

8:37 AM
06/23/14
Accrual Basis

Townsend Water Department
Budget vs. Actual
July 2013 through April 2014

	<u>Jul '13 - Apr 14</u>	<u>Budget</u>	<u>\$ Over Budget</u>
061.400 · Special Projects 400			
5005 · Master Plan Revision	0.00	0.00	0.00
5009 · Main St Station Upgrade	0.00	58,219.23	(58,219.23)
5012 · System Enhancement	134,123.60	764,656.47	(630,532.87)
5013 · Water Main Extensions	0.00	127,911.75	(127,911.75)
5014 · Well Development & Exploration	0.00	6,276.29	(6,276.29)
5016 · Harbor Trace Well Construction	0.00	0.00	0.00
Total 061.400 · Special Projects 400	134,123.60	957,063.74	(822,940.14)
061.500 · Special Articles 500			
5000 · Equipment Replacement Fund	0.00	10,000.00	(10,000.00)
5020 · Storage Tank Maintenance	0.00	13,883.40	(13,883.40)
5030 · Water Oper Emergency Res Fund	0.00	20,000.00	(20,000.00)
5035 · Water-CIP New Serv Truck	34,430.65	45,000.00	(10,569.35)
5040 · Water-CIP-Cross St Well Maint	10,873.50	20,000.00	(9,126.50)
5050 · Water-CIP-VFD&Elec SVS Pump	0.00	25,000.00	(25,000.00)
Total 061.500 · Special Articles 500	45,304.15	133,883.40	(88,579.25)
Total 061.000 · General Operations 000	597,236.82	1,592,444.43	(995,207.61)
061.009 · Debt Service 9			
5910 · Long Term Debt-East Side Phase1	33,002.00	33,002.00	0.00
5911 · Long Term Debt-East Side Ph 2	47,012.98	48,030.00	(1,017.02)
5920 · Long term Interest-Phase1	9,371.68	9,378.00	(6.32)
5921 · Long Term Int East Side Ph2	14,569.95	14,970.00	(400.05)
5975 · Intermunicipal Agreement	79,539.89	183,000.00	(103,460.11)
Total 061.009 · Debt Service 9	183,496.50	288,380.00	(104,883.50)
Total Expense	780,733.32	1,880,824.43	(1,100,091.11)
Net Ordinary Income	(779,984.52)	(1,880,824.43)	1,100,839.91
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061.004 · Purchased Supplies 4			
5420 · Office Supplies	2,436.31	5,080.29	(2,643.98)
5430 · Building Supplies	0.00	1,500.00	(1,500.00)
5435 · Equipment Maint Supplies	0.00	1,500.00	(1,500.00)
5460 · Groundskeeping Supplies	25.73	500.00	(474.27)
5480 · Vehicular Supplies	11,680.16	8,000.00	3,680.16
Total 061.004 · Purchased Supplies 4	<u>14,142.20</u>	<u>16,580.29</u>	<u>(2,438.09)</u>
061.005 · Purchased Supplies 5			
5530 · Public Works Supplies	41,674.54	35,000.00	6,674.54
5531 · Chemicals	14,201.01	23,000.00	(8,798.99)
5580 · Other Supplies	80.64	1,250.00	(1,169.36)
Total 061.005 · Purchased Supplies 5	<u>55,956.19</u>	<u>59,250.00</u>	<u>(3,293.81)</u>
061.007 · Other Charges & Exp 7			
5710 · Travel/mileage-in state	0.00	1,100.00	(1,100.00)
5720 · Out of State Travel	0.00	100.00	(100.00)
5730 · Dues and Memberships	1,929.00	1,500.00	429.00
5780 · Other Charges	60.00	500.00	(440.00)
5785 · Water Assessment D.E.P.	1,677.02	2,000.00	(322.98)
Total 061.007 · Other Charges & Exp 7	<u>3,933.15</u>	<u>5,200.00</u>	<u>(1,266.85)</u>
061.008 · Articles 8			
5850 · New Equipment	1,654.00	10,000.00	(8,346.00)
5870 · Replacement Equipment	1,751.06	1.00	1,750.06
Total 061.008 · Articles 8	<u>3,405.06</u>	<u>10,001.00</u>	<u>(6,595.94)</u>

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Townsend Water Department
Budget vs. Actual
July 2013 through April 2014

2.4.4

	<u>Jul '13 - Apr 14</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Expense			
061.000 · General Operations 000			
061.001 · Personal Services 1			
5100 · Salaries & Wages-Water Super	56,364.00	70,055.00	(13,691.00)
5110 · Salary & Wages-Oper Staff	77,112.00	98,154.00	(21,042.00)
5112 · Salary & Wages-Support Staff	43,604.63	55,017.00	(11,412.37)
5120 · Salaries & Wages - Temp. Help	0.00	1.00	(1.00)
5130 · Additional Gross	2,361.82	10,460.00	(8,098.18)
5132 · Other-Longevity	0.00	0.00	0.00
5134 · Additional Gross-Reg&SpecOnc...	14,094.63	13,825.00	269.63
5190 · Other Stipened-Longevity	3,900.00	3,900.00	0.00
5191 · Other - Stipend BOWC	0.00	3.00	(3.00)
5193 · Retirement Benefit	0.00	2,000.00	(2,000.00)
5195 · Other-Clothing Allowance	722.52	2,850.00	(2,127.48)
Total 061.001 · Personal Services 1	198,159.60	256,265.00	(58,105.40)
061.002 · Purchased Services 2			
5210 · Energy	66,298.21	82,000.00	(15,701.79)
5240 · Repair & Maint Building	3,477.08	5,000.00	(1,522.92)
5245 · Repair & Maint Equipment	13,688.36	20,000.00	(6,311.64)
5245100 · Repair & Maintain Equip SC...	0.00	1.00	(1.00)
5270 · Rentals	315.00	1,000.00	(685.00)
Total 061.002 · Purchased Services 2	83,778.65	108,001.00	(24,222.35)
061.003 · Purchased Services 3			
5300 · Professional Services	42,943.23	20,000.00	22,943.23
5300100 · Proff Service Backflow	3,100.00	6,000.00	(2,900.00)
5340 · Communication	12,390.99	17,600.00	(5,209.01)
5380 · Other Services	0.00	2,600.00	(2,600.00)
Total 061.003 · Purchased Services 3	58,434.22	46,200.00	12,234.22

6/6/14

2.4.3

FISCAL YEAR 14 SUMMARY
TOWNSEND WATER DEPARTMENT - ACCOUNTS RECEIVABLE
05/31/14

UNCOLLECTED FROM JUNE 30, 2013

85,753.55

CHARGED 07/01/13- 05/31/14

	5/31/2014	Previous Balance	Total
USER CHARGES	1,963.50	974,256.25	976,219.75
SERVICE CHARGES	2,392.73	23,577.96	25,970.69
CONNECTION CHARGES	4,000.00	17,600.00	21,600.00
LATE CHARGES	2,393.51	16,751.21	19,144.72
BACKFLOW	0.00	6,750.00	6,750.00
SUBTOTAL	10,749.74		
TOTAL CHARGES			1,049,685.16
			1,135,438.71

RECEIVED 07/01/13- 05/31/14

	5/31/2014		
USER CHARGES	59,299.81	904,625.70	963,925.51
SERVICE CHARGES	2,356.78	22,709.78	25,066.56
CONNECTION CHARGES	4,000.00	17,600.00	21,600.00
LATE CHARGES	2,636.05	17,042.18	19,678.23
BACKFLOW	250.00	6,250.00	6,500.00
SUBTOTAL	68,542.64		
TOTAL RECEIPTS			1,036,770.30

SENT TO LIEN	3,025.54
LIENS COLLECTED	0.00
ABATEMENTS	1,020.57
ADJUSTMENTS	-393.47
UNCOLLECTED	95,015.77
	1,135,438.71

OUTSTANDING:

USER CHARGES	\$	87,953.63
SERVICE CHARGES		2,896.68
CONNECTION CHARGES		0.00
LATE CHARGES		3,865.46
BACKFLOW		300.00
TOTAL OUTSTANDING	\$	95,015.77

6/6/14

212



TOWNSEND WATER DEPARTMENT
540 Main Street West Townsend, Massachusetts 01474

Niles Busler, Chairman
Paul L. Rafuse,
Water Superintendent

Francis McNamara, Vice-Chairman

Andrea Wood, Clerk
(978) 597-2212
Fax (978) 597-5611

NO. 14/14
5/31/2014

SCHEDULE OF BILLS RECEIVABLE

To the Accountant:
Treasurer:

The following bills, amounting in the aggregate to

EIGHT THOUSAND THREE HUNDRED FIFTY-SIX AND 23/100***** Dollars

are herewith committed for collection.

<u>DATE</u>	<u>USER CHARGES</u>	<u>SERVICE CHARGES</u>	<u>CONN CHARGES</u>	<u>BACK FLOW</u>
05/31/14	1,963.50	2,392.73	4,000.00	0.00

BOARD OF WATER COMMISSIONERS

Niles Busler, Chairman

Michael MacEaghern, Vice-Chairman

Nathan Mattila, Clerk



Office of the
Townsend Water Department
540 Main Street
West Townsend, MA 01474
Tel: 978-597-2212
Fax: 978-597-5611

Application No. 2014-7
Account No. 61711
Date 6/3/2014

APPLICATION FOR WATER SERVICE

Name of Property Owner: Benjamin Builders Inc.
Service Address: 67 West Elm Street
West Townsend MA, 01474
Tel No.: 987-343-9500 Cell No. _____

Billing Address:
(If different from service address): 69 Massachusett Avenue
Lunenburg MA 01462

1" service. System Development Charge \$2,000.00.

Units (Check all that apply):

☒ Single Family (If Professional Bldg.) No. of Businesses _____
☐ Multi Family (Apartment Building) No. Apartments _____
☐ Hotel/Motel No. Rooms: _____

Type of Use (Check One): ☒ Residential _____ Industrial _____
☐ Commercial/Business _____ Municipal _____
☐ Agricultural _____

Is a sprinkler system required for fire protection? _____ Yes ☒ No

If yes a proposed design plan of the system must be submitted including required flows, required pipe size, and size and backflow prevention device.

