



## MEMORANDUM

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TO: CITY COUNCIL

THROUGH: CITY MANAGER JUDIE ZIMOMRA

FROM: SYLVIA EDWARDS, FINANCE DIRECTOR 

DATE: DECEMBER 6, 2011

RE: SUNTRUST BANKING SERVICES

### BACKGROUND

The City of Sanibel has evaluated options for banking services. By State Statute the City must utilize a bank which has been certified as a "Qualified Public Depository" under Chapter 280 Florida Statutes, "Security for Public Deposits". Pursuant to State Law the City has the option of piggybacking on an existing contract.

### RECOMMENDATION

Staff recommends proceeding with SunTrust as a piggyback on the City of Coconut Creek Request for Proposal No. 08-03-11-11. SunTrust is a "Qualified Public Depository", a member of FDIC and the Federal Reserve System. SunTrust is a Georgia State Chartered Bank and has a branch located in Sanibel.

Attached to this memo is a comparison of SunTrust and Bank of America service charges. The August 2011 account analysis statement was used. Due to the collection of quarterly sewer payments banking activity levels are higher during the month of August. SunTrust charges would have been \$265 less. In addition the earnings credit is 55 basis points for SunTrust versus 30 basis points for Bank of America. The calculated earnings credit would have been \$1,825 versus \$995 for the month of August.

The City's net cost for Bank of America's August 2011 banking charges was \$653; SunTrust's rate produced a \$443 unused credit that would have been available to cover additional services.

With the SunTrust agreement the City will be adding Automated Clearing House (ACH) services for electronic check processing to pay vendors and online customer pay services as the new software system implementation progresses. Additionally, the first three months of service charges and service implementation and training fees will be waived.

The agreement contains an indemnification provision that is standard in the agreement that the City would have to adhere to.

### ATTACHMENTS

Current Banking Services Current versus Proposed Banking Services Analysis  
Packet A – City of Sanibel SunTrust Documents  
Packet B – City of Coconut Creek SunTrust and RFP Documents

**City of Sanibel**  
**Banking Services Current versus Proposed**  
**Monthly Banking Costs (Used August 2011 Account Analysis Statement)**

	Unit	CURRENT			PROPOSED		
		Unit Price	BANK OF AMERICA	Svc Charges	Unit Price	SUNTRUST	Svc Charges
<b>Balance Related Services:</b>							
FDIC Assessment	3,980,952	\$ 0.1086	per \$1,000	\$ 432.33	\$ -	None	\$ -
<b>Deposited Services:</b>							
Account Maintenance	2	\$ -	N/C	-	\$ 10.00		20.00
Banking Center Deposit	109	\$ -	N/C	-	\$ 0.40		43.60
Item processing Deposit	2	\$ -	N/C	-	\$ 0.40		0.80
General Checks Paid Truncated	393	\$ 0.16		62.88	\$ 0.11		43.23
ZBA Master Account Maint	1	\$ 50.00		50.00	\$ 25.00		25.00
ZBA Subsidiary Account Maint	1	\$ 25.00		25.00	\$ 10.00		10.00
Returns-Chargeback	2	\$ 5.00		10.00	\$ 3.00		6.00
Cks Dep Un-encoded Items	3100	\$ -	N/C	-	\$ 0.09		279.00
Cks Deposited Foreign Items	6	\$ 3.00		18.00	\$ 3.25		19.50
Debits Posted-Electronic	43	\$ 0.15		6.45	\$ 0.08		3.44
Credits Posted-Electronic	112	\$ 0.15		16.80	\$ 0.08		8.96
Deposit Account Statements	2	\$ -	N/C	-	\$ -	N/C	-
<b>Commercial Deposits-Cash Vault</b>							
Curr/Coin Dep/\$100-Bkg Ctr	88	\$ -	N/C	-	\$ 1.50	per \$1,000	132.00
Curr/Coin Dep/\$100-Vault	5	\$ 0.09	per \$100	0.45	\$ -	N/A	-
<b>General ACH Services:</b>							
ACH Maintenance	2	\$ 20.00		40.00	\$ 40.00		80.00
ACH File Transmissions	4	\$ 20.00		80.00	\$ 25.00		100.00
ACH Debits	1,263	\$ 0.15		189.45	\$ 0.07		88.41
ACH Credits	399	\$ 0.10		39.90	\$ 0.07		27.93
ACH Delete/Reversal	1	\$ 7.50		7.50	\$ 20.00		20.00
ACH Return Item	1	\$ 3.50		3.50	\$ 5.00		5.00
ACH Notif of Change	2	\$ 3.50		7.00	\$ 4.00		8.00
ACH Standard Reports-Fax	1	\$ 3.00		3.00	\$ 3.00		3.00
ACH Standard Reports-Mail	1	\$ 10.00		10.00	\$ 10.00		10.00
ACH Standard Rpts-Electronic	2	\$ 1.00		2.00	\$ -	N/A	-
<b>Wire Transfer:</b>							
PC Domestic Wire-Out	19	\$ 8.00		152.00	\$ 7.00		133.00
PC Book Wire - Internal	1	\$ 4.00		4.00	\$ 6.00		6.00
Wire-Incoming	1	\$ 10.00		10.00	\$ 6.00		6.00
Monthly Maint/Acct	1	\$ 10.00		10.00	\$ 35.00		35.00
Elec Wire Bk Mnt Temp Storage	28	\$ 1.50		42.00		N/C	-
Book Transfer - Credit	2	\$ 5.00		10.00		N/C	-
<b>Account Reconciliation/ARP Services:</b>							
ARP Partial Pay Maint/Basic PP Base	2	\$ 50.00		100.00	\$ 40.00		80.00
ARP Partial Pay Item/Basic PP Item	393	\$ 0.06		23.58	\$ 0.035		13.76
ARP Auto D/T to Bank/Tran	8	\$ -	N/A		\$ 6.000		48.00
<b>Image Delivery Service</b>							
CD ROM Maintenance	2	\$ 25.00		50.00	\$ 20.00		40.00
CD ROM Images Per Image	393	\$ 0.04		15.72	\$ 0.04		15.72
CD ROM Disk	1	\$ 10.00		10.00	\$ -	N/C	-
Image Retrieval BA Direct	12	\$ 0.25		3.00	\$ 0.150		1.80
<b>On-Line Banking</b>							
Subscription/Maintenance Fee	1	\$ -	N/C	-	\$ 20.00		20.00
Direct Previous Day Account	2	\$ 32.50		65.00	\$ 10.00		20.00
Direct Current Day Account	2	\$ 32.50		65.00	\$ 12.00		24.00
Previous Day Max Item	613	\$ 0.09		55.17	\$ -	N/C	-
Current Day Std Item	240	\$ 0.12		28.80	\$ -	N/C	-
Electronic Stop Pay	-	\$ 12.00		-	\$ 12.00		-
<b>Online Courier</b>							
OLC DDA Statement	2	\$ -	N/C	-	\$ 2.00		4.00
OLC Analysis Statement	1	\$ -	N/C	-	\$ 2.00		2.00
<b>TOTAL SERVICE CHARGES</b>				<b>1,648.53</b>			<b>1,383.15</b>
<b>Earnings Credit</b>	<b>3,908,381</b>		<b>0.30%</b>	<b>(995.83)</b>		<b>0.55%</b>	<b>(1,825.70)</b>
<b>Balance Owed to Bank</b>				<b>652.70</b>			
<b>Amount Available for Additional Services</b>							<b>(442.55)</b>

**RESOLUTION 11-105**

**A RESOLUTION APPROVING A TREASURY MANAGEMENT MASTER AGREEMENT WITH SUNTRUST BANK; AUTHORIZING THE CITY MANAGER TO EXECUTE SUCH AGREEMENT ON BEHALF OF THE CITY; AND PROVIDING AN EFFECTIVE DATE**

**WHEREAS**, the City of Sanibel has determined a need for certain banking services and has investigated competitive banking products and prices; and

**WHEREAS**, in accordance with the City's competitive selection process, the City has determined it to be appropriate and cost effective to "piggy-back" using a comprehensive request for proposals for banking services issued by the City of Coconut Creek, FL; and

**WHEREAS**, the successful proposer for such banking services was SunTrust Bank and the City of Sanibel has been offered and is able to obtain the competitive pricing offered by SunTrust Bank pursuant to such proposal process; and

**WHEREAS**, in order to implement such services it is necessary for the City of Sanibel and SunTrust Bank to enter into a Treasury Management Master Agreement;

**NOW, THEREFORE, BE IT RESOLVED**, by the City Council of the City of Sanibel, Florida that:

**Section 1:** The Treasury Management Master Agreement, a copy of which is attached hereto and incorporated herein as exhibit "A", is hereby approved.

**Section 2:** The City Manager is hereby authorized to execute such Treasury Management Master Agreement on behalf of the City of Sanibel.

**Section 3:** This resolution shall be effective immediately upon adoption.

AUTHENTICATION:

\_\_\_\_\_  
Kevin Ruane, Mayor

\_\_\_\_\_  
Pamela Smith, City Clerk

APPROVED AS TO FORM: Kenneth B. Cuyler  
Kenneth B. Cuyler, City Attorney

11/28/11  
Date

Vote of Council Members:

Ruane \_\_\_\_\_  
Denham \_\_\_\_\_  
Congress \_\_\_\_\_  
Harrity \_\_\_\_\_  
Jennings \_\_\_\_\_

Date filed with the City Clerk: \_\_\_\_\_



## TREASURY MANAGEMENT MASTER AGREEMENT

1. Introduction. SunTrust Bank offers a full range of treasury management services to our clients. Throughout this master agreement, (a) SunTrust Bank is referred to as "we," "us" or "our," (b) the treasury management services described in our treasury management terms and conditions referred to below are referred to as the "services," (c) this master agreement and the other documents described below are together referred to as the "agreement," (d) the person or entity using one or more of the services is referred to as "you" or "your" and (e) the individuals identified in any resolution, certificate, delegation of authority or other document that you have given us as having authority to enter into or amend the agreement on your behalf are referred to as your "authorized signers."

When you sign this master agreement you are agreeing to be bound by the terms and conditions of the agreement. The agreement is a legally binding contract that can only be changed as provided in this master agreement.

2. Organization of Agreement. As indicated above, the agreement is made up of several documents, each of which serves a special purpose. The relevant documents and their purposes are as follows:

(a) Treasury Management Terms and Conditions. Our treasury management terms and conditions fall into two categories (i) the general terms and conditions that govern the use of all services and (ii) the specific terms and conditions that govern the use of each individual service. The most recent version of our treasury management terms and conditions is always posted on the following website: [www.suntrust.com/treasuryterms](http://www.suntrust.com/treasuryterms). You may access it at any time by visiting the site and opening the document with the password we have given you. We will also give you a printed copy of the current version of those terms and conditions upon request.

(b) Master Agreement. This master agreement describes the structure of the agreement and sets forth certain of the basic contractual provisions relating to your use of the services.

(c) Reference Materials. The reference materials for a service provide details regarding the functionality of that service, as well as certain formatting and other technical requirements that you must follow when using that service. Reference materials may include, without limitation, a user manual, a quick reference guide, a service demo and/or file formats and specifications. Not every service has reference materials.

(d) Delegation of Authority. A delegation of authority is optional. By using one, you are giving other people within your company authority with respect to the agreement and/or the services.

(e) Service Profiles. A service profile reflects certain instructions you give us regarding your setup for a particular service, such as the account(s) linked to that service, the authorized users for that service and the options you select for that service.

(f) Implementation/Setup Forms. An implementation/setup form is an internal document that we use to record additional information and/or instructions you give us with respect to a particular service.

(g) Online Services and Software Materials. We may grant to you a nonexclusive, nontransferable, limited license or sublicense to use one or more software programs in connection with certain services. There may be a separate license agreement (which may be a "shrink wrap" or "click wrap" agreement and may be with us or a third-party vendor) and/or user manual for some of those software programs. Those software programs and those other

items are all part of the software materials. There may also be additional online or "click wrap" terms for the use of the online services. The agreement, online terms and any applicable separate license agreement and user manual set forth the terms and conditions relating to your right to use those online services and software programs as well as important instructions and requirements for their use.

(h) Rules and Regulations. The rules and regulations for deposit accounts that you maintain with us set forth certain general provisions relating to the establishment, maintenance and operation of your deposit accounts.

If there is any inconsistency on a particular issue among the documents that make up the agreement, the documents will control that particular issue in the order set forth from top to bottom above.

3. Amendments. We may change or add to the provisions of this master agreement and any of the general terms and conditions by giving you 30 calendar days' prior notice. We may change or add to the terms and conditions for any individual service by giving you 10 calendar days' prior notice. We may change the information in the implementation/setup forms without giving you notice. If you continue to use a service after any of these changes or additions become effective (or you earlier confirm a service profile for an affected service), you are bound by those changes or additions. If a change or addition is required by applicable law, clearing house rules or funds transfer system rules, or if we believe that the change or addition is necessary for the security or integrity of the systems that we use in providing any services for you, we may give you notice of the change or addition promptly after we make it. In that case, you are bound by the change or addition unless you terminate your use of the relevant service(s) immediately after you receive our notice. We may change or add to the terms of the software materials or the rules and regulations by following the procedures set forth in those documents.

4. New Services. If we agree to provide a new service for you, we will create one or more service profiles reflecting certain instructions you give us regarding your setup for that new service and send or otherwise make them available to you. You may not use that service until you have confirmed (in a manner acceptable to us) that those service profiles are correct, you have successfully completed any required testing or training for that service and we have completed our implementation of your setup for that service. If you attempt to use a new service without satisfying one or more of these conditions, we may refuse to provide that service but, if we do provide it, you are bound by the terms of the agreement relating to that service (including, without limitation, the general terms and conditions and the terms and conditions for that new service).

5. Changes to Your Setup. If we agree to change your setup for a service in response to your instructions and those instructions are of the type reflected on a service profile, we will send or otherwise make one or more service profiles reflecting those instructions available to you. That change will not take effect until you have confirmed (in a manner acceptable to us) that those service profiles are correct, you have successfully completed any required testing or training for the change and we have completed our implementation of the change. In that regard, changes to your setup for a service reflected on a service profile will be implemented either on an "incremental" basis or a "complete replacement" basis, as reflected and to the extent indicated in the service profile.

If a change is implemented to your setup for a service on an incremental basis, that change supplements (as an addition, deletion or modification), but



## TREASURY MANAGEMENT MASTER AGREEMENT

does not replace, the information in your setup for that service. For example, if an incremental service profile indicates that it adds a new authorized user for a service, all existing authorized users for that service continue to be authorized users unless you specifically request that we delete one or more of them and that deletion is reflected in a separate service profile that you confirm (in a manner acceptable to us).

If a change is implemented to your setup for a service on a complete replacement basis, the information identified in that service profile completely replaces the information in your setup for that service, to the extent indicated in that service profile. In that regard, information can be completely replaced (a) only for the account(s) identified on the service profile, (b) only for the combination of the account(s) and linked feature(s) of the service identified on the service profile or (c) for all accounts using the service.

For example, if a service profile indicates that it completely replaces all of your previous service profiles for a service with respect to the account(s) identified in that service profile, then only the authorized users identified in that service profile are authorized to use the service with respect to the identified account(s). However, none of your service profiles for other accounts using that service are affected and all authorized users listed on them continue to be authorized users with respect to those other accounts.

Alternatively, if a service profile indicates that it completely replaces all of your previous service profiles for the combination of an account and lockbox identified in that service profile, then only the image delivery option(s) selected in that service profile will be provided with respect to the combination of the identified account and lockbox. However, none of your service profiles for other combinations of accounts and lockboxes for that service are affected and all image delivery options selected in them will continue to be provided with respect to those other combinations of accounts and lockboxes.

Finally, if a service profile indicates that it completely replaces all of your previous service profiles for a service, then only the options identified in that service profile will apply with respect to any of your accounts using that service. None of your previous service profiles for that service are effective and none of the options identified on them will apply with respect to any of your accounts using the service.

We may refuse to accept letters, e-mails or other forms of communication that instruct us to change your setup for a service if those instructions are of the type reflected on a service profile. However, you agree that we may (at our

option) accept an e-mail that purports to be from one of your authorized signers and that instructs us to delete one or more accounts from your setup for a service without requiring you to confirm a service profile reflecting that instruction.

6. **Electronic Records and Signatures.** You consent to the use of electronic records and signatures with respect to your use of the services. Without limiting the types of electronic signatures we may accept, you agree that, if we elect (at

our option) to send a service profile to you as an attachment to an e-mail message, you (a) will be deemed to have confirmed that service profile is correct if we receive an e-mail message to that effect that purports to be from one of your authorized signers, (b) adopt that e-mail message as your electronic signature with the intent to sign that service profile and (c) will be bound by that service profile to the same extent as if one of your authorized signers had printed, signed and given it to us.

7. **Acknowledgement of Receipt and Agreement to be Bound.** By signing below (and each time you confirm a service profile), you acknowledge that you have received (or have been given electronic access, including the necessary password, to) a complete copy of, and that you have read, understand and agree to be bound by all provisions of our treasury management terms and conditions (including, without limitation, those that (a) limit our liability to you, (b) obligate you to indemnify us, (c) authorize us to rely on authorization codes, (d) waive the right to a jury trial and (e) require binding arbitration) in the form and with the content then posted on the identified website (as we may update them from time to time) with respect to your use of all services.

**Signature.** This master agreement has been signed and delivered (which you agree may be by facsimile or e-mail attachment) on your behalf by the person whose name is printed below. That person represents and warrants to us that he or she is one of your authorized signers and that you have taken all action required by your organizational documents to authorize him or her to sign and deliver this master agreement (and any other documents we may require with respect to the services) on your behalf. The agreement completely replaces any other ones you have given us in the past with respect to the services, except that any instructions you have given us under any such past agreements continue to be effective until replaced or deleted in accordance with the agreement (including, without limitation, through a service profile or an implementation/setup form).

**IN WITNESS WHEREOF**, the parties have made and executed this Treasury Management Master Agreement on the respective dates set forth below. CITY OF SANIBEL, through its City Manager and SunTrust Bank (Name of party with whom Agreement is made), signing by and through its Vice Presidents duly authorized to execute the same.

**CITY OF SANIBEL**

ATTEST:

\_\_\_\_\_  
Judith A. Zimomra, City Manager      Date

\_\_\_\_\_  
Pamela Smith, MMC      Date  
City Clerk

Approved as to form and legal sufficiency:

\_\_\_\_\_  
Kenneth B. Cuyler, City Attorney      Date

**BANK**

ATTEST:

SunTrust Bank  
Company Name

\_\_\_\_\_  
Senior Vice President

\_\_\_\_\_  
Signature of First Vice President      Date

\_\_\_\_\_  
Type/Print Name of [inset witness title]

\_\_\_\_\_  
Type/Print Name of [inset office title]



Government Division  
1777 Main Street, 6<sup>th</sup> Floor  
Sarasota, Florida 34236

Joshua A. McCoy  
Vice President  
Relationship Manager  
Tel: 941-351-3005  
Joshua.A.Mccoy@SunTrust.com

November 14, 2011

Sylvia Edwards, CPA  
City of Sanibel  
Finance Director  
800 Dunlop Road  
Sanibel, FL 33957

RE: Request for Bank Services

Dear Ms. Edwards,

We are very excited about the possibility of growing our banking relationship with the City of Sanibel. We proudly provide banking services to numerous Florida cities and we look forward to the potential expansion of the banking relationship with the City of Sanibel.

SunTrust Bank recently won the Banking Services RFP for the City of Coconut Creek and is pleased to offer the same terms and pricing to the City of Sanibel. Included in this response is a proposal for banking and treasury management services and an investment account. A local and dedicated Governmental Banking Team at SunTrust will provide the City of Sanibel with outstanding professional service as well as competitive banking products.

We also look forward to enhancing and strengthening our partnership with the City to implement those services needed today and those needed in the future. We utilize a proactive, solutions-oriented approach to help our clients select and maintain the best combination of banking services and stay informed about value added solutions.

