

## Cost Proposal

**RFP Subject:** State of West Virginia  
Travel Card Program

**RFP Number:** TCARD13

**Vendor Name:** United Bank, Inc

**Business Address:** 2650 Grand Central Ave.,  
Vienna, WV 26105


**Telephone Number:** 304-295-3466

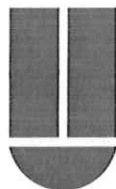
**Web Site:** [www.bankwithunited.com](http://www.bankwithunited.com)

**Authorized Contract Person:** Tina Smith, Vice President

**Email Address:** [tina.smith@bankwithunited.com](mailto:tina.smith@bankwithunited.com)

**Date:** February 28, 2013

**Signature:**   
\_\_\_\_\_  
Tina Smith



**UNITED BANK**  
WEST VIRGINIA'S BANK

Member FDIC

# REQUEST FOR PROPOSAL (TCARD 13)

## Attachment C: Cost Sheet

*Cost information below as detailed in the Request for Proposal and submitted in a separate sealed envelope. Cost should be clearly marked.*

### Section 1: Fees

*Please complete the below cost chart for charges applicable to card usage. Quantities are provided for evaluation purposes only.*

Product/Service	Unit Cost (Charge to Individual Cardholder)	Estimated Quantity	Extended Cost
Corporate Travel System-Air Central Bill	\$0.00	183	\$0.00
Card Replacement	\$0.00	50	\$0.00
MIS Reports	\$0.00	1200	\$0.00
\$350,000.00 Travel Accident Insurance (CCS)	\$0.00	200000	\$0.00
\$200,000.00 Travel Accident Insurance (CTS)	\$0.00	1340	\$0.00
\$500,000.00 Travel Accident Insurance	\$0.00	7000	\$0.00
Primary Collision Damage Insurance (Full Value)	\$0.00	32000	\$0.00
\$2,000.00 Excess Baggage Insurance Checked and Carry On	\$0.00	3000	\$0.00
Foreign Currency Conversion	\$2.53	2000	\$5,060.00
Cash Advances/ATM Access	\$5.00	20000	\$100,000.00
<b>Subtotal A:</b>			<b>\$105,060.00</b>

**Section 2: Rebates**

Please enter percentage rebate for all of the below volume categories. Evaluation will be based on \$10,000,000.01-\$15,000,000.00.

Qualifying Annual Volume	Rebate Percent	Estimated Volume	Amount of Rebate
\$0.00-\$1,000,000.00	0.40%		
\$1,000,000.01-\$5,000,000.00	0.40%		
\$5,000,000.01-\$10,000,000.00	0.40%		
<b>\$10,000,000.01-\$15,000,000.00</b>	<b>0.50%</b>	<b>\$9,400,000.00</b>	<b>\$47,000.00</b>
\$15,000,000.01-\$20,000,000.00	0.55%		
\$20,000,000.01 and Over	0.60%		
		<b>Subtotal B:</b>	<b>-\$47,000.00</b>

**Total Cost for Evaluation (Subtotal A+Subtotal B)****Total:****\$58,060.01**

## CARDHOLDER COSTS/FEE SCHEDULE

THE FOLLOWING INFORMATION IS EXEMPT FROM PUBLIC DISCLOSURE PURSUANT TO THE PROVISIONS OF WV CODE §29b-1-4(a) (1).

<b>1</b>	<b>Annual Fees</b>	<b>No Charge</b>
<b>2</b>	<b>Corporate Travel System – Air Central Bill</b>	<b>No Charge</b>
<b>3</b>	<b>Card Replacement 7 – 10 days</b> <b>Rush – Less than 7 days</b>	<b>No Charge</b> <b>\$25.00</b>
<b>4</b>	<b>MIS Reports</b>	<b>No Charge</b>
<b>5</b>	<b>\$350,000 Travel Accident Insurance (CCS)</b>	<b>Not Available</b>
<b>6</b>	<b>\$200,000 Travel Accident Insurance (CTS)</b>	<b>No Charge</b>
<b>7</b>	<b>\$500,000 Travel Accident Insurance</b>	<b>No Charge</b>
<b>8</b>	<b>Supplemental Travel Accident Insurance</b>	<b>No Charge</b>
<b>9</b>	<b>\$300 Excess Baggage Insurance</b>	<b>No Charge</b>
<b>10</b>	<b>Emergency Cash Advances</b>	<b>Up to \$9,999.99 - \$5.00</b> <b>\$10,000 and up - \$10 .00</b>
<b>11</b>	<b>Foreign Currency Conversion</b>	<b>2% of transaction</b>
<b>12</b>	<b>Late Payment Fees – Individual Accounts Only</b>	<b>5% of Minimum Payment, not to exceed \$15.00</b>
<b>13</b>	<b>APR Individual Accounts (after 60 days)</b>	<b>18% Fixed</b>
<b>14</b>	<b>APR Team and Ghost Accounts (after 60 days)</b> <b>(Subject to change quarterly)</b>	<b>NY Prime + 6.99%</b> <b>(currently 9.25%)</b>
<b>15</b>	<b>Returned Checks</b>	<b>\$20.00</b>
<b>16</b>	<b>Cash Advances/ATM Access</b>	<b>Up to \$9,999.99 - \$5.00</b> <b>\$10,000 and up - \$10 .00</b>
<b>17</b>	<b>Over Limit Fee</b>	<b>Not Applicable</b>
<b>18</b>	<b>Minimum Finance Charge (after 60 days)</b>	<b>Not Applicable</b>

## Rebate/Revenue Sharing

THE FOLLOWING INFORMATION IS EXEMPT FROM PUBLIC DISCLOSURE PURSUANT TO THE PROVISIONS OF WV CODE §29b-1-4(a) (1).

<b>Qualifying Annual Volume</b>	<b>Rebate Percentage</b>
<b>\$0.00 - \$1,000,000.00</b>	<b>.40%</b>
<b>\$1,000,000.01 - \$5,000,000.00</b>	<b>.40%</b>
<b>\$5000,000.01 - \$10,000,000.00</b>	<b>.40%</b>
<b>\$10,000,000.01 - \$15,000,000.00</b>	<b>.50%</b>
<b>\$15,000,000.01 - \$20,000,000.00</b>	<b>.55%</b>
<b>\$20,000,000.01 and over</b>	<b>.60%</b>

Rebate is paid on qualifying transaction volume annually. Qualifying volume is defined as annual sales volume less returns, credits, cash advances, ATM transactions, charge offs and fraud losses.