

EXHIBIT "A"

	Frost Bank	JPMorgan Chase	American National
Monthly Cash Balance Requirement by Banks to offset Fees - Earnings Credit *	\$ 15,891,236.56	\$ 8,847,286.02	\$ 10,179,332.31
Proposed Monthly Fees	(2,186.46)	(2,254.24)	(2,723.32)
Interest Revenue Lost by Maintaining Required Cash Balances	(5,085.73)	-	(961.74)
Total Cost	<u>(7,272.19)</u>	<u>(2,254.24)</u>	<u>(3,685.06)</u>

* - Bank will offset fees with minimum cash balances.

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JP Morgan Chase			
Requested Bank Depository Services			
Service Description	Average Monthly Activity	Service Fee Per Item	Total Service Cost
Account and Depository Services:			
Account Maintenance	6	15.00	90.00
Account Maint - Int	2	25.00	50.00
Cash Concentration Maint Sub	1	5.00	5.00
Cash Concentration Maint Master	1	10.00	10.00
Statement Cycles	2	0.00	-
Statement Cycles - Enhanced	6	0.00	-
Post No Checks Maintenance	1	3.00	3.00
			158.00
Investment Services:			
Investment Sweep Maintenance	1	50.00	50.00
			50.00
Banking Center Services:			
Branch Credits Posted	86	1.25	107.50
Branch Deposits - Immediate Verif	13,301	0.00	39.90
Branch Deposit - Post Verif	86	0.00	107.07
Branch Deposit in Non Std Bag	10	2.00	20.00
			274.47
Depository Services:			
Credits Posted	350	0.25	87.50
ICL Deposit Early	29	0.25	7.25
Check Deposited - On Us	28	0.10	2.80
Check Deposited - Transit	182	0.10	18.20
Return Item	3	5.00	15.00
Return Item Redeposit	7	1.75	12.25
Return - Email Notification	3	1.00	3.00
Image Group One	1,525	0.03	45.75
On - US Standard	69	0.03	2.07
File Transmission Rec - VPN	29	5.00	145.00
Image Group Two	1,066	0.03	31.98
Image Group Two - Tier 2	525	0.03	15.75
On US Premium	932	0.03	27.96
Image Quality Suspect Items	22	0.25	5.50
			420.01
Disbursement Services:			
Check / Debit Posted	740	0.08	59.20
Stop Payment - Manual	1	30.00	30.00
Stop Payment - Automatic Renewal	5	4.00	20.00

Frost Bank		
Average Monthly Activity	Service Fee Per Item	Total Service Cost
6	15.00	90.00
2	15.00	30.00
1	0.00	-
1	25.00	25.00
2	0.00	-
6	0.00	-
1	0.00	-
		145.00
1	115.00	115.00
		115.00
86	0.50	43.00
13,301	0.00	-
86	3.50	301.00
10	3.50	35.00
		379.00
350	0.00	-
29	0.02	0.58
28	0.08	2.10
182	0.08	13.65
3	5.00	15.00
7	3.50	24.50
3	0.00	-
1,525	0.04	61.00
69	0.08	5.18
29	0.00	-
1,066	0.06	63.96
525	0.06	31.50
932	0.02	18.64
22	0.00	-
		236.11
740	0.12	88.80
1	30.00	30.00
5	8.00	40.00

American National Bank		
Average Monthly Activity	Service Fee Per Item	Total Service Cost
6	15.00	15.00
2	15.00	15.00
1	10.00	10.00
1	25.00	25.00
2	0.00	-
6	0.00	-
1	0.00	-
		65.00
1	100.00	100.00
		100.00
86	0.35	30.10
13,301	0.00	-
86	0.00	-
10	0.00	-
		30.10
350	0.35	122.50
29	0.12	3.48
28	0.12	3.36
182	0.12	21.84
3	6.39	19.17
7	6.39	44.73
3	0.00	-
1,525	0.12	183.00
69	0.12	8.28
29	0.12	3.48
1,066	0.12	127.92
525	0.12	63.00
932	0.12	111.84
22	0.12	2.64
		715.24
740	0.15	111.00
1	32.97	32.97
5	32.97	164.85