Is a flow test/s required? _____ Yes ☒ No

If yes the owner will be billed separately at the current rate per flow test.

Is there an existing or proposed automatic lawn irrigation system? _____ Yes ☒ No On separate well

Has a sketch or plot plan been provided showing the location of the septic system, automatic lawn irrigation system and any known or proposed additions to the existing building? _____ Yes ☒ No *****Plot Plan Requested

I, the Owner understand this form is to be completed and all Fees, charges, and required documentation must be received before water service will be turned on. I also understand that I have from April 1st to November 1st of the same calendar year of the application date to complete the installation or this application shall be null and void and the Connection/System Development charge forfeited. In addition, I acknowledge receipt of the Townsend Water Department's current Rules and Regulations _____

Signature of Owner/Applicant

Date

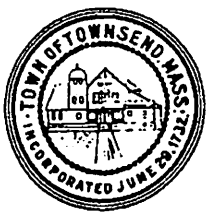
BOARD OF WATER COMMISSIONERS

Chairman

Vice Chairman

Clerk

Date Signed by Board of Water Commissioners



TOWN OF TOWNSEND
Senior Citizen Property Tax Work-Off Program
Department Head Request Form

Department: _____ Date: _____

Department Head: _____ Tel#: _____

(1) My department is interested in the Property Tax Work-Off Program: YES ___ NO: ___

(2) Please list the positions that you would like a property tax work-off applicant to fill:

(3) Please list the types of skills that the position requires: (Be as specific as possible)

(4) Indicate the time frame to complete the above task (i.e., September – December or July only):
(number of hours per week or specific days if applicable)

I understand as the Department Head that I have the right to accept or reject an applicant based upon their skill level. I further understand that once an applicant is placed with my department, I am responsible for training, supervision and documentation of hours worked.

Signature _____

The volunteer and the department head will track hours of work performed and both will sign off on a time sheet to be returned to the Assessor's Office **as soon as possible for the beginning of FY2014**. The employment of the volunteer is at the discretion of the department head.

This agreement was signed on _____

Volunteer _____ Department Head _____

Designated Committee Signature _____



Townsend Board of Assessors

272 Main Street
Townsend, MA 01469
(978) 597-1706

6/6/14 2.1.6
COPY

Niles Busler, Chairman
Laura Shifrin, Member

Julie Johnson, Member
Victoria Tidman, Principal Assessor

DATE: May 15, 2014
TO: All Town Departments
FROM: Board of Assessors
RE: Senior Work Off Program

We are closing in on the end of our eleventh year of involvement with the Senior Work Off Program. We have many seniors who have successfully completed their mandatory 64.5 hours and a few just finishing up. The departments that have made use of this program have all been pleased with the work product supplied by our seniors.

At this time we are trying to identify potential work opportunities from among the many town departments for fiscal year 2014. The senior program has proven to be a great benefit to many departments. Consider making use of this asset.

Typical positions might include the following:

-library shelves	-lunch room monitors	-filing assistant
-data entry	-researchers	-custodial assistance
-school tutors	-secretarial assistance	-archivist

If your department has a project/task that would be well suited for a person 60 years of age or older, and can be completed in the 64.5 hours, we invite you to complete the attached form and return it to our office **as soon as possible for FY2015**. Available positions will be compiled and then advertised among Townsend's seniors. Sometime in mid-June we will forward 1-3 applicant's names and applications to you. You will conduct your interviews and select the candidate of your choice. Of course, the departments reserve the right not to select any of the candidates if none are deemed suitable for the position.

Department heads are responsible for supervising program participants. Additionally, supervisors are responsible for setting work schedules and tracking the worker's hours.

All tax credits are awarded out of the assessor's overlay/abatement account. In no case should a senior under this program be used as a replacement for regular staff whose positions are authorized and funded by regular town budget.

We hope you will participate in this worthwhile program.

6/6/14

2.1.5
Tabled.



**TOWN OF TOWNSEND
BOARD OF WATER COMMISSIONERS
APPLICATION TO ABATE OR ADJUST CHARGES**

Name: Steve Malcolm Account # 2780

Address: 42 Ash Street

Phone # _____ Email Address _____

Billing date _____

AMOUNT: _____ ABATEMENT ☒ ADJUSTMENT ☐ (check one)

REQUESTED BY: CUSTOMER ☐ OFFICE ☐ OTHER ☐ - if other please explain below:

Reasons: (please attached supporting documentation if applicable)

Abate Add user 288.00

APPROVED ☐ DENIED ☐ (check one)

DATE: _____

TOWNSEND BOARD OF WATER COMMISSIONERS

TOWN OF TOWNSEND
SUMMARY SHEET FOR THE CAPITAL IMPROVEMENT PLAN OF FISCAL YEAR 2015 - 2019
DEPARTMENT NAME: Water

	Dept. Priority	Project/Equipment Title	FY 15	FY 16	FY 17	FY 18	FY 19	Total
		PROJECTS						
	1	Install Tank Mixing Sys. Fitchburg Rd. Storage Tank	50,000					\$ 50,000
	2	Emery Rd. to South Harbor Rd. Water Main Loop			1,500,000			\$ 1,500,000
	3	Replace Main St. Well field & Modifications to Main St. Sta.				1,000,000		\$ 1,000,000
	4							\$ -
	5							\$ -
	6							\$ -
								\$ -
		EQUIPMENT						
	1	Replace 2002 Ford F-450 1 Ton Dump Truck			50,000			\$ 50,000
	2	Replace 2007 Ford F-150 Pick Up Truck			40,000			\$ 40,000
	3							\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
		Total All Projects & Equipment	\$ 50,000	\$ -	\$ 1,590,000	\$ 1,000,000	\$ -	\$3,346,000
								\$3,351,000

Department Head Signature _____

Date Submitted _____

12:08 PM
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UNCOLLECTED FROM JUNE 30, 2013

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SUBTOTAL	10,749.74		
TOTAL CHARGES			1,049,685.16
			1,135,438.71

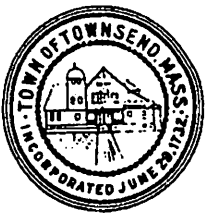
RECEIVED 07/01/13- 05/31/14

	5/31/2014		
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SERVICE CHARGES	2,356.78	22,709.78	25,066.56
CONNECTION CHARGES	4,000.00	17,600.00	21,600.00
LATE CHARGES	2,636.05	17,042.18	19,678.23
BACKFLOW	250.00	6,250.00	6,500.00
SUBTOTAL	68,542.64		
TOTAL RECEIPTS			1,036,770.30

SENT TO LIEN	3,025.54
LIENS COLLECTED	0.00
ABATEMENTS	1,020.57
ADJUSTMENTS	-393.47
UNCOLLECTED	95,015.77
	1,135,438.71

OUTSTANDING:

USER CHARGES	\$ 87,953.63
SERVICE CHARGES	2,896.68
CONNECTION CHARGES	0.00
LATE CHARGES	3,865.46
BACKFLOW	300.00
TOTAL OUTSTANDING	\$ 95,015.77



TOWN OF TOWNSEND
Senior Citizen Property Tax Work-Off Program
Department Head Request Form

Department: _____ Date: _____

Department Head: _____ Tel#: _____

(1) My department is interested in the Property Tax Work-Off Program: YES ___ NO: ___

(2) Please list the positions that you would like a property tax work-off applicant to fill:

(3) Please list the types of skills that the position requires: (Be as specific as possible)

(4) Indicate the time frame to complete the above task (i.e., September – December or July only):
(number of hours per week or specific days if applicable)

I understand as the Department Head that I have the right to accept or reject an applicant based upon their skill level. I further understand that once an applicant is placed with my department, I am responsible for training, supervision and documentation of hours worked.

Signature _____

The volunteer and the department head will track hours of work performed and both will sign off on a time sheet to be returned to the Assessor's Office **as soon as possible for the beginning of FY2014**. The employment of the volunteer is at the discretion of the department head.

This agreement was signed on _____

Volunteer _____ Department Head _____

Designated Committee Signature _____



2.1.2

Townsend Board of Assessors

272 Main Street
Townsend, MA 01469
(978) 597-1706

Niles Busler, Chairman
Laura Shifrin, Member

Julie Johnson, Member
Victoria Tidman, Principal Assessor

DATE: May 15, 2014
TO: All Town Departments
FROM: Board of Assessors
RE: Senior Work Off Program

We are closing in on the end of our eleventh year of involvement with the Senior Work Off Program. We have many seniors who have successfully completed their mandatory 64.5 hours and a few just finishing up. The departments that have made use of this program have all been pleased with the work product supplied by our seniors.

At this time we are trying to identify potential work opportunities from among the many town departments for fiscal year 2014. The senior program has proven to be a great benefit to many departments. Consider making use of this asset.

Typical positions might include the following:

-library shelves	-lunch room monitors	-filing assistant
-data entry	-researchers	-custodial assistance
-school tutors	-secretarial assistance	-archivist

If your department has a project/task that would be well suited for a person 60 years of age or older, and can be completed in the 64.5 hours, we invite you to complete the attached form and return it to our office **as soon as possible for FY2015**. Available positions will be compiled and then advertised among Townsend's seniors. Sometime in mid-June we will forward 1-3 applicant's names and applications to you. You will conduct your interviews and select the candidate of your choice. Of course, the departments reserve the right not to select any of the candidates if none are deemed suitable for the position.

Department heads are responsible for supervising program participants. Additionally, supervisors are responsible for setting work schedules and tracking the worker's hours.

All tax credits are awarded out of the assessor's overlay/abatement account. In no case should a senior under this program be used as a replacement for regular staff whose positions are authorized and funded by regular town budget.

We hope you will participate in this worthwhile program.



