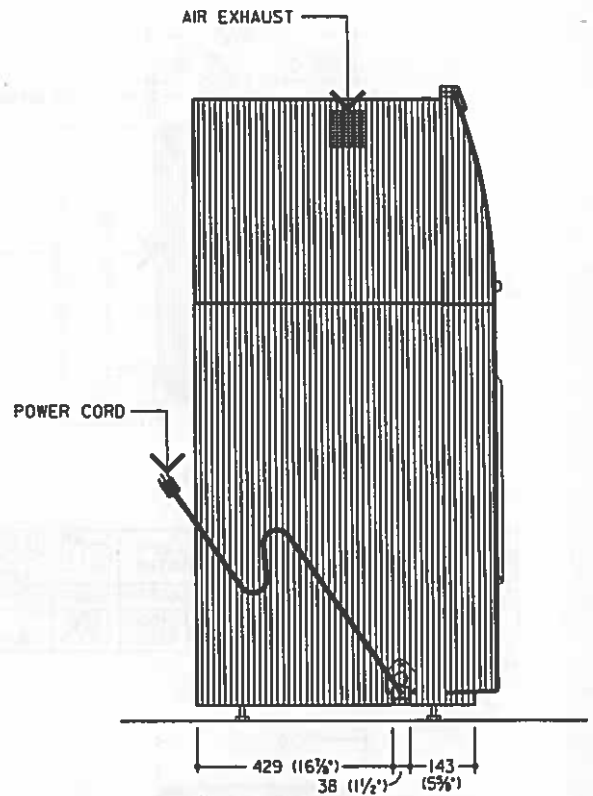
FRONT VIEW



SIDE VIEW



BACK VIEW



SIDE VIEW

POWER REQUIREMENTS

THE CASH DISPENSER REQUIRES A SINGLE-PHASE, THREE-WIRE UNSWITCHED POWER RECEPTACLE. WIRING TO THE RECEPTACLE MUST INCLUDE A THIRD-WIRE EARTH GROUND (CONDUIT GROUND IS NOT ACCEPTABLE). THE CASH DISPENSER WILL PROVIDE A POWER CORD WITH A COUNTRY SPECIFIC POWER PLUG. THE POWER SUPPLIED MUST BE AS SPECIFIED BELOW.

- 100-127 VAC (+6%, -10%) 50Hz (+/-1%) SINGLE PHASE
- 100-127 VAC (+6%, -10%) 60Hz (+/-1%) SINGLE PHASE
- 200-240 VAC (+/-10%) 50Hz (+/-1%) SINGLE PHASE
- 200-240 VAC (+/-10%) 60Hz (+/-1%) SINGLE PHASE

POWER TO THE CASH DISPENSER MUST BE PROTECTED BY A SAFETY QUICK-DISCONNECT DEVICE TO BREAK LINE VOLTAGE (SUCH AS A CIRCUIT BREAKER AT THE ELECTRICAL SERVICE PANEL. THE QUICK-DISCONNECT DEVICE (OR CIRCUIT BREAKER) MUST TURN OFF THE LINE VOLTAGE AT THE FOLLOWING AMPERAGE.

- 100-127 VAC (+6%, -10%) SERVICE, DISCONNECT AT 20 AMPERES
- 200-240 VAC (+/-10%) SERVICE, DISCONNECT AT 10 AMPERES

THE MODULE BULK POWER SUPPLY AND PROCESSOR POWER SUPPLY WILL PROVIDE POWER CONDITIONING TO PREVENT THE TERMINAL FROM MALFUNCTIONING DUE TO SHORT-TERM AC POWER FLUCTUATIONS AS OUTLINED IN ENG100-4-H.

POWER USAGE

MACHINE STATUS	①
IDLE (NO TRANSACTION)	160 WATTS
TRANSACTION (DISPENSE IN PROGRESS)	220 WATTS

CONFIGURATION

- ① PROCESSOR, COLOR LCD CONSUMER DISPLAY, MOTORIZED CARD READER, RECEIPT PRINTER, AND 4 HIGH AFD.

THE POWER USE DEPENDS ON THE NUMBER AND TYPE OF DEVICES PRESENT IN THE CASH DISPENSER, AND THE TYPE OF TRANSACTION THE CASH DISPENSER IS PERFORMING.

HEAT OUTPUT

CONFIGURATION

- ① 750 BTU/HR DISPENSING
- 546 BTU/HR IDLE

OPERATING ENVIRONMENT

- SAFE LOCATION ————— 10° C TO 40° C (50° F TO 104° F)
- RELATIVE HUMIDITY (NON-CONDENSING)
- 20 TO 80% AT 32° C (90° F)
- 20 TO 55% AT 38° C (100° F)

WEIGHT OF UNIT

391 kg (861LBS.)

EXHIBIT F

Debit Card POS Networks

Provide the names of Debit Card POS Networks

U.S. Bank is a founding member of Visa and their *PLUS* worldwide ATM network. We have also served on Visa's Board of Directors.

For credit and debit card solutions we utilize two major network brands for the most part (Visa and MasterCard); however as the fifth largest commercial bank in the nation, all transaction networks compete on a regular basis for our business, so we are always in a position to meet special requirements. This puts U.S. Bank and all of our clients in the best possible position — including our current Visa and Interlink branded solution for the University.

Visa has been a strong partner of U.S. Bank since its beginnings in the 1970s, and we truly appreciate the amenities of our relationship. Many of our clients are able to receive both direct and indirect benefits from this relationship including:

- Cardholder satisfaction survey results
- Quarterly updates and briefs
 - Industry trends and topical discussions
 - Regulatory and compliance landscape
 - New technologies and innovations
- Cost sharing on marketing and promotional activities

Visa operates the world's largest and most reliable payment processing and settlement system — **VisaNet**. With the ability to accommodate more than 10,000 transaction messages per second, and more than 100 billion transactions annually, Visa ensures the safest and most reliable transaction processing platform available. Visa branding on U.S. Bank debit cards provides cardholders with maximum assurance that, should a disaster ever occur, operations will always continue uninterrupted.

We also utilize the Visa Interlink (sophisticated POS) network to provide PIN-based point of sale services. This network of high-tech merchants has made substantial investments in their point of sale systems, and that extra commitment provides for special capabilities and securities not available with all merchants. For our purposes, the Interlink network ensures convenient (1.9 million merchants), safe and secure PIN-based purchasing in every community nationwide.

ATM and PIN/Debit Explained

The actual transaction functionality of the Bearcat Card when the cardholder activates (links) their U.S. Bank account is two-fold. The new activated (linked) ID card will provide;

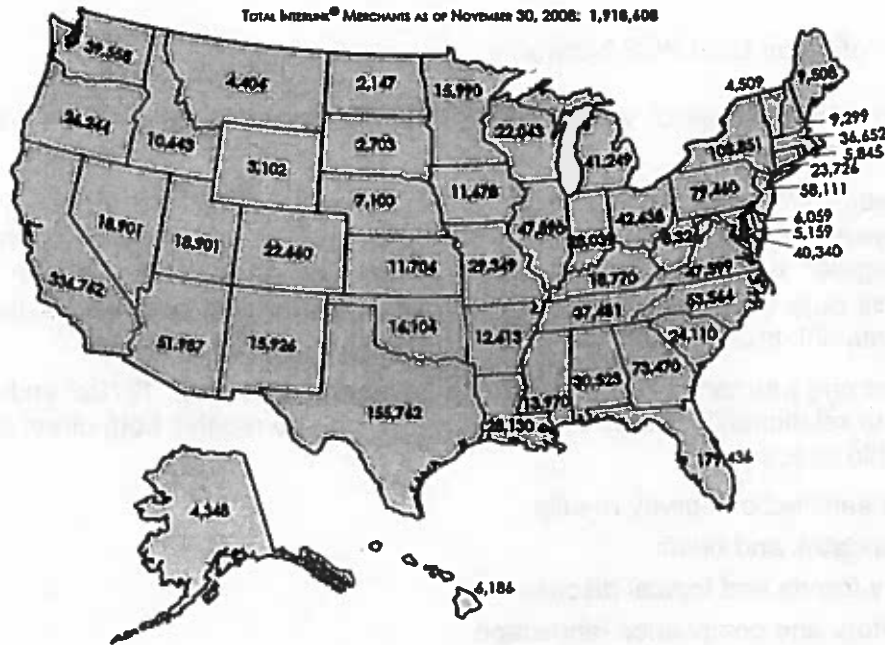
- Access to the large (1.3 million) *PLUS* ATM network for cash advance transactions, and
- Access to the large Interlink® PIN-Debit merchant network for point of sale purchase transactions

With this added functionality the ID card will also become valid for fee-free use at any U.S. Bank or MoneyPass branded ATM in the United States — over 24,600 locations. U.S. Bank and/or MoneyPass branded ATMs are a 'subset' of the larger *PLUS* network.

