Bank Holidays

2026

September 7, 2026	Monday	Labor Day
October 12, 2026	Monday	Columbus Day
November 11, 2026	Wednesday	Veterans Day
November 26, 2026	Thursday	Thanksgiving Day
December 25, 2026	Friday	Christmas

2027

January 1, 2027	Friday	New Year's Day
January 18, 2027	Monday	Martin Luther King Jr Day
February 15, 2027	Monday	Presidents' Day
May 31, 2027	Monday	Memorial Day
June 19, 2027	Saturday	Juneteenth
July 4, 2027 (observed Monday)	Sunday	Independence Day
September 6, 2027	Monday	Labor Day
October 11, 2027	Monday	Columbus Day
November 11, 2027	Thursday	Veterans Day
November 25, 2027	Thursday	Thanksgiving Day
December 25, 2027	Saturday	Christmas

THE FIRST STATE BANK, BOISE CITY, OKLAHOMA
ODFI/Originator Agreement

Company: **Boise City Public School District**
(hereafter referred to as "Company")

Tax ID Number: [redacted]

This Agreement is made this 10th day of August 20____, by and between Company and Financial Institution.

RECITALS

A. The Company authorizes Financial Institution to initiate credit and/or debit Entries pursuant to the terms of this Agreement and the *Nacha Operating Rules and Guidelines* ("*Rules*"), and Financial Institution is willing to act as an Originating Depository Financial Institution ("ODFI") with respect to such Entries.

B. Unless otherwise defined herein, capitalized terms shall have the meanings provided in the *Rules*. The term "Entry" has the meaning provided in the *Rules* and means the data received from Company hereunder from which Financial Institution initiates each Entry.

C. Financial Institution's ACH Management Policy, as approved by Financial Institution's Board of Directors, does not permit the origination of Entries with the following SEC codes without prior Senior Management consent.

International ACH Transactions (IAT)
Accounts Receivable Entries (ARC)
Back Office Conversion Entries (BOC)
Represented Check Entries (RCK)
Telephone Initiated Entries (TEL)
Internet/Mobile Entries (WEB credit)

AGREEMENT

1. *Nacha Operating Rules and Guidelines*. The Company agrees to comply with and be bound by the *Rules*. The Company has access to the *Rules* by inquiring for the information through The First State Bank or they may purchase a copy if they so desire (available from www.epcor.org). Financial Institution will notify Company of any revisions to the *Rules* of which the Bank has knowledge. If the Company violates any of the applicable *Rules* and that violation results in a fine being imposed on Financial Institution by Nacha, Financial Institution may charge the fine to Company.

2. *U.S. Law.* It is the responsibility of Company to ensure that Company's origination of ACH transactions complies with the laws of the United States.

3. *Governing Law*. This Agreement will be construed in accordance with and governed by the laws of the State of Oklahoma.

4. *Specific Entry Types*. The *Rules* contain special requirements and impose additional obligations on a Financial Institution when it acts as ODFI with respect to certain Entry types. As a result, Financial Institution must obtain additional agreements and representations from Company with respect to those Entry types, which are set forth in the **SEC Schedule(s)** to the ODFI/Originator Agreement and shall become part of this agreement.

5. *Receiver Authorizations*. Company is responsible for obtaining appropriate Receiver authorizations that are compliant with the Standard Entry Class Code of the Entry prior to initiating Entries to the Receiver's account. Company will retain authorizations or copies of authorizations and provide authorization information to Financial Institution upon request, as required by the *Rules* and outlined in the attached **SEC Schedule(s)** to the ODFI/Originator Agreement.

6. *Transmittal of Entries by Company*. Company will transmit Entries to Financial Institution in compliance with the formatting and other requirements set forth in the attached **Schedule A – Transmittal and Security of Entries by Company**, as updated from time to time.

7. *Exposure Limits*. Company's ability to originate Entries under this Agreement is subject to ACH exposure limits in accordance with the *Rules*. The total dollar amount of Entries transmitted, frequency of origination and payment application (debits or credits) originated by Company to Financial Institution must comply with limits set forth in the attached **Schedule F - Exposure Limits Disclosure.**

8. *Settlement - Payment by Company for Entries.* Company will pay Financial Institution
   a) the amount of each <u>*credit*</u> Entry (including on-us Entries) transmitted by Financial Institution pursuant to this Agreement at such time on the Settlement Date with respect to such credit Entry as Financial Institution, at its discretion, may determine.
   b) the amount of each <u>*debit*</u> Entry returned by a Receiving Depository Financial Institution ("RDFI") and charged back to Company by Financial Institution, pursuant to this Agreement.

9. *Settlement - Payment by ODFI for Entries.* Financial Institution will promptly pay Company
   a) the amount of each <u>*debit*</u> Entry (including on-us Entries) transmitted by Financial Institution pursuant to this Agreement at such time on the Settlement Date of each Entry.
   b) the amount of each <u>*credit*</u> Entry returned by a RDFI pursuant to this Agreement.