**We are excited to offer the City of Sanibel:**

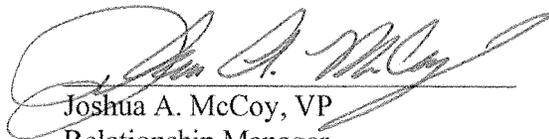
1. An account structure whereby the City can choose from two public funds (FS280 compliant) account types to manage its operating cash. This includes a Demand Deposit Account (DDA) with earnings credit to offset service fees (currently 55 basis points) and a Municipal NOW interest bearing account (currently 10 basis points) as outlined in the proposal.
2. A no treasury service fee on-boarding period, as outlined in the proposal.
3. Waived implementation and training fees, as outlined in the proposal.

4. Sophisticated technology and online access, including enhancements over current services provided.
5. A local, knowledgeable team of professionals, dedicated to providing the City with the highest level of service and proactive account management.

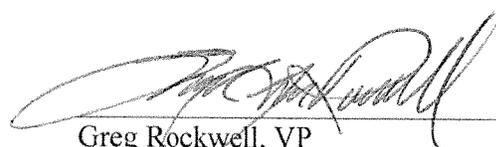
SunTrust Banks, Inc., is one of the nation's largest and strongest financial services holding companies. In addition to the local Commercial Banking Division that will manage your relationship, SunTrust provides support of a local Treasury Management Department available for consultation and service escalation and on-going support. The Treasury Management group ensures that the City is kept apprised of products and services and cutting-edge technology which may increase efficiencies and return. We take a proactive approach to managing your relationship, in order to ensure your account set-up and product suite is optimal to meet your current and future needs. The SunTrust Team is headed up by Josh McCoy, your Relationship Manager and Greg Rockwell, your Treasury Management Officer.

In summary, our proposal offers the following advantages to the City of Sanibel:

- Aggressive pricing and rates
- A banking partnership consisting of ongoing dialogue and consistent delivery of innovative products and ideas
- A banking partner with years of experience in handling the unique needs of municipal entities, who is committed to delivering the consistent service you deserve
- An excellent platform from which to integrate all aspects of delivery of account information
- The industry leading technology and behind the scenes infrastructure needed to provide a consistently high level of service



Joshua A. McCoy, VP  
Relationship Manager  
Institutional & Governmental Banking



Greg Rockwell, VP  
Treasury Sales Officer  
Treasury & Payment Solutions

# Contact Information

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## *Your SunTrust Contacts At-A-Glance*

An important aspect of any business relationship is the support provided for implementing new services and responding to routine inquiries regarding the functioning of the services you currently have in place. This is where SunTrust excels. SunTrust offers dedicated client support to our treasury management clients. Whether these individuals represent the Client Services Group or the Implementations Group, each encompasses a team of service professionals whose goal is to ensure your satisfaction.

SunTrust has long been known as a leader in customer service and you want to work with someone who has the experience to ensure a smooth transition and who can meet your daily business needs.

For your reference we have provided the following SunTrust team assigned to work with your business. At a glance, you will be able to identify each member of your team including their personal contact information.

### **Relationship Manager**

Joshua McCoy  
Vice President  
(941) 951-3005  
(941) 951-3244 fax  
[joshua.a.mccoy@suntrust.com](mailto:joshua.a.mccoy@suntrust.com)

Mr. McCoy serves as your main point of contact and is SunTrust Bank's Relationship Manager responsible for Government and Institutional entities in the Southwest Florida Region. The Relationship Manager knows your corporate objectives, your accounts and your business requirements. This person's role is to consult with you about new and existing services, ensure your continued satisfaction and bring together the right SunTrust specialists to meet your financial needs.

Mr. McCoy joined SunTrust Bank in September 2011 as Vice President of Government and Institutional banking. Prior to coming to SunTrust Bank, Mr. McCoy worked for Fifth Third Bank in the Sarasota and Manatee County market in Public Funds focusing primarily on Municipalities and Institutional entities. In addition to his service at Fifth Third, he held large corporate and consulting experience as an Internal Auditor at The Limited, Inc., Project Controller at Accenture in St. Petersburg, Florida, and as a Consolidated Corporate Financial Analyst at Tech Data in Clearwater, Florida.

Mr. McCoy holds a Bachelor in Business Administration from the University of Cincinnati, with a double major in Finance and Treasury Management. His active service in the Sarasota community as an advocate for educational funds, community affairs and the Arts was preceded by the same involvement in the Greater Cincinnati area.

**Commercial Banking Assistant**

Beth Stresing-Mortimer  
Administrative Assistant  
(239) 277-2627  
(239) 277-2576 fax  
beth.mortimer@suntrust.com

Your Commercial Banking Assistant works with you in all areas related to your loan or investment activity, as well as handles inquiries related to your account analysis and wire transfers. In general, your Commercial Banking Assistant will handle any inquiries about your daily account activity that do not relate specifically to treasury management.

Beth has served over 30 years in banking, with experience in Retail, Administration and Commercial Banking.

**Treasury Management Officer**

Greg Rockwell, CTP  
Vice President  
Treasury & Payment Solutions  
(239) 277-2618  
(239) 277-2509 fax  
greg.rockwell@suntrust.com

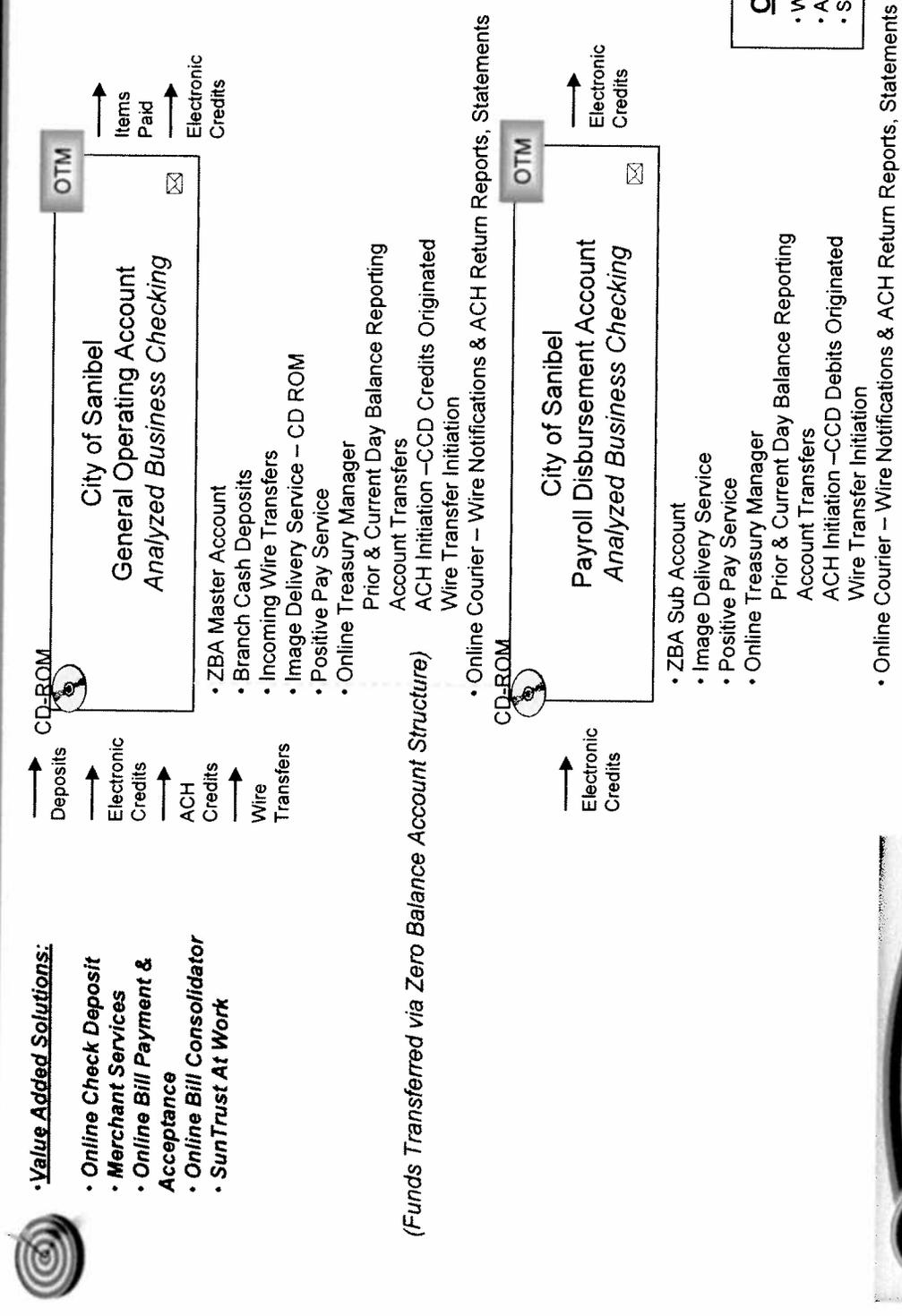
Your Treasury Management Officer consults with you concerning your business needs in order to develop a customized treasury management solution. Your Treasury Management Officer coordinates the work of the treasury management services team, keeps you informed about industry trends and new services, and makes recommendations to optimize your treasury management processes. Greg is a Certified Treasury Professional (CTP) and has served over 11 years in Treasury Management. Greg holds a Bachelor of Science in Business Administration from University of South Florida.

**Treasury & Payment Solutions Client Services Specialist**

Jacqui Daly  
(866) 448-6394 (ext. 1090)  
(941) 951-3396 fax  
jacqui.daly@suntrust.com

The Client Services Specialist provides professional support for all treasury management products and services. Jacqui will serve as your primary contact for routine inquiries relative to how your services are functioning. Specific responsibilities include determining the nature of the problem, identifying the appropriate follow up action and instituting that action to ensure a swift, accurate and complete resolution. This specialist can also facilitate any maintenance to your services. Jacqui has served in banking for 23 years with SunTrust, 13 of which have been in Treasury Management.

Proposed Cash Flow Diagram for  
**City of Sanibel**  
 November 2011



(Funds Transferred via Zero Balance Account Structure)

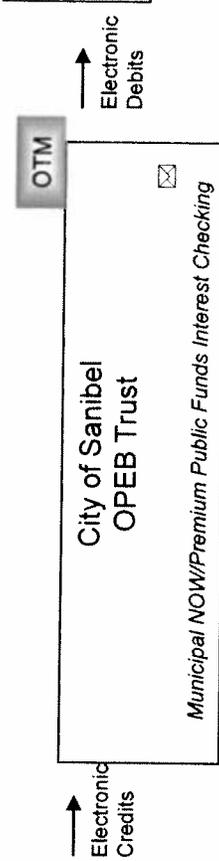
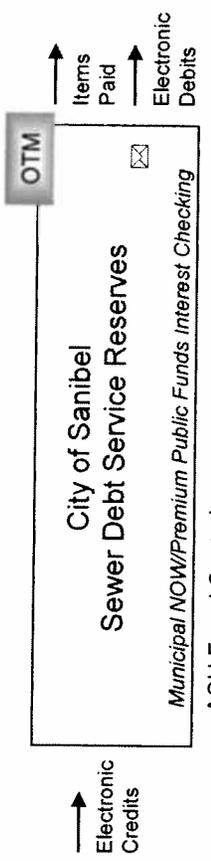
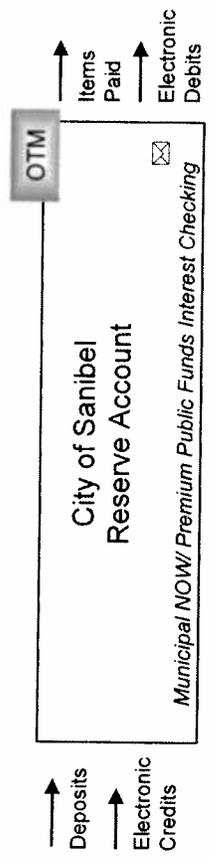
•Based on August Analysis Statements



Proposed Cash Flow Diagram for  
**City of Sanibel**  
 November 2011



- **Value Added Solutions:**
- **Online Check Deposit**
- **Merchant Services**
- **Online Bill Payment & Acceptance**
- **Online Bill Consolidator**
- **Sun Trust At Work**



**Online Courier (email delivery)**

- Wire Notifications
- ACH Returns Report
- Statements – DDA & Analysis

**Online Treasury Manager**

- Prior & Current Day Balance Reporting
- Online Images
- Account Transfers
- ACH Initiation
- Wire Initiation



**Based on September Analysis Statements**



# **BANKING SERVICES PACKET B**

## **CITY OF COCONUT CREEK DOCUMENTS**

SunTrust Response to RFP Number: 08-03-11-11

Responders Tabulation Sheet

Solicitation List

Banking Services RFP No. 08-03-11-11

**REQUEST FOR PROPOSALS  
BANKING SERVICES**

**August 3, 2011  
11:00 AM**

**RFP Number: 08-03-11-11**



Federal Identification # 58-0466330  
SunTrust Bank  
501 East Las Olas Boulevard  
Fort Lauderdale, FL 33301

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Not-for-Profit & Government  
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# *Table of Contents*

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Executive Summary

Section I	Proposal Requirements Checklist
Section II	Proposer Information
Section III	Proposal Confirmation
Section IV	Schedule of Proposal Prices
Section V	Scope of Services Proposed
Section VI	References
Section VII	Indemnification Clause
Section VIII	Non-Collusive Affidavit
Section IX	Drug Free Workplace Form
Section X	Sworn Statement of Public Entity Crimes
Section XI	Exceptions
Section XII	Product Descriptions
Section XIII	Agreements
Section XIV	Appendix

1. Certificate of Qualified Public Depository
2. Federal Reserve Certification
3. Branch Locations
4. Funds Availability Schedules
5. Your Relationship with SunTrust
6. Municipal NOW Account
7. Account Analysis Sample Statement
8. Transition Plan
9. Current Litigation Summary
10. Vendor List
11. Addendum I
12. Certificate of Insurance
13. Service Partnership Agreement/Scannable Lockbox

Enclosures: SunTrust Banks Inc. 2009 & 2010 Annual Reports

**BANKING SERVICES RFP No. 08-03-11-11**  
**City of Coconut Creek, FL**  
**August 3, 2011**

**EXECUTIVE SUMMARY**

To the City Council Members, Mayor, Management and Employees of the City of Coconut Creek, we are pleased to present the SunTrust Banks, Inc. Response to RFP for Banking Services. We understand the scope and nature of the work to be performed and are committed to meeting the City's needs.

SunTrust's currently enjoys a Lending and Purchasing Card relationship with the City of Coconut Creek. We are very appreciative of this new opportunity to expand our relationship and provide added value to the City. It is vital for the City and the Bank to be on the same page, for the Bank to understand the City's current challenges and future goals, and to listen first then provide optimal solutions. We are proud to offer the City of Coconut Creek a dedicated local relationship team comprised of three individuals with a combined 59 years experience of which 55 have been with SunTrust. In addition, the three individuals give the City access to the bank's internal partners and a wealth of knowledge. It is worth noting that the relationship team directly focuses on municipal government entities in Broward County and are well versed on the intricacies of the State of Florida's government banking requirements.

We look forward to the opportunity of discussing an account structure which maximizes working capital and optimizes cash flow for the City, facilitates online reporting, minimizes risk, and otherwise assists the City in their day-to-day banking.

In today's environment, we are recommending an account structure for the composite account to receive an earnings credit rate of 65 basis points. We recommend an account structure whereby the City keeps a sufficient amount of non-interest bearing deposits to offset monthly service and activity charges and earning interest income with the remainder. Based on our pro forma account analysis estimates included in the proposal and incorporating the enhanced earnings credit rate we are offering of 65 bps, the City would need to maintain approximate average balances \$5,200,000 to offset projected activity charges depending on which mix of services the City elects to use.

As part of our proposal we are also offering to waive all service implementation and account activity charges up to \$6,000 for the first ~~three~~ 3 months after execution of our service agreements.

Once the activity charges are sufficiently compensated by the required balances, then any remaining deposit balances can earn interest in the SunTrust Municipal NOW account. The Municipal NOW will pay the City an investment rate equal to the published *Federal Funds Rate minus .25%*. The Fed Funds rate has ranged between .09% - .11% for the month of July 2011. Accordingly, the Bank has set a floor of 0.12%. This floor is not contractual and may not be permanent but was a proactive decision on part of the bank. The Muni-NOW offers daily liquidity, unlimited check writing capabilities, online access, and is fully collateralized as per the requirements of F.S. Chapter 280. Also, it is very important to note when comparing rates to other institutions it may not be comparable. For example, SunTrust does not reduce the compensated balances for a 10%

reserve requirement nor charge a FDIC fee as some other institutions do for their interest bearing account.

In closing, we believe we are the premier provider of payment solutions to municipalities which can be confirmed by our references. The City of Coconut Creek will partner with one of the most financially strong and stable banks in the country that strives to leverage client safety by offering reliable support that is vital in today's uncertain economic climate.

Our competitive proposal underscores our commitment to the City and the municipal/government market which has been among the most consistent in the marketplace over the longest time.

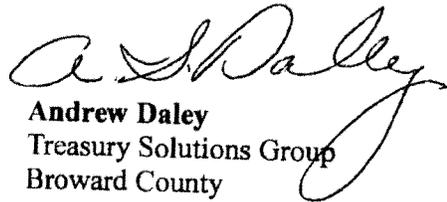
From all of us at SunTrust Bank, thank you for the opportunity presented. We are proud to have played a supporting role in the City's ongoing prosperity and are looking forward to a successful and exciting partnership well into the future.



**David Ross**  
NFP&G Banking Group  
Broward County



**Ben Suarez, CCM**  
Treasury Solutions Mgr.  
South Florida



**Andrew Daley**  
Treasury Solutions Group  
Broward County

# *Proposal Requirements Checklist*

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# COCONUT CREEK



**SECTION IV  
PROPOSAL PACKAGE  
BANKING SERVICES  
RFP NO. 08-03-11-11**

**DUE DATE:** 11:00 a.m. EST., Wednesday, August 3, 2011

**SUBMIT TO:** Office of the City Clerk  
City of Coconut Creek  
Government Center, City Hall  
4800 West Copans Road  
Coconut Creek, FL 33063

Company Name: SunTrust Banks, Inc.

Company Address: 501 East Las Olas Boulevard

City/State/Zip: Fort Lauderdale, FL 33301

Phone No.: 954-766-2393 Fax No.: 954-766-2375

PROPOSAL REQUIREMENTS CHECKLIST

Proposer has attached all documents listed in the checklist as provided and any other pertinent information. The documents in this section are to be executed, notarized (if applicable), and submitted as a condition to this Request for Proposals.

CHECK LIST

FORMS ATTACHED

Proposer Information	Yes	√	No
Proposal Confirmation	Yes	√	No
Schedule of Proposal Prices	Yes	√	No
Scope of Services Proposed	Yes	√	No
Firm Qualifications	Yes	√	No
Reference Sheet	Yes	√	No
Indemnification Clause	Yes	√	No
Non-Collusive Affidavit	Yes	√	No
Drug-Free Workplace Form	Yes	√	No
Sworn Statement on Public Entity Crimes	Yes	√	No
Exceptions to the RFP	Yes	√	No
Certificate of Insurance	Yes	√	No
Copies of Valid Licenses	Yes	√	No
One (1) Original and Four (4) Copies are Submitted	Yes	√	No

**PROPOSER INFORMATION**

Communications concerning this proposal shall be addressed to:

Company Name: SunTrust Banks, Inc.

Social Security/Federal Tax I.D. No.: 58-0466330

Proposer's Name (Print): Michael Caserta Title: First Vice President

Address: 501 East Las Olas Boulevard

City/State/Zip: Fort Lauderdale, FL 33301

Phone: 954-766-2393 Fax: 954-766-2375

**ACKNOWLEDGEMENT OF ADDENDA**

**Instructions:** Complete Part I or Part II, Whichever Applies

**Part I:**

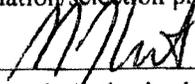
Proposer has examined copies of all the Contract Documents and of the following Addenda (receipt of all which is hereby acknowledged).

Addendum No: <u>1</u>	Dated: <u>7/29/11</u>
Addendum No:	Dated:

**Part II:**

No Addendum was received in connection with this RFP.

It is understood and agreed by Proposer that the City reserves the right to reject any and all proposals, to make awards on all items or any items according to the best interest of the City, and to waive any irregularities in the proposal or in the proposals received as a result of the RFP. It is also understood and agreed by the Proposer that by submitting a proposal, Proposer shall be deemed to understand and agree that no property interest or legal right of any kind shall be created at any point during the aforesaid evaluation/selection process until and unless a contract has been agreed to and signed by both parties.