It will be valid for PIN-based point of sale purchases at any of the almost 2 million Visa Interlink® merchants nationwide, most of which provide 'cash back' functionality at the point of sale. In Missouri, there are nearly 30,000 Interlink merchant locations where cardholders can make purchases and find the same cash access (cash back) convenience as ATMs. They are typically those with the greatest name-

awareness and most prominent retail locations, so it is very easy for our cardholders to utilize this network.

- Most "big box" retailers such as grocery, home improvement, drugstore chains and prominent retailers like Target, Wal-Mart, Kmart, Sam's, Costco, etc.



The process is very simple — when checking out, the Interlink merchant will provide a separate card swipe terminal (part of the POS system) for the cardholder to utilize. After swiping the card, the display will ask if the purchase is credit or debit. The cardholder will select debit, and if cash back is desired, there will be a limited selection of amounts to choose from — typically \$20, \$40 or \$60.

Note: U.S. Bank will not charge a fee for any PIN-based transaction, and the vast majority of Interlink merchants offer this cash back service fee-free. But there is no regulation preventing Interlink merchants from charging a fee, just a rule that requires them to clearly disclose the fee prior to your decision to proceed. Look for such a disclosure or ask the cashier, if unsure.

Limitations — the amount of cash back allowed at any merchant location is a parameter set at the sole discretion of the merchant, not U.S. Bank or Interlink, so amounts may vary from merchant to merchant.

Also ...

Because the activation process includes opening of a new checking account on behalf of the student, faculty or staff member, there will also be a Visa-branded U.S. Bank debit card (different than the campus ID card) — commonly referred to as a 'check card' created and mailed directly to the account holder for use at ATMs along with PIN-based and signature-based point of sale purchases.

Our check card customers can use their cards at millions of locations worldwide. Also, as part of recently enacted federal banking regulations, we will soon be adding an additional PIN-debit payment network for even greater transaction access and choices for both cardholders as well as merchants.

EXHIBIT G

Lost or Stolen Card Services

Provide a toll free number for 24/7 reporting of lost or stolen cards __ 1-800-872-2657

Explain your procedures for handling lost or stolen cards

All U.S. Bank card transactions are protected by either a secure, customer selected PIN or U.S. Bank's Zero Liability policy. Cardholders reporting their Bearcat Card lost or stolen are not responsible for any purchases or transactions that were not authorized. U.S. Bank will refund any unauthorized transactions pending an investigation. Likewise, the University is not liable for any fraudulent transactions made using the banking portion of the Bearcat Card.

All cardholders who bank with U.S. Bank have three easy and convenient ways to report a lost or stolen ID card:

- Report an ID card lost or stolen 24 hours a day/365 days a year through our toll free customer service line, 1-800-USBANKS. The customer service representative will immediately deactivate the banking function on their ID card.
- Customers can stop by or call any of our branch banks during regular business hours and report their ID card lost or stolen. The banker will deactivate the card immediately.
- Customers can report their ID card lost or stolen online 24-hours a day/365 days a year at usbank.com. They simply e-mail our customer service department and U.S. Bank will deactivate the card upon authentication of the request.

For security reasons, our preferred method is over the phone through our 24-hour customer service number or in person at one of our branch facilities so we can verify the accuracy of the ID card number and the identity of the cardholder and deactivate the card instantly. Additionally, we include lost/stolen instructions on the back of the Bearcat card and can also provide lost/stolen wallet-sized cards to the ID card office and to new customers as they open their accounts.

U.S. Bank

120 South Main Street • 660-582-7159
1621 South Main Street • 660-562-2000

Branch Hours:

Monday - Thursday: 9:00 a.m. - 4:30 p.m.
Friday: 9:00 a.m. - 5:00 p.m.
Saturday: 8:00 a.m. - 12:00 p.m. (drive thru only)

Lost or Stolen Procedures

If you are a U.S. Bank customer and your Bearcat Card has been lost or stolen, immediately contact either of your two local U.S. Bank branches. If you have lost your card during non-business hours, please call 1-800-USBANKS.

usbank.com
Member FDIC



EXHIBIT H

Financial Wellness Program

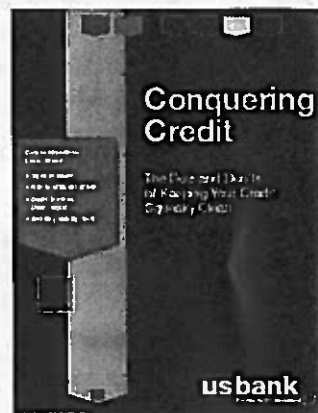
Describe your Financial Wellness Program and Schedule for Student and Employees

Financial Wellness Program

In 1999, U.S. Bank created a series of Financial Wellness Seminars in response to a need for additional education around money management for students. The seminar consists of participant and facilitator guides, exercises, teaching tools and evaluations. These seminars can be presented by bankers or campus organization leaders and are available to help start students off on the right track.

If you would like our help, U.S. Bank representatives will come to campus and facilitate. The program can be tailored to fit your particular needs and schedule and can be presented at orientation, student gatherings, or as requested by the University. The four modules of the Financial Wellness Seminar include:

- **Banking Basics 101** — how to manage your money and still have some left over for pizza
- **The Budget Zone** — saving for spring break without breaking the bank
- **Loan Lessons** — the low-down on loans, interest and keeping your head above water
- **Conquering Credit** — the do's and don'ts of keeping your credit squeaky clean



In addition to these four basic seminars, U.S. Bank can also conduct seminars on Internet banking, banking in a foreign country, or any other financial topic in which students have expressed an interest.

Also, the vast U.S. Bank employee pool — experts in all facets of banking and financial management can be leveraged for special University employee seminars. Examples of previous sessions include:

- Avoiding Identity Theft
- First Time Home Buyer's Seminar
- Retirement Planning & Investment Strategies
- Long Term Care Insurance
- Saving for Your Child's Education

Credit Education

U.S. Bank is one of the founding partners of the Responsible Credit Partnership, an industry coalition that identifies ways in which the banking industry can best help consumers who are new to credit management.

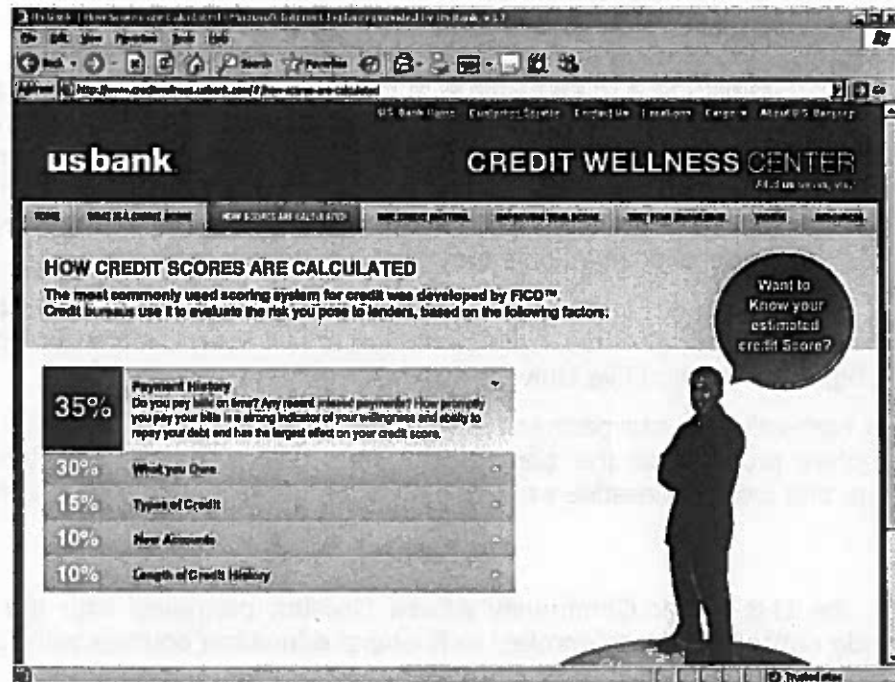
It's "What's My Score" campaign utilizes clever marketing materials targeted specifically to students. It prompts them to obtain their credit score and understand how spending habits today will directly impact their future scores. It is one of many ways that U.S. Bank is positively influencing students to understand and use credit wisely before they actually obtain a credit based product.