10. *Data Retention.* Company will retain data related to each Entry or File adequate to permit remaking of Entries or Files for 10 days following the date of the transmittal by Financial Institution and will provide such data to Financial Institution upon its request.

11. *Third Parties.* Company will enter into a contract with, and assume full liability for any action made by, any third-party processor used by Company to initiate Entries on its behalf. Company will notify Financial Institution of the use of any third-party that may be involved in the Company's ACH origination activities.

12. *Obligations of a Third-Party Sender*. The *Rules* contain special requirements and impose additional obligations on Financial Institution when it acts as Company's ODFI with respect to Entries Company sends as a Third-Party Sender. If Company sends Financial Institution any Entries as a

Third-Party Sender, Company automatically makes the additional agreements and representations to Financial Institution that are contemplated by the *Rules*.

13. *Cancellation or Amendment to Entries by Company*. Company has no right to cancel or amend any Entry after its receipt by Financial Institution. However, Financial Institution will use reasonable efforts to act on a request by Company to cancel an Entry prior to transmitting it to the ACH Operator, or in the case of an on-us Entry, prior to crediting or debiting a Receiver's account. Company will reimburse Financial Institution for any expenses, losses, or damages Financial Institution may incur in effecting or attempting to affect the cancellation or amendment of an Entry.

14. *Payment for Services*. Company will pay Financial Institution the charges for the services provided for in this Agreement and as set forth in **Schedule D - ODFI Fee Schedule**. Financial Institution will provide Company written notification of changes in fees and services 15 calendar days prior to such changes going into effect. Such charges do not include, and Company will be responsible for payment of, any sales, use, excise, value-added, utility or other similar taxes relating to the services provided for in this Agreement, and any fees or charges provided for in this Agreement between Financial Institution and Company with respect to the account.

15. *Reversals.* Company may initiate Reversing Entries or Reversing Files in accordance with the *Rules*, when Financial Institution has been notified of an error and has approved the initiation of Reversals.

    a) Company will provide notification of a reversal and the reason for the reversal to the Receiver of the Reversing Entry no later than the Settlement Date of the reversing Entry. This notification may be made by Company's method of choice (fax, telephone, etc.).

    b) Company will submit a Correcting File with a Reversing File when incorrect entries are being reversed.

16. *Same Day ACH.* Financial Institution will determine on a case by case basis if Company may initiate Same Day ACH Entries in accordance with the *ACH Rules.*

    a) Company may initiate Entries with an Effective Entry Date of the current date, and submit those Entries to the Financial Institution per the processing schedule deadlines as outlined in the attached **Schedule B - ODFI Processing Schedule** for Same Day Settlement. Any ACH Entries received by Financial Institution containing stale-dated or incorrect/invalid Effective Entry Dates will be processed as Same Day ACH Entries

    b) Same Day Entry Fees, as established by the *Rules* and/or additional fees outlined in **Schedule D - ODFI Fee Schedule** and/or additional fees (see pricing schedule below)[may apply to said Entries and may be charged to the Company.

    c) Security. The Company agrees to the security procedures outlined in Section 17 of the Origination Agreement.

17. *Security Procedures*. Company and Financial Institution will comply with the security procedures requirements described in the attached **Schedule A – Transmittal and Security of Entries by Company,** with respect to Entries transmitted by Company to Financial Institution.

    a) Company acknowledges that those security procedures are commercially reasonable, and the purpose of such security procedures is to verify authenticity and not to detect an error in the transmission or content of an Entry. No security procedures have been agreed upon between Financial Institution and Company for the detection of any such error.

b) Company is strictly responsible for establishing, implementing and maintaining commercially reasonable security procedures and measures to safeguard against unauthorized transmissions, network infections, and breaches of Protected Information (i.e. non-public consumer data). Company warrants that such measures will include, but not be limited to, security technology (e.g. secure web-servers) that provides commercially reasonable encryption technology for the Entry and transmission of Entries over the Internet, and network security to safeguard account information and access from unauthorized parties. **Schedule A** outlines additional requirements.

c) Additionally, Company warrants that no individual will be allowed to initiate transfers in the absence of proper supervision and safeguards and agrees to take reasonable steps to maintain the confidentiality of security procedures and any passwords, codes, security devices and related instructions provided by Financial Institution in connection with the security procedures detailed in **Schedule A**. If Company suspects that any such information or instructions are accessed by unauthorized persons, Company will notify Financial Institution immediately. The occurrence of unauthorized access will not affect any transfers made in good faith by Financial Institution prior to receipt of notification and within a reasonable time to prevent unauthorized transfers.

18. *Processing and Settlement by Financial Institution.* Except as provided in Section 8, Financial Institution will

a) process Entries received from Company to conform with the File specifications set forth in the *Rules*,

b) transmit such Entries as an ODFI to the ACH Operator, by the deadline set forth by the ACH Operator, and

i) such Entries are received by Financial Institution's related cut-off time on a Business Day (Entries delivered via electronic file transmission will be deemed received by Financial Institution when the transmission is completed as provided in **Schedules A and B**; hand-delivered files of Entries will be deemed received when delivered to and received by Financial Institution at the location specified in **Schedules A and B**; and,

ii) the ACH Operator is open for business on such business day (excludes Federal Holidays), and

c) settle Entries as provided in the *Rules*.