  
 Proposer's Authorized Signature

7/2/2011  
 Date

Michael Caserta, FVP  
 Proposer's Printed Name

PROPOSAL CONFIRMATION

In accordance with the requirements to provide Banking Services pursuant to RFP No. 08-03-1 1-1 1, the undersigned submits the attached proposal.

Proposer accepts and hereby incorporates by reference in this proposal all of the terms and conditions of the scope of work, including EPA Standards, Motor Vehicle Safety Standards and required warranty and guarantee certificates.

Proposer is fully aware of the scope of work based on these requirements, the legal requirements (federal, state, county and local laws, ordinances, rules and regulations) and the conditions affecting cost, progress or performance of the work and has made such independent investigation as Proposer deems necessary.

This proposal is genuine and not made in the interest of or on behalf of any undisclosed person, firm or corporation and is not submitted in conformity with any agreement or rules of any group, association, organization or corporation; Proposer has not directly or indirectly induced or solicited any other Proposer to submit a false or sham proposal; Proposer has not solicited or induced any person; firm or a corporation to refrain from proposing and Proposer has not sought by collusion to obtain for himself any advantage over any other Proposer or over City.

The Proposer shall acknowledge this Proposal by signing and completing the spaces provided. I hereby submit this Proposal Package for Banking Services, RFP No. 08-03-1 1-1 1 to the City of Coconut Creek with the full understanding of the Request for Proposal, General Terms and Conditions, Special Terms and Conditions, Detailed Requirements, and the entire Proposal Package.

Michael Caserta \_\_\_\_\_ 8/2/2011 \_\_\_\_\_  
Proposer's Name Signature Date

Florida \_\_\_\_\_  
State of:

Broward \_\_\_\_\_  
County of:

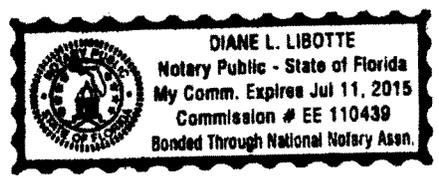
The foregoing instrument was acknowledged before me this 2nd day of August, 2011, by Michael Caserta, who is (who are) personally known to me or who has produced N/A as identification and who did (did not) take an oath.

Diane L. Libotte \_\_\_\_\_  
Notary Public Signature

\_\_\_\_\_  
Notary Name, Printed, Typed or Stamped

\_\_\_\_\_  
Commission Number:

\_\_\_\_\_  
My Commission Expires:



City of Coconut Creek  
Banking Services  
RFP NO. 08-03-11-11  
Schedule For Proposal Prices

Description	Annual Volume	Cost Per Unit	Total Cost
<b>Balance Related Services</b>			
FDIC Insurance Charge	238,244	NA	\$0.00
<b>Depository Services</b>			
Public Depository Collateral	12	NA	\$0.00
Online Banking Services	12	\$20.00*	\$240.00
Account Maintenance-Concentration/Zero Balance	48	\$10.00	\$480.00
Account Maintenance-Flex Benefit	12	\$10.00	\$120.00
Automated Transfer Credits	412	\$0.00	\$0.00
Automated Transfer Debits	412	\$0.00	\$0.00
Stop Payment	106	\$12.00**	\$1,272.00
Currency IN	2,116	\$0.15***	\$317.40
Return Item Fax Fee	97	\$1.00	\$97.00
Wire Transfer In	40	\$6.00	\$240.00
Deposit Error Correction	2	\$6.00	\$12.00
ACH Credits Received	2,012	\$0.08	\$160.96
Deposit R/I Chargeback - Returned Deposit Items	83	\$3.00	\$249.00
Wire Transfer Out	230	\$7.00	\$1,610.00
ACH Debits Received	335	\$0.08	\$26.80
ACH-Notice of Change	64	\$4.00	\$256.00
ACH-Origination Return	65	\$5.00	\$325.00
Items Deposit on US	3,653	\$0.09	\$328.77
Items Deposit on Local	43,721	\$0.09	\$3,934.89
Items Deposit Transit	14,521	\$0.09	\$1,306.89
Items Paid	3,223	\$0.11	\$354.53
Deposits Credited	1,254	\$0.40	\$501.60
ACH Credits Received	2,424	\$0.08	\$193.92
ACH Debits Received	326	\$0.08	\$26.08
<b>Lockbox Services</b>			
Lockbox Maintenance	12	\$30.00	\$360.00
Lockbox e-mail	12	NA	\$0.00
Lockbox Additional Scan	6,191	\$0.02	\$123.82
Lockbox CD Rom	12	\$25.00	\$300.00
Lockbox Maintenance	42,349	NA	\$0.00
Lockbox Check Only	5,332	\$0.15	\$799.80
Lockbox Data Entry	2,116	NA	\$0.00
Lockbox Package Preparation	143	NA	\$0.00
Lockbox Correspondence	129	\$0.15	\$19.35
Lockbox Exceptions - Web Exceptions	1,068	\$1.00	\$1,068.00
Lockbox Exceptions - Returned via Mail	391	\$0.15	\$58.65
Lockbox Items Processed	41,525	\$0.15	\$6,228.75
ACH Credits Transactions	31,617	\$0.07	\$2,213.19
ACH Debits Transactions	124	\$0.07	\$8.68
<b>Account Reconciliation</b>			

City of Coconut Creek  
Banking Services  
RFP NO. 08-03-11-11  
Schedule For Proposal Prices

CD Rom - paid items - Maintenance	48	\$25.00	\$1,200.00
Paid Only Recon Trans-PC File Transmission	58	\$6.00	\$348.00
Account Recon Base Fee	12	\$50.00	\$600.00
Full Recon Items	2,823	\$0.02	\$56.46
Full Recon Transmission	12	\$6.00	\$72.00
Maintenance Register Adds	100	\$0.10	\$10.00
Maintenance Void Adds	1	\$0.10	\$0.10
Transmission Register Adds	2,991	\$0.00	\$0.00
CD Rom - paid items	2,040	\$0.04	\$81.60
<b>Miscellaneous</b>			
Armored Courier Fee	12	NA	\$0.00
<b>Total Proposed Annual Cost</b>			<b>\$25,601.24</b>

Total Proposed Annual Cost (Written):

25,601.24

\*\*\*\*\*

Charges for Any Other Services Not Listed Above - Itemize			
Description	Annual Volume	Cost Per Unit	Total Cost
* - Please refer to fee schedule following in this section for additional service charges for online banking and other services.			
** - Charge applies when stop payment initiated online. Manual stop payments are charged at \$15.00			
*** - Based on cash deposits made at a local SunTrust branch location per \$100.			
NA - Not applicable			
<b>All other fees for additional services not listed, or subsets of services requested by the City, will be charged at SunTrust Bank's prevailing rates unless otherwise negotiated by both the City and SunTrust prior to account activation.</b>			

Company Name: SunTrust Banks, Inc.

Proposer's Name: Michael Caserta

Proposer's Title: First Vice President

Proposer's Signature: 



**SunTrust Pro Forma**  
**Account Analysis Statement**  
**City of Coconut Creek**  
**Banking Services RFP 08-03-11-11**  
**Proposed Pricing Pro Forma Analysis Statement**

<b>Balances</b>	
Average Positive Ledger Balance	\$16,000,000.00
Average Ledger Balance	\$16,000,000.00
Less: Average Float	\$0.00
Average Collected Balance	\$16,000,000.00
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$16,000,000.00
Less: 0.00% Related Reserves	\$0.00
<b>Average Available Balance</b>	<b>\$16,000,000.00</b>
<b>Net Analysis Position</b>	
Value Of Applicable Available Balance	\$8,832.88
Earnings Credit Rate	0.65%
Less: Balance Based Charges	\$2,880.38
<b>Net Analysis Position</b>	<b>\$5,952.50</b>
Balances Available for Additional Services	10,782,438.21

Services Provided For This Period	Volume	Unit Price	Svc Charges	Bal Required
<b>Demand Deposit Services</b>				
3021 Account Maintenance - Monthly	5	10.0000	\$50.00	\$90,570.72
3220 Deposits Credited	105	0.4000	\$42.00	\$76,079.40
3268 Electronic Credits Posted	168	0.0800	\$13.44	\$24,345.41
3651 Items Deposited	5,158	0.0900	\$464.22	\$840,894.79
3680 Deposit Correction	0	6.0000	\$0.00	\$0.00
3261 Items Paid Not Enclosed	270	0.1100	\$29.70	\$53,799.01
3267 Electronic Debits Posted	28	0.0800	\$2.24	\$4,057.57
		<b>subtotal:</b>	<b>\$601.60</b>	<b>\$1,089,748.90</b>
<b>Zero Balance Services</b>				
36654 ZBA Master Account	1	25.0000	\$25.00	\$45,285.36
36655 ZBA Sub Account	3	10.0000	\$30.00	\$54,342.43
		<b>subtotal:</b>	<b>\$55.00</b>	<b>\$99,627.79</b>
<b>Returned Check Services</b>				
6631 Returned Items	7	3.0000	\$21.00	\$38,039.70
6625 Return Items - Represented	0	3.0000	\$0.00	\$0.00
6452 Return Items - Faxed Copies	7	1.0000	\$7.00	\$12,679.90
		<b>subtotal:</b>	<b>\$28.00</b>	<b>\$50,719.60</b>
<b>Branch/Night Deposit Services</b>				
9290 Branch Cash-Night Bag/ATM Dep	0	1.5000	\$0.00	\$0.00
9291 Branch Cash OTC Deposit/\$1000	0	1.5000	\$0.00	\$0.00
		<b>subtotal:</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Cash Vault Services</b>				
12264 Cash Vault Monthly Maint 1 Loc	1	16.0000	\$16.00	\$28,982.63
12262 Cash VLT Monthly Maint 2-9 Loc	0	42.0000	\$0.00	\$0.00
12492 Cash Vault Deposits	21	1.0500	\$22.05	\$39,941.69
13126 VLT Implementation Setup	0	35.0000	\$0.00	\$0.00
13135 VLT Deposit Error	0	10.0000	\$0.00	\$0.00
13048 O/S Bulk Cash Deposits	176,333	0.0009	\$158.70	\$287,471.46
		<b>subtotal:</b>	<b>\$196.75</b>	<b>\$356,395.78</b>

Some fees for accounts on analysis may be offset by the value of the balances in the account. Fees for additional services are available upon request. Please contact your Treasury Sales Officer or Relationship Manager for details. SunTrust Bank, Member FDIC. SunTrust and Live Solid. Bank Solid. are federally registered service marks of SunTrust Banks, Inc.

**Services Provided For This Period**

	Volume	Unit Price	Svc Charges	Bal Required
<b>ARP Services</b>				
63455 Partial Recon - Base Fee	1	0.0000	\$0.00	\$0.00
63456 Partial Recon - Item Charge	270	0.0000	\$0.00	\$0.00
63450 Full Recon - Base Fee	1	50.0000	\$50.00	\$90,570.72
63451 Full Recon - Item Charge	270	0.0200	\$5.40	\$9,781.64
63470 Positive Pay - Base Fee	1	40.0000	\$40.00	\$72,456.58
63472 Positive Pay Mismatch Item	0	1.0000	\$0.00	\$0.00
63473 ARP POS Pay Returned Item	0	10.0000	\$0.00	\$0.00
63208 ARP Auto D/T To Bank/Tran	20	6.0000	\$120.00	\$217,369.73
63217 ARP Auto D/T To Bank/Rcld	270	0.0150	\$4.05	\$7,336.23
63528 Basic Positive Pay - Base	0	40.0000	\$0.00	\$0.00
63529 Basic Positive Pay - Item	0	0.0200	\$0.00	\$0.00
63532 Payee Name Verification Item	0	0.0350	\$0.00	\$0.00
		<b>subtotal:</b>	<b>\$219.46</b>	<b>\$397,514.90</b>
<b>Image Delivery Services</b>				
39179 Duplicate CD-ROM	0	35.0000	\$0.00	\$0.00
40381 CD-ROM Premium CD	4	25.0000	\$100.00	\$181,141.44
40383 CD ROM Images Per Item	170	0.0400	\$6.80	\$12,317.62
40385 CD-ROM Return Items CD	0	20.0000	\$0.00	\$0.00
40392 CD-ROM Deposited Items CD	0	20.0000	\$0.00	\$0.00
40386 CD-ROM Deposit Tickets	0	20.0000	\$0.00	\$0.00
		<b>subtotal:</b>	<b>\$106.80</b>	<b>\$193,459.08</b>
<b>ACH Services</b>				
48387 ACH Implementation Per Set-Up	0	75.0000	\$0.00	\$0.00
48439 ACH Monthly Maintenance	1	40.0000	\$40.00	\$72,456.58
48447 ACH File Transmissions, Self	8	25.0000	\$200.00	\$362,282.88
48449 ACH File Transmission, Vendor File	0	20.0000	\$0.00	\$0.00
48457 Consumer PPD Debits Originated	27	0.0700	\$1.89	\$3,423.57
48458 Consumer PPD Credits Originated	202	0.0700	\$14.14	\$25,613.40
48459 Corp Debits Orig CCD,CCD+CTX	0	0.0700	\$0.00	\$0.00
48460 Corp Credits Orig CCD,CCD+CTX	0	0.0700	\$0.00	\$0.00
48434 ACH Deletions - Item	0	20.0000	\$0.00	\$0.00
48435 ACH Deletions Batch Or File	0	50.0000	\$0.00	\$0.00
48436 ACH Reversals - Item	0	20.0000	\$0.00	\$0.00
48382 ACH Representation	0	4.0000	\$0.00	\$0.00
48383 ACH Return Item	0	5.0000	\$0.00	\$0.00
48384 ACH NOC Item	0	4.0000	\$0.00	\$0.00
48450 OTM ACH Pass-Thru File	0	25.0000	\$0.00	\$0.00
73402 OTM ACH Batch Processing Fee	0	6.0000	\$0.00	\$0.00
73403 OTM PPD Debits	0	0.1300	\$0.00	\$0.00
73404 OTM PPD Credits	0	0.1300	\$0.00	\$0.00
73401 OTM ACH Coll Appl Mthly Fee	0	0.0000	\$0.00	\$0.00
		<b>subtotal:</b>	<b>\$256.03</b>	<b>\$463,776.43</b>
<b>ACH Fraud Control</b>				
54370 ACH Fraud Cntrl Monthly Maint	0	30.0000	\$0.00	\$0.00
54376 AFC Filter Setup/Chg By Client	0	3.0000	\$0.00	\$0.00
54378 ACH Fraud Control Acct Setup	0	5.0000	\$0.00	\$0.00
		<b>subtotal:</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Wire Transfer Services</b>				
45320 Wire Traf Monthly Maint/Acct	1	0.0000	\$0.00	\$0.00
73504 W/T Out Rep (OTM PC Wire)	0	8.0000	\$0.00	\$0.00
73505 W/T Out Non-Rep (OTM PC Wire)	20	7.0000	\$140.00	\$253,598.01
45343 W/T Incoming	4	6.0000	\$24.00	\$43,473.94
73506 W/T Internal Rep (OTM PC Wire)	0	5.0000	\$0.00	\$0.00
73507 W/T Internal Non-Rep OTM Wire	0	6.0000	\$0.00	\$0.00
		<b>subtotal:</b>	<b>\$164.00</b>	<b>\$297,071.95</b>
<b>Lockbox Services</b>				

Services Provided For This Period		Volume	Unit Price	Svc Charges	Bal Required
24811	RLBX Maintenance	1	30.0000	\$30.00	\$54,342.43
24924	RLBX Correspondence	11	0.1500	\$1.65	\$2,988.83
24766	RLBX Unprocessed Items	33	0.1500	\$4.95	\$8,966.50
24774	ARC Per Item Fee	2,645	0.0100	\$26.45	\$47,911.91
24771	ARC Monthly Maintenance	1	50.0000	\$50.00	\$90,570.72
24820	RLBX Deposit Preparation	1	50.0000	\$50.00	\$90,570.72
24844	RLBX Auto D/T To Client/Tran	0	8.0000	\$0.00	\$0.00
24848	RLBX Auto D/T To Client/Rcrd	0	0.0000	\$0.00	\$0.00
24900	High Speed Match Items	1,730	0.1200	\$207.60	\$376,049.63
24901	Low Speed Match Items	1,730	0.1400	\$242.20	\$438,724.57
24941	Scan Multiple Payments	0	0.1800	\$0.00	\$0.00
24942	Scan Partial Payments	0	0.0500	\$0.00	\$0.00
24961	Scannable IMG Archive 60 Days	6,920	0.0100	\$69.20	\$125,349.88
24966	Scan Images Less Than 5k	3,460	0.0200	\$69.20	\$125,349.88
24967	Scan Image CD ROM Per CD	1	25.0000	\$25.00	\$45,285.36
24977	RPS Full Text Search	0	0.0400	\$0.00	\$0.00
24991	RLBX Web Exception Maintenance	1	75.0000	\$75.00	\$135,856.08
24993	RLBX Web Excpn-Items Present	89	0.5000	\$44.50	\$80,607.94
24995	RLBX Web Excpn-Items Decision	89	1.0000	\$89.00	\$161,215.88
				<b>subtotal:</b>	<b>\$984.75</b>
					<b>\$1,783,790.33</b>
<b>Online Treasury Manager</b>					
73254	OTM/OLC Maintenance Fee	1	20.0000	\$20.00	\$36,228.29
73256	OTM/OLC Prior Day Serv/Pr Mnth	1	10.0000	\$10.00	\$18,114.14
73258	OTM/OLC Prior Day Per Ac Maint	5	12.0000	\$60.00	\$108,684.86
73260	OTM/OLC Prior Day Per Item Dtl	700	0.0000	\$0.00	\$0.00
73262	OTM/OLC Cur Day Serv/Per Mnth	1	0.0000	\$0.00	\$0.00
73264	OTM/OLC Cur Day Per Acct Maint	5	0.0000	\$0.00	\$0.00
73266	OTM/OLC Cur Day Per Item Dtl	200	0.0000	\$0.00	\$0.00
73268	OTM/OLC Special Rpt Mnth Maint	1	0.0000	\$0.00	\$0.00
73280	Stop Service/Per Month	1	0.0000	\$0.00	\$0.00
73282	Stop Payment/Per Stop	9	12.0000	\$108.00	\$195,632.75
73459	OLC Wire Transfer Alert	0	1.0000	\$0.00	\$0.00
73284	ACH Service/Per Month	1	35.0000	\$35.00	\$63,399.50
73286	Acct Transfer/Per Transfer	34	0.0000	\$0.00	\$0.00
73290	Wire Service/Per Month	1	35.0000	\$35.00	\$63,399.50
				<b>subtotal:</b>	<b>\$268.00</b>
					<b>\$486,469.04</b>
<b>Online Courier</b>					
73458	OLC Wire Transfer Fax Advice	0	5.0000	\$0.00	\$0.00
73263	OLC Cash Position Rpt	0	0.0000	\$0.00	\$0.00
73412	OLC ACH Returns Report	0	3.0000	\$0.00	\$0.00
73370	OLC ACH-EDI PD Rpt/Per Mnth	0	10.0000	\$0.00	\$0.00
73413	OLC ACH Fraud Ctrl Reject Rpt	0	3.0000	\$0.00	\$0.00
				<b>subtotal:</b>	<b>\$0.00</b>
					<b>\$0.00</b>
				<b>Total:</b>	<b>\$2,880.38</b>
					<b>\$5,217,561.78</b>



# Service Glossary

Service Code	Service Description	Definition
9	Negative Collected Charge	Rate-based charge assessed for maintaining a negative collected balance for one or more days during the analysis period.
35	Deposit Assessment Per \$1000	
3021	Account Maintenance - Monthly	Fixed charge for maintaining a demand deposit account.
3220	Deposits Credited	Charge for handling and posting a deposit consisting of any combination of coin, currency, checks, food stamps or merchant card drafts
3261	Items Paid Not Enclosed	Charge for handling and posting checks drawn on and paid against a demand deposit account and not returning the checks with the deposit account statement.
3267	Electronic Debits Posted	Charge for posting an incoming ACH debit to an account.
3268	Electronic Credits Posted	Charge for posting an incoming ACH credit to an account.
3651	Items Deposited	Charge for depositing a check into a SunTrust account. This is a per item fee regardless of where the item is drawn.
3880	Deposit Correction	Charge for correcting any error(s) made by the client in deposit preparation.
6452	Return Items - Faxed Copies	Charge for notifying the customer of return items via facimile.
6625	Return Items - Represented	Charge for processing a return item which is automatically presented to the paying bank for clearing a second time via paper. This is done before the return item is debited against the customer's account.
6631	Returned Items	Charge per item for processing a deposited item returned. Usually will result in a debit to the client's account, but may be used in addition to 6630 - Returned item Re-qualified.
9290	Branch Cash-Night Bag/ATM Dep	Charge for processing and verifying a deposit presented to the bank's branch office night depository for a deposit.
9291	Branch Cash OTC Deposit/\$1000	Charge for processing cash over the counter at the bank's branch office.
12262	Cash VLT Monthly Maint 2-9 Loc	Monthly Maintenance fee for Cash Vault clients with 2 - 9 locations.
12264	Cash Vault Monthly Maint 1 Loc	Monthly Maintenance fee for Cash Vault clients with 1 location.
12492	Cash Vault Deposits	Charge for handling and posting a deposit consisting of any combination of coin, currency, checks, food stamps or merchant card drafts delivered to the bank's cash vault facility.
13048	O/S Bulk Cash Deposits	Charge for processing and verifying currency deposited at the bank's cash vault facility. The charged is calculated on a per dollar basis.
13126	VLT Implementation Setup	Charge for establishing a customer for cash services (cash deposits and/or cash delivery) through the bank's vault facility. This is a one-time charge.
13135	VLT Deposit Error	Charge for handling and processing a deposit with an error(s) delivered to the bank's cash vault facility.
24766	RLBX Unprocessed Items	Per reject charge for handling items received through a lockbox which cannot be processed.
24771	ARC Monthly Maintenance	This is a monthly charge for maintaining the ARC lockbox set-up.
24774	ARC Per Item Fee	Charge for processing machine readable retail lockbox remittance documents where the payment exactly matches the invoice amount billed.
24811	RLBX Maintenance	Monthly charge for maintaining a retail lockbox.
24820	RLBX Deposit Preparation	Monthly charge for preparing deposit tickets for retail lockbox deposits.
24844	RLBX Auto D/T To Client/Tran	Per transmission charge for transmitting information to or from customer via a transmission platform not requiring manual intervention. Customer requirements and/or communications capabilities dictate the transmission platform.
24848	RLBX Auto D/T To Client/Rcld	Per record charge for transmitting each record or information to or for a customer via a transmission platform not requiring manual intervention.
24900	High Speed Match Items	Per item charge for processing single items that use standardized envelopes and can be processed on the Opex 150 with payment matching the coupon.
24901	Low Speed Match Items	Per item charge for processing single items that use standardized envelopes and can be processed on the Opex 50 with payments matching the coupon.
24924	RLBX Correspondence	Per envelope charge for handling remittance with no check enclosed.

