

**Accounting, Payroll, Financial Services, Business
Consulting, Data Processing & Tax Services**

Sample Reports

HAMCO Data Services

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RCB FINANCIAL SERVICES

Accounting & Payroll Services for Commercial Customers

In today's competitive banking environment, **the ability to establish and maintain strong relationships with your customer base is more important than ever.** Equally important is to have a product in your arsenal that the competition does not offer. RCB Financial Services, through our strategic alliance partner HAMCO Data Services, is offering the **Community Bank Accounting Service** exclusively to community banks. By utilizing this service your bank will be able to offer accounting, payroll, and tax services to existing and potential customers.

HAMCO Data Services is a full range financial service provider. Their team of experienced professionals specializes in accounting, payroll, and state and federal taxes required of all small to medium sized businesses. HAMCO's highly trained staff of accounting, payroll, and tax specialists delivers with a high level of quality and timely turnaround. Reports are prepared and reviewed by financial professional who approach accounting with a proactive attitude. Customers receive monthly detailed journals customized to the specifications of the business owner. Payrolls can be sent by phone, fax, or email. Payroll customers are able to take advantage of HAMCO's Random Post System, which allows checks to be posted at any time during the pay cycle without having to wait until the next payroll cycle. Payroll customers also have the option of direct deposit. **Pricing is very affordable for the small to medium sized business owner.**

MONTHLY FEE INCOME: By providing these services, your bank will receive 25% of accounting revenues and 10% of payroll and tax revenues. **This monthly fee income is generated at no cost on the part of your institution.**

STRONGER CUSTOMER RELATIONSHIPS: By providing these services, your bank has the ability to strengthen ties to customers, and create an environment that would prove difficult for the customer to leave the banking relationship.

IMPROVED CUSTOMER TRACKING: Each month, the bank will receive two sets of journals for each the accounting client, and one for the bank to keep. By utilizing these journals, you will be able to keep a month-to-month track of each client's financial health. This can be especially important for those customers who also have loans with your institution.

INCREASED ABILITY TO CROSS-SELL PRODUCTS: Utilization of monthly journals will allow your business development professionals to forecast opportunities to cross-sell other bank products and services to customers such as simple IRA's. Secondary accounts, insurance policies, etc.

RCB FINANCIAL SERVICES

MONTHLY ACCOUNTING SERVICES

Includes Monthly Profit & Loss, Balance Sheet, Bank Reconciliation, Trial Balance

- | | | |
|----|---------------------------------|-------------------|
| 1. | When posted monthly | |
| | 50 to 100 entries per month | \$95.00 per Month |
| | More than 100 entries per month | \$1.00 per entry |
| 2. | When posted annually | Per Month Fees |
| 3. | Set-Up or Preparation Work | One Month's Fee |

PAYROLL

- | | | |
|----|---|---------------------|
| 1. | Per Employee, Per Pay Period | \$1.25 per Check |
| 2. | Minimum | \$10.00 per Month |
| 3. | Monthly & Quarterly Payroll Tax Returns | \$20.00 per Month |
| 4. | Set-up or Preparation Work | One Month's Fee |
| 5. | Add New Employee | \$1.25 per Addition |
| 6. | Change Employee Information | \$1.00 per Change |

(W2's and 1099's are \$3.00 additional per form)

SALES TAX RETURNS

- | | | |
|----|---------------------------|------------------|
| 1. | Monthly | \$30.00 |
| 2. | Quarterly | \$30.00 |
| 3. | Annually | \$30.00 |
| 4. | Preparation Work Required | \$30.00 per Hour |

ACCOUNTS PAYABLE & RECIEVABLE

- | | | |
|----|--|--------------------|
| 1. | Posting Invoices and Printing Checks | \$1.25 Each |
| 2. | Posting Receipts, Invoices, and Statements | \$10.00 per Report |

(N/A if utilizing monthly accounting services)