If any of the requirements of Section 18 are not met, Financial Institution will use reasonable efforts to transmit such Entries to the ACH Operator by the next deposit deadline on which the ACH Operator is open for business.

19. *On-us Entries*. In the case of an Entry received for debit or credit to a Receiver's account maintained at Financial Institution (an on-us Entry), Financial Institution will credit or debit the Receiver's accounts for the amount of such Entry on the Settlement Date.

20. *Inconsistency of Name and Account Number*. Company acknowledges and agrees that, if an Entry describes the Receiver inconsistently by name and account number, payment of the Entry transmitted to the RDFI might be made by the RDFI (or by Financial Institution in the case of an on-us Entry) on the basis of the account number even if it identifies a person different from the named

Receiver, and that Company's obligation to pay the amount of the Entry to Financial Institution is not excused in such circumstances.

21. *Suspension and Rejection of Entries*. Financial Institution will suspend processing of or reject any Entry which does not comply with the requirements of Section 18 or Section 8, or which contains an Effective Entry Date more than 5 days after the business day such Entry is received by Financial Institution.

    a) Financial Institution has the right to suspend processing of or reject an on-us Entry for any reason for which an Entry may be returned under the *Rules*. Financial Institution has the right to suspend processing of or reject any Entry if Company has failed to comply with its account balance obligations under Section 26. Financial Institution will notify Company by phone of such suspension or rejection no later than the business day such Entry would otherwise have been transmitted by Financial Institution to the ACH Operator, or in the case of an on-us Entry, its Settlement Date.
    b) Financial Institution will have no liability to Company by reason of the suspension or rejection of any such Entry or the fact that such notice is not given at an earlier time than that provided for herein.
    c) If any Entries are rejected by the ACH Operator for any reason, it is the responsibility of Company to remake such Entries.
    d) Should the File be rejected due to an error caused by Financial Institution, Financial Institution is responsible for remaking the File.
        i) In such a case, Company will supply sufficient information, as required in Section 10, to allow Financial Institution to recreate the entries for up to five (5) business days after midnight of the Settlement Date.

22. *Notice of Returned Entries.* Financial Institution will promptly notify Company by phone of the receipt of a returned Entry from the ACH Operator.

23. *Reinitiation of Entries*. Company may reinitiate returned Entries in accordance with the *Rules*:
    a) the Reinitiation of the Entry occurs within 180 days after Settlement Date of the original Entry, and,
    b) the Entry has not been returned for insufficient or uncollected funds more than two times following the Return of the original Entry.

24. *Notifications of Change.* Financial Institution will notify Company by fax or electronic transmission of all Notifications of Change received by Financial Institution related to Company's Entries no later than two (2) banking days after receipt thereof. Company will ensure that changes requested by Notifications of Change are made in accordance with the *Rules.*

25. *Reporting Requirement*. Financial Institution is obligated under the *Rules* to provide reporting information regarding Company to Nacha if Company's return rate for unauthorized Entries exceeds the Unauthorized Entry Return Rate Threshold, the Administrative Return Rate Level or Overall Return Rate Level as established in the *Rules*.

26. *The Account*. Company will always maintain a balance of available funds in the account sufficient to cover its payment obligations under this Agreement. If there are not sufficient available funds in the

account to settle Company's payment obligations per this Agreement; Company agrees that Financial Institution may debit any account maintained by the Company with Financial Institution or any affiliate of Financial Institution or that Financial Institution may set off against any amount it owes to the Company, to obtain payment of Company's obligations under this Agreement.

a) Financial Institution may, without prior notice or demand, obtain payment of any amount due and payable to it under this Agreement by debiting the account(s) of Company identified in the attached **Schedule C - Account Agreement**, and will credit the account as of the date of receipt for any amount received by Financial Institution by reason of the return of an Entry transmitted by Financial Institution for which the Bank has previously received payment from Company.

b) The periodic statement issued by Financial Institution for Company's account will reflect Entries credited and debited to Company's account. Company agrees to notify Financial Institution promptly of any discrepancy between Company's records and the information shown on any such periodic statement. If Company fails to notify Financial Institution within 30 day(s) of receipt of a periodic statement.

   i) Company agrees that Financial Institution will not be liable for any other losses resulting from Company's failure to give such notice, including any loss of interest or any interest equivalent with respect to an Entry shown on such periodic statement.

   ii) If Company fails to notify Financial Institution within 60 days of receipt of a periodic statement, Company will be precluded from asserting such discrepancy against Financial Institution.

c) Upon request of Financial Institution, Company agrees to promptly provide to Financial Institution information pertaining to Company's financial condition. Financial Institution reserves the right to pull a credit report at any time to evaluate Company's ongoing financial condition.