May 28, 2014
Page 3 of 3

Reference: Townsend SCADA System Construction Administration

Your Proposal is accepted

Townsend Water Department

By _____

Date _____

Design with community in mind



Reference: Townsend SCADA System Construction Administration

8. Review all certificates for payment submitted by the contractor and determine the amount owed to the contractor based on site observations and measured quantities.
9. Develop "Punch List" and perform substantial and final completion inspections, including:
 - a. Before Stantec issues a Certificate of Substantial Completion, submit to Contractor a punch list of observed items requiring completion or correction.
 - b. Conduct final inspection with Town and Contractor representatives and prepare a final list of items to be completed or corrected.
 - c. Verify that all items on final list have been completed or corrected and make recommendations to Town concerning acceptance.
10. Review the SCADA O&M manuals.

Fee

The following is a breakdown of the fees associated with the proposed Scope of Services:

Construction Administration	\$ 18,500.00
Meetings / Site Visits	\$ 12,550.00
Expenses	<u>\$ 250.00</u>
Total	\$ 31,300.00

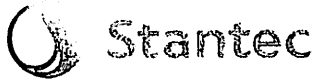
The total fee for this additional work is \$31,300.00. We will not exceed that fee without your authorization.

We appreciate the opportunity to provide continuing service to the Water Department, and to bring the Water Department SCADA system to fruition.

Yours truly,

STANTEC CONSULTING SERVICES INC.

George Allan
Principal
Phone: (978) 577-1425
Fax: (978) 692-4578
george.allan@stantec.com



Stantec Consulting Services Inc.
5 LAN Drive Suite 300
Westford MA 01886-3538
Tel: (978) 692-1913
Fax: (978) 692-4578

May 28, 2014

File: 195111966

**Townsend Water Department
Board of Water Commissioners
P.O. Box 17
Townsend, MA 01469-0017**

Reference: Townsend SCADA System Construction Administration

Dear Commissioners,

As discussed during the Board's May 12, 2014 meeting, the SCADA project is expected to proceed with construction. Our current scope of services was completed with the execution of the bidding process. In order to assist the Water Department during construction, we have prepared the following additional scope of services for your review and approval.

Scope of Services

1. Coordinate and prepare Contract Documents for execution.
2. Perform general administration of construction contract. Stantec shall consult with and advise the Water Department and act as Water Department's representative as provided in the General Conditions of the Construction Contract.
3. Schedule and conduct a pre-construction meeting and prepare and distribute meeting minutes.
4. Review SCADA submittals/resubmittals (RTUs, MTU, PLCs, PCs, peripherals, radios, antenna assemblies, panel wiring diagrams, instrumentation, hardware, software, etc.).
5. Review electrical related submittals (wiring, conduit, boxes, supporting devices, grounding, etc.).
6. Review, advise the Town and issue necessary interpretations and clarifications of the Contract Documents and prepare work directive changes and change orders as required.
7. Conduct periodic Progress Meetings and site visits with the Contractor and Water Department to review the status of the construction. Progress Meetings are expected to occur monthly, and will discuss: status of construction, schedule, submittals, pay estimates, change orders, equipment delivery, start-up coordination, and project closeout.

2.1.4

2003 WATER SYSTEM ANALYSIS REPORT

Prepared By Earth Tech, Inc.

The cost estimates provided by Earthtech do not include any contingencies for hazardous waste sites and the possibility of contaminated soil. The status of any identified disposal site should be investigated prior to undertaking the respective water main projects, and project costs updated as necessary. Additionally, the Massachusetts Department of Environmental Protection's (DEP) Transition List of Confirmed Disposal Sites and Locations to be Investigated should be reviewed periodically to see if additional sites have been identified that might affect any proposed project.

1. Recommended Supply Improvements

- | | | | |
|----|--|------------------------|--------------------|
| a. | Leahy Property Well Site | \$1,115,000 | |
| | Initial testing was performed, results showed a high yielding well site. Discussions and Negotiations with the property owner proved to costly also, we became aware of the Availability of land at the Harbor Trace site. | | |
| b. | Harbor Trace Well Site | \$1,115,000 | COMPLETED |
| c. | Well Site 3-98 | \$700,000 | PARTIALLY COMPLETE |
| | Initial testing was performed, results showed a high yielding well site. An 8" test well was installed and DEP permitting was completed. Focus turned to Harbor Trace when we became aware of the availability of land at the Harbor Trace site. | | |
| d. | Replacement of Main Street Tubular Wellfield | \$400,000 | |
| | Will be included with item c. | | |
| e. | Sportsman's Club Well Site | \$1,300,000 | NO FURTHER ACTION |
| | Initial testing was performed, results showed a high yielding well site. Could not come to an agreement with the property owner. Focus turned to Harbor Trace when we became aware of the availability of land and testing proved favorable. | | |

2. Recommended Distribution System Improvements

- | | | | |
|----|---|-------------|---------------------|
| a. | Main Street west of West Elm Street (Elm St. west to pumping station) | \$650,000 | |
| b. | Main Street east of Elm Street (Center to end of line east end) | \$1,200,000 | |
| c. | Old Turnpike Road | \$470,000 | PARTIALLY COMPLETED |
| | Did not replace main however, a loop was completed in 2008 when we required the contractor to install Approximately 3,300 ft. of 8" HDPE from the end of the existing main, up Barker Hill Rd. and Tie into the 12" ductile iron main on Dudley Rd. | | |
| d. | Mason Road | \$135,000 | |
| e. | South Street and Warren Road | \$265,000 | COMPLETED |
| | This project was completed in 2005 & 2006 which included an extension on Warren Rd. from 38 Warren Rd. to 71 Warren Rd. and approximately 1,100 ft. on Shirley Rd. | | |
| f. | West Elm Street | \$500,000 | |

In order to properly plan for these capital improvement projects, we have prioritized these projects over the planning period of 20 years, based upon 5 year increments. As determined in consultation with the Townsend Water Department, the following list summarizes these priorities.

Priority Group 1 - Planning Years 1 through 5

1 a/b.	Leahy Property Well Site or Harbor Trace Well Site	\$1,115,000	COMPLETED
1c.	Well Site 3-98	\$700,000	PARTIALLY COMKLETE
1d.	Replacement of Main Street Tubular Wellfield <i>Will/may be included with item 1c.</i>	\$400,000	
2c.	Old Turnpike Road <i>Did not replace main however, a loop was completed in 2008 when we required the contractor to install Approximately 3,300 ft. of 8" HDPE from the end of the existing main, up Barker Hill Rd. and Tie into the 12" ductile iron main on Dudley Rd.</i>	\$470,000	PARTIALLY COMPLETED
2e.	South Street and Warren Road <i>This project was completed in 2005 & 2006 which included an extension on Warren Rd. from 38 Warren Rd. to 71 Warren Rd. and approximately 1,100 ft. on Shirley Rd.</i>	\$265,000	COMPLETED

Priority Group 2 - Planning Years 6 through 10

2a.	Main Street west of West Elm Street (Elm St. west to pumping station)	\$650,000	
2b.	Mason Road	\$135,000	

Priority Group 3 - Planning Years 11 through 15

3a.	Main Street east of Elm Street (Center to end of line east end)	\$1,200,000	
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Priority Group 3 - Planning Years 16 through 20

4a.	Leahy Property Well Site or Harbor Trace Well Site	\$1,115,000	
4b.	Sportsman's Club Well Site	\$1,300,000	
4c.	West Elm Street	\$500,000	

2.1.4

2003 WATER SYSTEM ANALYSIS REPORT

Prepared By Earth Tech, Inc.

The cost estimates provided by Earthtech do not include any contingencies for hazardous waste sites and the possibility of contaminated soil. The status of any identified disposal site should be investigated prior to undertaking the respective water main projects, and project costs updated as necessary. Additionally, the Massachusetts Department of Environmental Protection's (DEP) Transition List of Confirmed Disposal Sites and Locations to be Investigated should be reviewed periodically to see if additional sites have been identified that might affect any proposed project.

1. Recommended Supply Improvements

- | | | | |
|----|--|------------------------|--------------------|
| a. | Leahy Property Well Site | \$1,115,000 | |
| | Initial testing was performed, results showed a high yielding well site. Discussions and Negotiations with the property owner proved to costly also, we became aware of the Availability of land at the Harbor Trace site. | | |
| b. | Harbor Trace Well Site | \$1,115,000 | COMPLETED |
| c. | Well Site 3-98 | \$700,000 | PARTIALLY COMPLETE |
| | Initial testing was performed, results showed a high yielding well site. An 8" test well was installed and DEP permitting was completed. Focus turned to Harbor Trace when we became aware of the availability of land at the Harbor Trace site. | | |
| d. | Replacement of Main Street Tubular Wellfield | \$400,000 | |
| | Will be included with item c. | | |
| e. | Sportsman's Club Well Site | \$1,300,000 | NO FURTHER ACTION |
| | Initial testing was performed, results showed a high yielding well site. Could not come to an agreement with the property owner. Focus turned to Harbor Trace when we became aware of the availability of land and testing proved favorable. | | |

2. Recommended Distribution System Improvements

- | | | | |
|----|---|-------------|---------------------|
| a. | Main Street west of West Elm Street (Elm St. west to pumping station) | \$650,000 | |
| b. | Main Street east of Elm Street (Center to end of line east end) | \$1,200,000 | |
| c. | Old Turnpike Road | \$470,000 | PARTIALLY COMPLETED |
| | Did not replace main however, a loop was completed in 2008 when we required the contractor to install Approximately 3,300 ft. of 8" HDPE from the end of the existing main, up Barker Hill Rd. and Tie into the 12" ductile iron main on Dudley Rd. | | |
| d. | Mason Road | \$135,000 | |
| e. | South Street and Warren Road | \$265,000 | COMPLETED |
| | This project was completed in 2005 & 2006 which included an extension on Warren Rd. from 38 Warren Rd. to 71 Warren Rd. and approximately 1,100 ft. on Shirley Rd. | | |
| f. | West Elm Street | \$500,000 | |



**Town of Townsend Water Department
Lockbox Processing Pricing**

<u>Service</u>	<u>Quarterly Est. Qty.</u>	<u>Unit Cost</u>	<u>Quarterly Fee</u>	<u>Total Annual Cost</u>
Lockbox Services				
Initial Set-up Fee	1	\$ -		No Charge
Monthly Maintenance	3	\$ 75.00	\$ 225.00	\$ 900.00
Remittances Processed*	1,500	\$ 0.05	\$ 75.00	\$ 300.00
Checks Processed*	1,500	\$ 0.05	\$ 75.00	\$ 300.00
Unprocessable per item fee	9	\$ 0.15	\$ 1.35	\$ 5.40
Total Lockbox Fees			\$ 376.35	\$ 1,505.40