Service Code	Service Description	Definition
24941	Scan Multiple Payments	A surcharge for a transaction that contains more than one coupon or more than one check in the envelope.
24942	Scan Partial Payments	A surcharge added to a transaction where the single check amount does not match one of the single invoice amounts in the coupon scan line.
24961	Scannable IMG Archive 60 Days	Per item charge for Archiving Images for 60 days
24966	Scan Images Less Than 5k	Less than 5k images each month
24967	Scan Image CD ROM Per CD	Price for the first monthly CD
24977	RPS Full Text Search	A per item/image fee. This will allow clients to use a feature within the Lockbox Image Browser to locate documents within their Lockbox deposit by performing a query using key word, phase or characters
24991	RLBX Web Exception Maintenance	Monthly maintenance for viewing access to exception item via Intranet.
24993	RLBX Web Excpn-Items Present	Per item charge for exception items that are presented to the web for viewing.
24995	RLBX Web Excpn-Items Decision	Per item charge for exception items that are decisioned via the web.
36654	ZBA Master Account	Charge for maintaining zero balance services at the master account level.
36655	ZBA Sub Account	Charge for maintaining zero balance services at the sub-account level.
39179	Duplicate CD-ROM	The Duplicate CD-ROM fee is assessed for the creation of a second copy of the CD-ROM deliverable.
40381	CD-ROM Premium CD	The CD-ROM Premium CD fee is assessed for the processing of the checks and storage in order to create the CD-ROM deliverable.
40383	CD ROM Images Per Item	The CD-ROM Images Per Item fee is assessed for the processing of the checks in order to create the CD-ROM deliverable.
40385	CD-ROM Return Items CD	The CD-ROM Return Items fee is assessed for the processing of the checks and storage of images in order to create the CD-ROM deliverable.
40386	CD-ROM Deposit Tickets	The CD-ROM Deposit Tickets fee is assessed for the processing of the Deposit Tickets and storage of images in order to create the CD-ROM deliverable.
40392	CD-ROM Deposited Items CD	The CD-ROM Deposit Items fee is assessed for the processing of the Deposited Tickets and Deposited Items and storage of images in order to create the CD-ROM deliverable.
45320	Wire Trsf Monthly Maint/Acct	Charge for providing funds transfer services. This is a fixed charge that encompasses the cost of maintaining account information on the wire database including repeat codes, standing orders, etc.
45343	W/T Incoming	Charge for handling and posting a Fedwire transfer received for the customer's account.
48382	ACH Representation	Charge for automatically resubmitting an ACH item that was returned as NSF or uncollected.
48383	ACH Return Item	Charge for an originated ACH debit or credit transaction returned via the ACH network that is charged back to the originating company's account.
48384	ACH NOC Item	Charge for the receipt of a notification of change (NOC) on an ACH transaction originated.
48387	ACH Implementation Per Set-Up	One-time per set-up charge for setting up and testing new ACH applications.
48434	ACH Deletions - Item	Special handling charge for deleting an ACH item before it has been released to the ACH Operator.
48435	ACH Deletions Batch Or File	Special handling charge for deleting an ACH batch or file before it has been released to the ACH Operator.
48436	ACH Reversals - Item	Special handling charge for reversing an ACH item already released to the ACH Operator.
48439	ACH Monthly Maintenance	Per settlement account monthly maintenance for ACH services.
48447	ACH File Transmissions, Self	Per file charge for processing an ACH file sent by direct transmission.
48449	ACH File Transmisson, Vendor File	Charge for processing an ACH file from a third party vendor
48450	OTM ACH Pass-Thru File	Charge for processing an ACH file sent via OTM pass-thru.
48457	Consumer PPD Debits Originated	Per-debit charge for processing a PPD (consumer) ACH debit transaction originated by the client.
48458	Consumer PPD Credits Originated	Per-credit charge for processing a PPD (consumer) ACH credit transaction originated by the client.
48459	Corp Debits Orig CCD,CCD+CTX	Per-debit charge for processing a corporate (CCD, CCD+, CTX) debit originated.
48460	Corp Credits Orig CCD,CCD+CTX	Per-credit charge for processing a corporate (CCD, CCD+, CTX) credit originated.

Service Code	Service Description	Definition
54370	ACH Fraud Cntrl Monthly Maint	Monthly maintenance fee per account for accounts set up with ACH Fraud Control (full blocks or authorization filters)
54376	AFC Filter Setup/Chg By Client	Per filter charge in which the client sets up or modifies a payment authorization online using Online ACH Control tool
54378	ACH Fraud Control Acct Setup	Implementation fee. Per account charge for the bank to set up the ACH Fraud Control service.
63208	ARP Auto D/T To Bank/Tran	Charge for receiving information from client via a transmission platform not requiring manual intervention. Client requirements and/or communications capabilities dictate the transmission platform. SuperTracs is an example of unattended transmission.
63217	ARP Auto D/T To Bank/Rcnd	Charge for receiving each record of information from a client via a transmission platform not requiring manual intervention.
63450	Full Recon - Base Fee	Fixed charge for providing full reconciliation services. The client provides the bank with check issuance data. Reports provided to the client may include, but are not limited to, a bank statement and listings of outstanding, voided and paid items, as well as stop payments placed / on file.
63451	Full Recon - Item Charge	Per item charge for providing a full reconciliation.
63455	Partial Recon - Base Fee	Fixed charge for providing partial reconciliation services. Reports provided to the client may include, but are not limited to, a bank statement, listing of paid items, as well as stop payments placed / on file.
63456	Partial Recon - Item Charge	Per item charge for providing a partial reconciliation.
63470	Positive Pay - Base Fee	Fixed charge for providing Positive Pay check fraud prevention services. The client provides the bank with check issuance data. Reports provided to the client may include, but are not limited to, a daily exception report, a bank statement, listings of outstanding, voided and paid items list, as well as, stop payments placed / on file.
63472	Positive Pay Mismatch Item	Per item charge on Positive Pay accounts for handling checks presented, but not listed on the issuance data provided to the bank.
63473	ARP POS Pay Returned Item	Charge for Returning an ARP or Positive Pay Item
63528	Basic Positive Pay - Base	Fixed Charge for providing Positive Pay Services without full reconciliation pre-requisite service.
63529	Basic Positive Pay - Item	Per item fee for Basic Positive Pay items.
63532	Payee Name Verification Item	Per item fee for verifying the payee name on a positive pay item.
73254	OTM/OLC Maintenance Fee	Monthly product access fee applied to each OTM company ID.
73256	OTM/OLC Prior Day Serv/Pr Mnth	Monthly module access fee applied to each OTM company ID with the PRIOR day reporting module.
73258	OTM/OLC Prior Day Per Ac Maint	Monthly account maintenance fee for each account set up for PRIOR day detail and summary information. The same price applies for all Tiers.
73260	OTM/OLC Prior Day Per Item Dtl	Charge applied to each Prior day detail item (transaction) loaded for each OTM company ID. The same price applies for all Tiers.
73262	OTM/OLC Cur Day Serv/Per Mnth	Monthly module access fee applied to each OTM company ID with the SAME day reporting module.
73263	OLC Cash Position Rpt	Monthly charge for cash position report, which calculates the net available funds for a single account or a group of accounts.
73264	OTM/OLC Cur Day Per Acct Maint	Monthly account maintenance fee for each account set up for SAME day detail and summary information. The same price applies for all Tiers.
73266	OTM/OLC Cur Day Per Item Dtl	Charge applied to each SAME day detail item (transaction) loaded for each OTM company ID. The same price applies for all Tiers.
73268	OTM/OLC Special Rpt Mnth Maint	Monthly module access fee applied to each OTM company ID with the Special Reports module.
73280	Stop Service/Per Month	Monthly charge per Company ID for stop payment module.
73282	Stop Payment/Per Stop	Charge for placing stop payments.
73284	ACH Service/Per Month	ACH Module Fee
73286	Acct Transfer/Per Transfer	Charged per account transfer (including the debit and the credit)
73290	Wire Service/Per Month	Monthly charge per Company ID for wire transfer module

Service Code	Service Description	Definition
73370	OLC ACH-EDI PD Rpt/Per Mnth	The ACH-EDI report is a translated human-readable report that provides detailed information for received ACH debits or credits and includes the supporting remittance information when provided by the originating company.
73401	OTM ACH Coll Appl Mthly Fee	N/A
73402	OTM ACH Batch Processing Fee	Charged for each collection application processed per processing window, regardless of the number of batches/files sent in each window.
73403	OTM PPD Debits	Charged for each ACH debit originated/created
73404	OTM PPD Credits	Charged for each ACH credit originated/created
73412	OLC ACH Returns Report	Fee charged for ACH Returns Report available through Online Courier.
73413	OLC ACH Fraud Ctrl Reject Rpt	Per report charge for providing an email or faxed report of blocked transactions to an ACH Fraud Control client; one report/charge may bundle blocked transactions from multiple accounts.
73458	OLC Wire Transfer Fax Advice	Fee charged per faxed wire transfer advice through Online Courier
73459	OLC Wire Transfer Alert	Wire Transfer Summary Alert/Per Alert
73504	W/T Out Rep (OTM PC Wire)	Charge for processing a domestic repetitive wire transfer initiated through OTM. With repetitive wires, all instructions remain unchanged except for the dollar amount and value date.
73505	W/T Out Non-Rep (OTM PC Wire)	Charge for processing a domestic non-repetitive wire transfer initiated through OTM.
73506	W/T Internal Rep (OTM PC Wire)	Charge for processing a repetitive wire transfer to another SunTrust account initiated through OTM.
73507	W/T Internal Non-Rep OTM Wire	Charge for posting and handling an OTM-initiated transfer received for the customer's account from another account within the bank. With non-repetitive transfers, the debit account, transferred dollar amount, and the credit instructions may vary.



**SunTrust Pro Forma**  
**Account Analysis Statement**  
**City of Coconut Creek**  
**Banking Services RFP 08-03-11-11**  
**Supplemental Service Element Pricing**

**Services Provided For This Period**

	Volume	Unit Price	Svc Charges
<b>Online Check Deposit Services</b>			
3620 Online Deposits Credited	0	0.4000	\$0.00
5738 Online Check - Implementation	0	75.0000	\$0.00
5739 Online Check Deposit-Monthly [1 - 9]	0	40.0000	\$0.00
5739 Online Check Deposit-Monthly [10 - 19]	0	30.0000	\$0.00
5739 Online Check Deposit-Monthly [20+]	0	20.0000	\$0.00
5745 Deposit Location Set-Up	0	5.0000	\$0.00
5747 Online Deposited Items - Early	0	0.1000	\$0.00
5746 Online Deposited Items - Late	0	0.1000	\$0.00
		<b>subtotal:</b>	<b>\$0.00</b>
<b>Cash Vault Services</b>			
12262 Cash VLT Monthly Maint 2-9 Loc	0	42.0000	\$0.00
12492 Cash Vault Deposits	0	1.0500	\$0.00
13126 VLT Implementation Setup	0	35.0000	\$0.00
13136 VLT Currency Dep Full Strap	0	0.5500	\$0.00
13147 VLT Currency Dep Half Strap	0	0.7500	\$0.00
13154 VLT Coin Deposit Full Bag	0	3.0000	\$0.00
13165 VLT Coin Deposit Mix Bag	0	5.2500	\$0.00
13178 VLT Coin Deposit Rolled Coin	0	0.2000	\$0.00
13227 VLT Currency Order-Full Strap	0	0.5500	\$0.00
13226 VLT Currency Order-Half Strap	0	0.8000	\$0.00
13233 VLT Rolled Coin Order	0	0.1500	\$0.00
13229 VLT Box Coin Order	0	3.7500	\$0.00
13048 O/S Bulk Cash Deposits	0	0.0009	\$0.00
13251 VLT Coin Deposit Boxed Coin	0	2.7500	\$0.00
		<b>subtotal:</b>	<b>\$0.00</b>
<b>Online Bill Presentment/Pymt</b>			
49010 Online Bill Present Pmt Imp	0	2,500.0000	\$0.00
49421 Online Bill Present Maintenance	0	300.0000	\$0.00
49423 Online Bill Present Pmt Item	0	1.0000	\$0.00
49425 OBPP Hourly Custom Programming	0	250.0000	\$0.00
49150 Online Bill Present Pmt ACH File	0	10.0000	\$0.00
49301 Online Bill Present Pmt Return	0	5.0000	\$0.00
49302 Online Bill Present Pmt ACH NOC	0	3.0000	\$0.00
49303 OBPP ACH Debit Representments	0	4.0000	\$0.00
49404 OBPP OFT Mailbox Maint	0	150.0000	\$0.00
		<b>subtotal:</b>	<b>\$0.00</b>
<b>Wire Transfer Services</b>			
45319 Wire Trsf Implementation/Acct	0	35.0000	\$0.00
		<b>subtotal:</b>	<b>\$0.00</b>
<b>Lockbox Services</b>			
18530 LBX Maintenance - Monthly	0	30.0000	\$0.00
18582 LBX Lockbox Deposits	0	1.3000	\$0.00
18598 LBX Lockbox Programming	0	100.0000	\$0.00
18559 LBX De Program Setup-Simple	0	250.0000	\$0.00
18709 LBX Auto D/T To Client/Tran	0	6.0000	\$0.00
18710 LBX Auto D/T To Client/Rcnd	0	0.0000	\$0.00
24811 RLBX Maintenance	0	30.0000	\$0.00
24924 RLBX Correspondence	0	0.1500	\$0.00

Some fees for accounts on analysis may be offset by the value of the balances in the account. Fees for additional services are available upon request. Please contact your Treasury Sales Officer or Relationship Manager for details. SunTrust Bank, Member FDIC. SunTrust and Live Solid. Bank Solid. are federally registered service marks of SunTrust Banks, Inc. Tuesday, August 02, 2011

Services Provided For This Period	Volume	Unit Price	Svc Charges
24766 RLBX Unprocessed Items	0	0.1500	\$0.00
24774 ARC Per Item Fee	0	0.0100	\$0.00
24771 ARC Monthly Maintenance	0	50.0000	\$0.00
24896 RLBX Implementation Support	0	500.0000	\$0.00
24815 RLBX Programming	0	150.0000	\$0.00
24820 RLBX Deposit Preparation	0	50.0000	\$0.00
24807 RLBX Deposit Notif-PC	0	75.0000	\$0.00
24900 High Speed Match Items	0	0.1200	\$0.00
24901 Low Speed Match Items	0	0.1400	\$0.00
24941 Scan Multiple Payments	0	0.1800	\$0.00
24942 Scan Partial Payments	0	0.0500	\$0.00
24960 Scannable Item Scanned 25k-50k	0	0.0200	\$0.00
24961 Scannable IMG Archive 60 Days	0	0.0100	\$0.00
24967 Scan image CD ROM Per CD	0	25.0000	\$0.00
24991 RLBX Web Exception Maintenance	0	75.0000	\$0.00
24993 RLBX Web Excpn-Items Present	0	0.5000	\$0.00
24995 RLBX Web Excpn-Items Decision	0	1.0000	\$0.00
18750 WLBX Standard Item	0	0.1500	\$0.00
<b>subtotal:</b>			<b>\$0.00</b>
<b>Online Treasury Manager</b>			
73250 OTM/OLC implementation Fee	0	200.0000	\$0.00
73254 OTM/OLC Maintenance Fee	0	20.0000	\$0.00
73256 OTM/OLC Prior Day Serv/Pr Mnth	0	10.0000	\$0.00
73258 OTM/OLC Prior Day Per Ac Maint	0	12.0000	\$0.00
73260 OTM/OLC Prior Day Per Item Dtl	0	0.1000	\$0.00
73262 OTM/OLC Cur Day Serv/Per Mnth	0	0.0000	\$0.00
73264 OTM/OLC Cur Day Per Acct Maint	0	0.0000	\$0.00
73266 OTM/OLC Cur Day Per Item Dtl	0	0.0000	\$0.00
73268 OTM/OLC Special Rpt Mnth Maint	0	0.0000	\$0.00
73270 OTM/OLC ACH-EDI/Per Rpt	0	1.0000	\$0.00
73272 OTM/OLC CAR Report/Per Rpt	0	1.0000	\$0.00
73274 OTM/OLC Return Item/Per Rpt	0	1.0000	\$0.00
73280 Stop Service/Per Month	0	0.0000	\$0.00
73282 Stop Payment/Per Stop	0	12.0000	\$0.00
73284 ACH Service/Per Month	0	35.0000	\$0.00
73286 Acct Transfer/Per Transfer	0	0.0000	\$0.00
73290 Wire Service/Per Month	0	35.0000	\$0.00
73294 Image Item Retrieval/Per Image	0	0.7500	\$0.00
<b>subtotal:</b>			<b>\$0.00</b>
<b>Online Courier</b>			
73297 OLC DDA Statement	0	5.0000	\$0.00
73298 OLC Analysis Statement	0	5.0000	\$0.00
<b>subtotal:</b>			<b>\$0.00</b>
<b>Online Bill Consolidator</b>			
27101 OBC Implementation Fee	0	1,000.0000	\$0.00
27112 OBC Monthly Maintenance	0	100.0000	\$0.00
27121 OBC Per Item Fee	0	0.1500	\$0.00
27132 OBC Data Transmission/File	0	12.0000	\$0.00
27133 OBC Data Transmission/Record	0	0.0150	\$0.00
27160 OBC-EDI Transl Rpt OTM/Cour	0	5.0000	\$0.00
<b>subtotal:</b>			<b>\$0.00</b>
<b>Total:</b>			<b>\$0.00</b>