27. *Company Representations and Agreements; Indemnity*. Company will perform its obligations under this Agreement in accordance with all applicable laws and regulations, and Company will be bound by and comply with the *ACH Rules* as in effect from time to time, including without limitation the provision of the *Rules* that makes payment of an Entry by the RDFI to the Receiver provisional until receipt by the RDFI of final settlement for such Entry; and specifically acknowledges that if such settlement is not received, the RDFI will be entitled to a refund from the Receiver of the amount credited and Company will not be deemed to have paid the Receiver. Company agrees

a) Entries transmitted to Financial Institution by Company are limited to those types of Entries set forth in this Agreement if:

   (a) each person shown as the Receiver on an Entry received by Financial Institution from Company has authorized the initiation of such Entry and the crediting of its account in the amount and on the Effective Entry Date shown on such Entry,

   (b) such authorization is operative at the time of transmittal or crediting by Financial Institution as provided herein,

b) If an Entry (or a request for cancellation or amendment of an Entry) received by Financial Institution purports to have been transmitted or authorized by Company, it will be deemed effective as Company's Entry (or request) and Company will be obligated to pay Financial

Institution the amount of such Entry (or request) even though the Entry (or request) was not authorized by Company, whether or not Financial Institution acted in compliance with the security procedure referenced in **Schedule A**. If signature comparison is to be used as a part of that security procedure, Financial Institution will be deemed to have complied with that part of such procedure if it compares the signature accompanying a file of Entries (or request) with the signature of an Authorized Representative of Company and, based on such comparison, believes the signature to be that of such Authorized Representative.

c) Company will indemnify Financial Institution against any loss liability or expense (including attorneys' fees and expenses) resulting from any breach of any of the foregoing agreements.

d) Financial Institution has the right to audit Company's compliance with the *Rules*, U.S. law, and Bank policies. Company will provide reasonable assistance and information to conduct such audit, including reasonable access to operating systems, policies, procedures, records, and other materials.

28. *Financial Institution Responsibilities; Liability; Limitations on Liability; Indemnity.* Financial Institution is responsible only for performing the services expressly provided for in this Agreement and is liable only for its negligence in performing those services. Financial Institution is not responsible for Company's acts or omissions (including without limitation to the amount, accuracy, timeliness of transmittal or due authorization of any Entry received from Company) or those of any other person, including without limitation to any Federal Reserve Bank or transmission or communications facility, any Receiver or RDFI (including without limitation to the return of an Entry by such Receiver or RDFIs), and no such person will be deemed Financial Institution's agent. Company agrees to indemnify Financial Institution against any loss, liability or expense (including attorneys' fees and expenses) resulting from any claim of any person that Financial Institution is responsible for, any act of omission by Company or any other person described in this Section.

a) Financial Institution is only liable for Company's actual damages due to claims arising solely from Financial Institution's obligations to Company with respect to Entries transmitted pursuant to this Agreement. In no event will Financial Institution be liable for any consequential, special, punitive or indirect loss or damage that Company may incur or suffer in connection with this Agreement, including losses or damage from subsequent wrongful dishonor resulting from Financial Institution's acts or omissions pursuant to this Agreement.

b) Financial Institution is excused from failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communication facilities, equipment failure, war, emergency conditions or other circumstances beyond Financial Institution's control. In addition, Financial Institution is excused from failing to transmit or delay in transmitting an Entry if such transmittal would result in Financial Institution's having exceeded any limitation upon its intra-day net funds position established pursuant to Federal Reserve guidelines or if Financial Institution reasonably believes it would violate any provision of any risk control program of the Federal Reserve or any rule or regulation of any other U.S. governmental regulatory authority.

c) Financial Institution's liability for loss of interest resulting from its error or delay will be calculated by using a rate equal to the average Federal Funds Rate at the Federal Reserve Bank of New York for the period involved. At Financial Institution's option, payment of such interest may be made by crediting the account.

29. *Amendments.* From time to time Financial Institution may amend any of the terms and conditions contained in this Agreement, including without limitation, any cut-off time, any business day, and any part of the Schedules attached hereto. Such amendments will become effective upon receipt of notice by Company or such later date as may be stated in Financial Institution's notice to Company.

30. *Notices and Instructions.* Except as otherwise expressly provided herein, Financial Institution is not required to act upon any notice or instruction received from Company or any other person, or to provide any notice or advice to Company or any other person with respect to any matter. Financial Institution is entitled to rely on any written notice or other written communication believed by it in good faith to be genuine and to have been received from an Authorized Representative. The names and signatures of Authorized Representatives are set forth in **Schedule E** attached hereto. Company may add or delete any Authorized Representative by written notice to Financial Institution Such notice will be effective on the next business day following the day of Financial Institution's receipt. Except as otherwise expressly provided herein, any written notice or other written communication required or permitted to be given under this Agreement must be delivered or sent to the following unless another address is substituted by notice delivered or sent as provided herein. Except as otherwise expressly provided herein, any such notice will be deemed given when received by:

If to Financial Institution, addressed to: THE FIRST STATE BANK

Attention: ACH COORDINATOR

Address: PO BOX 1179 16 COURTHOUSE SQUARE

City, State, Zip: BOISE CITY, OK 73933

Fax: 580-544-3180

And, if to Company, addressed to:

Attention: Payroll Clerk

Address: PO Box 1116, 700 SE 1st St.