Lockbox Services (optional - not included in total cost below)

Mail Courier Fee**	At Cost - see below			At Cost
Web Inquiry Fee	3	\$ 100.00	\$ 300.00	\$ 1,200.00
Monthly CD Rom Fee (Data & Images)	3	\$ 20.00	\$ 60.00	\$ 240.00
Daily Email Report(s) Fee per report	21	\$ 1.00	\$ 21.00	\$ 84.00

Banking Services

Monthly Maintenance	1	\$ -	\$ -	No Charge
Per Deposit Fee	21	\$ -	\$ -	No Charge
Per Check Deposit Fee	300	\$ -	\$ -	No Charge
Re-Deposited Returned Check		\$ -	\$ -	No Charge
Returned Deposited Items		\$ -	\$ -	No Charge
Wire Transfer		\$ -	\$ -	No Charge

Total Banking Services Fees	\$ -	No Charge
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Annual Fees

P.O. Box Rental Fee - at cost as determined by the USPS/subject to change	1	\$ 1,400.00	\$ 1,400.00
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Total Annual Fees with PO Box Rental (does not include optional costs)	\$ 2,905.40
---	--------------------

Assumptions

TOTAL ANNUAL FEE w/ OPTIONAL SERVICES \$4,429.40

* Monthly remittance and check volumes are based on the volume of 300 items per month.

** Mail courier fees at cost. This fee is for any exceptions or unprocessables that are to be returned to the Water Dept on a daily/regular basis via USPS.

Submitted by: Heather Tittmann, CTP, Vice President / Government Banking - Eastern Bank

Date: December 9, 2013



December 9, 2013

Mr. Paul Rafuse
Water Superintendent
Town of Townsend
540 Main Street
Townsend, MA 01474

Dear Paul:

Thank you for providing Eastern Bank the opportunity to submit our proposal for Lockbox Services. We are pleased to be able to present our capabilities to you and believe our bid competitively addresses your Lockbox requirements. Eastern Bank has not been disbarred or disqualified from a bid/contract within the last five years.

As you review our response, you will find that Eastern Bank utilizes Lighthouse Payment Services, Inc. as our sub-contracted Lockbox provider who will be responsible for your Lockbox processing. Lighthouse Payment Services Inc. is strategically located at 91 Montvale Avenue, Suite 101, Stoneham, MA 02180 and is owned by Tom Drunsic.

Eastern Bank is your primary contact and liaison with Lighthouse Payments Services to resolve any customer service issues that may arise. We feel this is a great advantage because you have the sponsorship and superior customer service of Eastern Bank, along with the state of the art technology of Lighthouse Payments Services to provide you the best in class service. Lighthouse Payments Services is dedicated solely to Retail Lockbox processing, which makes it possible to bring you the most flexible and advanced featured solutions available. This translates to really fast set-ups with no set up fees, the ability to quickly adapt to changes in your needs, and streamlined internal processes.

Another benefit to using Eastern and Lighthouse Payments Services is that your mail is processed and credited to your account the same day; transforming deposits into useable cash quickly.

Eastern Bank has a strong relationship and a great deal of confidence in Lighthouse Payments Services and has found the company and its principals to be highly dedicated and capable. Their processing error rates reflect the high level of accuracy and achievement at the company. Lighthouse Payments Services' current processing error rate is one error for every 40,000 items processed.



We understand the decision to find a Lockbox vendor is not an easy one and that is why we welcome requests for Lockbox tours to help you make your decision. We are confident that you will be impressed. You can be sure your Lockbox processing is performed in a professional, secure and stringent environment. Some of the processing and security is so smooth you might not even notice it at first. For instance, to enter the processing area, Lighthouse Payments Services uses a keyless entry system, employs security cameras, and also keeps an appointment book to know who is scheduled to be on the premises. If you happen to bring a Lockbox item with you that day, Lighthouse Payments Services could have you set up, with customized specifications, even before you leave the tour.

Eastern Bank is committed to providing the Town of Townsend Water Department with superior customer service. You have me, as well as the entire Government Banking team available to you to resolve any issues that may arise. Our team of professionals' sole objective is to dedicate their time and resources to the specialized needs unique to municipalities. A brief summary of our staff members and qualifications is included within the body of this proposal. We also encourage you to contact any of the references listed in this proposal. We find our satisfied clients are some of our best advocates. We believe in Lighthouse Payments Services and want you to be a believer too.

I am the primary contact for this proposal and am authorized to bind Eastern Bank to all comments made in the proposal and to negotiate and sign the contract with the Town of Townsend Water Department on the bank's behalf. The quotes stated in this proposal are valid for 60 days. The contract between the Town of Townsend Water Department and Eastern Bank (if awarded) will remain in effect until your specified date. Eastern Bank has a Green *** rating from Veribanc and deposits will reside in a checking with interest account covered by FDIC.

Please do not hesitate to contact me or any of my colleagues at any time if you require further clarification regarding this proposal or any other issues or concerns.

In closing, I would like once again to extend our appreciation for the opportunity to present this proposal and look forward to a favorable response.

Sincerely,

A handwritten signature in dark ink, appearing to read "Heather L. Tittmann".

Heather L. Tittmann, CTP
Vice President



FAQ's - Qualifications

1. Experience with lock box operations and banking operations

Eastern Bank and Lighthouse Payments Services, Inc. exceed the minimum lockbox operations and banking operations requirements.

Lighthouse Payment Services

Lighthouse Payments Services was formed to fill a void in the payment processing industry. Many processors focus on very large corporate customers, to the detriment of smaller customers. Others have not stayed current with the latest in processing technology (imaging, web based access to data, etc.) and they are not offering the kinds of features and benefits that are now readily available. Still others have persistent quality problems that adversely affect relationships with customers. We saw an opportunity for a processor that has a combined fifty+ years of industry experience and has constructed a processing platform that is "state of the art", flexible, and cost effective.

Lighthouse Payments Services is located in Stoneham, Massachusetts. Stoneham was selected because of its proximity to major transportation routes, the ready availability of good low cost labor, plenty of reasonably priced real estate and proximity to an efficient Post Office and depository banks.

The product offering is both wholesale and retail lockbox processing directed at customers with a need for a New England payment processing location. Their market segments include municipalities, financial institutions, corporations, and non-profits.

For municipalities, they are focused on satisfying the unique payment processing needs of local cities and towns. Their flexibility in processing permits them to be very responsive to the unique needs of cities and towns and they maintain a great relationship with the key depository banks for those municipalities.

Thomas S. Drunsic, Chairman of the Board, CEO, Lighthouse Payments Services, Inc.

Tom Drunsic is a co-founder of Lighthouse Payments Services, Inc. As Chairman of the Board and CEO, he directs the company in support of its payment processing and fund raising solutions. In addition, he is the principal responsible for national sales.

Prior to the founding of Lighthouse Payments Services, Mr. Drunsic was Senior Vice President of Boston Safe Deposit and Trust, a company of Mellon Financial Corp. As a manager of the Mellon Global Cash Management Boston operation, he directed the site in support of the company's collection, disbursement and asset account services.



Prior to joining The Boston Company in 1988, Mr. Drunsic served as manager of the Check Processing department and manager of Business Systems within the Deposit Operations Division at Bank of Boston. He has 31 years of experience in the field of banking operations.

Mr. Drunsic holds a Bachelor of Science degree in Finance from the University of Connecticut with a second major in Operations Management and a diploma from the New England School of Banking at Williams College. He has done post-graduate work at the University of Michigan, Ohio State University, and the George Washington University.

Active in professional and community activities, Mr. Drunsic was past Treasurer of the Boston Clearinghouse Association, and has held various elected and volunteer positions in his local community.

Eastern Bank

Heather L. Tittmann, CTP, Vice President

Heather has been with Eastern Bank since 2008. Prior to joining Eastern, Heather worked as a Municipal Sales Representative in Government Banking at BNY Mellon. Heather brings over seventeen years of municipal finance experience and over twenty-four years of banking experience with her and holds a Certified Treasury Professional (CTP) designation. Heather can be reached by phone at (978) 882-2512, by fax at (781) 598-7478, and e-mail at h.tittmann@easternbank.com.

Andrea J. Renaud, Vice President, Treasury Services

Andrea joined Eastern Bank as a Treasury Services Sales Representative in 2008. She previously was with Citizens Bank as an International Cash Management Team Leader. Andrea has over 30 years of Cash Management experience. She brings a depth of knowledge and expertise in Sales, Product Development, Risk, and Customer Service. Andrea holds the Certified Treasury Professional (CTP) credential and is a graduate of Assumption College. She may be reached by phone at (617) 897-1053, by fax at (617) 897-1094, or by email at a.renaud@easternbank.com.

Natalya Ryzhova, Senior Client Support Specialist, Government Banking

Natalya Ryzhova joined the Government Banking Group December, 2008. Natalya is the primary client support contact person for Government Banking. Natalya previously held an Operations Specialist position in Eastern Banks' Capital Markets Division and has more than 10 years of banking experience. Natalya also holds a Masters Degree in Financial Economics. She can be reached by phone at (781) 598-7710, by fax at (781) 598-7478, and by e-mail at n.ryzhova@easternbank.com.



2. References

Eastern Bank and Lighthouse Payments Services, Inc., have partnered together to service clients for many years. Below is a list of current customers. All clients listed may be contacted for performance references.

Salem, MA

Bonnie Celi
Collector
93 Washington Street
Salem, MA 01970

Phone: (978) 619-5620
Email: bceli@salem.com

The City of Salem has been a client for over 30 years. They utilize a wide range of services including, Overnight Investment, Lockbox, CD Image, Trust Escrow & Zero Balance Accounting.

Lynn, MA

Richard J Fortucci
Treasurer
Three City Hall Square
Lynn, MA 01901

Phone: (781) 586-6905
Email: rfortucci@ci.lynn.ma.us

The City of Lynn has been a client since 1988. They utilize a wide range of products including, Lockbox, TreasuryConnect, Direct Deposit, Account Reconciliation & CD Image.