# Service Glossary

Service Code	Service Description	Definition
9	Negative Collected Charge	Rate-based charge assessed for maintaining a negative collected balance for one or more days during the analysis period.
35	Deposit Assessment Per \$1000	
3620	Online Deposits Credited	Charge for handling and posting a deposit via Remote Check Capture.
5738	Online Check - Implementation	This is a one-time charge for implementing Online Check Deposit client.
5739	Online Check Deposit-Monthly	Monthly charge for using the Online Check Deposit service. This is a monthly per location fee.
5745	Deposit Location Set-Up	This is a one time fee charged for each location identifier added to the Online Check Deposit system for deposit location reporting purposes.
5746	Online Deposited Items - Late	This is a per item charge to process deposited checks through the Online Check Deposit service submitted between 5:30 p.m. and 10:30 p.m. ET.
5747	Online Deposited Items - Early	This is a per item charge to process deposited checks through the Online Check Deposit service prior to 5:30 p.m. ET.
12262	Cash VLT Monthly Maint 2-9 Loc	Monthly Maintenance fee for Cash Vault clients with 2 - 9 locations.
12492	Cash Vault Deposits	Charge for handling and posting a deposit consisting of any combination of coin, currency, checks, food stamps or merchant card drafts delivered to the bank's cash vault facility.
13048	O/S Bulk Cash Deposits	Charge for processing and verifying currency deposited at the bank's cash vault facility. The charged is calculated on a per dollar basis.
13126	VLT Implementation Setup	Charge for establishing a customer for cash services (cash deposits and/or cash delivery) through the bank's vault facility. This is a one-time charge.
13136	VLT Currency Dep Full Strap	Charge for processing and verifying currency deposited at the bank's cash vault facility when the bills are strapped in Federal Reserve standard quantities (100 bills/strap and sorted by denomination).
13147	VLT Currency Dep Half Strap	Charge for processing and verifying currency deposited at the bank's cash vault facility when the bills are strapped 50 bills/strap and sorted by denomination.
13154	VLT Coin Deposit Full Bag	Charge for processing and verifying coin deposited at the bank's cash vault facility when the coin is sorted by denomination and bagged in Federal Reserve standard quantities.
13165	VLT Coin Deposit Mix Bag	Charge for processing and verifying coin deposited at the bank's cash vault facility when unsorted or less than a full bag of coin is delivered in a sealed container. The cash vault must count the coin to determine the dollar amount before crediting the customer's account. The cash vault's count is accepted by the customer as the deposited amount.
13178	VLT Coin Deposit Rolled Coin	Charge for processing and verifying coin deposited at the bank's cash vault facility when the coin is rolled by denomination in standard size wrappers.
13226	VLT Currency Order-Half Strap	Charge for providing half strapped currency to the customer from the bank's cash vault facility. (half strapped = 50 bills)
13227	VLT Currency Order-Full Strap	Charge for providing Federal Reserve standard strapped currency to the customer from the bank's cash vault facility. (one strap = 100 bills)
13229	VLT Box Coin Order	Charge for providing rolled coin in standard full boxes to the customer from the bank's cash vault facility.
13233	VLT Rolled Coin Order	Charge for providing rolled coin to the customer from the bank's cash vault facility.
13251	VLT Coin Deposit Boxed Coin	Charge for boxed coin deposited.
18530	LBX Maintenance - Monthly	Monthly charge for maintaining an automated wholesale lockbox.
18559	LBX De Program Setup-Simple	One-time charge for providing programming services customized to an individual customer to be able to provide a data transmission for the client. Single charge per occurrence as needed, submitted by Ops.
18582	LBX Lockbox Deposits	Per deposit charge for processing a deposit of checks received in a lockbox.
18598	LBX Lockbox Programming	Per hour charge for providing programming services customized to an individual customer to be able to provide a data transmission for the client.
18709	LBX Auto D/T To Client/Tran	Per transmission charge for transmitting information to or from client by a transmission application not requiring manual intervention. Client requirements and/or communications capabilities dictate the transmission platform.

Service Code	Service Description	Definition
18710	LBX Auto D/T To Client/Rcord	Per record charge for transmitting each record of information to or from client via a transmission platform not requiring manual intervention.
18750	WLBX Standard Item	Per item fee for processing a Lockbox item
24766	RLBX Unprocessed Items	Per reject charge for handling items received through a lockbox which cannot be processed.
24771	ARC Monthly Maintenance	This is a monthly charge for maintaining the ARC lockbox set-up.
24774	ARC Per Item Fee	Charge for processing machine readable retail lockbox remittance documents where the payment exactly matches the invoice amount billed.
24807	RLBX Deposit Notif-PC	Monthly charge for daily deposit notification via PC.
24811	RLBX Maintenance	Monthly charge for maintaining a retail lockbox.
24815	RLBX Programming	Per hour charge for providing programming services customized to an individual customer to be able to provide a data transmission for the client.
24820	RLBX Deposit Preparation	Monthly charge for preparing deposit tickets for retail lockbox deposits.
24896	RLBX Implementation Support	One-time charge for implementing a retail lockbox.
24900	High Speed Match Items	Per item charge for processing single items that use standardized envelopes and can be processed on the Opex 150 with payment matching the coupon.
24901	Low Speed Match Items	Per item charge for processing single items that use standardized envelopes and can be processed on the Opex 50 with payments matching the coupon.
24924	RLBX Correspondence	Per envelope charge for handling remittance with no check enclosed.
24941	Scan Multiple Payments	A surcharge for a transaction that contains more than one coupon or more than one check in the envelope.
24942	Scan Partial Payments	A surcharge added to a transaction where the single check amount does not match one of the single invoice amounts in the coupon scan line.
24960	Scannable Item Scanned 25k-50k	Between 25k to 50k images each month
24981	Scannable IMG Archive 60 Days	Per item charge for Archiving images for 60 days
24967	Scan Image CD ROM Per CD	Price for the first monthly CD
24991	RLBX Web Exception Maintenance	Monthly maintenance for viewing access to exception item via intranet.
24993	RLBX Web Excpn-Items Present	Per item charge for exception items that are presented to the web for viewing.
24995	RLBX Web Excpn-Items Decision	Per item charge for exception items that are decisioned via the web.
27101	OBC Implementation Fee	Charge for implementing and testing a new OBC client
27112	OBC Monthly Maintenance	Monthly fee for providing clients OBC
27121	OBC Per Item Fee	Per record fee for providing clients their remittance information.
27132	OBC Data Transmission/File	Charge for electronic file transmission to client, per transmission
27133	OBC Data Transmission/Record	Per record fee for sending clients their data electronically.
27160	OBC-EDI Transl Rpt OTM/Cour	Maintenance fee associated with having the account set up to receive info. Via OTM and Courier
45319	Wire Trsf Implementation/Acct	One-time charge per account for the implementation of the wire transfer service.
49010	Online Bill Present Pmt Imp	Charge for the cost of setting up and branding the Biller website and set up on Pep+.
49150	Online Bill Prsnt Pmt ACH File	Charge to receive and process each ACH file created by Online Bill Presentment and Payment
49301	Online Bill Present Pmt Return	Charge for Online ePay transactions that is returned
49302	Online Bill Presnt Pmt ACH NOC	Charge for NOC received for a Online ePay transaction
49303	OBPP ACH Debit Representments	Charge for Online ePay transactions returned for NSF or uncollected funds and automatically represented for collection
49404	OBPP OFT Mailbox Maint	Monthly charge for maintaining an OFT mailbox for the automated receipt and delivery of files to and from OBPP website
49421	Online Bill Presnt Maintenance	Monthly charge for maintaing the Online Bill Presentment and Payment website and payment functionality
49423	Online Bill Present Pmt Item	Per item fee for processing a payment made using Online Bill Presentment and Payment, includes ACH cost.
49425	OBPP Hourly Custom Programming	Charge for making changes to a Biller's OBPP service post implementation

Service Code	Service Description	Definition
73250	OTM/OLC Implementation Fee	Implementation fees apply for new client setups only.
73254	OTM/OLC Maintenance Fee	Monthly product access fee applied to each OTM company ID.
73256	OTM/OLC Prior Day Serv/Pr Mnth	Monthly module access fee applied to each OTM company ID with the PRIOR day reporting module.
73258	OTM/OLC Prior Day Per Ac Maint	Monthly account maintenance fee for each account set up for PRIOR day detail and summary information. The same price applies for all Tiers.
73260	OTM/OLC Prior Day Per Item Dtl	Charge applied to each Prior day detail item (transaction) loaded for each OTM company ID. The same price applies for all Tiers.
73262	OTM/OLC Cur Day Serv/Per Mnth	Monthly module access fee applied to each OTM company ID with the SAME day reporting module.
73264	OTM/OLC Cur Day Per Acct Maint	Monthly account maintenance fee for each account set up for SAME day detail and summary information. The same price applies for all Tiers.
73266	OTM/OLC Cur Day Per Item Dtl	Charge applied to each SAME day detail item (transaction) loaded for each OTM company ID. The same price applies for all Tiers.
73268	OTM/OLC Special Rpt Mnth Maint	Monthly module access fee applied to each OTM company ID with the Special Reports module.
73270	OTM/OLC ACH-EDI/Per Rpt	The ACH-EDI report is a translated human-readable report that provides detailed information for received ACH debits or credits and includes the supporting remittance information when provided by the originating company.
73272	OTM/OLC CAR Report/Per Rpt	The Customer Activity Report (CAR) provides a statement of daily originated ACH activity. This includes transaction adjustments, Notification of Change (NOC) requests, ACH return items and settlement transactions.
73274	OTM/OLC Return Item/Per Rpt	Return items report is dependent on the implementation of the return items service and this report provides daily access to transactions that have been returned by the drawee bank and sent to SunTrust for posting against your account.
73280	Stop Service/Per Month	Monthly charge per Company ID for stop payment module.
73282	Stop Payment/Per Stop	Charge for placing stop payments.
73284	ACH Service/Per Month	ACH Module Fee
73286	Acct Transfer/Per Transfer	Charged per account transfer (including the debit and the credit)
73290	Wire Service/Per Month	Monthly charge per Company ID for wire transfer module
73294	Image Item Retrieval/Per Image	Charge each image pulled and viewed on OTM.
73297	OLC DDA Statement	Charge for electronic DDA Statements available through Online Courier.
73298	OLC Analysis Statement	Charge for electronic Account Analysis Statements available through Online Courier

## SECTION III

### DETAILED REQUIREMENTS - SCOPE OF SERVICES

#### 1. Purpose and Overview

The purpose of this Request for Proposal is to contract with a single bank that can offer the highest quality of service at the lowest cost to the taxpayers.

#### 2. Minimum Qualifications

The following minimum qualifications must be met in order for the Proposer's proposal to be considered:

- A. Federal or State of Florida Chartered Bank;

**SunTrust is a Georgia State Chartered Bank.**

**Please refer to XI-Exceptions Document**

- B. Respondent must be certified as a "Qualified Public Depository" under Chapter 280 Florida Statutes, "Security for Public Deposits";

**SunTrust is a Qualified Public Depository.**

**Please refer Section XIV- Certificate of Qualified Public Depository**

- C. Member of the FDIC; and

**SunTrust is a member of FDIC.**

- D. Member of the Federal Reserve System.

**SunTrust is a member of the Federal Reserve System.**

**Please refer to Section XIV- Federal Reserve Certification**

Proposer must have adequate organization, facilities, equipment and personnel to ensure prompt and efficient services to the City. The City reserves the right before recommending any award to inspect the facilities, organization and financial condition, or to take any other action necessary to determine the financial institution's ability to perform, in accordance with its specifications, terms, and conditions.

The Respondent must have a branch bank located in Coconut Creek.

**SunTrust has a branch located in Coconut Creek at 4850 Wiles Road, Coconut Creek, FL 33073**

**Please refer to Section XIV- Appendix-Branch Locations**

The Respondent must have received an unqualified opinion for each of the last two (2) years' audited financial report.

**Please refer to SunTrust Banks Inc. 2009 & 2010 Annual Reports Enclosed**

**3. Scope of Services**

The information provided in this scope of services identifies services the City is currently receiving and desires to maintain. In addition, where applicable, the City has indicated new or additional services it will consider.

**4. Bank Accounts**

The City desires to maximize its cash availability through the use of concentration and zero balance accounts. This account structure will be comprised of a Concentration Account, three (3) zero-balance accounts, and a demand deposit account. All available balances will be maintained in the Concentration Account. The zero balance accounts will be reimbursed or swept at the close of the business day. The following bank accounts will be maintained during the contract period.

- A. Concentration Account (Master Account) - This account will be used to concentrate the daily cash balances of the various accounts of the City and will be an interest bearing account. Incoming and outgoing EFT'S will be deposited into or withdrawn from this account. The City will make daily cash, credit and credit card deposits into this account.
- B. Payroll Account (Zero-Balance Account) - This account will be used solely to process payroll disbursements to employees. There will not be any direct deposits into this account, except for the Bank transfer to cover direct deposit transactions and payroll checks presented for payment by City employees.
- C. Accounts Payable Account (Zero Balance Account) - This account will be used solely to process disbursements for accounts payable. There will not be any direct deposits into this account, except for the Bank transfer to cover checks presented for payment.
- D. CDBG and SHIP Operating Account (Zero Balance Account) - This account will be used solely to receive CDBG and SHIP funds and disburse related expenses.
- E. Cafeteria Plan Flexible Benefit Account (Demand Deposit Account) - This account will be used for the reimbursement of Internal Revenue Code, Section 125 expenses. This account will include bi-weekly participant deposits and reimbursement checks made by a third party administrator.
- F. Other Zero-Balance Accounts - The City reserves the right to open additional zero balance accounts during the contract period at the price proposed.

## 5. Availability of Funds

Awarded Bank agrees to credit the City's Concentration Account for Incoming EFT'S the same day regardless of the time of receipt during the day.

Deposits will be made by armored truck during the business day to a designated location mutually agreed on by the City and the awarded bank.

All checks will be based on the awarded Bank's "availability schedule". Proposing banks are required to attach a copy of their current schedule to their Proposal. Awarded bank agrees to notify the Director of Financial and Administrative Services or designee, in writing, of any changes to the schedule. The City reserves the right to periodically audit the awarded Bank's compliance with the existing "availability schedule".

Under no circumstances should the clearance period exceed the Federal Reserve Guarantee.

**Please refer to Section XIV-Funds Availability Schedules**

**Please refer to Section XIII-Agreements-Funds Availability Policy Disclosure for Deposit Accounts**

**Please refer to Section XI-Exceptions Document**

## 6. Positive Pay

The City uses positive pay for all vendor checks. The information is transmitted weekly or more frequently, if necessary, for vendor disbursements. The bank shall provide a system to automatically compare checks issued by the City with checks presented for payment. When a check is presented that does not match the file of issued checks transmitted to the bank, the check should then become an exception item. The bank should contact the City to determine whether an exception item is returned or paid. The file that is sent to the bank includes check date, check number, payee and amount.

**SunTrust offers two Positive Pay services designed to help you identify fraudulent checks as soon as they are presented. Next-Day Positive Pay automatically identifies checks that may be fraudulent by comparing checks that have posted for payment against a file listing provided to SunTrust of all checks that you issued. Information about the checks that do not match, as well as their images, are sent to you so that you have the opportunity to review them in more detail before deciding whether they should remain paid or be returned. Reverse Positive Pay works in a similar way, but instead of SunTrust receiving a check issue file from you and automatically identifying suspect checks, Reverse Positive Pay sends you a list of all checks that have been paid each day. You then review those checks against your internal issue information and notify us if there are any checks that should be returned. Whichever service you choose, Positive Pay from SunTrust is an effective way to minimize your risk of loss to fraudulent checks.**

**SunTrust recommends Controlled Payment Reconciliation service as an ideal tool for getting control over your check payment process.**

**Controlled Payment Reconciliation is a comprehensive solution that gives you greater control over the entire check payment process. Incorporating our Account Reconciliation, Fraud Control, and Controlled Disbursement services, the system is built around an innovative front-end matching system that automatically reconciles items presented for payment before they post to your account. In addition to automating the reconciliation process, this front-end matching system effectively minimizes the risk of loss to fraud. It also eliminates the occurrence of unauthorized transactions posting to your account. The service includes as standard a variety of summary and detail reports. These reports notify you of suspicious checks, show you how much cash will be needed to cover the total checks that are presented that day, and more.**

**Please refer to Section XII-Product Descriptions**

## **7. ACH Processing**

Currently, the City submits the following files to the bank for ACH processing:

1. Bi-monthly utility payments from resident bank accounts for utility services for credit into the City Concentration Account;
2. Bi-monthly debit amounts from recreation program participants bank accounts for membership fees for credit into the City Concentration Account;
3. Bi-weekly credit amounts to employee bank accounts for payroll;
4. Bi-weekly credit amount for employee emergency payroll (file will only be activated in the event of a disaster and City is unable to process its regular payroll).

The City regularly receives ACH transfers from governmental entities and financial institutions.

Please include any transmission deadlines for ACH files, and describe when the funds will be applied to/against the city's account. Provide details on how voiding and reversing of individual ACH items are handled, and if it is possible how to reverse or cancel an ACH file.

Please describe how ACH files are processed (i.e. individually, as a pass-thru file, as an import where the file can be uploaded, etc.).

**Traditional methods for disbursing and collecting funds have inefficiencies and are expensive. Compared to these traditional payment methods, the Automated Clearing House (ACH) has emerged as an efficient and cost effective alternative for transferring funds. Because ACH is an electronic-based system, payments are processed and settled quickly, the administrative overhead associated with issuing and reconciling paper checks is eliminated, and the cost per transaction compared to wire transfers is significantly reduced. ACH also supports many popular applications, including direct deposit to disburse funds directly into a beneficiary's account, pre-authorized debit to aid in the collection of consumer payments, cash concentration to consolidate funds from remote offices' deposit accounts, and more. For organizations that rely on paper checks or wire transfers to disburse or collect funds, ACH offers significant cost savings, dramatic efficiency gains, and improved cash flow.**

As a leading provider of ACH services, SunTrust offers clients several options to send and receive these payments, including Online File Transfer (internet data transmission), third-party vendor transmission, and Online Treasury Manager. SunTrust will work with you to define the most effective solution based on your internal processes and treasury requirements.

The cut-off time for next-day settlement of ACH transactions through most processing methods is 7:30 p.m. ET. Using this schedule, transactions will post to the receiver's account by end of day on the effective date. We also offer Sunday night processing. See table below.

Client Input Method	Cutoff Time (All times are ET)	
	ACH Processing	Real-time Book Transfer
Online Treasury Manager	7:30 p.m. M – F for next day settlement	9:30 p.m. M – F
Online Cash Manager Premium	7:30 p.m. M – F for next day settlement	10:00 p.m. M – F
Online File Transfer	7:30 p.m. M – F for next day settlement	7:30 p.m. M – F
Online Bill Presentment and Payment	6:30 p.m. M – F for next day settlement	N/A
TTAXplus	4:00 p.m. M – F, two days prior to effective date	N/A
Cash Concentration through Global Payments	5:00 p.m. M – F for next day settlement	N/A
Weekend Processing	6:30 p.m. Sunday	N/A

We recommend you submit credit files by 10:30 a.m. ET to ensure recipients have access to funds at the opening of business on the effective date, because certain institutions may not memo-post credits at the opening of business the next day if the file is submitted after that time.

Although we recommend that clients send PPD payroll files two days in advance, we can process one-day payroll files that are received by 7:30 p.m. ET on the bank business day prior to the settlement date.

The risk related to submitting your ACH credit files after 10:30 a.m. ET for next day credit is that any issue causing the file to suspend may result in its being released in a later processing window. Because some receiving banks pick up their incoming transactions only once a day, they may not pick up the transactions released in the later window in time to make funds available to recipients at opening of business on the effective date of the payroll. In this unlikely circumstance, the receiver's account is credited at the end of day on the effective date.