City, State, Zip: Boise City, OK 73933

31. *Termination.* Either party may terminate this Agreement upon 10 days' written notice to the other party. In addition, per the *Rules*, Financial Institution may terminate this Agreement or suspend Company's use of the ACH origination service under this Agreement immediately and without giving Company prior written notice if Company has breached the *Rules*, any Entry Company transmits to Financial Institution or any of Company's acts or omissions might cause Financial Institution to breach the *Rules* or any representations or warranties Financial Institution makes under the *Rules*, or Financial Institution believes termination or suspension is necessary for Financial Institution to comply with the *Rules.* Any termination or suspension of this Agreement will not affect any of Financial Institution's rights or Company's obligations with respect to Entries transmitted prior to such termination or suspension, or the payment obligations of Company with respect to services performed by Financial Institution prior to termination or suspension.

32. *Cooperation in Loss Recovery Efforts.* In the event of any damages for which Financial Institution or Company may be liable to each other or to any third-party pursuant to the services provided under

this Agreement, Financial Institution and Company will undertake reasonable efforts to cooperate with each other, as permitted by applicable law, in performing loss recovery efforts and in connection with any actions that the relevant party may be obligated to defend or elects to pursue against any third-party.

33. *Entire Agreement.* This Agreement, including the Schedules attached hereto, together with the Account Agreement, constitute the complete and exclusive statement of the Agreement between Financial Institution and Company with respect to the subject matter hereof and supersedes any prior Agreement(s) between Financial Institution and Company with respect to such subject matter. In the event of any inconsistency between the terms of this Agreement and the Account Agreement, the terms of this Agreement will govern. If performance of the services provided herein would result in a violation of any present or future statute, regulation or government policy to which Financial Institution is subject, and which governs or affects the transactions contemplated by this Agreement, then this Agreement will be deemed amended to the extent necessary to comply with such statute, regulation or policy, and Financial Institution will incur no liability to Company as a result of such violation or amendment.

34. *Non-Assignment.* Company may not assign this Agreement or any of the rights or duties hereunder to any person without Financial Institution's prior written consent.

35. *Waiver.* Financial Institution may waive enforcement of any provisions of this Agreement. Any such waiver will not affect Financial Institution's rights with respect to any other transaction or modification of the terms of this Agreement.

36. *Binding Agreement; Benefit.* This Agreement is binding upon and benefits the parties to this Agreement and their respective legal representatives, successors, and assigns. This Agreement is not for the benefit of any other person, and no other person has any right against Financial Institution or Company under this Agreement.

37. *Severability.* If any provision of this Agreement is determined to be invalid, illegal or unenforceable to any extent, the remainder of this Agreement will not be impaired or otherwise affected and will continue to be valid and enforceable to the fullest extent permitted by law.

IN WITNESS WHEREOF the parties hereto have caused this Agreement to be executed by their duly authorized officers.

______________________________	______________________________
Company	Financial Institution
______________________________	______________________________
Signed By	Signed By
______________________________	______________________________
Printed/Typed Name	Printed/Typed Name
______________________________	______________________________
Title	Title

Schedule A
Transmittal and Security of Entries by Company

ACH File Delivery

All ACH files must be formatted according to the *Rules* or other pre-approved format; transmission specifications will be established by Financial Institution.

ACH File transmissions made over an unsecured electronic network (the internet) must use at least the minimum level of encryption required by the *Rules*.

Electronic File Transmission

ACH files are to be sent to ach@fsbboisecity.com through esafe which is an encrypted email platform. This address can only accept files through esafe.

Hand-Delivered Files

The Company will deliver files to The First State Bank, 16 Courthouse Square, Boise City, OK 73933. The Company's Authorized Representative will hand-deliver file(s) to the designated location on a bank issued encrypted USB. Each hand-delivered file will be accompanied by a transmittal register, signed by an authorized signatory of the account.

The Company's Authorized Representative will provide the Financial Institution with verification of the totals contained in the encrypted email file(s) by telephone. In no case will the transmittal register accompanying the file be construed as verification. In the event of a discrepancy, Financial Institution will contact Company's Authorized Representative.

Company is responsible for ensuring that Financial Institution receives the Transmission in time to be verified and completed according to the standard processing schedule. The Financial Institution will verify that the file totals agree with Company information given by email and phone. In the event of a discrepancy in the totals, the file will not be processed.

Security Procedures

(a) Financial Institution is entitled to rely on any written notice or other written communication believed by it in good faith to be genuine and to have been signed by the Authorized Representative, and any such communication is deemed to have been signed by such person.

(b) Financial Institution will not be responsible for verifying the authenticity of any person claiming to be an Authorized Representative of Company or the authenticity of any instruction, direction or information provided.

(c) Financial Institution may, but is under no obligation to, hold suspicious files or files that do not adhere to established security, exceed exposure limits, violate the terms of this Agreement or the *Rules,* or for other reasons. Such files will require authorization by an Authorized Representative of Company before transmission to the ACH Operator.