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JP Morgan Chase			
Requested Bank Depository Services			
Service Description	Average Monthly Activity	Service Fee Per Item	Total Service Cost
PWS Exception Notif - Acct	3	10.00	30.00
PWS Imaging Maintenance	1	0.00	-
PWS Check Inquiry Maintenance	6	10.00	60.00
Data Download	1	10.00	10.00
PWS Recon Report/Stmt Maint	2	0.00	-
			209.20
Reconciliation Services:			
Positive Pay Maintenance	5	0.00	-
Positive Pay No Recon - Maint	3	10.00	30.00
Pos Pay Without Recon Items	68	0.00	-
Payee Name Verification	639	0.03	19.17
Exception Item	4	1.00	4.00
Image Capture Per Item	811	0.04	28.39
Partial Reconcilement - Maint	2	0.00	-
Partial Reconcilement - Per Itm	639	0.05	31.95
Excessive ARP Rejects	3	1.00	3.00
Data Entry - Manual	1	2.00	2.00
Output File	2	5.00	10.00
			128.51
Funds Transfer Services:			
Electronic Chip Debit S/T	3	5.00	15.00
Electronic Book Debit S/T	3	4.00	12.00
Fed Credit S/T	13	5.00	65.00
			92.00
Automated Clearing House:			
Elockbox Maintenance	1	25.00	25.00
Elockbox Transaction Received	4,232	0.03	126.96
Elockbox Transaction Reformat	4,232	0.03	126.96
Trans Review Maintenance	1	10.00	10.00
JPM Access ACH Maintenance	2	10.00	20.00
Credit Originated - JPM Access	2,305	0.05	115.25
Debit Originated - JPM Access	3	0.05	0.15
Addenda Record Originated	71	0.03	2.13
Credit Received	350	0.00	-
Debit Block Maintenance	5	10.00	50.00
ACH ADA Authorized ID	1	0.50	0.50
Notification of Change	5	1.00	5.00
Notifi of Change - Email	5	1.00	5.00
Elockbox File Processing	22	5.00	110.00

Frost Bank		
Average Monthly Activity	Service Fee Per Item	Total Service Cost
3	0.00	-
1	0.00	-
6	0.00	-
1	0.00	-
2	0.00	-
		158.80
5	0.00	-
3	0.00	-
68	0.00	-
639	0.05	31.95
4	0.00	-
811	0.00	-
2	50.00	100.00
639	0.04	25.56
3	0.00	-
1	1.00	1.00
2	0.05	0.10
		158.61
3	10.00	30.00
3	5.00	15.00
13	8.00	104.00
		149.00
1	25.00	25.00
4,232	0.05	211.60
4,232	0.00	-
1	0.00	-
2	30.00	60.00
2,305	0.10	230.50
3	0.10	0.30
71	0.06	4.26
350	0.15	52.50
5	3.00	15.00
1	10.00	10.00
5	0.00	-
5	0.00	-
22	0.00	-

American National Bank		
Average Monthly Activity	Service Fee Per Item	Total Service Cost
3	1.00	3.00
1	0.00	-
6	0.00	-
1	0.00	-
2	0.00	-
		311.82
5	35.00	175.00
3	0.00	-
68	0.00	-
639	0.00	-
4	1.00	4.00
811	0.00	-
2	50.00	100.00
639	0.00	-
3	0.00	-
1	0.00	-
2	0.00	-
		279.00
3	10.00	30.00
3	10.00	30.00
13	10.00	130.00
		190.00
1	100.00	100.00
4,232	0.10	423.20
4,232	0.00	-
1	0.00	-
2	0.00	-
2,305	0.12	276.60
3	0.12	0.36
71	25.00	25.00
350	0.12	42.00
5	25.00	125.00
1	0.00	-
5	3.00	15.00
5	0.00	-
22	0.00	-

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Requested Bank Depository Services	JP Morgan Chase			Frost Bank			American National Bank		
	Average	Service Fee	Total Service	Average	Service Fee	Total Service	Average	Service Fee	Total Service
	Monthly Activity	Per Item	Cost	Monthly Activity	Per Item	Cost	Monthly Activity	Per Item	Cost
			596.95			609.16			1,007.16
JPMorgan Access:									
Client Maintenance	1	0.00	-	1	50.00	50.00	1	25.00	25.00
Account Maintenance	9	20.00	180.00	9	15.00	135.00	9	0.00	-
Trans Reported - 45 Day	1,451	0.10	145.10	1,451	0.04	50.79	1,451	0.00	-
Extended Transaction Detail	4,412	0.00	-	4,412	0.00	-	4,412	0.00	-
			325.10			235.79			25.00
Premium Assessment Fee:									
Premium Assessment Fee	1	0.00	-	1	0.00	-	1	0.00	-
			-			-			-
Additional Solutions:									
Comprehensive Payables	766	0.00	-	766	0.00	-	766	0.00	-
			-			-			-
Total Monthly Service Fees			2,254.24			2,186.46			2,723.32