If a transaction or batch has not left SunTrust, a request can be made to delete it. Once it has been sent to the ACH network, the request becomes a reversal. Any authorized representative designated on your *Service Profile* for ACH Origination can request a reversal or deletion in writing. Your authorized representative may complete the *ACH Exception Process Request Form* and fax it to SunTrust ACH Operations. Alternatively, your authorized representative can request single item or batch deletions or reversals by sending a Transaction Reversal Notification request through secure messaging in Online Treasury Manager. Both reversal methods are available for any origination channel. A confirmation is displayed, which can be printed and stored for your records.

SunTrust also offers ACH Fraud Control service that is an automated system that protects you from unauthorized and erroneous ACH transactions. The system has a variety of options for determining which ACH transactions should be permitted and which should be rejected. For example, you can choose to reject all ACH transactions, authorize one-time transactions, or create standing orders that permit all transactions that meet certain criteria. If a transaction does not satisfy the criteria you set, it will be rejected, and you will receive a report that makes you aware of the attempt. The SunTrust ACH Fraud Control service lets you enjoy the cost and efficiency benefits associated with ACH while avoiding the risk of unauthorized or erroneous transactions.

Please refer to Section XII-Product Descriptions

## 8. Wire Transfer Services

The bank will provide a complete funds transfer service, which includes secure procedures for facilitating both repetitive and non-repetitive fund transfers. The City will not be charged for transfers between City accounts.

Please include any transmission deadlines for wire transfers, and describe when the funds will be applied to/against the City's account. Provide details on how to reverse or cancel a wire transfer. Currently, the City enters repetitive and non-repetitive wire transfer templates on-line.

Outgoing transfers may be initiated over the internet or by a telephone call. The process for initiation, approval and release is described below. For each method, the last step before release of a wire is the check for available funds by the automated account balance monitor in the wire transfer system. If sufficient funds are available, the outgoing wire transfer is released to the Federal Reserve and a hold in the amount of the wire is automatically placed on the funds in the account.

Both methods for initiating wires require enrollment in the Wire Transfer System. The City will specify which individuals are authorized to initiate transactions by type (repetitive vs. non-repetitive), or by account, and will establish maximum dollar limits per wire.

Your authorized representative(s) will be issued a wire PIN by SunTrust, which must be provided by the user in order to initiate a wire. The parameters specified for your authorized representative(s) are associated with the unique representative(s) PIN. Once your implementation is complete, the wire PINs, repetitive wire codes (if applicable), and

other pertinent information will be mailed to the mailing address you specified during your implementation. The PIN mailers will be mailed directly to each PIN holder.

#### *Online Treasury Manager*

Our premier wire initiation service in Online Treasury Manager is a password-protected, fully encrypted method for initiating wires and viewing wire activity. Online Treasury Manager enables you to initiate domestic and international wires, establish repetitive wires, initiate recurring instructions, and view activity for the current day, or as far back as 186 days. Because this secure product is internet-based, authorized personnel can access it from any web-enabled location.

Upon signing on to Online Treasury Manager and selecting the Wire Transfer service, a wire can be entered by selecting specific accounts or by selecting a pre-defined wire template. After the information has been entered and reviewed, the wire is approved for release based on the combination of approval parameters, which your company will have established on the applicable *Schedule(s)* to the *Funds Transfer Agreement*, and the authority levels for each user, which your Security Administrator(s) will set up in Online Treasury Manager based on your security policies.

SunTrust requires the holder of a wire PIN to enter his/her PIN either at wire entry or wire approval, depending on the configuration of the user's authority level. PIN entry is required prior to the release of the wire instruction into the SunTrust processing system. Online Treasury Manager allows separate and distinct authorities for input, approval, and release functions by one or a combination of up to three users.

#### *Telephone/Voice*

You can call the toll-free number for SunTrust Wire Operations to initiate your wire transfer requests. As described in the paragraph above, your company specifies which individuals are authorized to initiate transactions by type (repetitive vs. non repetitive), or by account, and establish maximum dollar limits per wire. A caller must provide a PIN number in order to request the release of a wire.

Telephone-initiated, non repetitive wire requests are subject to random callback verifications. Unless you specify otherwise, a callback will be placed on all non repetitive payments over a pre-determined dollar threshold, based on our internal requirements. We can also work with you to tailor the parameters for callbacks to assure dual approval based on your own security requirements.

To cancel a wire transfer initiated by telephone, the City would call SunTrust Wire Operations toll-free at 800.947.3786. A wire may be cancelled until such time as it is released to the Federal Reserve. After a wire has been released, Federal regulations govern recovery procedures. We will be happy to assist you in reversing any wire was released prior to your cancellation request.

A wire transfer initiated in Online Treasury Manager may also be cancelled by calling SunTrust Wire Operations. However, most of these transactions are processed and released within minutes of their receipt by the automated wire system without any manual intervention. If the wire has already been released to the Federal Reserve or SWIFT network when you place your call, we will assist you in reversing the wire.

To cancel a wire, you must call SunTrust Wire Operations prior to 5:30 p.m. ET on the day of the initiation. SunTrust Wire Operations performs all wire cancellations on a best efforts basis. Success depends on whether it has been released to the Federal Reserve.

### SunTrust Wire Transfer Deadlines

Type of Transfer  All times stated in Eastern Time (ET)	Input Method						
	Telephone		PC Online Treasury Manager	CPU to CPU	Fax	Automatic Standing Transfer	Telex
	Voice Call	Touch Tone					
Intra-district (within Fed district)	8:30 a.m. 5:00 p.m.	n/a	8:30 a.m. 5:30 p.m.	n/a	n/a	8:30 a.m.	n/a
Inter-district (between Fed districts)	8:30 a.m. 5:00 p.m.	n/a	8:30 a.m. 5:30 p.m.	n/a	n/a	8:30 a.m.	n/a
Book Transfer/Internal	8:30 a.m. 5:00 p.m.	n/a	8:30 a.m. 5:30 p.m.	n/a	n/a	8:30 a.m.	n/a
Drawdown	8:30 a.m. 5:00 p.m.	n/a	8:30 a.m. 5:30 p.m.	n/a	n/a	8:30 a.m.	n/a
International	8:30 a.m. 5:00 p.m.	n/a	USD 8:30 a.m. 5:30 p.m.  Non USD 8:30 a.m. 5:00 p.m. <sup>(1)</sup> 5:30 p.m. <sup>(2)</sup>	n/a	n/a	n/a	n/a

<sup>(1)</sup> If new FX contract is required

<sup>(2)</sup> If existing FX contract applies or if no FX contract is required

**Incoming domestic wire transfers receive same day credit until 6:30 p.m. ET, which mirrors Federal Reserve Bank hours.**

**Please refer to Section XII-Product Descriptions**

## 9. On-Line Account Access

The bank shall provide a secured web based solution that will allow the City on-line access to all City bank accounts and lockbox activity. The system will enable the City user to communicate with the bank, download and archive information, provide daily reporting, facilitate viewing and printing of the front and back of cleared checks, execute on-line stop payments, perform wire transfers, and access detailed ACH information.

The respondent must have the ability to provide the City with access to on-line balance and account activity reporting with the following minimum prior day and current day information:

- a. Closing ledger balance
- b. Collected balance
- c. One (1) day float
- d. Two (2) days or more days float
- e. Total Credits
- f. Number of credits
- g. Total Debits
- h. Number of Debits
- i. Opening Ledger Balance
- j. Opening Available Balance
- k. Current Available Balance

Individual activity amounts and descriptions to include, but not be limited to, the following:

- a. Deposits
- b. Lock box activity
- c. Wire transfers (incoming and outgoing)
- d. ACH transfers (incoming and outgoing)
- e. Internal bank account transfers
- f. Other bank credits and charges
- g. Individual checks amounts paid along with corresponding check numbers and date cleared

Prior day is defined as, at minimum, the previous twenty (20) business days. Current day query file should be updated on real-time basis or periodically during the business day. Respondents should provide a sample of their daily on-line reporting format.

**Online Treasury Manager is the primary solution for online treasury services. The many features of Online Treasury Manager include:**

### ***Balance Reporting/Electronic Report Delivery***

- **Information reporting available at 7:00 a.m. ET with 186 calendar days of history**
- **Prior day and current day reporting of balance, summary and detail transaction data**
- **Current day positive pay, including teller positive pay**
- **Pre-formatted special reports for ACH, EDI and Positive Pay**

### *ACH Initiation*

- Direct deposit for paying your employees
- Federal and state tax payments
- Payments to vendors, including EPN 820 payment types
- Pre-authorized debits to your customers' accounts for products or services delivered
- Comprehensive transaction reports

### *Account Transfer*

- Moves funds between your accounts at SunTrust on a real-time basis, including many-to-one and one-to-many account transfers
- Provides for set up of future-dated and scheduled transfers

### *Wire Transfer Initiation*

- Repetitive and free-form wire transfers
- Domestic and international payments
- U.S. dollar or foreign-denominated currencies
- Real-time wire transfer reporting
- Batch wire import capability

### *Stop Payment*

- Image-enabled check status inquiry
- Options to initiate stop payments on single or multiple checks and check number range
- Capability to cancel previously placed stop payments
- Stop payment activity reports

### *Online Image Services*

- Searchable image archive of nearly all paper-based transactions, including paid checks, deposit tickets and deposited items, and account adjustments
- Images available through the Information Reporting service in Online Treasury Manager for up to 7 years
- Fully integrated online images accessible throughout other Online Treasury Manager services, such as balance reporting, image search, stop payment and positive pay

- Flexible image display to zoom in or out, rotate, adjust image brightness and/or contrast, or print and save your images
- Return item images targeted to be available in the near future.

#### *Positive Pay*

- Exception reports containing positive pay items that do not match check issue records
- Exception reports containing payee name verification items that do not match the payee name in your check issue records
- Images of positive pay and payee name verification exception items accessible for viewing directly from the report
- Online Pay/Return decisions
- Online entry of manual issue or void records
- Exception alerts email, cell phone, or PDA to notify when exception items are available

#### *IDs and Passwords*

Security procedures for client access to Online Treasury Manager and SunTrust Online Courier are controlled through three elements of a unique security code: (1) Company ID, (2) User ID, and (3) User password. In addition, if the Wire Transfer service will be used, each user who is authorized to release a wire is required to enter an individual Personal Identification Number (PIN).

These services require users to create a new password when they access the system for the first time. Passwords must contain at least six characters, at least one of which must be an alpha character and at least one must be a numeric character. These passwords are case sensitive. Users are required to change passwords every 30 days. Re-use of the previous three passwords is prohibited.

Several independent mechanisms are used to protect your accounts, including the technologies listed below that provide multiple layers of security. Unless specifically stated, information applies to both Online Treasury Manager and SunTrust Online Courier.

**Encryption:** As soon as you arrive at web site for the service, you will see a screen prompt that notifies you of its required secure connection and requests your acknowledgement. From that point forward, all communications, including the entry of all required IDs and passwords, are protected using 128-bit encryption.

**Time Out:** The system will time out and suspend access if your session is idle for more than 30 minutes. During a timeout period, your web browser remains connected. Access can be regained by re-entering your user password.

**Firewalls and Network Security:** Firewalls, routers and special computer systems provide state-of-the-art network security that effectively prevents unauthorized access from both inside and outside SunTrust. Secure application servers have exclusive access to the SunTrust host computer systems through secure virtual tunnels. Users never have direct access to any SunTrust computer system that contains non-public information.

**Security Challenge Questions:** All users of Online Treasury Manager are required to choose and answer three Security Questions on initial sign-on. Users will be prompted to answer these questions in the event uncharacteristic behavior is identified.

**Trusteer Rapport:** Online Treasury Manager works with Trusteer Rapport software to help provide an added layer of protection for your company's online sessions. This complementary software that is downloaded and installed on a user's PC provides:

- URL/site authentication
- Reporting services
- Keystroke encryption
- Pharming and session hijacking protection
- Financial malware deactivation and/or removal

Trusteer Rapport helps provide an added layer of protection for SunTrust clients' online sessions. Trusteer Rapport complements security measures such as firewalls and anti-virus software, but does not replace them.

Trusteer Rapport must be installed and actively running on any computer used to sign on to Online Treasury Manager. For more information or visit: [trusteer.com/support/faq](http://trusteer.com/support/faq)

**Audit Reports by User Profile:** To help address internal security audit requirements, the client security administrator has access to detailed User Profile and User Activity Reports. The User Profile Report provides detail about a user's entitlements, including services, accounts and payment and approval limits. In Online Treasury Manager, the User Activity Report includes detailed information about the daily activity audit log for each user. This includes payment and template creation, approvals, deletions, and positive pay exception decisions. These reports can be exported and saved for audit reporting purposes.

**Dual Approval and Segregation of Duties:** Transaction-initiation services in Online Treasury Manager, such as account transfers, ACH payments, and wire transfers, all provide for dual approval, meaning one user would initiate a transaction, but a different user would approve the transaction for release. By segregating duties, users can reduce the risk of compromised sign-on credentials, which could lead to unauthorized access. Dual approval is required for initiation of ACH and wire transactions.

**Dual Administration of User Entitlements:** To help prevent unauthorized access to Online Treasury Manager, SunTrust highly recommends dual approval over the single security administrator function. With this control in place, tasks such as setting up new users, making changes to passwords, and entitling user access to services and accounts go into a

pending status after being entered. Another administrator's authority is required to approve those changes before they take effect.

#### **10. Overdrafts**

It is not the intention of the City to overdraw any account. In the event of any overdraft, all checks presented for payment will be paid.

**All overdrafts will be considered on per transaction basis by the bank.**

#### **11. Stop Payments**

Stop payment orders will routinely be initiated electronically.

Stop payment requests made through Online Treasury Manager are effective for up to 30 months. Our online stop payment service provides you with real-time confirmation of the paid status of checks. You can then place a stop payment or revoke a previous stop payment request. The City can also request stop payments on a range of up to 200 checks per request. The system is available 24 hours a day with a 10:00 p.m. ET deadline to be effective the same day. Through Online Treasury Manager, everything you submit is reviewed, verified, and automatically submitted to the bank's processing system.

Before accepting the stop request, our system will automatically review 45 days of history, including the prior night's posting, to verify whether the check has already been paid. Stop payment requests are good for up to six months. However, it is possible to extend a stop payment for up to 24 months. If the item has paid, you will have direct access to an image of the check. You simply click *View Image* and the item will be displayed on your screen.

#### **12. Lock Box Services**

The City currently utilizes lock box services for the credit of utility payments to the City's Concentration account. The respondent will provide a sample of the Lock Box Agreement. In addition, please address the following specifically:

- a. Describe the bank's lockbox products and services. Provide pricing information and turnaround time for deposits.

**Scannable Lockbox is a payment and information collection service designed to process and deposit consumer-to-business and business-to-business payments. Traditionally, Scannable Lockbox users tend to have high check volume with lower dollar values. The majority of payments received are also accompanied by a scannable coupon that includes all the necessary information to update your accounts receivable platform. This information is automatically captured using image technology and available to view online. SunTrust provides Scannable Lockbox services through two processing sites – Baltimore and Durham.**

Today's Scannable Lockbox services are becoming more automated and dependent upon image processing than in the past. This trend includes the extended use of Document Imaging, Wholetail Processing (non-scannable work that requires services such as data entry), and Accounts Receivable Conversion (ARC). SunTrust can assist you in choosing the appropriate services to best meet your company's specific needs.

Our standard deposit times for Scannable Lockbox are at the end of each shift, generally 5:30 a.m. and 5:00 p.m. ET at our Baltimore site and 5:00 p.m. ET at the Durham site. These deposit times have been established based on the optimal times for releasing checks for collection in order to meet critical transit deadlines for availability of funds. Based on your specific processing steps and individual requirements, the system will assign the deposit time(s) for your work. Assignment of the final deposit for the day is made when the entire batch is encoded. Once a current day's internal cutoff time is reached, our system automatically assigns subsequent batches to the next available deposit deadline. We strive to optimize deposits based on your particular payment mix.

SunTrust also offers Wholesale Lockbox is an information and check collection service designed to process and deposit business-to-business payments and payment data such as invoice information, payor information, etc. Wholesale Lockbox users tend to have low-to-modest monthly check volume with high dollar values. SunTrust provides Wholesale Lockbox services through three processing sites – Atlanta, Baltimore, and Orlando. Our lockbox department processes mail 24 hours a day on weekdays and during designated times on weekends based on volume levels.

Today's Wholesale Lockbox services are becoming more automated and dependent upon image deliverables than in the past. This trend includes the extended use of both Lockbox Image Services and Data Entry/Data Transmission. SunTrust has the capabilities to assist you with your information and imaging needs.

Our Wholesale Lockbox deposit times are scheduled throughout the day and are timed to match post office mail release patterns seven days a week. This helps us more effectively meet critical transit deadlines for funds availability. Our system will automatically assign your deposit time(s) based on your organization's specific processing steps and individual deadlines. Depending on when mail is received, the number of Wholesale Lockbox deposits per day will range from one to three. A deposit will not be made if no mail is received that day. SunTrust continues processing 24 hours a day. Once a current day's internal cutoff time is reached, our system automatically assigns the next batch of work processed to the next available deposit deadline. We strive to optimize deposits based on your particular work mix.

- b. What controls are in place to insure all payments received are processed the same day received?

We go to great lengths to ensure that processing is accurate and performed according to your requirements. During the implementation process, our Implementation Project Manager reviews all of the proposed procedures to assure that the account can be

processed within our standards. During the first thirty days after the lockbox begins receiving mail, the processing of your lockbox is overseen by senior level personnel who review the procedures for completeness and assure your instructions are being followed. Your instructions are programmed into the operating software at the time of implementation. If manual processes are required, desk procedures are located where the manual functions are performed. To assure payments are processed on the day they are received, SunTrust uses a color-coded "First In, First Out" methodology to identify the receipt date and time.

- c. Can you provide a local address for lockbox payments?

**SunTrust scannable lockbox services are provided through our processing site in Baltimore utilizing a Baltimore, MD lockbox address.**

- d. What are the deposit times for customer's lockbox and how are they determined?

**The Baltimore standard deposit times are 5:30 a.m. ET and 5:00 p.m. ET. Deposits are made by batch; therefore, you may have more than one deposit for each deposit time.**

**The deposit times are based on the optimal times for releasing checks for collection in order to meet critical deadlines for availability of funds. The system will assign the deposit time(s) based on your requirements and file transmission deadline.**

**For lockboxes using the Accounts Receivable Conversion (ARC) service, ARC-eligible transactions are processed throughout the day. The MICR line information and check amount are combined to create an ACH record. All of your ARC transactions for the day are transmitted as a single batch to the SunTrust ACH processing system at 5:30 p.m. ET.**

**An exception to the Monday through Friday cutoff time is related to ARC transactions that are processed over the weekend. ARC transactions processed over the weekend are sent to the SunTrust ACH processing system on Sunday evening for release to the Federal Reserve that same evening. Ledger credit is provided the following bank business day. This means you receive faster availability on ARC transactions that are processed over the weekend.**

- e. How many availability schedules are offered to your retail lockbox customers? Is the schedule you are offering the best retail schedule?

**SunTrust uses a single lockbox availability schedule that provides premium availability for all Scannable Lockbox clients.**

**Items converted to ACH transactions through the ARC service and sent to the ACH processing system prior to the 5:30 p.m. ET deadline will receive next bank business day availability, with the exception of on-us items which will receive same day availability.**

- f. What is the earliest transmission time available to a customer without affecting your ability to deposit all checks received for a ledger credit day?

**The standard cutoff for mail is 8:00 a.m. ET for same-day processing. With this cutoff time, our final deposit time for ledger credit is 5:00 p.m. ET, with files transmitted after 5:00 p.m. ET. Mail volume and the complexity of your data entry requirements may impact the lead time required to process your files. To meet the deadlines for ledger credit and transmission times, sufficient lead-time is required to ensure that all items in process are completed prior to those deadlines. Once the processing for a day is completed and all end-of-day jobs are run, processing for the next day's ledger credit begins.**

**The City is free to set any deadline necessary to meet your internal processing needs. An earlier transmission time would change the cutoff time for same-day mail processing to an earlier time. If you want as much mail as possible processed for same-day credit, you may want to consider the latest possible time for ledger credit and transmission file release.**

- g. Do you use a third-party processor, including couriers, for any part of this service? If so, please explain.