Stoneham, MA

Diane Murphy
Treasurer/Collector
35 Central Street
Stoneham, MA 02180

Phone: (781) 507-2422
Email: dmurphy@ci.stoneham.ma.us

The Town of Stoneham has been a client since 1992. Stoneham uses the following services: Lockbox, Remote Deposit Capture, CD Image, Courier Service, Zero Balance Accounting and Deposit Reconciliation.

Amesbury, MA

Donna Cornoni, Treasurer/Collector Phone: 978-388-8105
62 Friend Street, Town Hall E-mail: donnac@amesburyma.gov
Amesbury, MA 01913

The Town of Amesbury has been a client of Eastern Bank for nearly 20 years. They utilize several Eastern products, such as TreasuryConnect, CD Image, EDI, Trust Escrow and Account Reconciliation. They are a Lockbox client of Lighthouse Payments Services.

3. Qualified in-house personnel to perform Lockbox tasks

Lighthouse Payments Services, Inc., was established in 2002. However, they bring more than 50 years of industry experience and focus on satisfying the unique payment processing needs of cities and towns. The quality of in-house personnel starts with bonded staff picking up and delivering the mail, which is then handled by experienced operators and controls, such as random batch reviews by the lockbox supervisor, are in place to assure the highest quality and accuracy.

4. Technology to transmit all files and data between the Town and the contractor over the internet or by email

We can place the payment file data on an FTP site so that you are able to retrieve it through the Internet or we can send the file to you as an attachment to an email.

5. Technology to process multiple document types paid by one check

We are able to deal with partial payments, multi-check, or multi-bill situations for each bill type and allow only exact payments where required. By bill type, you can specify whether only exact payments are allowed, over payments, under payments, with or without limitations. For example, you may specify that we accept an under payment on an excise tax bill as long as it is within \$5.00 of the amount due.

We can process multi-bills, multi-checks and multi-bills across payment types. For example, if a taxpayer pays a real estate tax bill with a water/sewer bill, we can process that and it is not an exception payment.

6. Competent people available at all times, able to communicate with the Town and be able to make decisions and bind the company to those decisions

Heather L. Tittmann, CTP, Vice President, Government Banking Relationship Manager
Telephone: (781) 598-7585 Mobile: (978) 882-2512 Email: h.tittmann@easternbank.com

Thomas S. Drunsic, Chairman of the Board, CEO, Lighthouse Payments Services, Inc.
Telephone: (781) 279-0901 Sales: (508) 726-7762 Email: tdrunsic@lighthousepayments.com

Heather and Tom will be the primary contacts for this contract.



7. Federal Deposit Insurance Corporation (FDIC)

Eastern Bank is a member of the Federal Deposit Insurance Corporation.

8. Electronic imaging (CD-ROM) for cancelled checks (both front and back) and remittance coupons

All documents processed are imaged, including correspondence. You may search transactions and bring up all images for a transaction via the Internet for a period of one year after the payment is processed. Images can be printed, faxed, or emailed. In addition, we provide the same data and images on a CD. You can elect to receive the CD on a daily, weekly, or monthly schedule. Just as with the Internet, you can search your data by any of the captured data fields and bring up the images on the CD. With imaging and email, reports and documents are available the same day.

9. Approved remote backup site in case of emergency

Lighthouse Payments Services has a "hot site" agreement with SunGuard Availability Services to provide alternate processing capability at a location 30 minutes from their prime facility. This includes support for mail extraction, data capture, and output hardware and software. Their formalized disaster recovery plan calls for annual testing with live work. The agreement also provides for portable power so they may continue to operate in their own facility, in the event the disaster is a power failure. In addition to this, they also maintain on-site backup power. That is, in case of an emergency situation, (power outages, etc) Lighthouse Payments Services will be able to process all of your remittances with little or no delay.



LOCK BOX SERVICES

1. Postal Facility within the State of Massachusetts

A Postal Service box is established at the Woburn, MA postal facility. Woburn is an established facility handling lockbox mail for many lockbox providers. Mail pickup commences with the first available pickup at the Post Office and is continuous until all the inbound mail is picked up. Work received that day is processed on the same business day. One deposit is made to your account at Eastern Bank and consists of all the mail received that day. All processed transactions can be delivered to the Town within 2 business days.

There is a charge associated with returning actual remittances, etc., as these can only be delivered via bonded courier, overnight delivery or by US mail. We recommend you utilize the image service for the fastest, most efficient, and cost effective method of receiving your transaction information. You can search transactions and bring up images for a transaction via the Internet for one full year after the payment is processed. Images can be printed, faxed, or emailed. With imaging services, the transactions and reports will be available to you the same day.

2. Ability to read OCR A print characters or manually enter data information, as required

We have the ability to read OCR A and to capture data manually. When scan lines are read, they are read from images of the documents rather than using hardware. As a result, the scan line can be placed anywhere on the document and there is much more forgiveness for shifts due to print alignment. In addition, we use sophisticated recognition technology to systemically read the courtesy amount and the legal amount from the check and compare it to the amount due in the scan line; all three amounts must agree or the items will be directed to an operator for validation.

3. Ability to capture payment information electronically

Information will be captured electronically and can be transmitted to you in any format you require.

4. Provide a way for the Water Department to retrieve the payment file (s) over the Internet or send the files via email

We can place the payment file data on an FTP site so that you are able to retrieve it through the Internet or we can send the file to you as an attachment to an email.

5. Data delivery to the Water Department

- a) Deposit Slip(s), all tax bills, all unprocessed mail in the envelopes they were mailed in, date stamped on the day received by the lockbox

We can comply with your request to deliver deposit slip(s), tax bills, and all unprocessed mail in the envelopes they were mailed in, date stamped on the day received by the lockbox. Ultra 2000 mail extractors permit us to pull the envelope whenever there is a payment we are unable to process. We recommend using our image-based services. All documents processed are imaged, including correspondence. You may search transactions and bring up all images for a transaction via the Internet for a period of one year after the payment is processed. Images can be printed, faxed, or emailed. In addition, we provide the same data and images on a CD monthly. Just as with the Internet, you can search your data and bring up the images on the CD. With imaging and email, reports and documents are available the same day.

- b) Hard copy reports (electronic document)
 - 1) Journal Report denoting all payments processed in a batch

We can provide a Journal report denoting all payments processed in a batch. However, we recommend using our web access to search and view transactions and the images.

- 2) Batch Summary Report denoting the number of items and amount processed within each batch including a grand total of all batches processed

We will provide the required Batch Summary report, denoting the number of items and amount processed within each batch, including a grand total of all batches processed. All of our reports can be emailed, faxed, and/or printed and mailed. If you select email or fax, you will receive the report the same day the deposit is made to the bank.

- 3) A summary Report breaking down the total bills processed by bill type

Yes, we will provide the Summary Report breaking down the total bills processed by bill type.



c) Audit trail information on the back of all bills and checks

We will provide an audit trail on the back of all bills and checks. Our audit trail is dynamic and can be designed by you to fit your needs. With the ability to search transactions via the Internet and bring up images of any documents, including correspondence, you will find there is no need for you to use the paper for research or reference ever again.

d) A process for forwarding correspondence and receipt requests to the Water Department

We are able to send the forwarding correspondence and receipt requests to your department in the daily package. However, we recommend using the Internet and CD's for viewing your correspondence. Any documents such as abatement requests, that must be returned, will be returned.

Lighthouse Payments Services has an optional service that you might want to take advantage of, where they will receipt the payment and return it to the taxpayer when provided with a self-addressed stamped envelope.

e) A method for recovery of faulty data file

We are able to re-transmit a file for up to 180 days after the processing date to accommodate recovery of faulty data files.

6. Contact person for problem resolution and system updates

If the proposal is accepted, you will be assigned a contact and a back-up contact to handle any problems or system updates. You also have the primary contacts for your relationship available, Heather Tittmann, Eastern Bank and Tom Drunsic, Lighthouse Payments Services.



7. Ability to deal with partial payments, multi check, or multi bill situations for each bill type. For example: no partial payments on Excise Tax.

We are able to deal with partial payments, multi-check, or multi-bill situations for each bill type and allow only exact payments where required. By bill type, you can specify whether only exact payments are allowed, over payments, under payments, with or without limitations. For example, you may specify that we accept an under payment on an excise tax bill as long as it is within \$5.00 of the amount due.

We can process multi-bills, multi-checks and multi-bills across payment types. For example, if a taxpayer pays a real estate tax bill with a water/sewer bill, we can process that and it is not an exception payment.

8. Ability to invoice the Water Department for this service on a monthly basis for all Lock Box services. The invoice must contain detail of the total bills processed, broken down by bill type if possible, along with a listing of all other charges including banking fees if applicable.

We are able to invoice your department on a monthly basis for all Lock Box services. The invoice will contain detail of the total bills processed, broken down by bill type, along with a listing of all other charges including any applicable banking fees.



Lighthouse Payment Services, Inc.

Payment Processing Solutions

Lockbox Services

May 13, 2014



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The Decision

Have you been asked to find a lockbox service provider? Are you looking for a payment processor that can handle all of your processing needs? Are you looking for a payment processor that can solve your payment processing problems or those of your customers? You have come to the right place.

With our services, you maximize efficiency because our system significantly reduces in-house processing. Payment processing staff is then available to perform other tasks, tasks that are important to fulfilling their core responsibilities, servicing their customers. We also private label our services so you can offer top-notch lockbox services to your customers under your brand name and identity.

With our services, you get all the features you and your customers will be looking for in a lockbox service including: a complete audit trail whereby both the remittance advice and check are fully endorsed with date, customer account number, amount paid, batch sequence, operator number or other data of your choosing. Remittance advices, checks, envelopes and correspondence are imaged and the images and data are available real-time, via the Internet, to support you and your customer servicing needs. Images and data can also be burned to CDs for research and permanent archival needs. Every CD we send has the searching program and indexed files burned on it. The data is also available via direct transmission, FTP, e-mail, or hard copy.