(d) Financial Institution requires the following minimum levels of network and computer security for all Originators

- Reliable, current and fully patched Security Suites including, at minimum, anti-virus, anti-malware, anti-botnet, and anti-spyware.
- Hardware and software Firewalls.
- Hardware and VPN Encryption.
- Process to patch systems timely.
- Written security policies, procedures and systems designed to protect Company's network from unauthorized access (i.e. data breach) and avoid disclosing Protected Information (i.e. account numbers, social security numbers, etc.).
- Regular employee training.

Company will supply evidence to Financial Institution of the above security requirements within 10 business days of such request.

Schedule C
Account Agreement

This schedule identifies Originator's Company Account(s) to which settlement should be applied for origination of Entries or settlement of Return Entries.

Account Name	Account Number and Type	
Boise City School Appropriated Fund	[redacted]	Checking

Schedule E
ACH Authorized Signature Form

Date: August 11, 2026

Company: Boise City Public School District

Company ID Number: [redacted]

Account Number: [redacted]

The 3 signatures below are the signatures of employees vested by Company's Board of Directors with full authority to approve or make changes with the origination of ACH Files. Such employees are referred to in the Agreement as "Authorized Representatives."

Number of signatures required to submit a transaction File for processing: ___1___

Printed Name	Signature	Email
1. Toni Thornton		Toni.thornton@bcpsd.org
2. Cory Smith		Cory.smith@bcpsd.org
3. Chance Baker		Chance.baker@bcpsd.org
4.		
5.		
6.		

Files will only be accepted from the above listed email addresses.
Company may add or delete any Authorized Representative by written notice to FI. Such notice will be effective on the next business day following the day of FI's receipt.

____
Authorized Signature

Superintendent
Title

Schedule F
Exposure Limit Disclosure

Credit Origination	
Maximum File Amount	$185,000.00
Maximum Entry Amount	90
Maximum Entry Amount (Same Day ACH)*	90
Maximum Frequency	Monthly & Bi-Weekly
Debit Origination	
Maximum File Amount	$185,000.00
Maximum Entry Amount	1
Maximum Entry Amount (Same Day ACH)*	1
Maximum Frequency	Monthly & Bi-Weekly
Overall	
Maximum Aggregate Credit Amount	$185,000.00
Maximum Aggregate Credit Amount (Same Day ACH)*	$185,000.00
Frequency	Monthly & Bi-Weekly

**Same Day ACH file limit increases to $1,000,000.00.*

SEC Schedule to ODFI/Originator Agreement
THE FIRST STATE BANK

This Schedule outlines specific responsibilities and obligations related to the specific Standard Entry Class (SEC) Codes being used by the Originator and is considered part of the ODFI/Originator Agreement. Originator may only initiate Entries for the indicated SEC Codes.

___X___PPD Credit Entries – Direct Deposit

1. *Transmittal of Entries by Company.* Company shall transmit PPD credit Entries to Financial Institution in compliance with the formatting and other requirements set forth in the attached **Schedule A – Transmittal and Security of Entries by Company**.

2. *Exposure Limits.* The total dollar amount of Entries transmitted, frequency of origination and payment application (debits or credits) originated by Company to Financial Institution shall comply with limits set forth in the attached **Schedule F - Exposure Limits Disclosure**.

3. *Authorization.* Company will obtain Authorization for PPD credit Entries in accordance with the *Rules* and U.S. law.

    a. Consumer Credit Entries are not required to be in writing.
        i. However, if Company obtains a written authorization for a PPD Credit, Company will retain a record of the Authorization for a period of two (2) years from the termination or revocation of the Authorization. Company shall, upon request within 2 business days, provide Financial Institution an original or copy of the Receiver's Authorization for PPD Entries.

4. *Prenotifications.* Company may send prenotifications prior to initiating the first Entry to a Receiver's account.
    a. Such notice shall be provided to Financial Institution in the format and on the medium provided in the *Rules* and **Schedule A – Transmittal and Security of Entries by Company**.
    b. Company may initiate subsequent Entries to the Receiver's account as soon as the third Banking Day following the Settlement Date of the prenotification, provided the Financial Institution has not received a Return or a Notification of Change related to the prenotification.
    c. Should Company receive notice that any such prenotification has been rejected by an RDFI or the ACH Operator, future Entries shall not be initiated.
    d. Should Company receive a Notification of Change from an RDFI, future Entries shall not be initiated unless the requested changes have been made.

_______**CCD/CTX Debit/Credit**

1. *Transmittal of Entries by Company.* Company shall transmit CTX, CCD+ and/or CCD [credit/debit] Entries to Financial Institution in compliance with the formatting and other requirements set forth in the attached **Schedule A – Transmittal and Security of Entries by Company**.

2. *Exposure Limits*. The total dollar amount of Entries transmitted, frequency of origination and payment application (debits or credits) originated by Company to Financial Institution shall comply with limits set forth in the attached **Schedule F - Exposure Limits Disclosure**

3. *Authorizations.* Company will obtain the Receiver's agreement to be bound to the *ACH Rules*.