Additionally, we provide online tools and credit advice at:

www.usbank.com/GetSmartAboutCredit and www.usbank.com/FinancialLiteracy

Our newest interactive online resource is our Credit Wellness Center at:



This site was built to be a single, one stop shop for students and other consumers to learn about credit. The credit wellness website is fluid, interactive and easy to understand. Users can click through the site to better understand a good vs. bad credit score, scroll over images to get instant explanations and play a credit simulator to see how life decisions affect credit scores.

Our Strong Commitment to Financial Literacy

In addition to the seminars, programs and websites listed above, U.S. Bank has dedicated considerable efforts to becoming a leader in providing financial literacy across the country. Our passion for financial education is a direct outgrowth of our senior management, led by Richard K. Davis, Chairman, President and CEO of U.S. Bank, who was recognized in June 2010 as a "Champion of Financial Education" by the Urban Financial Services Coalition.

Richard continually challenges U.S. Bank employees across the enterprise to make a difference at our partner institutions through providing financial education to empower youth and adults to make informed decisions.

In 2009, under Richard's leadership, U.S. Bank employees participated in:

- 1,700 banking seminars covering topics including consumer banking, small business and home buyers education and attended by more than 38,000 participants
- 500 seminars were delivered to 10,700 low and moderate-income Junior Achievement students
- More than 700 employees participated in Teach Children to Save, which delivered curriculum to 16,400 students

Richard also serves as Chairman of the Financial Services Roundtable, which is comprised of the 100 largest financial services companies. He assisted in uniting the organization to increase its community service in 2009 and to continue efforts to improve financial literacy. As part of that initiative, 25,850 U.S. Bankers volunteered in 629 community involvement events.

Following are additional examples demonstrating our commitment to financial wellness:

U.S. Bank Financial Scholars

In May 2010, U.S. Bank established a relationship with EverFi, Inc. EverFi teaches secondary and post-secondary level students core concepts of financial literacy. U.S. Bank partnered with EverFi to coordinate the U.S. Bank Financial Scholars program. This program takes students (ages 17-22) on web-based tours of topics from the New York Stock Exchange, explaining compounding interest and savings, to the pitfalls of bad credit and consumer fraud. Students go through a 6 hour on-line training session and receive a certificate of completion if they pass all training modules.

The initial launch of the U.S. Bank Financial Scholars program took place in five San Diego area high schools (Poway Unified Program), and has since continued at five Twin Cities area high schools, 17 San Francisco Bay Area high schools and five University campuses.

Because we place a high value on our partnership with the University, we are excited to extend the U.S. Bank Financial Scholars program to the campus as well. We will work with the administration to introduce the program and look for creative ways to merge the program into the University curriculum.

Wealth Watchers

In December 2009, the U.S. Bank Community Affairs Division partnered with the Wealth Watchers organization to provide college students enrolled in financial education courses with tools and resources that help them learn to save and live smart.

Wealth Watchers was created to help people set and track a daily goal for saving and spending. The foundation of the program is the Wealth Watchers Spend Smart Journal - a tool to give people a daily reality check for where their money goes. Wealth Watchers offers a means to help people break through the barriers that keep them from being successful with their financial goals.

Operation Hope — Financial Education

Over a five-year period beginning in 2010, U.S. Bank has pledged \$1.75 million to Operation Hope to support and enhance their initiatives. The pledge includes \$200,000 of financial and in-kind support of the Financial Literacy Empowerment Center along with a \$100,000 yearly contribution to help fund the initiatives being advanced by the Financial Services Roundtable and Operation Hope.

EXHIBIT I

Marketing Strategies Plan

State your Marketing Strategies Plan that provides or supplies funding for initial and annual marketing Materials including a customized web site, signage and brochures (approximately 8000 annually)

During the life of the Northwest Missouri State University campus banking contract, U.S. Bank will dedicate and spend 'soft dollars' on behalf of the program for increased performance. This effort will also result in a higher payout percentage over time. The minimum annual sum of 'soft dollar' marketing support for this partnership for each year of the contract will be **\$13,000**.

Following are some initial and on-going co-marketing actions to support the partnership.

Announcements of Enhanced Partnership — announcements of the enhanced Bearcat card partnership via your Northwest Missouri State University communications protocol (i.e. intranet, newsletter, fliers, payroll inserts, campus radio & television spots, campus newspaper, etc.).

Informational Letter to Parents and Students — we will create spring and fall letters to incoming students and parents explaining the benefits of card usage and banking privileges of our checking accounts for students. These letters can be included with Northwest Missouri State University distributed mailings. We will also produce brochures and flyers for inclusion in student communications including, but not limited to, acceptance letters, financial aid letters, orientation letters, housing information, and tuition bills.

Tabling Events — throughout the year, U.S. Bank will provide staffing and materials at all carding events including orientation, and will help to create a festive environment. This includes working with vendors to supply refreshments, promotional giveaways such as flash drives, stadium blankets and 'green' items like Vapur water bottles. U.S. Bank employees will participate in Student Orientations, social events, and other relevant opportunities to advance the opening of new bank accounts.


Customized Brochures — we will create customized Bearcat card brochures and flyers. They will promote all functions on the Bearcat card, not simply the banking function. This provides efficiencies and allows the Bearcat card office to decrease current marketing expenses.

New ATM Cash Grab — U.S. Bank will hold a 'Cash Grab' sweepstakes where students register to win temporary use of a fully-loaded ATM card to win cash out of the newly installed ATM machine.

Marketing Materials for the Bearcat Card Office — U.S. Bank will provide brochures, flyers, posters, banners, Tyvek card sleeves, table tents and more for the Bearcat card office to promote the partnership on an on-going basis.

Examples of last year's Bearcat collateral:

All About Your Bearcat Card



The Bearcat Card is the official identification card for every student, faculty and staff member at Northwest Missouri State University. It offers you a convenient, easy and safe way to make purchases and utilize campus services. Use your Bearcat Card as your only card on the Northwest Missouri State University campus.

Use your Bearcat Card to access:

- Meal Plans
- Student Events & Activities
- Textbook Services
- Library/Interlibrary loans
- Student Rec Center
- U.S. Bank Account


Your Campus Debit Account can be used for purchases on campus, including:

- Bearcat Food Court
- JW's Grille
- Pretzel Logic
- CJ Store (Station/FM)
- Freshen's Frozen Yogurt & Smoothies
- The Flunt
- Java City (Union & The Station)
- Pizza Delivery (Pizza Hut)

Lost or Stolen Card?
Replacement Bearcat Cards can be made 24 hours a day/7 days a week in the Station*
Replacement Bearcat Cards can be made from 8:00am-11:00pm 7 days a week in the ID Office*
A Replacement fee will be charged for each new card. a \$5 credit will be given if the old ID is returned within 14 days.
In case of a lost or stolen ID, notify the ID office at extension 1430 immediately.
If you are using your Bearcat Card as your U.S. Bank ATM card, you'll also need to report it lost or stolen to U.S. Bank's 24-hour Customer Service line at 1-800-USBANKS (872-2657).

*Station and Student Union Open

Make Your Bearcat Card The Only Card on Campus.



Open a U.S. Bank checking account and turn your Bearcat Card into your ATM/debit card. U.S. Bank has made it easy for you to manage your money with a great student checking account:

- No minimum balance or monthly maintenance fee*
- Free first box of checks*
- Free U.S. Bank Internet Banking and Bill Pay at usbank.com
- Four free non-U.S. Bank ATM transactions per statement cycle*
- Free U.S. Bank ATM transactions at more than 3,300 U.S. Bank ATMs
- More than 3,000 branch offices located in 23 states
- Free text or email alerts to notify of a low or negative balance*
- More than 1.5 million Interlink point-of-sale locations nationwide*

U.S. Bank has you covered... whenever, wherever. Sign up for U.S. Bank Checking with Student Benefits at any U.S. Bank branch, call 800-US BANKS (872-2657) or apply online at usbank.com/northwest

On-Campus U.S. Bank ATM Location
The Station & The Union

U.S. Bank Branch Location
Maryville South Branch 880-562-2000
1621 S. Main Street Maryville, MO All of us serving you

usbank.com/northwest

*The card cannot be used for purchases at Interlink associates until a deposit account is opened with U.S. Bank.
1. U.S. Bank Student Checking offers no monthly maintenance fees or minimum deposits requirements. All regular minimum opening requirements apply. Free 1st box of checks is for new customers and paper statements are only 25¢ minimum deposit to open on-campus. 2. Free help-ups are given to 20% off any other night first 1 hour. 3. Hour of 1/2 service may occur 5 hrs. 4. This Part Service Agreement with U.S. Bank Internet Banking for all checks or account funds. Funding is charged against bank by your account. Statement apply your personal plan. Deposit products offered by U.S. Bank National Association. Member FDIC.