We process all items received the very same day. We also allow you to select your depository bank to maximize the collection of your payments in the banking system. We support event notification that permits you to customize your instructions and receive instant notifications about "events" happening with your payments. These notifications can be sent to you using email, fax, and text messaging.

Best of all, we can process your current documents, your current scan line, and provide a file in your current format. You don't need to change!!!

What do you have to lose? Call Tom Drunsic at (508) 726-7762 for further information and a lockbox cost analysis.



About Us

Lighthouse Financial Services was formed to fill a void in the payment processing industry. Many processors focus on very large corporate customers, to the detriment of smaller customers. Others have not stayed current with the latest in processing technology (imaging, web based access to data, etc.) and they are not offering the kinds of features and benefits that are now readily available. Still others have persistent quality problems that adversely affect your relationship with your customers. We saw an opportunity for a processor that has a combined fifty+ years of industry experience and has constructed a processing platform that is "state of the art", flexible, cost effective, and provides the kind of tools that permit you, the customer, to outsource payment processing while maintaining maximum control of your ability to service your customer.

Lighthouse Financial is located in Stoneham, Massachusetts. Stoneham was selected because of its proximity to major transportation routes, the ready availability of good low cost labor, plenty of reasonably priced real estate and proximity to an efficient Post Office and depository banks. All of these factors will enable us to provide the highest quality services and pass the savings along to you.

Our product offering is both wholesale and retail lockbox processing directed at customers with a need for a New England payment processing location. Our market segments are as follows:

Financial Institutions – Here we are focused on providing payment processing services to financial institutions who have a need for payment processing for their own payments (mortgage, loan, credit card) or who need lockbox services in support of their own cash management offerings. In the latter, we can private label our services so that the financial institutions own image, servicing, and billing stand between Lighthouse Financial and their customer.

Municipalities – Here we are focused on satisfying the unique payment processing needs of local cities and towns. Our flexibility in processing permits us to be very responsive to their unique needs and our relationship with the key depository banks allows them to use our services while keeping their bank accounts right where they are.

Corporations – Here we are focused on serving the needs of corporate customers regardless of their size. Again, because of the flexibility of our platform, we can handle the most complex requirements of the very large customers as well as the special requirements of small businesses often ignored by the rest of the industry.

Non-Profits – This market has been largely ignored by the rest of the industry. In addition to providing the same high quality processing to their donations that we provide to payment processing, we also bring experience specific to the non-profit segment.



Eastern Bank

Equipment

Lighthouse Financial Services utilizes the latest in equipment and technology. The process begins on three, Ultra 2000's. This state-of-the-art equipment is designed to open different size envelopes on three sides, making extraction of contents easy and error free. The contents remain with the envelope so an operator can return any correspondence or "unprocessable" items with the original envelope for research purposes. All envelopes are automatically scanned by beams of light which are passed through both sides of the envelope. If something interrupts that beam of light, the envelope stops and forces the operator to examine the envelope, prior to moving to a recycle bin at the end of the machine. All empty envelopes are shredded on-site for the ultimate in protection of customer confidential information. The extraction rate averages approximately 1,000 envelopes/hour.

The batches created in the Mail Extraction Area are then processed on our NCR® and Kleindienst® transports where the stub/document is pulled through a transport with the corresponding check following it. Our software captures the account number from the scan-line on the stub/document, reads the numeric amount of the check (CAR), compares that to the written amount on the check (LAR) and those amounts to the amount imbedded in the stub/document scan-line. If all three amounts match, then that amount is applied to that account number. If there is a discrepancy with any of the three amounts the software has tried to read, the transactions stop in front of the operator and the operator is prompted to manually key the amount from the check. Images of stubs/documents are captured and are available on CD or can be accessed for viewing via the Internet. The stub/document and check have audit trails that can contain dynamic data chosen by the customer such as process date, that person's account number, the deposit account, etc. Transactions containing full-page documents are routed to our Kleindienst® transports for capture, imaging and association to the remittance work file.

Our NCR® and Kleindienst® transports are connected to a local area network running Windows 2000. The primary server is backed up with mirrored writes to both servers to assure continuity in the event a server goes down. A variety of peripheral equipment is used to burn CD's, support transmissions, provide inquiry via the web and supply event notification on reports and deposit information.



Processing Schedule

Monday through Friday, from 8:00 a.m. to 9:30 p.m., ET, excluding holidays, and Saturday from 9:30 a.m. to 4:30 p.m., ET.

Mail pickup commences with the first available pickup at the Post Office and is continuous until all the inbound mail is picked up. Work received that day is processed on the same business day. By assigning each customer their own P. O. Box, Lighthouse Financial Services utilizes the high speed sorting equipment of the U. S. Post Office to sort our Lockboxes. We do have options to use a consolidated box if your volume dictates. You may wish to utilize a local P. O. Box. If so, you may arrange to have the mail picked up daily at your office by bonded Lighthouse Financial Services' messengers or a forward shipping arrangement can be set up with your local Post Office. Our P O location is in Woburn, MA. We also take mail out of Hartford, CT. and Manchester, NH.

During peak periods, we supplement our regular full-time and permanent part-time staff with "part-time flex" associates who work only during the monthly peak periods. Lighthouse Financial Services also utilizes seasonal help and/or temporary help during exceptional high periods of the year.

Mail Opening and Qualification

Each customer is assigned a unique nine-digit zip code and is required to follow the envelope specifications as outlined in the technical specifications as published by the United States Postal Service. Lighthouse Financial Services' bonded Lockbox messengers pick up the mail and deliver it directly to the Lockbox Processing Center where incoming volumes are logged and prepared for processing. The mail has been pre-sorted at the post office.

The Lockbox Mail Supervisor then assigns the mail to an automated mail-extraction station, where it is opened and sorted, according to content as follows:

1. "Clean Singles" – one stub/document and one check (no writing on stub/doc)
2. "Dirty Singles" – same as above except stub/doc is written on
3. "Clean Multi's" – any combination of multiple stubs/documents and multiple checks that are not written on
4. "Dirty Multi's" – same as above with comments or writing on stubs/docs
5. "Exception Items" – these are items that require further examination by a supervisor and are placed back in the original envelope and set aside.



Mail Extraction Operators are provided with detailed processing instructions for every client that include acceptable payees, acceptable amounts, instructions for processing correspondence items, suspense items (checks with no stub/doc and no account number on the check), and tracking items (requesting information, brochures, annual reports etc.). Lighthouse Financial Services can provide you with on-line data-entry services (address changes, comments, forwarding addresses, etc.) as well as transmitting this information in a text format.

Remittance Processing

Remittance Processing is completed via NCR[®] and Kleindienst[®] transports. A customized program is designed for each customer and a unique application is assigned to each program. Customers may have multiple applications assigned to them allowing customization for each type of payment (different divisions, different services, different payment types, etc.). Payments are captured and processed as predetermined by the specific programming for your application. Upon receipt of prepared mail, the transport operator selects the appropriate application for the particular customer and begins the data capture process. The software also provides for "stop file" verification. A stop file is created when you notify us that a particular account number or check should not be accepted and deposited. Every payment processed is then compared with information in the stop file to ensure that document or check is not accepted. This feature is extremely helpful with any customers who you know to be passing bad checks or where a customer is about to go into bankruptcy. Finally, all processed batches are reviewed, verified and balanced at the supervisory workstation. The checks are then prepared for transport to the depository bank(s) and customer reports are printed or prepared for electronic transmission.

The checks are delivered (via bonded Lighthouse Financial Services courier) to your selected Depository Bank or the Federal Reserve for deposit processing. Allowing you to select your Depository Bank permits you to maintain the account structure that works best for you, while still enabling you to avail yourself of the very best in lockbox processing and service.

Transmissions and Output

Transmissions are scheduled according to your needs and will include all work processed and verified up until the scheduled time of transmission. You may select multiple transmission times per day. System generated output can be in the form of: electronic transmission(s), diskette, FTP, email, or any combination of the above. You can specify the data output format or elect to use one of our standard formats.

Printed reports can be delivered by bonded messenger, overnight delivery, email, fax or mailed to you. Images of the remittances are available via the Internet by utilizing customized usernames and passwords or can be burned to a CD as needed. Return of actual remittances (if required), correspondence, diskettes, hard copy reports, copy of deposit ticket, unprocessables and returns, can only be sent via a bonded courier, overnight delivery, or US mail. Depository banks will represent returns the first time at your standing request. Checks that cannot be represented will be returned to you for payment reversal and collection. We can provide collection services if needed.



Quality Control Procedures

Throughout the entire Lockbox process, Lighthouse Financial Services has instituted a number of automated and manual controls to insure a high degree of accuracy. A summary of these controls is as follows:

1. A bin system is used to control all jobs to be processed for each day.
2. The Lockbox Supervisor randomly reviews the opened, batched and exception mail for appropriate sorting and batching prior to processing on the NCR[®] equipment.
3. At the data capture workstation, the system date and batch numbers are automatically controlled and assigned by the system.
4. Each program is designed to only accept corresponding work for that particular customer and application. The input program may be written to include and/or exclude a variety of processing criteria including, but not limited to, minimum/maximum thresholds (dollars, discounts, etc.), check digit routines, payment dates, etc., specific to the customer requirements.
5. Stub/document scan-line amounts are compared to numeric and written check amounts to determine the validity of the payment.
6. At the supervisor's workstation, individual transactions are monitored for keying accuracy and production rates.
7. The customer's deposit amount is only ready when the system captured and keyed amounts are balanced to the deposit amount(s).
8. Output media, according to the customer's specification and schedule is systematically created.
9. Deposit preparation and output media mailing is controlled through a system of one time use labels that assures that all deposits are made and all output mailed.
10. The Depository Bank acts as the final control point to ensure that your deposit is processed and the items processed agree with the total deposited to your account.
11. Lighthouse Financial works with all banks to ensure the quality and accuracy of our deposits.
12. Client Service Surveys are mailed on a periodic basis and are reviewed by senior management. The results and responses are shared with the operations team as part of our Client Relationship Management Program.
13. Annually, we meet with our customers to update you on industry trends, provide you with our plans for the coming year, and to obtain input from you on the things we should be doing to continue meeting your needs. We believe it is vital to make you a partner in addressing how we, as a supplier, should be changing to prepare for the future, both yours and ours.