4. *Provision of the Record of Authorization.* Company will provide to Financial Institution, upon request,
   a. An accurate record evidencing the Receiver's agreement to be bound to the *ACH Rules*;
   b. Or Company's contact information.

5. *Notice.* Company agrees to the following regarding the initiation of wholesale credit entries (CCD or CTX credit Entries to non-consumer Receivers) pursuant to UCC Article 4A and the *Rules*:

   a. The Entry may be transmitted through the ACH;
   b. The rights and obligations of the Originator concerning the Entry shall be governed by and construed in accordance with the laws of the State of Oklahoma
   c. Credit given by the RDFI to the Receiver for the Entry is provisional until the RDFI has received final settlement through a Federal Reserve Bank or otherwise has received payment as provided for in Section 4A-403(a) of the UCC Article 4A; and
   d. If the RDFI does not receive such payment for the Entry, the RDFI is entitled to a refund from the Receiver in the amount of the credit to the Receiver's account, and the Originator will not be considered to have paid the amount of the credit Entry to the Receiver.

6. *Prenotifications*. Company may send prenotifications prior to initiating the first Entry to a Receiver's account.
   a. Such notice shall be provided to Financial Institution in the format and on the medium provided in the *Rules* and **Schedule A – Transmittal and Security of Entries by Company**.
   b. Company may initiate subsequent Entries to the Receiver's account as soon as the third Banking Day following the Settlement Date of the prenotification, provided the Financial Institution has not received a Return or a Notification of Change related to the prenotification.
   c. Should Company receive notice that any such prenotification has been rejected by an RDFI or the ACH Operator, Entries shall not be initiated.
   d. Should Company receive a Notification of Change from an RDFI, such Entries shall not be initiated unless the requested changes have been made.

SEC Schedule to ODFI/Originator Agreement
THE FIRST STATE BANK

This Schedule outlines specific responsibilities and obligations related to the specific Standard Entry Class (SEC) Codes being used by the Originator and is considered part of the ODFI/Originator Agreement. Originator may only initiate Entries for the indicated SEC Codes.

___X___PPD Credit Entries – Direct Deposit

1. *Transmittal of Entries by Company*. Company shall transmit PPD credit Entries to Financial Institution in compliance with the formatting and other requirements set forth in the attached **Schedule A – Transmittal and Security of Entries by Company**.

2. *Exposure Limits*. The total dollar amount of Entries transmitted, frequency of origination and payment application (debits or credits) originated by Company to Financial Institution shall comply with limits set forth in the attached **Schedule F - Exposure Limits Disclosure**.

3. *Authorization*. Company will obtain Authorization for PPD credit Entries in accordance with the *Rules* and U.S. law.

    a. Consumer Credit Entries are not required to be in writing.
        i. However, if Company obtains a written authorization for a PPD Credit, Company will retain a record of the Authorization for a period of two (2) years from the termination or revocation of the Authorization. Company shall, upon request within 2 business days, provide Financial Institution an original or copy of the Receiver's Authorization for PPD Entries.

4. *Prenotifications*. Company may send prenotifications prior to initiating the first Entry to a Receiver's account.
    a. Such notice shall be provided to Financial Institution in the format and on the medium provided in the *Rules* and **Schedule A – Transmittal and Security of Entries by Company**.
    b. Company may initiate subsequent Entries to the Receiver's account as soon as the third Banking Day following the Settlement Date of the prenotification, provided the Financial Institution has not received a Return or a Notification of Change related to the prenotification.
    c. Should Company receive notice that any such prenotification has been rejected by an RDFI or the ACH Operator, future Entries shall not be initiated.
    d. Should Company receive a Notification of Change from an RDFI, future Entries shall not be initiated unless the requested changes have been made.

___X___ **PPD Debit Entries – Direct Payment**

1. *Transmittal of Entries by Company.* Company shall transmit PPD debit Entries to Financial Institution in compliance with the formatting and other requirements set forth in the attached **Schedule A – Transmittal and Security of Entries by Company**.

2. *Exposure Limits.* The total dollar amount of Entries transmitted, frequency of origination and payment application (debits or credits) originated by Company to Financial Institution shall comply with limits set forth in the attached **Schedule F - Exposure Limits Disclosure**.

3. *Authorization.* Company will obtain Authorization for PPD Debit Entries in accordance with the *Rules* and U. S. law.

    a. PPD Debit Entries must be authorized in writing and signed or similarly authenticated by the Receiver.
    b. Company must provide the Receiver with a copy of the authorization and will retain a record of the authorization for a period of two (2) years from the termination or revocation of the Authorization.
    c. Company shall, upon request within 2 business days, provide Financial Institution an original or copy of the Receiver's Authorization for PPD Debit Entries.
    d. For recurring PPD Debit Entries authorized by a Receiver, Company must
        i. Provide written notification to the Receiver ten (10) calendar days in advance of a change to the debit amount if it varies from the amount authorized by the Receiver, unless the authorization indicates variable amounts.
        ii. Provide written notification to the Receiver seven (7) calendar days in advance of the new debit date if the date of the debit changes from the date authorized by the Receiver.