YOUR ID & ATM Card



All In One!

Don't read!
Make your ID Card
your U.S. Bank ATM card today!

All of us serving you




EXHIBIT J

Summary of Program Offerings

Describe your program offerings for the following:

1. Process involved in signing up and activating account and how quickly account will be active

Activating / Linking is Simple

As a leader in Campus Banking, we have several ways to set up a PIN-based debit account. Your Relationship Manager works with you to identify the best opportunities and scheduling to maximize participation and meet your students' needs.

On-Site Tabling Events

U.S. Bank will hold exclusive on-campus tabling events and take applications at various campus locations during peak student periods. To support our relationship, U.S. Bank will continue to leverage our vast retail branch network and staff.

Online Account Opening

Students always have the ability to open accounts online — a customized website that details our partnership as well the great U.S. Bank account offerings. Many Northwest Missouri State University students have utilized this important service.

The screenshot shows the U.S. Bank website interface for the Northwest Missouri State University Campus Card. The page features the U.S. Bank logo, navigation links for Banking, eServices, Investing, and More by Your Accounts, and a search bar. The main content area is titled "Northwest Missouri State University Campus Card" and includes a "Log In to Your Account" link, a "Student Banking" sidebar with links for "Banking for Students", "Balancing the Basics", "Planning for College", "Paying for College", and "U.S. Bank Scholarships". The main text area contains the heading "Your Student ID, Your ATM Card, All in One." followed by instructions to link the student ID with a U.S. Bank Student Checking account. Below this is a "Campus Card: How it Works" section with a numbered list of steps: 1. Apply for a U.S. Bank Student Checking account, 2. Once your account is approved, you can set up your account features online and even initiate your opening deposit if you choose, 3. Visit a U.S. Bank branch to link your student ID to your Student Checking account (and initiate your opening deposit if you don't choose to do so online), and 4. Use your Student ID at any ATM or to make PIN-based purchases and the amount will be automatically deducted from your checking account. The page also includes a "How to Apply" section with links for "Visit Us" and "Find a Branch", and a "Call Us" number: 800-728-2285.

When a cardholder elects to bank with U.S. Bank, they simply provide us with the 16-digit number printed on the front of their Bearcat card and we activate that card for ATM and PIN-Based Debit functions in our system

2. Offerings for students and employees of Northwest including all clearly defined fees associated with them

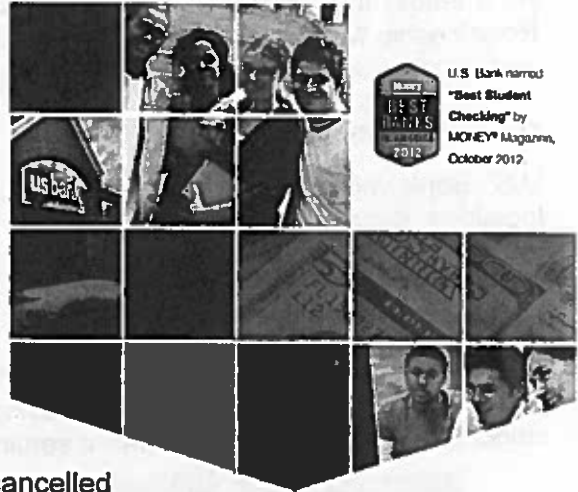
CNNMoney — September 25, 2012

[http://money.cnn.com/gallery/pf/2012/09/25/best-banks-2012.moneymag/index.html?iid=SF M River](http://money.cnn.com/gallery/pf/2012/09/25/best-banks-2012.moneymag/index.html?iid=SF_M_River)

U.S. Bank 'tale of the tape'

Our most common account, Student Checking, offers customers the following great features, functions and benefits:

- No minimum balance requirement
- No monthly maintenance fee
- Banking attached to the Northwest Missouri State University Bearcat Card
- Four (4) FREE Non-U.S. Bank ATM withdrawals per month
- Initial order of customized Northwest Missouri State University checks FREE
- Unlimited check writing with no per check fees
- FREE Internet Banking with the ability to view cancelled checks online
- FREE Internet Bill Pay for the life of the account
- FREE Mobile Banking
- Unlimited FREE U.S. Bank ATM deposit and withdrawal transactions
- Unlimited FREE signature (non-PIN) debit transactions
- FREE Account Alerts via email or text message
- Overdraft Protection available
- 24-hour banking services via telephone or internet
- 24-hour customer service representatives via telephone or e-mail
- Transact business at over 1.3 million *PLUS*[®] ATMs globally
- Accepts direct deposit of payroll, refunds and other disbursements such as financial aid refunds
- FDIC Insured



Plus ...

U.S. Bank Package Money Market Savings

U.S. Bank also offers the Silver Checking Package that comes with a Money Market Savings account, a perfect combination for a student whose financial journey is just beginning. Students can achieve their goals easier with this savings account's highly-competitive rates, low opening minimum opening deposit, and easily-obtained 'package fee waivers'.

S.T.A.R.T. Savings Program – Savings Today and Rewards Tomorrow™

Another way we help students save is through our unique S.T.A.R.T. Savings Program. S.T.A.R.T. makes it simple for our customers to 'start' a savings plan that's right for them, stay on track to meet individual savings goals and earn rewards along the way.

To get started, all a customer needs to do is set up recurring transfers from their U.S. Bank Package Checking Account into their U.S. Bank Package Money Market Savings account. They can save a little every week (with every paycheck) or with every credit or check card purchase — automatic 'round-up' to next whole dollar. Example purchase \$5.50. The credit or check card account is charged \$6.00 (\$5.50 to the retailer and \$0.50 to the student's savings account). And without even missing the change, they can save \$1,000 in no time!

When that \$1,000 threshold is achieved, the customer will earn a \$50 U.S. Bank Rewards Visa Card. Keep a balance of \$1,000 or more for a year and earn another \$50 Rewards Card!

Check out usbank.com/start to learn more.

3. Any additional clearly defined services or benefits offered other than those requested that would be of value to Northwest Missouri State University ID card program for students and employees

Workplace Banking — in addition to the banking services being proposed in this RFP response, U.S. Bank can provide many additional banking services that may benefit members of the campus community.

We approach the campus environment from the perspective of providing as much value as possible. Our ultimate objective is to create a partnership with the University that provides everyone connected to the campus with the best financial products and services available. By respecting those core values and creating programs with the customers' interests at heart, we hope to establish long-lasting and mutually-beneficial relationships. This long-term vision and approach has served us well over the years.

Workplace Banking is designed to benefit all University employees and their families; this is a package of banking products and services that will provide greater financial management for employees while also increasing their use of direct deposit — thereby reducing the University's payroll processing costs.

It features special membership offers, discounts, and bonuses on a variety of valuable products and services for employees who use direct deposit.¹

The program is an excellent benefits package that offers employees real value. And best of all, it doesn't cost the University a penny.

It saves money by simplifying payroll processing. Employee use of direct deposit streamlines payroll operations and reduces payroll processing costs.

- **Direct Employee Benefits**

- o Workplace Checking with no service fee; no minimum balance requirement
- o Free first box of Workplace Banking checks
- o Visa Check (debit) Card
- o No bounced checks with U.S. Bank overdraft protection
- o All accounts on one easy-to-read statement

- **24-Hour Banking:**

- o Direct access to your accounts and a banker 24 hours a day, 7 days a week
- o Unlimited checking withdrawal and deposit transactions at any U.S. Bank ATM

The new perk at work

Enjoy the money saving benefits of Workplace Banking

- Workplace Checking with no service fee; no minimum balance requirement and monthly maintenance fee
- Free first box of checks
- Free internet banking, bill pay and online statements
- Free U.S. Bank Check Card with Rewards
- 24-hour access to your funds on a Certificate of Deposit
- The fastest access to loan pricing with Autolock
- 20% off a Mortgage Loan Origination Fee
- And much more

Branch Terms: 7-11pm, 7 days a week

usbank
Part of the financial solution

usbank.com/workplacebanking

- Other Special Offers:
 - o No fee Visa upon qualification²
 - o Bonus interest on CD/IRA
 - o Special mortgage loan benefits
 - o Installment loan discounts
 - o Discounted safe deposit box
 - o Free financial consultation
 - o Free Notary Public service
 - o Free U.S. Bank Internet Banking, Bill Pay and Online Statement

¹ Offers are subject to change after one year. See U.S. Bank Workplace Banking brochure for specific offer details.