Deposits and Availability

Deposits

One deposit is made to your account at the Depository Bank you have selected and consists of all the mail received the same day. While ledger credit for Saturday work is usually posted on Mondays, you should check with your Depository Bank to validate their procedures for posting Saturday work.

Availability

Availability is assigned by check endpoint. Items drawn on your Depository Bank are generally available on the day of deposit. Items drawn within the First Federal Reserve District are generally available on the day following the date of deposit. The remaining check endpoints are generally available on the second day following the date of deposit. Remote locations are available on the third day following the date of deposit. Your Depository Bank can provide you with availability schedules and endpoint analysis reports for your deposits.

On-line Information Reporting

Lighthouse Financial Services provides a variety of different reports including full image reports. Reports are provided via email (as Word[®] documents), fax, FTP site and printed reports. We also have a report writer that permits custom designed reports. In addition, we have a web-based, full-featured research system called "Web Inquire[®]". This information is available "real-time" as your work is processed and will provide up-to-the-minute data on items processed, images of items processed, and past history. All payment data and images are available for inquiry on-line for a full year. You may also receive the same information on CD ROM on a schedule you select. In addition, Web Inquire[®] supports event notification where you can specify an account to watch, high dollar payments, stopped items, or other criteria that when matched, will notify you by email, fax and/or text message of the event triggering transaction. You can also receive an email and/or fax when the final deposit total is generated.

Customer Service and Research

Customer Service

Customer service for remittance processing is managed and performed within the Lockbox Department. It is comprised of knowledgeable and seasoned staff dedicated to serve the needs of our Lockbox customers. Service quality is paramount to overall customer satisfaction. We recognize this and have established accuracy and response time standards that are measured and monitored on a weekly basis by senior management.



Research

Questions regarding errors, research, or adjustments are to be directed to Customer Service via phone or email. Response time for photocopies, encoding errors and similar inquiries is within 24 hours. Research of a more complex nature is resolved within 2 days.

Disaster Recovery Procedures

System Failures

Lighthouse Financial Services performs the mail opening and data capture functions on individual workstations. As a result, redundancy is built in with excess capacity. Secondary equipment is in place for output generation and peripheral tasks in the event a failure occurred in these areas. Also on-site maintenance from our vendor is provided.

Disaster Recovery and Backup

Lighthouse Financial Services has a "hot site" agreement with SunGuard Availability Services to provide alternate processing capability at a location 30 minutes from our prime facility. This includes support for mail extraction, data capture, and output hardware and software. Our formalized disaster recovery plan calls for annual testing with live work. The agreement also provides for portable power so we may continue to operate in our own facility, in the event the disaster is just a power failure. In addition to this, we also maintain on-site backup power. That is, in case of an emergency situation, (power outages, etc.) Lighthouse Financial Services will be able to process all of your remittances with little or no delay.

Miscellaneous Information

Audit Review

As our customer, you and your audit staff may conduct an on-site review with twenty-four (24) hours notice, prior to the visit. We can make arrangements for overnight stays and off-site meeting rooms at a local hotel.

Consulting

Our team of experienced payment processing professionals stands ready to help you design a payment processing solution that best meets your needs, from how to set up the scan line, to what kind of envelope to use, to how exceptions can best be handled.



Product Feature Summary

- Full private label capability including your branding on bills, web pages, reports and the ability to give you a billing file for inclusion into your account analysis system.
- Complete integrated wholesale, retail (and anything in between) processing. We do not establish arbitrary delineations as to one or the other, we process all on one platform.
- Support for OCR A, OCR B, various Bar Codes and E13B font
- Support for alpha and/or numeric scan lines
- Support for a variety of scan line check-digit calculations
- Stop file processing – you or your customer may transmit or have us enter lists of accounts or bill numbers for which you do not want to process payments. If a payment for a stopped account comes in, the payment is not processed and immediate notification by fax and/or email of the transaction can be sent to you. We can also support returning the payment back to the payer.
- Support for expanded data entry from the remittance for multiple amounts, applicant information, etc.
- Support for detecting and capturing address changes. Once captured, address changes can be transmitted to you or your customer for file update.
- Automated review of courtesy amount and the legal amount. If a disagreement is detected, we can process the transaction according to your or your customer's instructions.
- Support for ad hoc instructions – for example, you or your customer may ask us to identify any payment over \$5,000 to account 567-675 and to process the check as a collection item.
- The ability to process payments for different services paid with a single check.
- Support for credit card payments – Mark sense processing and ICR are used to detect and capture credit card information. A file is sent to your Depository (or Merchant Processing) Bank for authorization of the transactions and when the authorizations are returned, transactions not authorized are removed from the payment file. Authorized transactions are credited to your account by your depository (or Merchant processing) bank.
- Event notification – receive emails, text messages to you or your customer's pager or cell phone, and/or faxes of significant events such as transactions to a specific account, any



transactions over a specified dollar amount, transactions to stopped accounts, transactions with a check from a specific bank, transactions matching specific mark sense conditions.

- Mark sense processing allows the use of “check boxes” or “bubble marks” to collect customer entered data on the stub. Most commonly used for address changes, it can also be used to capture meter readings, donation amounts, requests for information, etc.
- Optional capability to scan the envelope and attach it to the transaction along with the other images. This is important when keeping a record of the postmark is needed to determine payment timeliness or research on the return name and/or address is necessary.
- Correspondence imaging – Correspondence received with payments, in letter and legal size, can be imaged and attached to the transaction record along with the remittance and check. Correspondence can be isolated in separate batches.
- Real-time web access to all transaction data and images – Allows users with Internet access to retrieve, display, and print transaction data and images from anywhere in the world using a standard web browser. You do not need to install any special software or plug-ins! Also supports searching transactions using any captured data field as search criteria.
- Image CD’s – You can elect to receive a CD of your transactions and images on a daily, weekly, or monthly schedule. The CD contains a viewer that enables research at any PC with a CD drive. Transactions can be searched by any of the captured data fields. Images of remittances and checks can be displayed and printed by selecting the desired transaction.
- A wide selection of standard reports and the ability to create customized reports to meet your specific needs.
- Support for Accounts Receivable Conversion (ARC) – Following NACHA rules, you or your customer may elect to convert checks received for payment into ACH transactions for processing.
- Support for file transfer services with mortgage escrow companies.
- Electronic bill presentment, telephone and Internet payments by credit card, debit card and direct debit to checking. Payers’ ability to review payment history. Integration with the lockbox data stream.



Contact Information

Facility Location

Lighthouse Financial Services, Inc.
91 Montvale Avenue, Ste #101
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Phone: 781-279-0901
Fax: 781-279-0903

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Sales

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Town of Townsend Water Department
Lockbox Processing Pricing

<u>Service</u>	<u>Quarterly Est. Qty.</u>	<u>Unit Cost</u>	<u>Quarterly Fee</u>	<u>Total Annual Cost</u>
Lockbox Services				
Initial Set-up Fee	1	\$ -		No Charge
Monthly Maintenance	3	\$ 75.00	\$ 225.00	\$ 900.00
Remittances Processed*	1,500	\$ 0.05	\$ 75.00	\$ 300.00
Checks Processed*	1,500	\$ 0.05	\$ 75.00	\$ 300.00
Unprocessable per item fee	9	\$ 0.15	\$ 1.35	\$ 5.40
Total Lockbox Fees			\$ 376.35	\$ 1,505.40

Lockbox Services (optional - not included in total cost below)

Mail Courier Fee**	At Cost - see below			At Cost
Web Inquiry Fee	3	\$ 100.00	\$ 300.00	\$ 1,200.00
Monthly CD Rom Fee (Data & Images)	3	\$ 20.00	\$ 60.00	\$ 240.00
Daily Email Report(s) Fee per report	21	\$ 1.00	\$ 21.00	\$ 84.00

Banking Services

Monthly Maintenance	1	\$ -	\$ -	No Charge
Per Deposit Fee	21	\$ -	\$ -	No Charge
Per Check Deposit Fee	300	\$ -	\$ -	No Charge
Re-Deposited Returned Check		\$ -	\$ -	No Charge
Returned Deposited Items		\$ -	\$ -	No Charge
Wire Transfer		\$ -	\$ -	No Charge
Total Banking Services Fees			\$ -	No Charge

Annual Fees

P.O. Box Rental Fee - at cost as determined by the USPS/subject to change	1	\$ 1,400.00		\$ 1,400.00
Total Annual Fees with PO Box Rental (does not include optional costs)				\$ 2,905.40

Assumptions

* Monthly remittance and check volumes are based on the volume of 300 items per month.

** Mail courier fees at cost. This fee is for any exceptions or unprocessables that are to be returned to the Water Dept on a daily/regular basis via USPS.

TOTAL OPTIONAL SERVICES \$4,429.40

Submitted by: Heather Tittmann, CTP, Vice President / Government Banking - Eastern Bank

Date: December 9, 2013

J. 1.2

From: "Tittmann, Heather" <h.tittmann@easternbank.com>
To: Paul Rafuse prafuse@townsend.ma.us
Sent: 6:02 PM 1/22/2014
Subject: RE: FW: Lockbox Information

Hi Paul,

Nice talking to you earlier. Attached is a new proforma for a quarterly billing. The volumes on the remittances and checks processed are all at \$.05 each. The total cost will be higher or lower depending on the volumes. The monthly maintenance will remain the same no matter how many items are processed by lockbox. Included in the monthly maintenance is a transmission of your payments to upload into your receivable software to pay each bill. As I mentioned, I'm happy to arrange a meeting or conference call with Tom Drunsic to answer any questions.

The annual fee does not include the optional lockbox services, such as viewing your items online (web inquiry), a CD rom of all data and images and daily email reports. These can be added for the additional cost shown on the proforma under "Lockbox Services (optional - not included in total cost below). Adding those services can increase your annual cost by approximately \$1500 per year, but having those would be determined by you. Most of our users use these three, which is why I listed them for you.

If you or your board have any questions, please do not hesitate to give me a call.