4. *Prenotifications.* Company may send prenotifications prior to initiating the first Entry to a Receiver's account.
    a. Such notice shall be provided to Financial Institution in the format and on the medium provided in the *Rules* and **Schedule A – Transmittal and Security of Entries by Company**.
    b. Company may initiate subsequent Entries to the Receiver's account as soon as the third Banking Day following the Settlement Date of the prenotification, provided the Financial Institution has not received a Return or a Notification of Change related to the prenotification.
    c. Should Company receive notice that any such prenotification has been rejected by an RDFI or the ACH Operator, Entries shall not be initiated.
    d. Should Company receive a Notification of Change from an RDFI, such Entries shall not be initiated unless the requested changes have been made.

_______CCD/CTX Debit/Credit

1. *Transmittal of Entries by Company*. Company shall transmit CTX, CCD+ and/or CCD [credit/debit] Entries to Financial Institution in compliance with the formatting and other requirements set forth in the attached **Schedule A – Transmittal and Security of Entries by Company**.

2. *Exposure Limits*. The total dollar amount of Entries transmitted, frequency of origination and payment application (debits or credits) originated by Company to Financial Institution shall comply with limits set forth in the attached **Schedule F - Exposure Limits Disclosure**

3. *Authorizations.* Company will obtain the Receiver's agreement to be bound to the *ACH Rules*.

4. *Provision of the Record of Authorization.* Company will provide to Financial Institution, upon request,
   a. An accurate record evidencing the Receiver's agreement to be bound to the *ACH Rules*;
   b. Or Company's contact information.

5. *Notice.* Company agrees to the following regarding the initiation of wholesale credit entries (CCD or CTX credit Entries to non-consumer Receivers) pursuant to UCC Article 4A and the *Rules*:

   a. The Entry may be transmitted through the ACH;
   b. The rights and obligations of the Originator concerning the Entry shall be governed by and construed in accordance with the laws of the State of Oklahoma
   c. Credit given by the RDFI to the Receiver for the Entry is provisional until the RDFI has received final settlement through a Federal Reserve Bank or otherwise has received payment as provided for in Section 4A-403(a) of the UCC Article 4A; and
   d. If the RDFI does not receive such payment for the Entry, the RDFI is entitled to a refund from the Receiver in the amount of the credit to the Receiver's account, and the Originator will not be considered to have paid the amount of the credit Entry to the Receiver.

6. *Prenotifications*. Company may send prenotifications prior to initiating the first Entry to a Receiver's account.
   a. Such notice shall be provided to Financial Institution in the format and on the medium provided in the *Rules* and **Schedule A – Transmittal and Security of Entries by Company**.
   b. Company may initiate subsequent Entries to the Receiver's account as soon as the third Banking Day following the Settlement Date of the prenotification, provided the Financial Institution has not received a Return or a Notification of Change related to the prenotification.
   c. Should Company receive notice that any such prenotification has been rejected by an RDFI or the ACH Operator, Entries shall not be initiated.
   d. Should Company receive a Notification of Change from an RDFI, such Entries shall not be initiated unless the requested changes have been made.

_______**Tax Payments (EFTPS)**

1. *Transmittal of Entries by Company.* Company shall transmit Tax Payment Credit Entries to Financial Institution in compliance with the formatting and other requirements set forth in the attached **Schedule A – Transmittal and Security of Entries by Company**.

2. *Enrollment Requirements and Special Requirements of Federal Tax Payments.* Company warrants that it has enrolled in the Electronic Federal Tax Payment System (EFTPS) and has selected the ACH credit option. Company warrants that all special requirements of the EFTPS system are met, including the generation of prenotification Entries before the first tax payment is sent. Company further warrants that if it is generating the tax payment, it will use the CCD format with a TXP Addenda Record as required. (If the tax payment is generated by Financial Institution the previous statement can be removed.)

3. *Exposure Limits.* The total dollar amount of Entries transmitted, frequency of origination and payment application originated by Company to Financial Institution shall comply with limits set forth in **Schedule F - Exposure Limits Disclosure**.

ACH Origination Information & Training
Email Delivery Authorization

Boise City School District agrees to receive updated information and training in regards to ACH Origination Rules and Guidelines by email to the following address.

Email toni.thornton@bcpsd.org

Sign____

Date____

ACH Transmittal Register

To be completed and returned with each file of ACH transactions to be processed.

Company Name Boise City School District	Company TAX ID No. 73-6064972	
File Name Monthly Payroll	USB Key/Esafe	File Creation Date
Item Count (Debits) 1	Amount (Debits)	
Item Count (Credits)	Amounts (Credits)	Total No. of Items (Debits & Credits)
Processing Date	Date to be Paid	Authorized Signature

Emailed From: Toni Thornton (toni.thornton@bcpsd.org)____________

Imported By: ____

Date: ____________

Time: ____________

NOTIFIED BY:___PHONE BY: ___________

NAME OF CALLER

INFORMATION TAKEN BY:__________________

EMPLOYEE

Date:________
Time:________am/pm

VERIFIED BY:__________