² Credit qualification and approval are required.

U.S. Bank Visa issued by U.S. Bank National Association ND. U.S. Bancorp Investments, Inc. is an affiliate of U.S. Bancorp and a member of NASD and SPIC. Investment products offered by U.S. Bancorp are not deposits; are not insured by the Federal Deposit Insurance Corporation (FDIC); are not obligations of or guaranteed by the United States government or any agency thereof; and are subject to investment risk, including loss of the principal amount invested.

Member FDIC

4. International student programs that you can offer and if they can be conducted globally

Welcome to the USA

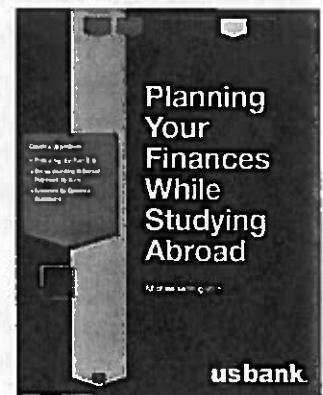
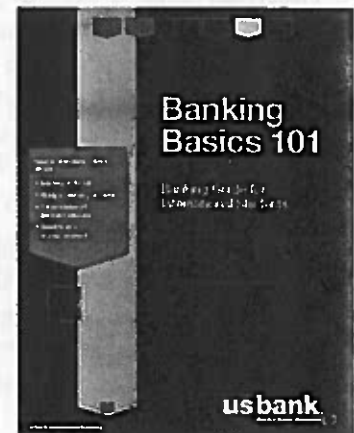
International Students will receive the expertise of our nationally recognized Global Services/International Banking Division. The knowledge of our staff, extensive global network and dedication to customer service offers students the unique combination of local banking, as well as the ability to conduct transactions globally.

U.S. Bank has the ability to offer foreign currency exchange, traveler's card purchases, and international wire transfer services. Through Internet banking, students can even order foreign currency online and have it shipped directly to their residence, once an account has been set up. We also provide a comprehensive language interpretation service for students not yet fluent in English.

International Student Orientation — sessions will be easier too when our specialty Bankers attend to address the banking needs of International Students. We have a special financial education packet to help them better-understand the American banking system, and we typically cover these packets during the orientation sessions. Additionally, several marketing materials for our products and services are available in Spanish and other languages, depending upon the subject.

Bon Voyage!

With an ever-increasing interested in study abroad programs, Universities and their traveling students are experiencing a corresponding need for expanded banking services. Students may find it difficult to fund their account while overseas, convert dollars into foreign currency, and avoid excessive ATM fees.



To address these issues and more, U.S. Bank has created a study abroad seminar with special emphasis on the types of transactions and services most likely to create confusion and unnecessary expense.

U.S. Bank will conduct a Study Abroad Seminar for University students where we can show them how to open an account. We will also explain how to fund the account while overseas, discuss conversion rates, create a budget, discuss the pros and cons of using ATM cards, debit cards, and/or credit cards, and demonstrate how Internet Banking can help students manage their money more effectively. In addition, U.S. Bank will work directly with the University to set up direct deposit of financial aid and other refunds for students studying abroad.

All U.S. Bank checking accounts with student benefits will allow up to 4 free non-U.S. Bank ATM transactions per month. With over 1.3 million PLUS[®] ATMs globally, our student customers are able to use their campus ID card for ATM cash advance transactions almost anywhere in the world.

5. Any unique offerings or creative services that your institution will provide as enhancements to the Bearcat card program, initially or in the future

Merchant Discount Program

U.S. Bank is proud to work with local merchants to provide discounts to your students. We have utilized this program at Northwestern University where over 60 merchants participate in the partnership. For a complete list of WildCARD Advantage Partners, please visit www.wildcardadv.northwestern.edu.

Save for Spring Break Promotion

Students can open free Goal Savings accounts that help automatically save for special events like Spring Break. A free travel voucher drawing could be held to promote this helpful account.

Career Days

U.S. Bank will hold career days in conjunction with the career services center at the University to inform students of employment opportunities at U.S. Bank.

Entrepreneur Program

U.S. Bank has worked with many different entrepreneur organizations across the country. Recently, we participated in Entrepreneur Week at Fond du Lac Community College — a program where the college provides an incubator for students starting a business, allowing them free rent and office equipment.

U.S. Bank provided business account information and complimentary copies of U.S. Bank's "The Plan" workbooks as additional resources in their quest for entrepreneurship. We would be excited to offer similar consultative services to student entrepreneurs at the University.

In conjunction with our SBA group, U.S. Bank has partnered with local universities to deliver small business programs for business owners, future business owners, entrepreneurs and students. The 'Wowing Women Entrepreneurs' took place at Walsh University in Ohio. Over 300 veterans attended the 'Veteran-Owned Business Symposium' held at Kent State University.

Seminars for small business owners were taught in partnership with organizations such as Washington State University Small Business Development Centers (SBDC) and the University of Wisconsin La Crosse Small Business Development Center and Wisconsin's Women's Business Initiative Corporation.



Student Organization Accounts

For student organizations, U.S. Bank recommends Free Small Business Checking. This account is designed especially for organizations with low to moderate transaction volume. There is no minimum balance requirement and no monthly maintenance fees. And the organization will receive 150 free transactions per month (\$0.50 for each transaction above 150) and a free U.S. Bank FlexPerks Business Cash Rewards Visa Check Card.



6. Customer Service approach including calendar, business hours, on-line support, internet banking and bill paying

The U.S. Bank brand has been a hallmark of superior customer service since 1996 when the Five Star Service Guarantee was introduced by U.S. Bank's legacy organization, Star Bank. Since that time, the Bank has grown from a small regional bank to a global financial services institution with more than 17 million customers. The company has undergone dramatic change, but our foundation remains the same. U.S. Bank is committed to providing superior service to our customers.

Today, we've grown to over 66,000 employees in more than a dozen countries across the globe. Thanks to technology, we are able to reach across borders, continents and time zones to take a unified approach to working with our customers. Our vision of ourselves and our capabilities is best summed up with our new brand line, "All of US serving you."

The change of a brand line might seem subtle. But it's actually a very powerful evolution in the way we think about our customers. We're working together every day to understand their needs and goals so we can recommend solutions that serve them best. Whether a U.S. Bank employee works in product development, helps customers face to face in a branch, or works one-on-one with sophisticated business organizations, we're continually looking for ways to tap into the knowledge and expertise of our colleagues and provide our customers with better solutions. Our goal is to deliver the type of service that makes our customers feel valued.

Service Values — We promise to deliver exceptional service with every transaction, every customer, and every time. Internally or externally, with every interaction, we promise to:

Make it Personal We warmly welcome our customers and refer to them by their names. We give each person our undivided attention, and focus on their needs and how to help. We strive to connect with them on a personal, professional level.

Make Customer Courtesy Common We are polite and pleasant, offering a thank you and a smile (even on the phone). We realize that courtesy is a basic, yet powerful tool in building solid relationships with customers.

Take Ownership We handle customer and employee questions or issues quickly and effectively, and personally put them in touch with someone who can help them. We follow through with their questions or problems, and continue to be their point of contact until their problem is resolved.

Add Value to Every Interaction We listen carefully and make appropriate recommendations to meet our customers' needs. We take the "extra step" to ensure that each customer has the right solutions and products to meet their needs.

Share Your Knowledge Each of us is an expert in our field. We find opportunities to teach and educate customers and share knowledge within the company.

Hire the Right People We find the best and brightest people who are committed to service - people who understand and exemplify each of the five points above every day, every time.

At U.S. Bank, we have initiated a series of programs to give our employees both the incentive and the opportunity to bring you the best customer service.

Service Recognition

U.S. Bank has built our reputation on best-in-class service and the most visible sign of this exceptional service is our employees. At every level of our company, in every line of business, we are building deeper and longer lasting relationships with our customers. We're getting to know them better so we can provide the superior service and experience they need and deserve.

As part of the Exceptional Service Bonus program, we recognize and reward our individual employees for their exemplary service efforts. To show employees how important their individual contributions can be in delivering the highest level of quality service for our customers, select employees are recognized with the prestigious Circle of Service Excellence award. And as an even greater incentive, the Bank's highest award, the 'Pinnacle' is also awarded, but only to individuals who have attained the absolute highest achievements and recognition from the customers they serve.

There is an enthusiasm and commitment at U.S. Bank that you won't find anywhere else. For our employees, customer service is more than a goal; it's a way of life. At U.S. Bank you will find All of US Serving You!