Thanks!

Heather

Heather L. Tittmann, CTP
Vice President
Eastern Bank
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Lynn, MA 01901
Phone (781) 598-7585
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CENTURY BANK LOCKBOX SERVICES FEE SCHEDULE TOWN OF TOWNSEND

Cost Estimates are based upon 75% participation or 1,500 accounts billed quarterly = 6,000 accts./yr.

A. Lockbox-Basic Services

Items Processed	\$ 0.12/remittance processed -----	6,000 x \$0.12 = \$720.00
Non-processable Items	\$ 0.07/document returned -----	Approx. 3% (180) = \$12.60
Transmission Output	\$50.00/month -----	Done Qtrly. = \$200.00
PO Box Rental	@ Cost (annual charge) -----	In Town of Reading = \$150.00
Lockbox Postage	@ Cost (monthly charge) -----	N/C
Lockbox Programming Fee	@ Cost (billed at \$75/hour) -----	1 time fee (can be spread out in pymts.) Est. @ = \$400.00

Initial implementation charges will be waived.

Rejected Remittance Charges:

<3% monthly volume	No Charge	} No Charge
3% - 9.9% monthly volume	\$0.05 per remittance processed	
10% and over monthly volume	\$0.10 per remittance processed	
20% and over monthly volume	\$0.10 per remittance plus \$100 surcharge.	

B. Lockbox-Optional Services

Web Inquiry Maintenance	\$50.00/month -----	x 12 = \$600.00
CD ROM	\$20.00/CD -----	x 12 = \$240.00
Check Only Look-ups	\$ 0.50/check -----	} To be determined. This is for payments received with checks only (no receipt). Bank would have to "look up" or research for customers unless we authorize billing company to provide Century Bank a copy of our accts. Receivable file. Then all these associated fees may be waived.
Check Only Data Entry	\$ 0.35/check -----	
Deposit Only with Image	\$ 0.25/check -----	

C. Banking Services

Account Maintenance	\$15.00/month -----	x 12 = \$180.00
Deposits	\$ 1.00/deposit -----	Per week estimated @ \$100.00
Per Check Deposited	\$ 0.05/item -----	6,000 x \$0.05 = \$300.00
Returned Item Re-deposited	\$ 2.00/item -----	1 st time redeposit for insufficient funds
Returned Item Chargeback	\$10.00/item -----	2 nd time deposit for insufficient funds } Charged to customer
Wire Transfers (Repetitive)	\$10.00/wire -----	This should be born by the Town as they (Tax Collector/ Town Accountant would be initiating transfer.

Peter R. Castiglia
Senior Vice President
Institutional and Government Banking Services
Century Bank
400 Mystic Avenue Tel. 781-393-4041
Medford, MA 02155 Email: pcastiglia@centurybank.com

TOTAL ANNUAL FEE IN RED \$2,902.60

Note: Information provided per discussion with Brian Feeney, Executive Vice President Institutional Services/Government Banking Century Bank

Locbox service for the Town's collections. I will be attending a Board of Selectmen's meeting tonight to find out from the Selectmen and the Town Administrator what the Water Department's approximate cost would be if our collections were included with the scope of the Town's collections.

Previously, I have looked into other bank's locbox services for the Water Department's collections and received some quotes. For comparison purposes could you send me a quote for lockbox services for the Water Department? We have 2,000 accounts, we also bill quarterly.

If you have any questions please feel free to call or email me.

Thank you

Paul Rafuse

Superintendent
Townsend Water Department
540 Main St.
West Townsend, MA 01474
Tel: 978-597-2212
Fax: 978-597-5611
Email: prafuse@townsend.ma.us

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2.1.2

To: Paul Rafuse <prafuse@townsend.ma.us>
Cc: AGorska@centurybank.com, PCastiglia@centurybank.com
Subject: Re: Lockbox Service
From: BFeeney@centurybank.com

Hi Paul,

Wonderful speaking with you today. As discussed below is a list of clientele that uses our lockbox services. As you know the Town of Townsend will be going live with us shortly as well. I can provide additional references upon your request. As an aside- Century Bank services approximately 225 municipalities in Massachusetts & Southern New Hampshire. A large percentage use our lockbox services. We also process lockbox for several other lines of business- including the cable, insurance, and health care industries.

City of Lowell

Liz Craveiro, Treasurer & Collector (3 year client - including the last 2 years with lockbox)
978-674-1707

Town of Andover

David Reilly, Treasurer & Collector (22 year client- including the last 15 years with lockbox- all bill types)
978-623-8250

Littleton Electric Light & Water

Jerry Young, Business Manager (14 year client- all lockbox - water & electric bills)
978-540-2222

Town of Billerica (12 year client- all lockbox- all bill types)

John Clark
978-671-0928

Town of Chelmsford

John Sousa, Jr., Treasurer & Collector (11 year client - all bill types)
978-250-5210

Have a terrific weekend. If you happen to speak with Savas Danos please tell him congrats on his retirement !!!!

Brian J. Feeney

Executive Vice President

Institutional Services/Government Banking

Century Bank

400 Mystic Avenue

Medford, MA 02155

phone 781-393-4149

fax 781-393-4076

bfeeney@century-bank.com

From: Paul Rafuse <prafuse@townsend.ma.us>
To: BFeeney@CenturyBank.com,
Date: 06/03/2014 09:04 AM
Subject: Lockbox Service

Good Morning Brian,

I understand through the Town Administrator that the Town of Townsend is going to be using Century Bank's

**** (SF) signature folder**

III. ADJOURNMENT: Commissioner MacEachern adjourned the meeting at 7:10 PM.

Respectfully submitted,

Paul Rafuse, Superintendent

75% customer participation for comparison purposes. Both Commissioners present felt it was advantageous to utilize Century Bank because they were low quote and it was the same bank the town was utilizing for all collections as well. **The Board members present voted unanimously in favor to notify the Board of Selectmen and Town Administrator that they wish to transfer collections to the Tax Collector. The Board of Water Commissioners also instructed the Superintendent to work out the details with the Town Administrator and to get an approximate "Charge Back" figure for these services the Water Dept. would be responsible for to be reviewed and agreed to by both the Board of Water Commissioners and the Board of Selectmen.**

- 2.1.3 Discuss/ Approve Contractor To Inspect Fitchburg Rd. Tank And Provide Report Re: Structural Integrity – Superintendent PR explained contract to inspect the tank and contractor was to provide the Water Dept. with a report of the inspection that also includes based on an analysis of the structural integrity of the tank a recommendation of when or how long before a total rehabilitation of the tank needs to be done. **After a brief discussion the board members present voted unanimously to approve and sign the proposal to inspect the tank to Utility Service Group.**
- 2.1.4 Review list of Capital Projects requested by Board related to previous discussion regarding reduction of rates due to surplus figures – Superintendent PR presented the board as requested a list of Capital Projects for their review.
- 2.1.5 Abate account# 2750, Steve Malcom, 42 Ash Street. \$208.00 additional user fees.-The Board members present agreed to table discussion until a full Board was present.
- 2.1.6 Discuss senior work off program. Upon review the Board instructed the Superintendent to submit the form for any duties needed.
- 2.1.7 Approve 1" service. #61711, Benjamin Builders Inc. 67 West Elm Street.-(SF) **The Board members present voted unanimously to approve the service at 67 West Elm St.**

2.2 Commissioners Updates/Report.

2.3 Water Superintendent Updates/Reports

- 2.3.1 Update on Radio Frequency Meter Reading Installation Project, Superintendent presented progress report on the status of the installation

2.4 Office Updates/Report.

- 2.4.2 Sign May 2014 schedule of bills receivable report. Board agreed to sign out of session
- 2.4.3 Review May 2014 Accounts receivable report.
- 2.4.4 Review April 2014 Appropriation balance report.

2.5 Review and Sign Bills Payable Warrants Commissioner Mattila made a motion to sign bills payable out of session

- 2.5.1 Review payroll.



TOWNSEND WATER DEPARTMENT
540 Main Street West Townsend, Massachusetts 01474

mm
NY

Niles Busler, Chairman
Paul L. Rafuse,
Water Superintendent

Michael MacEachern, Vice-Chairman

Nathan Mattila, Clerk
(978) 597-2212
Fax (978) 597-5561

WATER COMMISSIONERS MEETING MINUTES

June 9, 2014 - 5:30P.M.

Water Department 540 Main Street, Meeting Room

I. PRELIMINARIES:

1.1 Call the meeting to order. at 5:40 PM

1.2 Roll call. Present Commissioners Mike MacEachern, Nathan Mattila and Superintendent Paul Rafuse. Commissioner Niles Busler was absent.

1.3 Chairman's additions or deletions. None

1.3.1 Review/ Approve meeting minutes - There were no minutes to review. Discussion continued as Superintendent PR brought up the fact that the Board had voted at the last meeting to reestablish recording the meetings and to purchase a recorder the Board did not decide who or how would transcribe the minutes of the meetings. Superintendent PR stated it was his opinion that it was not good policy to designate a Board member to transcribe and submit meeting minutes. Superintendent PR recommended that the duty of taking notes at meetings, recording the meetings then, transcribing and submitting minutes at meetings for approval should revert back to the Office Administrator. **After a brief discussion the Board members present voted unanimously in favor and approved that effective immediately meeting business shall be recorded and minutes transcribed and submitted for approval by the Office Administrator. In addition the board voted in favor that the Office Administrator shall be compensated for note taking at meetings for the transcription of meeting minutes by receiving either compensatory time or paid overtime at 1½ times the OA current rate.**

II. MEETING BUSINESS:

2.1 Discussion/Update.

2.1.1 Sign Stantec Scope Of Services Contract For Construction Administration On The SCADA Project - **After a brief discussion and review of the contract the Board members present voted unanimously to approve the contract.**

2.1.2 Discuss timeline to transfer collections to tax collector utilizing a lockbox service. Superintendent PR presented two (2) quotes for lockbox services from Eastern Bank and Century Bank and briefly explained again that transferring collections to the Tax Collector's office was a recommendation of the Town Auditor and the Massachusetts Department of Revenue (MassDOR). Both quotes were based upon