Holly Healy

From: Holly Healy
Sent: Thursday, November 20, 2025 11:47 AM
To: Bill Stendeback; Cynthia Attebury; Brad Attebury; Brooke Harrison; Lacey Bradshaw; greg.k.knight; Doug Hays; jeremycourson2016@gmail.com
Subject: Fw: City of Carmi Proposal
Attachments: City of Carmi Updated Proposal 11-2025.pdf; Interchange_Rate_Table_2023.10.pdf

Please see the additional information requested from First Bank. I will have copies delivered to those that do not have e-mail.

Thank you.

Holly Healy
City of Carmi
City Administration/Economic Development
225 East Main Street
Carmi, IL 62821

Phone: 618 384 2001
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From: Brandon Dumas <bdumas@banccard.com>
Sent: Thursday, November 20, 2025 11:35 AM
To: Holly Healy <wedg@cityofcarmi.com>
Cc: McKenzie Ziliak <mziliak@myfirst.bank>; Don Massey <DMassey@banccard.com>
Subject: City of Carmi Proposal

Hello Holly,

I went back and pulled out the interchange fees from the September statements and updated our proposal to included interchange. When gathering this data I discovered our savings are actually more than originally anticipated. As I stated during the meeting, we are offering an Interchange Plus model at 0.35% + $0.25/trans. The monthly fee is $15/month and the PCI Program fee is $10. Combined estimated savings based off of the September data provided would have been $43,207.88.

The updated proposal is attached. I have also included the interchange table as requested.

Thanks,