RCB FINANCIAL SERVICES

Bank CSR Training for Accounting Program

Once the bank has made the decision to begin offering bookkeeping, payroll, and tax products and services to their customers the process is a very easy one and requires very little on the part of the bank. The following outline covers the general process to begin:

- 1 A bank coordinator needs to be selected. This person will be the customer contact and the liaison with Hamco's staff. This person needs to have good people skills and have the ability to be able to talk easily with customers and enjoy customer contact. We have found Tellers and CSRs make good coordinators but any position in the bank can serve in this position. A lead coordinator and a back up coordinator need to be selected. The Hamco staff will train these persons as well as working with the contact employees that will be showing the products and services to prospective customers.
- 2 An analysis of the banks customers' base needs to be done to develop a list of the prospects for the bookkeeping, payroll, and tax products and services. Good candidates are customers that struggle to get documentation to the loan department for credit files. Good prospects are businesses that have a number of employees and have to do payroll after hours and generally late at night. Also a list of prospective new customers needs to be added to the list. These products and services can serve well to open doors with non customers and may begin the process of moving the business to your institution. These lists will be used during the training process and ways to address the contact process will be formed.
- 3 Contact Hamco to schedule the training. This generally takes four hours for the coordinators depending on the questions and the depth of the program... The contact personnel will need a couple of hours. We have found that starting at 10:00 AM till Noon and

break for lunch then back from 1:00PM till 3:00PM with the coordinators and from 3:00 PM till 5:00PM adding the contact people. This is only a suggestion and we can work around whatever schedule is good with you. Our staff is available for evening and weekend training if you would like.

- 4 In the classes we will cover how to determine which customs are prospects for the products and the benefits of these products. We also discuss the communication process between Hamco, the bank, and the customer. Special emphasis will be placed on using the bookkeeping information to cross sell other bank products and services. The reports will be reviewed and explained in detail as to how this process will provide the ability to build a relationship with customers that will make it very difficult for the competition to get a foothold in your customers business.

Income Statement

- **Profit and Loss Report (P&L)**
- **Compares Profit to Expenses**
- **Custom Charting of Entries**
- **Calculates Net Profit Before Taxes**
- **Calculates Annual Totals of Entries**
- **Detailed Percentage Comparisons**

Oct 24, 2005

Dixie Rose Florist Income Statement

	12 Months Ended 12/04	12 Months Ended 12/03	Variance Fav/<Unf>
	=====	=====	=====
Income			
Sales, All Products	\$4,728.77	\$0.00	\$4,728.77
Sales, Flowers	150,807.75	0.00	150,807.75
Sales, Arrangements	290,697.23	0.00	290,697.23
Sales, Craft Materials	65,243.65	0.00	65,243.65
	-----	-----	-----
TOTAL Income	511,477.40	0.00	511,477.40
	-----	-----	-----
Adjustments			
Sales Returns & Allowances	(2,013.00)	0.00	(2,013.00)
	-----	-----	-----
TOTAL Adjustments	(2,013.00)	0.00	(2,013.00)
	-----	-----	-----
NET INCOME	509,464.40	0.00	509,464.40
	-----	-----	-----
Cost of Goods Sold			
CGS, Flowers	40,088.50	0.00	(40,088.50)
CGS, Arrangements	100,000.00	0.00	(100,000.00)
CGS, Craft Materials	21,224.20	0.00	(21,224.20)
Inventory Adjustments	4,100.00	0.00	(4,100.00)
Purchase Discounts	(18,904.10)	0.00	18,904.10
Freight	690.00	0.00	(690.00)
	-----	-----	-----
TOTAL Cost of Goods Sold	147,198.60	0.00	(147,198.60)
	-----	-----	-----
GROSS PROFIT	362,265.80	0.00	362,265.80
	-----	-----	-----
Expenses			
Salaries & Wages, Office	206,655.60	0.00	(206,655.60)
Payroll Taxes, Office	13,774.89	0.00	(13,774.89)
Benefits, Office	1,600.00	0.00	(1,600.00)
Worker's Comp, Office	5,600.00	0.00	(5,600.00)
Salaries & Wages, Sales	18,414.25	0.00	(18,414.25)
Payroll Taxes, Sales	8,817.24	0.00	(8,817.24)
Benefits, Sales	2,000.00	0.00	(2,000.00)
Worker's Comp, Sales	7,040.00	0.00	(7,040.00)
	-----	-----	-----
General Expenses			
Bank Charges	100.00	0.00	(100.00)
Advertising	258.00	0.00	(258.00)