**SunTrust uses third party processors for mail pickup and delivery and for document destruction. In April 2008, SunTrust announced we would outsource certain back office banking operations to Symcor, Inc, a well-regarded North American leader in payments and financial transaction processing. The relationship with Symcor allows SunTrust to improve efficiency while enhancing product capabilities and service levels in our lockbox sites. The arrangement with Symcor covers all paper processing, such as checks, returned items, research and adjustments, statement rendering and lockbox processing. By late 2008, most of our SunTrust Banking Operations employees had accepted similar positions with Symcor.**

**As part of our agreement with Symcor, we will transition lockbox processing for all of our lockbox sites to a common system beginning in early 2010. We will provide you with the schedule and details regarding the transition plan for Baltimore Scannable Lockbox approximately ninety days prior to the planned transition date. The common system will provide the same features that are currently available in the Baltimore and Durham sites. In addition, it will enable us to offer new features that are currently not available in those sites. The transition will not require any changes to file formats and transmission times and will not change the availability of images and other information. Reports may look different, but they will contain the same information being provided from the current lockbox processing system.**

- h. Can you provide daily images of all checks and remittance advices? If so, in what formats (on-line, CD-rom, other)? How long is this information available in archives?

Daily images of all checks and remittance advices are available through our Lockbox Image Browser, on CD-ROM or by image transmission. Images of all transactions processed, both paper and ARC, are available in Lockbox Image Browser within minutes after the batch is completed. We can archive images from 60 days up to 10 years in Lockbox Image Browser, based on your requirements.

The City can also elect to use the Lockbox Application Program Interface, which gives you the ability to link the SunTrust Lockbox Image Browser directly to your Accounts Receivables or other internal application. This enables your authorized users to look up a payment in your system, then access the image(s) associated with that payment without leaving your internal system.

- i. Can you process checks for multiple accounts with minimal errors?

**Yes. SunTrust can process checks for multiple accounts.**

**Please refer to Section XIV-Appendix-Service Partnership Agreement/Scannable Lockbox**

- j. What instances generate exceptions and how are exceptions treated (rejected, forwarded to the City for processing, etc.)?

**SunTrust can process items received without an OCR document. Depending on your instructions, checks received without customer information can be forwarded to you or they can be deposited using a generic, pre-defined customer account number. You can access an image of the check from the Lockbox Image Browser to help identify the account to which you should apply the payment. If needed, a photocopy of the check can be sent to you.**

### **13. Foreign Check Deposits**

From time to time the City will receive Canadian and other foreign checks for payment of utility bills. Canadian and foreign checks will be deposited in U.S. dollars on the day of deposit. A foreign exchange adjustment will not be permitted.

**Below applies only to foreign checks in USD.**

**Regarding utility items deposited through the lockbox:**

- **Specific codes must be a part of the lockbox set up to account for foreign items.**
- **Only Canadian items may be deposited through lockbox. These items will be assigned a three (3) day float.**
- **All other foreign items other than Canadian items will be returned to City and not processed through the lockbox.**

**Regarding local deposits for utility payments:**

- **SunTrust has cash letter agreements for handling certain major currencies.**
- **Checks in US funds deposited through Cash Letter agreements will be processed with no charge other than the normal account analysis fees.**

14. The bank will cash petty cash checks at no charge to the City or employee cashing the check. The bank will require that the employee present a current City issued identification card to cash Petty Cash Checks.

**SunTrust will cash petty cash checks at no charge to the City or employee. The memo line should read "petty cash".**

**For checks less than \$2,500 one piece of ID is required and it must be a drivers license, passport or state issued ID card with a picture etc.....employee ID cards do not meet this requirement. Checks \$2,500 or more require two pieces of ID. The primary ID, as stated above, plus a secondary piece of ID which could be the employee ID card would be required.**

**15. Returned Items**

1. The bank will make one (1) attempt to present again any deposited checks returned due to *Insufficient or Uncollected Funds*. The City will not be assessed a penalty fee until after the second failed attempt to clear the item, unless redeposit is not practical.
2. Checks that are returned due to *Closed Accounts* will be immediately returned to the City.
3. Checks lacking the *City's endorsement-for deposit* will be *guaranteed* by the bank and not returned to the City.
4. Checks deposited *lacking signature* shall not be presented for payment, and immediately returned to the City.

**Please refer to Section XI-Exceptions Document**

5. Checks redeposited a second time will not result in a deposit fee at the time of redeposit.
6. Checks *not honored/paid* after the *second presentment* due to *insufficient and/or uncollected funds, or closed account*, will be returned to the City within the time period specified in the Florida Statutes.

Please provide the various methods of notification of returned items available to the City.

**SunTrust can automatically re-present return items one time before being returned to you. Any item that is returned due to funds availability issues (uncollected funds, non-sufficient funds, etc.) is eligible for re-presentation.**

**Upon request, an image copy of re-deposited items can be faxed to your company. Copies can be faxed each processing day, based on your requirements.**

## 16. Bank Statements and Account Reconciliation

Monthly bank statements will be for the full calendar month and will be delivered to the City within nine (9) business days after the end of the month. Daily deposits, cleared checks, wire transfers, ACH's, and all other debits and credits must be sorted by date. Accompanying the statements will be front and back copies of all cancelled checks, sorted by check number. In addition, the City requires that cancelled checks images (front and back) be provided on CD ROM in a searchable format.

**The standard cut-off for bank statements and paper reports is end of month and they will be mailed five (5) business days after the cut-off date. Bank statements can also be delivered through email on the second business day after the last statement cycle as an Adobe image file through our Online Courier service. CD-ROMS are available.**

The City requires the bank to provide a full account reconciliation program for the Accounts Payable Account. The information provided should include the check number, amount of check, and date check was paid. This information should be available immediately at month-end in excel or text file format.

Debit and credit advices are to be issued for deposit discrepancies within 24 hours of deposit.

***The Full Account Reconciliation service is a fully automated solution for reconciling paper checks that you issue. Whenever you issue a batch of checks, you send SunTrust a check issue file. This file contains the account number, serial number, issue date, amount, and any other optional information such as the payee name. After deposited checks are routed back to SunTrust for payment, we automatically reconcile your account by matching those checks against the check issue file you previously sent to us. This automated system dramatically minimizes how much time you and your staff must invest in the reconciliation process.***

***The Partial Account Reconciliation service is designed to simplify the process associated with reconciling your accounts. At the end of each statement period, SunTrust generates a series of reports listing the checks that have cleared during that timeframe, including a Paid Only Report, a Miscellaneous Debit Report, and more. These reports are then forwarded to you. Having access to this information makes it easy for you and your staff to reconcile your accounts without having to manually organize and sort each check. Partial Account Reconciliation also makes it easy to identify instances of fraud and errors that could result in losses.***

While many companies continue to rely on paper-based transactions, it's becoming more essential for them to find a cost-effective method for managing the data related to these transactions. Image access options, which assist in that effort, include:

**CD-ROM** – This service offers an alternative solution to the problem of storing and retrieving paper checks at your office(s). Instead, SunTrust delivers digital check images on easy-to-store CD-ROMs that enhance the retrieval, viewing, and display of check images. In addition to images of paid checks, images of deposit tickets, deposited checks,

deposited checks returned, account reconciliation reports, and bank statements can also be provided on the CD-ROM. Images can be enhanced with features such as zoom, contrast, brighten, rotate for review of signature, and front and back viewing – all of which allow easy research without having to contact the bank. Retrieved, images can be printed, faxed, or attached to an email message.

**Online File Transfer** – For cities that have their own in-house imaging systems, Online File Transfer provides an electronic transmission of your images. As with the other delivery options, Online File Transfer can provide paid items, deposit tickets, deposited items and return items based on your request. The image file can be integrated into your internal application to facilitate research and for long-term archival purposes.

**Online Image Access** – Through our internet-based services, you can search for and retrieve check images online. Access to a seven-year archive of paid check images builds from the time you open your demand deposit account. Reports and images for all paper-based transactions are available online, including paid items, deposited items, deposit tickets, exception items for fraud control, and miscellaneous adjustment tickets. These services enable you to perform much of your own research quickly, conveniently, and inexpensively.

Please refer to Section XII-Product Descriptions

#### **17. Monthly Service Charge/Analysis Statement**

A monthly analysis statement shall be completed and delivered to the City within ten (10) business days after the end of the month. This analysis shall include average ledger balance, average daily float, collected balance, investible balance (if reserve is required), unit costs, monthly units, total cost for each service, compensating balance required for no service charge, earnings credit rate, and net balance that provides interest earnings.

The account analysis statement is typically generated the seventh business day after month-end and then prepared for mailing to clients. Clients usually receive it by the tenth business day after month-end, which makes it available for review before the service charge debit is applied on the fourteenth business day.

SunTrust can provide account analysis statements through SunTrust Online Courier. The City can obtain a statement image by secure email or have it downloaded directly to your desktop. You can also obtain a previous statement by logging into SunTrust Online Courier and initiating the request to “re-send” a report or file to yourself. Up to 60 days of files and reports can be accessed in this manner. Statements more than 60 days old may be requested from your Client Services Specialist.

#### **18. Designated Account Executive**

The City requests that the respondent banks provide the names of a designated account executive, as well as an alternate. The designated account executives must have the authority to make timely decisions in the normal course of business.

Resumes must be provided for all key account executives designated to service this account.

The designated Relationship Manager is David Ross who has been with SunTrust Bank for over 21 years and is located in SunTrust's offices in downtown Fort Lauderdale. He and the dedicated Relationship Team are committed to being responsive to client communications, needs and requests. David can be reached at his office 954-765-7445 and mobile 954-328-7377 as well as via email at [david.ross@suntrust.com](mailto:david.ross@suntrust.com). If a matter is urgent, feel free to call David on his mobile anytime. David and the dedicated Relationship Team are knowledgeable across bank departments and will strive to provide solutions and resolve problems. We practice a Client First-One Team Approach and will continue to do so for the benefit of the City of Coconut Creek.

Please refer to Section XIV-Your Relationship with SunTrust

### 19. Banking Supplies

The depository Bank will provide all necessary banking supplies. These shall include, but not be limited to, deposit bags, deposit slips in triplicate and deposit stamps. Accounts Payable and Payroll laser checks are printed in-house including complete MICR encoding. For these checks, the City purchases blank safety stock.

Deposit tickets, checks and most other supplies can be ordered directly from your chosen vendor. SunTrust will provide you with specification sheets for checks and deposit tickets for ordering these items. If the order is placed through our vendor, fees for the orders can be put through account analysis and offset by compensating balances.

### 20. Armored Car Services

The bank will provide the City with an Armored Courier Service for pick-up of the City deposits for same day deposit. The average daily cash transported by Armored Courier Service is \$30,000.

**Any cash deposits delivered by Armored Courier over \$5,000. needs to be processed through our Cash Vault Facility at 5575 NW 87 Ave., Miami, FL 33178**

Daily pick-up will be required no later than 2:00 PM for same day credit every day the City is open for business:

City Hall 4800 West Copans Road Coconut Creek, FL 33063	Community Center 1 100 Lyons Road Coconut Creek, FL 33063 (includes Fridays)	Recreation Complex 4455 Sol Press Blvd. Coconut Creek, FL 33073 (includes Fridays)
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The armored courier service company provided by the bank will make available to the designated City pick-up location and keep current photo identification and signature specimens of each and every person assigned to pick up such deposits from the City location. The City will rely on this documentation for turnover of the daily deposits.

Each and every deposit pick-up, regardless of location, will be receipted for by signature in a city maintained logbook.

A credit will be applied to the City's charges on the analysis statement in the event that the courier fails to pick-up at the designated time and location.

**SunTrust does not provide courier services for pick-up or delivery of check deposits. Although we are not in a position to recommend a specific provider, we can review the list of couriers you have under consideration and confirm whether they currently deliver to SunTrust. The fees for the chosen provider of courier services can be passed through account analysis and be offset by compensating balances.**

## 21. New Services

The City issues payroll checks to its seasonal employees and would be interested in including these bi-weekly checks in the positive pay program.

### **Agreed**

The City is interested in a Super NOW Account within the Bank to invest the collected balance of the Concentration Account on a nightly basis. Please provide information, including interest rate calculation, for this service.

**SunTrust recommends that the City deposit excess balances not required to offset service charges into a Municipal NOW type of account to maximize their interest earning potential in this historically low interest rate environment.**

**Please refer to Section XII-Product Descriptions-Municipal NOW Account**

The City is interested in making vendor payments via Electronic Funds Transfer (EFT).

**Please refer to this document-#7- ACH Processing**

The City is interested in an on-line imaging services for all cancelled checks, deposit slips, individual deposit items, etc. Please provide details and a listing of all fees (if any).

**Online File Transfer – For cities that have their own in-house imaging systems, Online File Transfer provides an electronic transmission of your images. As with the other delivery options, Online File Transfer can provide paid items, deposit tickets, deposited items and return items based on your request. The image file can be integrated into your internal application to facilitate research and for long-term archival purposes.**

**CD-ROM** – This service offers an alternative solution to the problem of storing and retrieving paper checks at your office(s). Instead, SunTrust delivers digital check images on easy-to-store CD-ROMs that enhance the retrieval, viewing, and display of check images. In addition to images of paid checks, images of deposit tickets, deposited checks, deposited checks returned, account reconciliation reports, and bank statements can also be provided on the CD-ROM. Images can be enhanced with features such as zoom, contrast, brighten, rotate for review of signature, and front and back viewing – all of which allow easy research without having to contact the bank. Retrieved, images can be printed, faxed, or attached to an email message.

The bank shall provide safety deposit boxes, if needed, and in sizes to be determined, at the request of the City. Please include a schedule of costs associated with this service.

**SunTrust will provide to the City a 5x10 safe deposit box at our Coconut Creek Branch free of charge.**

## **22. Emergency Services**

The bank shall be prepared to deliver banking services within twenty-four (24) hours of a disaster event (hurricane, tornado, wildfire, etc). The bank shall provide information regarding their disaster recovery plan, including specific plans related to servicing the City, in the event of a disaster. The bank shall provide a listing to the City semi-annually of bank contact names, phone numbers, and physical location to be available to assist in the event of an emergency.

**As with all large financial organizations, SunTrust's business continuity plans and procedures are highly regulated. This means that at any point in time, SunTrust is subject to detailed audits by the Federal Reserve Bank, Securities and Exchange Commission, established independent third-parties, and by dedicated internal audit staff on a continuous basis year after year.**

**The SunTrust Business Continuity program provides for enterprise-wide planning and testing to enable SunTrust to continue essential operations in the event of a business disruption. Business continuity addresses both the recovery of business processes as well as the associated technology. Recovery plans are tested and reviewed for compliance on an annual basis.**

**SunTrust has a corporate-wide Business Continuity policy that clearly and concisely delineates the scope, roles and responsibilities. The scope of this document includes business impact analysis, threat assessment, recovery prioritization, testing, training and employee awareness. Additionally, Business Continuity standards, procedures and guidelines are documented in support of the policy to ensure efficient and effective manageability of business continuity efforts. SunTrust must comply with all applicable laws and regulations, and will continue to take reasonable and necessary steps to maintain appropriate safeguards to protect against business disruption.**

**Our ability to support the City in such cases will vary based on the circumstances. These exceptions would be assessed on a case-by-case basis and evaluated by the type of request.**

**Your first point of contact will be your Treasury Sales Officer, who will work with SunTrust Operations and Product Management to assess how we will be able to assist the City. Your Treasury Sales Officer will work with you to determine the best approach to minimize service interruption in case of a disaster within your organization.**

### **23. Costs of Account Maintenance**

- a. The City shall pay for banking services using an *Account Analysis* calculation, whereby the bank shall bill for the quantity of services provided multiplied by a specific unit cost less an *Earnings Credit*. The bank shall provide the City with a monthly account analysis statement for each account detailing activity volume verses associated unit costs, cost extensions and a summary analysis for all combined.

**Agreed**

- b. Any and all costs due the bank shall be billed to the City on a *monthly basis*.

**Agreed**

- c. In the event that the earnings exceed all applicable fees, the bank shall deposit the excess earnings on a monthly basis.

**SunTrust policy normally does not provide for excess earnings to be carried forward into future billing periods. Alternative billing periods or payment methods (e.g., quarterly settlements) can be discussed with your Relationship Manager.**

- d. There shall be no other costs to the City other than those included in the monthly analysis.
- e. Respondents should provide a sample monthly analysis statement along with their proposals. The account analysis should include, at a minimum:
- 1 Service rendered
  - 2 Average Collected Balance - The average daily ledger balance less average daily float.
  - 3 Current Month's Earnings Credit Rate - The respondent shall identify the index used.
  - 4 Current Month's Earnings Credit - The balance of the uninvested collected balance (during the month for which charges are being billed), multiplied by the Current Month's Earnings Credit Rate, divided by 365 days, multiplied by the number of days in the month (for which charges are being billed)
  - 5 Net Service Charge -Total service fees less the Earnings Credit.

**Please refer to Section XIV-Account Analysis Sample Statement**

### **24. Continuous Service**

The bank shall maintain support on a continuous basis without interruption of service. Continuing disruption of service shall be cause for termination of contract.

### **25. Access to Records**

The City or its authorized representative shall have access to the books and records maintained by the bank with respect to the City's bank accounts at all reasonable times. Such books and records shall be preserved by the bank as required by applicable regulatory agencies.

## **26. Transition Plan**

Respondent shall describe their conversion plan to transfer assets of the City to the Bank. Include information regarding lead-time necessary before the contracts can be implemented, and include details of the plan for educating and training City employees in the use of the bank's systems. Provide a timeline schedule and any applicable charges for the conversion plan.

**Please refer to Section XIV-Transition Plan**

## **27. Miscellaneous items**

Please outline any Banking Incentive Programs for City employees such as, free or reduced cost checking accounts, reduced rate loans and other free or reduced cost services provided to the Bank's customer's employees.

**SunTrust at Work is a package of free and discounted banking products and services that we provided to employees of our clients. In addition, the program includes a finance related seminar series on a number of relevant topics some of which include personal budgeting, borrowing/credit, mortgage clinics, retirement/education planning and identify theft protection.**

**Please refer to Section XII- Product Descriptions-SunTrust at Work**

The City currently has separate agreements in place for Merchant Credit Card Services. However, the City reserves the right to add these services upon expiration of the current agreement.

**Please refer to Section XII-Product Descriptions**

The City currently has a separate P-Card agreement in place to purchase and pay for goods and services. However, the City reserves the right to add these services upon expiration of the current agreement. Please provide information regarding processing procedures, software packages, as well as any associated fees in the proposal.

**SunTrust is the current provider of the City's Purchasing Card Program since 2005.**

The City currently does not utilize Remote Deposit Capture. However, the City reserves the right to add these services in the future. Please provide information regarding processing procedures, software and hardware requirements, as well as any associated fees in the proposal.

**Online Check Deposit allows businesses to electronically submit low to medium check volume deposits directly to SunTrust using a secure connection. Through the use of a certified scanner and a personal computer, Online Check Deposit processes and transmits**

deposits to the bank, for both consumer and corporate checks. You are no longer required to physically deliver your deposit to the bank's branch location. Instead, items are delivered electronically. Online Check Deposit provides an added level of convenience and reduces the need to maintain multiple depository relationships for your offices that are not located near one of our branches or are located in other cities. Multiple deposits can be submitted on any given day from a single location with no restrictions on the size of the deposits as long as the daily threshold for total deposited items is not exceeded.

During the implementation phase, you will have to choose a scanner, and determine whether it is best for the City to purchase or lease the scanner from your supplier. Once selected, we will ensure your workstation is configured to meet the minimum requirements of Online Check Deposit. And, once the software is installed, we will provide training support on the system.

After you endorse each check, log on to the Online Check Deposit system, and enter the total (control total) for the deposit. Each item will then be put through the scanner. The system will capture an image of the front and back of each check you scan and print a deposit type identifier on the back of each check. By using Courtesy Amount Recognition, the amount of the check can be captured with a high degree of accuracy and automatically entered into the MICR line of the check. If the amount cannot be automatically read, the Online Check Deposit system will request manual entry of the check amount during the scanning process. Up to 9,999 items can be deposited per day per account. Any check that cannot be scanned due to quality issues can be deposited at any local SunTrust branch or can be mailed to the SunTrust mail-in teller.