Cardholder customer service will be provided 24/7 and 365 days a year via the Web, a toll-free automated IVR, mobile device and email, AND by live, English/Spanish-speaking customer service representatives.

- Web – unlimited free access
- IVR – unlimited free access
- Live CSR – limited free access
- Email and mobile alerts – fee-free event notifications

For Non-English or Spanish Speaking Cardholders

Whenever a Customer Service Representative encounters a caller that requires translation services, all they have to do is place the caller on hold and 'conference in' an interpreter. With our contracted partner – **Language Line Services**, our customer service representatives consistently receive a professional interpreter with the following skills and qualities:

- Proficiency in both languages – English and the requested language
- General knowledge and familiarity with both cultures
- Ability to express thoughts clearly and concisely in both languages
- General knowledge of the subject to be interpreted – card related issues
- Excellent note-taking and follow-up skills

Hearing Impaired

Deaf and hearing impaired cardholders are able to call our regular toll-free access line and receive the same services as non-deaf or non-hearing impaired cardholders.

U.S. Bank continues to evolve the banking industry — with great new time-saving, problem-preventing innovations. And the industry has taken notice. Please click the following link for a recent U.S. Bank acknowledgement:

<http://www.banktech.com/channels/elite-8-2012-dominic-venturo-blends-new/240007806?pgno=1>

Mobile Banking

U.S. Bank is constantly striving to find new ways to make our customers' lives more convenient. One great new addition to our suite of consumer banking benefits is the Mobile Banking Solution — available to all Internet banking customers:

- Mobile wallet downloadable app
- Easily download the application to your Web-enabled mobile device and enroll via U.S. Bank Internet Banking!
- Mobile Web - m.usbank.com
- Simply type "m.usbank.com" into the browser of your Web-enabled mobile device and start banking right away.
 - Check Balances
 - Obtain Transaction History
 - Transfer Money
 - Locate a Branch or ATM
 - View Rewards and Offers



7. Process for lost/stolen cards

Repeat from Exhibit G

All U.S. Bank card transactions are protected by either a secure, customer selected PIN or U.S. Bank's Zero Liability policy. Cardholders reporting their Bearcat Card lost or stolen are not responsible for any purchases or transactions that were not authorized. U.S. Bank will refund any unauthorized transactions pending an investigation. Likewise, the University is not liable for any fraudulent transactions made using the banking portion of the Bearcat Card.

All cardholders who bank with U.S. Bank have three easy and convenient ways to report a lost or stolen ID card:

- Report an ID card lost or stolen 24 hours a day/365 days a year through our toll free customer service line, 1-800-USBANKS. The customer service representative will immediately deactivate the banking function on their ID card.
- Customers can stop by or call any of our branch banks during regular business hours and report their ID card lost or stolen. The banker will deactivate the card immediately.
- Customers can report their ID card lost or stolen online 24-hours a day/365 days a year at usbank.com. They simply e-mail our customer service department and U.S. Bank will deactivate the card upon authentication of the request.

For security reasons, our preferred method is over the phone through our 24-hour customer service number or in person at one of our branch facilities so we can verify the accuracy of the ID card number and the identity of the cardholder and deactivate the card instantly. Additionally, we include lost/stolen instructions on the back of the Bearcat card and can also provide lost/stolen wallet-sized cards to the ID card office and to new customers as they open their accounts.

U.S. Bank
120 South Main Street • 660-582-7159
1621 South Main Street • 660-562-2000

Branch Hours:
Monday - Thursday: 9:00 a.m. - 4:30 p.m.
Friday: 9:00 a.m. - 5:00 p.m.
Saturday: 8:00 a.m. - 12:00 p.m. (drive thru only)

Lost or Stolen Procedures
If you are a U.S. Bank customer and your Bearcat Card has been lost or stolen, immediately contact either of your two local U.S. Bank branches. If you have lost your card during non-business hours, please call 1-800-USBANKS.

usbank.
The Star Service Commitment

usbank.com
Member FDIC

8. Implementation and transition plan with schedule

Not applicable as U.S. Bank is the incumbent provider of services.

9. Process for account holder after leaving Northwest (loss of eligibility for program determinations)

Good to Go ...

Upon graduation or any other reason for leaving the University, students can maintain their banking privileges with U.S. Bank as long as they wish. We are the fifth largest commercial bank in the United States and one of the largest to operate on a single platform for all branches and ATMs. This means that students who open an account through their Northwest Missouri State University relationship will be able to walk into any of our 3,086 branches nationwide and conduct daily banking transactions in person, or online — just as they have become accustomed to while at the University.

The Bearcat card will not have an expiration date, so as long as the account remains active, it will continue to be included in the numerator of the University's penetration calculation. With graduates and other alumni contributing as a 'bonus' to the penetration rate (even after leaving), the University will continually increase its ability to reach the highest penetration tiers and greatest royalty payouts.

10. Additional offerings not listed

AccelaPay Card — a great direct deposit alternative for under-banked employees

Description



- Direct deposit payroll **alternative to expensive checks** – re-loadable, prepaid debit card – not a credit card
- Funded by partner using standard ACH process
- Available to all employees regardless of prior credit history
- Visa or MasterCard branded — good wherever Visa/MasterCard debit is accepted

Solution

Partners wishing to:

- Make recurring payments such as employee payroll, expense reimbursements, bonuses and incentives
- Replace or reduce paper check usage
- Provide a direct deposit option to under-banked individuals
- Implement 100% electronic payments

Value for Employers

- Immediate and sustained savings for the employer — paper checks, postage, reconciliation and fraud
- No issues with remote location payments or employees getting paid on time
- Easier process for payroll administrators
- A true employment benefit for employees not able to secure a traditional checking or savings account
- Comprehensive marketing materials / cardholder instructions

Value for Employees

- No extra trips to the bank or check cashing fees
- Increased security — no need to carry large sums of cash
- Immediate access to wages — no need to be at work to get paid
- Unlimited, free signature-based POS purchases at all Visa/MasterCard merchant locations worldwide
- Unlimited, free PIN-based POS purchases at all merchants that accept Interlink or Maestro PIN -based debit
- Online, phone and catalog purchases are also free and unlimited

Safe & Secure

- Cardholder activates via IVR and selects their own PIN
- FDIC insured up to \$250,000
- Visa and U.S. Bank 'Zero Liability' fraud protection
- Visa Purchase Security
- Safer than carrying cash — card can be replaced if lost or stolen
- Innovative new 'alerts' warn of potentially harmful events — address change, low balance threshold, zero balance and more

**Easy
Enrollments &
Account Set-Up**

- Automated & Secure — easy-to-use secure website for employee enrollments and reports
- Batch file transmissions — for larger quantity enrollments
- Quick card delivery — enrollees receive cards within 3-5 days, and funding can be scheduled immediately for next payroll cycle
- NACHA-approved ACH PPD entry class code funding method
- Flexible — easy management of reversals and other non-standard transactions
- Compliant with Federal and State governments — U.S. Bank handles PCI, OCC Regulation E, OFAC, BSA, PATRIOT Act, ANSI, Visa/MasterCard, and all state escheatment laws

**Comprehensive
Reports**

- Daily, monthly and customized for special needs
- Driven by your U.S. Bank Relationship Manager

**Industry's Best
Customer
Service**

- 24/7/365 cardholder support live, English/Spanish speaking representatives — U.S. based in Madison, WI
- Automated toll-free IVR
- User-dedicated website for account access and maintenance

**Special
Features**

- Alerts / Text Messaging
 - Check account balance via immediate text request — 'ping'
 - Programmable text and/or email alerts for important events such as deposits, low balance warning, address change and zero balance
 - Card activity available in real time
- Portability
 - Other deposits can be made to the card — other employer, agency disbursements, tax refund, etc.
- Companion Cards
 - A second card with access to account can be requested for a trusted individual
- Card to Account Transfers
 - Cardholders can transfer funds to a financial institution deposit account

Why U.S. Bank

- Work directly with the card issuing bank and save the costs associated with third-party vendors — costs to you and your employees
- U.S. Bank is one of the largest issuers of Visa prepaid cards in the world
- Experienced — we drive the project end-to-end
- Choosing a solid banking partner can be absolutely essential to the success of your paperless initiative

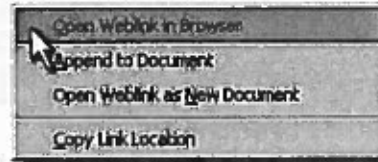
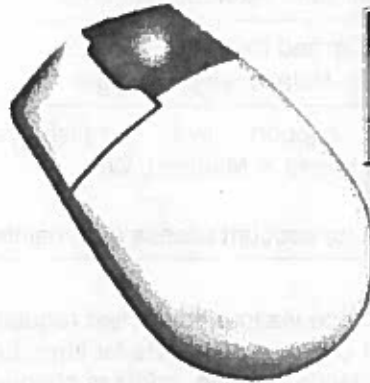
AccelaPay Instructional Videos



<http://articus.com/usbank/accelapay-video/>

<http://currencyofprogress.visa.com/mobile-alerts-help-consumers-watch-out-for-fraud/>

Right-click these links, then select **Open Weblink in Browser**.
Or simply copy and paste the link into your browser.