Balance Sheet

- **Current Financial Status of Business**
- **Current Assets Liabilities and Capital**
- **Current Net Worth**

Shows Short and Long Term Assets and Capital

Oct 24, 2005

Dixie Rose Florist Balance Sheet

	<u>Dec/04</u>	<u>Dec/03</u>	<u>Inc/<Dec></u> <u>Var</u>
ASSETS			
Current Assets:			
Cash in Register	\$500.00	\$0.00	\$500.00
Cash in Checking	19,912.22	0.00	19,912.22
Cash in Savings	35,000.00	0.00	35,000.00
Trade Receivables	9,292.28	0.00	9,292.28
Flowers	1,971.71	0.00	1,971.71
Arrangements	3,263.87	0.00	3,263.87
Craft Materials	1,210.50	0.00	1,210.50
Prepayments	1,500.00	0.00	1,500.00
-----			---
TOTAL Current Assets	72,650.58	0.00	72,650.58
-----			---
Fixed Assets:			
Store Fixtures	5,500.00	0.00	5,500.00
Accum Deprec-Store Fixtures	(665.60)	0.00	(665.60)
Delivery Vans	42,000.00	0.00	42,000.00
Accum Deprec-Delivery Vans	(4,734.40)	0.00	(4,734.40)
-----			---
TOTAL Fixed Assets	42,100.00	0.00	42,100.00
-----			---
TOTAL ASSETS	<u>\$114,750.58</u>	<u>\$0.00</u>	\$114,750.58
	=====	=====	
	=====	=====	
LIABILITIES			
Current Liabilities:			
Trade Payables	\$8,146.40	\$0.00	\$8,146.40
Inventory Purchase Receiving	(193.53)	0.00	(193.53)
Sales Tax Payable	399.28	0.00	399.28
Customer Deposits	240.00	0.00	240.00
Federal Withholding	(12,446.44)	0.00	(12,446.44)
FICA Employee	(5,691.60)	0.00	(5,691.60)
FICA Employer	(5,691.60)	0.00	(5,691.60)
Federal Unemployment	(20.16)	0.00	(20.16)
State Withholding	(1,375.31)	0.00	(1,375.31)
State Disability	(522.00)	0.00	(522.00)
State Unemployment	(1,743.00)	0.00	(1,743.00)
401K Payable	1,560.00	0.00	1,560.00
Health Insurance Payable	200.00	0.00	200.00

Payroll Register

**Detailed Account of Payroll
Deductions**

Company and Employee Totals

Federal Withholding Taxes

Social Security

Medicare

State Withholding Taxes

State Department of Labor Taxes

State Unemployment Taxes

Journal Detail Report

**Vital Reporting for Accounts Payable
& Receivable**

**Ability to Review Every Transaction
from Posting to Clearing**

**Indicates the Account (i.e.: Payroll,
Payable. Receivable) for each Posting**

**Provides a Description of the
Transaction**

Trial Balance

**Detailed Record of Checks Grouped
by Chart of Accounts**

**Detail of Transactions Posted &
Cleared**

Ability to Review Postings by Account

Summary Trial Balance

**Summary of Accounts with Beginning
and Ending Balances**

**Summary of Accounts with Totals of
Debits and Credits**

Reconciliation Report

Comparable to the Bank Statement

**Totals Cleared and Outstanding
Deposits, Charges, Credits,
Withdrawals, and Checks**

Compares General Ledger Balance to Statement Ending Balance