Free

AccelaPay Program Pricing Highlights

- Implementation - Training - Marketing Materials - Cards - Enrollments & Funding*
- Card Activation & PIN Selection
- Visa / MasterCard Signature Based POS Purchases
- Interlink / MasterCard PIN Based POS Purchases
- U.S. Bank & MoneyPass ATM Access - Including Declines
- Visa / MasterCard Bank & Credit Union Teller-Assisted Withdrawals — 1 per load
- Multi-Channel 24x7x365 Cardholder Customer Service
- Mobile Banking — Alerts and Balance Inquiries
- Bill Pay — 'Charge my Card'

* Normal ACH origination fees (charged by Originating Depository Financial Institution) still apply.

Per Diem Card — a great tool for managing school-sponsored travel and participant expenses. No more credit cards, cash or cumbersome reconciliation problems.

Description



- University-funded cards that provide an allowance to individuals — with the ability to remove remaining funds at the end of event
- Funded and managed by a program administrator
- Perfect for traveling groups, special events and teams
- Visa branded — good wherever Visa debit is accepted

Extensive Cash Access

- Any Visa/PLUS ATM — 420,000 in the U.S. (fees may apply)
- MoneyPass fee-free — 24,600 across all 50 states

Extensive POS Access

- **Unlimited, free** signature-based POS purchases at all Visa debit merchant locations worldwide
- **Unlimited, free** PIN-based POS purchases at all merchants that accept PIN-based debit
- **Unlimited, free** purchases via the Web, phone and catalogs

Easy to Implement

- U.S. Bank drives the project end-to-end — most experience of any vendor
- Complete technical support and training provided — **no charge**
- No expensive and complicated conversion software or hardware

Hassle-Free Account Setup

- Automated & Secure — easy-to-use secure website for enrollments and reports

Enrollments

- Master Account funds all cards. Each card can be funded for different amount
- Fast — cardholders receive cards within 3-5 days (subject to USPS)
- Flexible — easy management of reversals
- **Compliant / Federal & States** — U.S. Bank handles OCC Regulation E, OFAC, BSA, Patriot Act, ANSI, Visa and all state escheatment regulations

Safe & Secure

- Cardholder activates via IVR and selects their own PIN
- FDIC insured up to \$250,000
- Visa and U.S. Bank 'Zero Liability' fraud protection
- Visa Purchase Security
- Safer than carrying cash — card can be replaced if lost or stolen

Comprehensive Reports

- Daily and monthly reports available

Great Customer Service

- 24/7/365 cardholder support live, English/Spanish speaking representatives, automated toll-free IVR and a user-dedicated website for account access and maintenance

Travel Expense Management

School-sponsored organizations such as athletic teams, musical groups, clubs and faculty sometimes incur travel expenses. In the past, these expenses have been managed with cash or credit-based travel cards; sometimes even personal credit cards and an expense report / reimbursement system.

Today, a much better solution is the U.S. Bank Per Diem Card. It's a **Convenient Cash™** reloadable prepaid card set up specifically to accommodate University travelers.

The concept is simple to understand and to manage. A 'master' (funding) card account is first established to represent each fundable organization – soccer teams, basketball team, pep band, etc. Then each member of the organization – coaches, players, etc. is issued a 'sub' card attached to the master card account. Each of these sub cards can have selected limitations (or access capabilities) such as the ability to receive funds only, or the ability to access cash from an ATM, or not. Each organization can decide who gets a card and the rules for that specific card.

Initial funds and reloads are transferred to the cards during the trip, and then unloaded upon return. Reloads can be done on any schedule deemed appropriate. Complete transaction details are available to school or department administration through an online account access tool – allowing for complete and accurate expense auditing. The 'per diem' characteristics of the program are accomplished by an automatic card-to-card transfer of funds each day of the trip – master account to each sub card account.

Example: Each day of a trip, \$25.00 is transferred from the Men's Soccer Team's 'master per diem card account' to each of the team's members (\$25.00 x qty.) as a per diem expense allowance. Because the card is prepaid, any attempted purchase for an amount greater than the available balance will be declined. Any funds remaining on cards at the end of trip can be returned (unloaded) to the master card account, if that is school policy.

Typically, the coaching staff has full access and funds transferring capabilities on their cards, and the cards issued to team members are enabled for signature POS only. ATM cash access is not allowed for team member cards, but normal purchases for food and sundry items are enabled wherever MasterCard debit is accepted. MCC (merchandise category code) restrictions can also be applied if necessary for prohibiting purchases at liquor stores, casinos, etc.

Note: U.S. Bank currently provides this solution for the University of Nebraska – Lincoln as well as for three other Nebraska State Colleges. Ten Cornhusker teams, including men's football, are utilizing the cards for travel expense management. The number of cards issued to date is approximately 650 for all ten teams. Nebraska State Colleges have chosen to issue cards only to members of the coaching staff, while the University of Nebraska has chosen to issue cards to all individual team members and the coaching staff. The coaching staff is able to utilize ATMs for cash access, but the team members are not.

Research Subject Payments

U.S. Bank is fast becoming the largest provider of paperless research study payments in the nation. Large research colleges and universities are finding our flexible alternative payment options to be far superior to the hazards and expenses of cash and checks.

Although most research participants prefer cash or a check, the administrative costs and risks are too high.

With the U.S. Bank **Convenient Cash™** reloadable debit card, research teams can deploy a card payment program tailored specifically to the needs of any research scenario. And because of the great flexibility we have in setting up payments, participation levels can actually be enhanced over cash and paper check programs. This is because of our ability to incentivize participants exactly as the research department wishes – instant or scheduled payments (reloads) / easy access to funds / satisfaction from promises met and a desire to continue in the program.

- One-time (no reload) lump sum payments can be handled by either a pre-loaded Reward Card product or an instantly-issued (on the spot) General Purpose Card. In either case, card inventories can be kept at either the payment site for handing directly to the recipient, or stored at a central location for mailing to the recipient's home address.
- Multiple (reloadable) payments can be set up to accommodate virtually any requirement for card issuance, funding amount(s) and frequency, and number (qty.) of allowed reloads. Minimum and maximum load values can also be applied to ensure proper parameters are met, while greatly mitigating the potential for mistakes and/or fraud.
- In cases where the recipient (research subject) is required to meet certain participation obligations, payment authorization(s) can be provided via an electronic interface, a central administration authorization, or even at the clinic/lab level – however the research department wishes to set up payment rules.

**Northwest Missouri State University
REVENUE SUMMARY - 5 YEARS**

Projected Penetration with Card Program and ATMs

	Annual Royalty	Term Royalty 5 Years
Signing Bonus	\$10,000	\$10,000
Average Royalty Payment ⁽¹⁾	\$45,000	\$225,000
Projected Year 1	\$45,000	\$45,000
Projected Year 2	\$45,000	\$45,000
Projected Year 3	\$45,000	\$45,000
Projected Year 4	\$45,000	\$45,000
Projected Year 5	\$45,000	\$45,000
Total		\$235,000

	Annual Commitment	Term Commitment 5 Years
Marketing	\$13,000	\$65,000
CardStock	\$8,000	\$40,000
Extra Staffing (during peak periods)	\$6,000	\$30,000
Total		\$135,000

TOTAL U.S. Bank Expenditure	\$370,000
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(1) Penetration rates are not guaranteed. Royalties are paid at the beginning of each year on the anniversary of the first card issuance. The Signing Bonus is paid within 60 days of an executed contract.



CAMPUS BANKING SOLUTIONS

NORTHWEST MISSOURI STATE UNIVERSITY

**REQUEST FOR PROPOSAL — B201361
BANKING PARTNERSHIP - BEARCAT CARD**

**RESPONDENT'S LEGAL ENTITY NAME
U. S. BANK NATIONAL ASSOCIATION**

**FEDERAL EMPLOYER IDENTIFICATION NUMBER
31-0841368**

March 12, 2013

Kay Nicholson - Buyer
Northwest Missouri State University - Purchasing
800 University Drive
Maryville, MO 64468

Dear Ms. Nicholson / Bearcat Card Program Evaluation Team:

U.S. Bank and the entire Campus Banking Group are pleased to submit this response to the University's Request for Proposals for the Bearcat Card's Banking Partnership. The chance to continue serving the students, faculty and staff at Northwest Missouri State University is exciting to everyone at U.S. Bank and we hope our enthusiasm, commitment, and expertise are demonstrated throughout this response.

As requested, our response is in printed format including one (1) original and four (4) copies, and has been prepared in the same enumerated sequence and with the same content headings as the RFP. We also acknowledge receipt and understanding of all other Terms and Conditions incorporated into the University's specifications.

The information provided is considered to be confidential between U.S. Bank and the University during the competitive portion of the bidding process; however, we give our permission to your evaluation team to print and share this information according to the internal needs of the group. We further agree to abide by the rules and regulations as set forth by the University and the State of Missouri regarding competitive bidding processes such as this and the sharing of public information. This proposal will remain valid for 90 days following the March 12, 2013 deadline for submissions.

We acknowledge and understand the size and scope of the services requested by the University, as well as the obligations U.S. Bank will assume in order to continue providing the solutions outlined in our response. We also warrant that all features and functions of the various services described, but are not today utilized by the University are currently available and functioning in the field unless otherwise noted.

Unmatched Experience

U.S. Bank has partnered with our nation's colleges and universities for over 37 years, providing a variety of banking services to hundreds of thousands of students, faculty and staff through onsite branches and campus ID cards. And our approach has always been one of accepting a shared responsibility and investment in the success of each program.

Recognized

In a recent survey by CR80News, U.S. Bank was again ranked #1 in the Campus Banking industry for the number of partnerships with campus ID cards. Since CR80News began the banking survey in 2003, U.S. Bank has consistently led the industry, demonstrating our long-term dedication to the nation's colleges and universities. With branch banking operations and campus ID card contracts combined, we currently have 64 campus relationships across the nation — each one a true consultative partnership.

Awarded

We have also been acknowledged and awarded multiple times by private and public sector organizations for our innovative solutions and performance excellence. That market leadership and professionalism is the foundation from which we will deliver the services detailed in this proposal. No other financial institution has the depth of experience, financial strength, and innovative solutions of U.S. Bank. Most recently, a survey conducted by CNN Money ranked the U.S. Bank Student Checking Account as 'best in class' for 2012.

CNN Money — Best Banks 2012 / Student Checking *click the link to read the article*

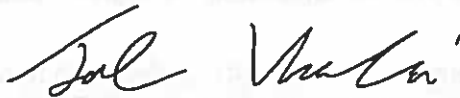
http://money.cnn.com/gallery/pf/2012/09/25/best-banks-2012.moneymag/index.html?iid=SF_M_River

It Is Our Privilege

U.S. Bank considers it a privilege to be the University's incumbent Bearcat Card banking partner (since July, 2002) and we trust that the partnership on your side has been beneficial as well.

Just as we have provided valuable products and services in our current role, we look forward to working with you on new initiatives as well. We are confident that you will find this offering robust, innovative and able to deliver substantial new value to Northwest Missouri State University.

Sincerely,



Tal Vaadia

Regional Sales Manager
Campus Banking Group

970.682.2755 Office

970.310.6363 Cell

970.493.7150 Fax

tal.vaadia@usbank.com

EXHIBIT K
Amenities Proposed
Amenities and Schedules

List any and all amenities along with a schedule of implementation for Northwest Missouri State University. Clearly describe in detail any financial support you would supply for the Bearcat Card Program and the greater University community

1. State the level of financial support your institution would provide initially and ongoing

U.S. Bank views the partnership between the Northwest Missouri State University and U.S. Bank as a derivative of community involvement. It is in our best interest to continually develop and better the offerings defined through our Campus Banking programs. Since we are actively searching for more relationships with colleges and universities, our goal is to increase the value proposition to each campus partner. Throughout the partnership, U.S. Bank is committed to the involvement required to make the program a success.

Should U.S. Bank execute an agreement with Northwest Missouri State University the financial commitment will be as follows:

U.S. Bank will pay a one time signing bonus of **\$10,000** for the Bearcat ID Card partnership within 60 days of contract execution.

1. U.S. Bank will pay an additional **\$8,000** per year for on-going card stock and ribbon expense.
2. Years 1 through 5, U.S. Bank will pay Northwest Missouri State University a royalty payment in the amount of **\$45,000** a year, payable within 60 days of the anniversary date of the first card issued.
3. Annual royalties will increase to **\$50,000/year** for any additional year renewed following the conclusion of the initial 5 year term.
4. During the life of the campus banking contract, U.S. Bank will dedicate "soft dollars" (monies spent by us toward the increased performance of the card program). The minimum annual sum of the "soft dollars" supporting the Northwest Missouri State University partnership is **\$13,000** per year.

U.S. Bank is prepared to execute an agreement with Northwest Missouri State University for five (5) years. It is assumed that U.S. Bank will be granted exclusive access to promotional events associated with the Bearcat ID Card for both students and employees. This includes access to all student and employee orientation events, major carding events and other relevant promotional opportunities around campus.

EXHIBIT L

PARTICIPATION COMMITMENT

None apply to U.S. Bank

Diversity and Inclusion (deep dive) — <https://www.usbank.com/careers/diversity.html>

All of  serving you™

Equal Employment Opportunity & Affirmative Action Policy Statement

It is U.S. Bank's policy to prohibit both discrimination against and harassment of any employee or applicant, and to ensure that all personnel practices are administered on individual merit and capability without regard to race, religion, color, age, gender, national origin or ancestry, sexual orientation, gender identity or expression, marital status, genetic information, disability, veteran status, or other factors identified and protected by federal, state and local legislation. These practices include, but are not limited to, hiring, promotion, selection or placement, demotion or transfer, recruitment or related advertising, layoff or termination, performance management, compensation, benefits, education, social/recreational programs, and selection for training. U.S. Bank's nondiscrimination and anti-harassment policies are also included in the Code of Ethics and Business Conduct handbook.

U.S. Bank is a federal contractor subject to Executive Order 11246, as amended, as well as Section 503 of the Rehabilitation Act of 1973, as amended, and the Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended (38 U.S.C. 4212), which require government contractors to take affirmative action to employ and advance in employment qualified individuals with a disability, disabled veterans, newly separated veterans, campaign veterans, or armed forces service medal veterans (i.e., qualified covered veterans). If you, as an employee, have a disability or are a covered veteran and would like to be considered under the affirmative action program either currently or in the future, you are invited to do so. This information is voluntary and refusal to provide it will not subject you to adverse treatment. Information disclosed is kept confidential and separate from other personnel records, and will not be used in ways inconsistent with the above-mentioned laws.

U.S. Bank makes reasonable accommodations to individuals with a disability so that they may enjoy equal employment opportunity, except where such accommodation would impose an undue hardship. We make these accommodations so that there is equal opportunity in the application process, so that individuals with disabilities may perform the essential functions of a position they hold or desire, or so that employees with disabilities may enjoy the same benefits and privileges of employment as those without a disability.

In accordance with applicable non-retaliation laws, applicants and employees can raise concerns and make reports in good faith, related to any federal, state or local equal employment opportunity (EEO) or affirmative action (AA) statute, without fear of harassment, intimidation, threats, coercion or discrimination because they: file a complaint; assist or participate in a review, investigation or hearing; oppose any act or practice made unlawful by EEO laws; or exercise any other employment right protected by federal, state or local EEO laws or their implementing regulations. EEO complaints may be made directly to us by contacting any Human Resources representative. Complaints may also be filed with local or state human/civil rights agencies.

U.S. Bank takes affirmative action to contract with businesses owned by women and minorities. We fully support incorporation of nondiscrimination regulations into contracts. Our nondiscrimination policy applies to subcontractors, vendors and suppliers doing business with U.S. Bank.

We maintain an audit and reporting system to determine overall compliance with EEO/AA mandates. Responsibility for the implementation of our EEO programs and for affirmative action compliance activities has been assigned to the Executive Vice President of Human Resources.

The practice of Affirmative Action reinforces our commitment to equal opportunity at U.S. Bank. The Company maintains written Affirmative Action Programs which describe our efforts to employ and advance in employment minorities, women, individuals with disabilities and covered veterans. Questions regarding these Programs, this policy statement, or our invitation to identify as a disabled or veteran status employee may be directed to any Human Resources representative during normal business hours.