Once all scanned checks are captured, the deposit total generated within Online Check Deposit from the scanned items is reconciled to the deposit total you entered. For control purposes, the two totals must match prior to the deposit being transmitted to SunTrust. After the deposit totals are reconciled, the check images and the scanned image of the deposit slip are transmitted to the bank. Your deposit is now processed.

The items you transmit to SunTrust are cleared as images through our check clearing network and are accepted for processing through the banking industry in lieu of the original item. Because you remain in control of the physical items, we recommend that you set up all Online Check Deposit accounts with instructions to automatically re-present items that are returned. This will streamline return item processing and protect against an original check being processed a second time in error.

Most U.S. dollar denominated checks, money orders, traveler's checks, and cashier's checks can be processed through the Online Check Deposit system. All deposit files transmitted and received prior to 10:30 p.m. ET receive same day ledger credit to your bank account. An electronic receipt confirmation is generated to verify when files are received by SunTrust. Availability will be assigned to each item based on the location of the drawee bank, just as it is with all other checks presented to SunTrust.

Online Check Deposit is designed to ensure only authorized individuals make deposits. The system requires all users to access the system with a unique user ID and password, and

only accounts set up for the service are listed and available for remote depositing. All deposits are transmitted through a secure, direct connection to SunTrust, and 128-bit SSL encryption is used for all electronic communications.

Online Check Deposit provides the ability to view any check image transmitted within the most recent 45 calendar days. Check images can also be viewed through Online Treasury Manager for historical information that extends beyond the 45-day period.

Please refer to Section XII-Product Description

## 28. Service Enhancements

Propose any new financial services that may be considered for further improving the effectiveness of the City's treasury management operations that are not otherwise addressed herein. Include related costs to the City.

### *Online Bill Consolidator*

Online Bill Consolidator is a pass-through service that provides you access to a comprehensive network of online bill payment originators offering an efficient, cost-effective single connection to nearly all your online payments. Your customers can make payments to you through their respective financial institution's online bill payment system, while you receive the payments from one source. You receive an ACH credit to your SunTrust account for the total amount of payments originated online. The payment information is sent in your preferred reporting format (human readable report or electronic transmission file), which can be easily uploaded into your accounts receivable platform.

### *Online Bill Presentment and Payment*

Online Bill Presentment and Payment service provides you a customized website for the acceptance of ACH and Card payments. Your customers have the ability to authorize payments at their convenience, 24 hours per day, 7 days per week. Additionally, your customers have the ability to set-up recurring payments on a weekly, bi-weekly or monthly basis. With the service, individuals within your organization can initiate payments authorized by your customers over the telephone. Whether the payment was initiated by your customer online or over the phone, the payment details are captured and can be put in a format easily uploaded into your accounts receivables system. The customized website provides several options for verifying the customer account number so the information you receive is accurate and can be quickly uploaded without manual intervention or exceptions.

Online Bill Presentment and Payment provides comprehensive reporting with the ability to see payments as real-time payments, returned or cancelled payments, as well as registered customer details.

**29. General Information Required**

1. In accordance with Section 280.17 of the Florida State Statutes, the City's depository bank must be continuously recognized as a Qualified Public Depository by the Office of the Treasurer of the State of Florida. Please provide documentation showing that your bank is a qualified public depository.

**Please refer to Section XIV-Qualified Public Depository**

- a. Provide a copy of your most recent Qualified Depository Monthly and Annual Report provided to the State of Florida Department of Financial Services

**The *Second Quarter 2011 Earnings Report*, released on July 22, 2011, is enclosed along with the *2009 & 2010 Annual Reports*. These reports and other information can be obtained from [suntrust.com](http://suntrust.com) using the "About SunTrust" and "Investor Relations" options. Select Financials & Regulatory Filings from the Investor Relations page to access Annual Reports, SEC filings, Bank Call Reports and Reg F information.**

- b. Provide a copy of your most recent Quarterly Consolidated Reports of Condition and Income, and any amended reports, required by the Federal Deposit Insurance Act.

**The *Second Quarter 2011 Earnings Report*, released on July 22, 2011, is enclosed along with the *2009 & 2010 Annual Reports*. These reports and other information can be obtained from [suntrust.com](http://suntrust.com) using the "About SunTrust" and "Investor Relations" options. Select Financials & Regulatory Filings from the Investor Relations page to access Annual Reports, SEC filings, Bank Call Reports and Reg F information.**

2. Provide a copy of the banks' audited financial statements for the past two (2) years.

**Please refer to SunTrust Banks Inc., 2009 & 2010 Annual Report Enclosed**

3. Discuss key measures of the bank's financial strength (total assets, market capitalization, collateralization etc.)

**Financial performance highlights of SunTrust Banks, Inc. as of June 30, 2011:**

<b>Total Assets</b>	<b>\$172.2 billion</b>
<b>Capital Ratios*</b>	
<b>Tier 1</b>	<b>11.1%</b>
<b>Total Capital</b>	<b>14.0%</b>
<b>Tier 1 Leverage Ratio</b>	<b>8.9%</b>
<b>Market Capitalization*</b>	<b>\$ 13.9 billion</b>

*\* Current period Capital Ratios and Market Capitalization are estimated as of the July 22, 2011 earnings release date and may be subject to change prior to the filing date for the Second Quarter 2011 Cal Report.*

4. Provide proof of your bank's current rating from Standard & Poor's or Moody's. Include ratings for bank financial strength, bank deposits and issuer rating.

Ratings as of July 22, 2011	Moody's Investors	Standard & Poor's	Fitch
<b>Corporate Ratings</b>			
Long-term Debt Ratings			
Senior debt	Baa1	BBB	BBB+
Subordinated debt	Baa2	BBB-	BBB
Short-term			
Commercial paper	P-2	A-2	F2
<b>Bank Ratings</b>			
Long-term Debt Ratings			
Senior debt	A3	BBB+	BBB+
Subordinated debt	Baa1	BBB	BBB
Short-term	P-2	A-2	F2

5. Identify the size and scope of your public banking unit, banking officers' responsibilities for City's accounts, role and relationship, and relevant credentials and experience of each person on the relationship management team. Please provide a resume for each member of the relationship management team, including address, phone, fax and e-mail contact information. Does the Bank provide a toll-free number for Customer Service?

**Please refer to this Section-#29, 8 regarding size and scope of SunTrust.**

**Please refer to Section XIV-Your Relationship with SunTrust**

**SunTrust now provides our clients with additional assistance with extended hours from 7:00 A.M. to 7:00 P.M. through our Commercial Banking Service Center (CBSC). Call them toll-free Monday through Friday at 1.866.476.1460.**

6. For the past three (3) years, identify fully the extent to which your bank or individual partners or employees have been subject to any ongoing municipal securities or banking investigations, party to any municipal securities or banking litigation or arbitration, or the subject of a subpoena in connection with a municipal securities or banking investigation. In addition, include any such investigation which concluded in an enforcement or disciplinary action ordered or imposed in the last three (3) years.

**Please refer to Section XIV-Current Litigation Summary for SunTrust Banks Inc.**

7. Provide a statement as to whether the selection of your bank will result in any current or potential conflict of interest. If so, your bank's response must specify the party with which the conflict exists or might arise, the nature of the conflict, and whether your bank would step aside or resign from the engagement or representation creating the conflict. Please disclose any financial or contractual relationship that your bank or any individual member of your bank has or had (over the past three (3) years) with any City Commissioner.

**To the best of our knowledge the City's selection of SunTrust would not present any current or potential conflict of interest. SunTrust has had no financial or contractual relationship with any City Commissioner and has no knowledge of any individual member of our bank that has had or has any financial or contractual relationship with any City Commissioner.**

8. Describe what kind of Treasury Management Services your bank can provide to the City. Discuss the factors that differentiate your service from that of other providers.

**SunTrust has a full array of Treasury Services as described in this Scope of Services Document.**

**Headquartered in Atlanta, Georgia, SunTrust is one of the nation's largest commercial banking organizations. We understand the financial needs of business clients – large and small alike – and we offer creative solutions to meet the challenges of today's competitive marketplace.**

**With assets of \$172.2 billion as of June 30, 2011, and average consumer and commercial deposits of \$120.7 billion, SunTrust has all of the resources that clients need to help them reach their most important tactical, strategic and financial business goals. Our history as one of the country's largest and strongest financial services holding companies means you can depend on SunTrust to be there – when and where you need us.**

**SunTrust enjoys leading positions in some of the most attractive markets in the United States and also serves clients in selected markets nationally. SunTrust operates 1,661 retail branches and 2,919 ATMs in eleven states and the District of Columbia.**

**The Company's mission is to help people and institutions prosper by providing financial services that meet the needs, exceed the expectations, and enhance the lives of our clients, communities, colleagues, and ultimately our shareholders. SunTrust provides deposit, credit, trust, and investment services to a broad range of retail, business, and institutional clients. Other subsidiaries provide mortgage banking, brokerage, investment management, equipment leasing, and investment banking services.**

**We are in the midst of a new era in treasury management. Treasury and finance departments no longer just balance bank statements, but have become essential,**

strategic components of their organizations. As such, you are under continuous pressure to reduce costs, increase efficiency and contribute to the bottom line.

To achieve these critical objectives, you must navigate a payments landscape that constantly evolves – new payment types, enhancements to existing products and even new regulations. And with every change comes a host of implications, such as new fraud and data management concerns.

SunTrust is well positioned to assist you during this exciting time of great change. Our Treasury & Payment Solutions Division represents all payment options – treasury, commercial card, merchant services, and more – with professionals who can guide you through the issues, provide alternatives and discuss best practices in order to create the right solution for your business. Whether it's managing the complexity of change, dealing with resource constraints, preventing fraud or finding ways to contribute to the bottom line, we understand the issues that are important to you, that consume your time and that challenge your organization. And, this understanding allows us to provide you with a complete solution for today and tomorrow.

9. List any cash management services that your bank has outsourced in the past twenty-four (24) months and provide an explanation for the decision to outsource these services.

SunTrust utilizes vendors in providing treasury management services and other banking services, and does not view or classify such vendors as “subcontractors.” SunTrust is liable for the actions of any vendors engaged to support the performance of its services. None of these vendors have been retained specifically in support of the proposed service contract between the City of Coconut Creek and SunTrust Bank.

**Please refer to Section XIV-Vendor List**

10. Respondent is to make a statement if they have ever had a service agreement terminated for cause in the last seven (7) years and detail the date, entity/name of company.

**SunTrust Bank has not experienced termination of any service agreements for cause.**

11. Provide details on any merger or acquisition that the bank is currently committed to and the expected impact on the services requested in this RFP.

SunTrust completed two acquisitions in 2008, the former GB&T Bancshares, Inc., Gainesville, Georgia, a bank holding company with seven banks in the greater Atlanta region, and certain deposits and assets of First Priority Bank, Bradenton, Florida. In early 2009, SunTrust assisted the FDIC with the shutdown of Omni National Bank, Atlanta, Georgia. None of these transactions impacted the services requested in this RFP or the ongoing support for SunTrust treasury management clients. A separate Conversion Team typically provides the support for clients whose treasury management services are being converted to SunTrust. We expect to handle other acquisitions in the same manner to avoid negative impact to SunTrust clients.

12. All City employees, upon presenting proper required identification, and whether or not they maintain an account with the proposer, must be allowed to cash their payroll checks unimpeded by usual proposer requirements. Detail other accommodations you plan to offer City employees.

**SunTrust at Work is a package of free and discounted banking products and services that we provided to employees of our clients. In addition, the program includes a finance related seminar series on a number of relevant topics some of which include personal budgeting, borrowing/credit, mortgage clinics, retirement/education planning and identify theft protection.**

**Please refer to Section XII – Product Descriptions-SunTrust at Work**

13. The Respondent must have a branch bank located in Coconut Creek. Please provide addresses and hours of operation of all branches within the City, including any weekend hours.

**Please refer to Section XIV-Branch Locations**

14. If you offer a payroll debit card program, provide details.

**Online Payroll is designed to provide payroll services to small companies that require a full-service solution without the high price of a traditional payroll provider. Online Payroll is easy to use, it simplifies the payroll process for you, and it saves you time and money – but most importantly, Online Payroll is uniquely positioned to meet the needs of your company. Online Payroll offers several additional features that business owners enjoy and that contribute to improvements in their payroll processing.**

*ClickFREE™ Tax File & Pay*

**Online Payroll performs the calculation, initiation, and filing of all Federal, State, and Local tax payments for clients, which reduces error and guarantees that all taxes are filed on time. Because this tax filing responsibility is part of the service, you no longer need to keep up with tax filing deadlines and the ever-changing tax forms. All you need to do is run payroll – SunTrust handles the rest.**

*Reporting Options*

**SunTrust Online Payroll offers a range of reporting capabilities including the following:**

- **Online report library with more than 20 standard reports, including complete quarterly and annual reporting and W2s/1099s, which can be printed in bulk and distributed or can be accessed by your employees individually**

- Flexible report export capabilities using Excel or PDF format, or take advantage of our accounting software integration to export directly into Microsoft® Money, AccountEdge®, or Peachtree® accounting software packages
- Unlimited new hire reporting
- Secure site for individual employee access to current paycheck detail, pay history, and W2/1099 online

#### *Human Resource Tools*

Online Payroll contains valuable human resource tools that help you stay in compliance with labor and new hire laws. Our solution provides easy access to business forms and best practices.

HR Advisor ensures your compliance with federal and state labor law posting requirements. SunTrust provides you with a package of the posters required by your state. As long as you display your posters appropriately, SunTrust will guarantee your compliance fines up to \$25,000.

How-to guides give you the assistance you need in important human resource areas such as interviewing, hiring procedures, conducting performance appraisals, and selecting your health care plan.

#### *How it Works*

SunTrust Online Payroll is a full service payroll solution that provides you with access to a variety of payroll services. The service is offered for a flat monthly fee and saves you the high cost of outsourcing payroll to other types of third party vendors. Core features of our Online Payroll service include online management of company and employee information, payroll processing by check and direct deposit, tax calculations and filing, and exporting capabilities to various accounting software package formats. HR tools and resources are standard with our service and will help your business stay in compliance with labor and new hire laws and provide easy access to business forms. The Employee Service feature allows employees to receive payday reminder emails and securely access their pay stub and pay history information online.

Online Payroll is delivered through all Online Cash Manager products, which gives you convenient, online access to both payroll processing and bank account balance and transaction information. You only need one username and password. Once you have gained access to Online Cash Manager, you will have the option of Online Payroll Self-Enrollment or working with one of our trained payroll specialists.

#### *Security Overview*

**SunTrust Online Payroll is designed to ensure the security of your payroll information. Online Payroll is access through Online Cash Manager where firewalls, data encryption, and system time-outs – among other things – are utilized to prevent unauthorized access. The Online Cash Manager Company Administrator, assigned by your organization, will be able to add and remove users, as well as grant and deny permissions to users. This means you can control your payroll system without having to go to the bank every time you want to add or change a user’s security settings.**

#### *Customer Service*

**Unlimited, toll-free customer service is available from attentive payroll experts. Our representatives are available Monday through Friday, from 8:00 a.m. to 9:00 p.m. ET by telephone and email. And our extensive online help area makes it easy for you to find answers to your questions.**

#### **Payroll Card**

**The Payroll Card solution, provided in cooperation with Skylight® Financial, Inc., offers a unique alternative to traditional direct deposit programs. With this service, your company has the opportunity to reduce exposure to fraud and liabilities by converting more of your employee payrolls into electronic payments. Although the Payroll Card solution gives your employees electronic access to payroll funds, it does not require that they maintain checking accounts. Instead, this service enables an employee’s funds to be credited electronically to a designated Skylight Debit Card account. Your employees can access payroll funds immediately through ATM and point-of-sale locations. By offering this payroll alternative along with traditional direct deposit, your company can benefit from reducing the number of paper checks and from increasing direct deposit participation.**

15. Provide names, address, phone numbers, e-mail address, and contract period of two (2) references of current Florida Government customers and two (2) references of past Florida Government customers, preferably with comparable volumes and origination types, who have been using services requested in this RFP.

#### **Please refer to Section VI-References**

16. Please discuss any additional attributes that the City should consider in evaluating your bank's ability to provide the services requested. Propose any new financial service plans or practices not otherwise addressed in this proposal but deemed to be in the best interest of the City and include cost information as applicable.

**We believe it is important to emphasize our proven consultative approach in providing solutions to our clients. This approach begins with listening to you and understanding your needs and objectives. With this information in mind, we then work with you to explore various alternatives and help you determine the optimal solution. Occasionally, this process involves tailoring services to meet a client’s unique needs. SunTrust is**

**structured so that our product managers and operations managers are available for input throughout the discovery, design and implementation phases.**

**It is our commitment to consistent quality in service delivery and continuous product enhancements that are of the greatest value to our clients. Our desire is to partner with you to meet your immediate business needs and to work with you to develop innovative, value-added products and services that support your overall strategic objectives.**

## REFERENCES

The following is a list of at least four (4) references that Proposer has provided similar service in the past three (3) years. Government agency references are preferred.

1. Name of Firm, City, County or Agency: City of North Lauderdale

Address: 701 SW 71<sup>st</sup> Avenue

City/State/Zip: North Lauderdale, FL 33068

Contact: Steven Chapman Title: Finance Director

Telephone: 954-724-7036 Fax: 954-720-2064

Scope of Work: Full array of Treasury & Payment Solutions services.

2. Name of Firm, City, County or Agency: Broward Sheriff's Office

Address: 2601 W. Broward Boulevard

City/State/Zip: Fort Lauderdale, FL 33312

Contact: William MacDonald Title: Finance Director

Telephone: 954-321-4299 Fax: 954-321-4478

Scope of Work: Full array of Treasury & Payment Solutions services.

3. Name of Firm, City, County or Agency: City of Plantation

Address: 400 NW 73<sup>rd</sup> Avenue

City/State/Zip: Plantation, FL 33317

Contact: Herbert Herriman Title: Finance Director

Telephone: 954-585-2335 Fax: 954-797-2756

Scope of Work: Full array of Treasury & Payment Solutions services.

4. Name of Firm, City, County or Agency: City of Weston

Address: 2500 Weston Road, Suite 101

City/State/Zip: Weston, FL 33331

Contact: David Keller Title: Finance Director

Telephone: 954-385-2000 Fax: 954-385-2010

Scope of Work: Full array of Treasury & Payment Solutions services.

**NOTE: Additional references may be attached and provided.**

**REFERENCES**

The following is a list of at least four (4) references that Proposer has provided similar service in the past three (3) years. Government agency references are preferred.

5. Name of Firm, City, County or Agency: City of Wilton Manors  
 Address: 524 NE 21<sup>st</sup> Court  
 City/State/Zip: Wilton Manors, FL 33305  
 Contact: Bob Mays Title: Asst. Finance Director  
 Telephone: 954-390-2143 Fax: 954-390-2199  
 Scope of Work: Full array of Treasury & Payment Solutions services.

6. Name of Firm, City, County or Agency: Town of Davie  
 Address: 6591 Orange Drive  
 City/State/Zip: Davie, FL 33314  
 Contact: William Ackerman Title: Finance Director  
 Telephone: 954-797-1050 Fax: 954-797-1049  
 Scope of Work: Full array of Treasury & Payment Solutions services.

7. Name of Firm, City, County or Agency: City of Parkland  
 Address: 6600 University Drive  
 City/State/Zip: Parkland, FL 33067  
 Contact: Nancy Morando Title: Finance Director  
 Telephone: 954-757-4123 Fax: 954-341-5161  
 Scope of Work: Full array of Treasury & Payment Solutions services.

**NOTE: Additional references may be attached and provided.**

**INDEMNIFICATION CLAUSE**

(Page 1 of 1)

The parties agree that one percent (1%) of the total compensation paid to Contractor for the work of the contract shall constitute specific consideration to Contractor for the indemnification to be provided under the Contract. The Contractor shall indemnify and hold harmless the City Commission, the City of Coconut Creek, and their agents and employees from and against all claims, damages, losses and expenses including attorney's fees arising out of or resulting from the performance of the work provided that any such claim, damage, loss or expense (1) is attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property (other than the work itself) including the loss of use resulting therefrom, and (2) is caused in whole or in part by any negligent act or omission of the Contractor, any subcontractor, anyone directly or indirectly employed by any of them or anyone for whose acts any of them may be liable, regardless of whether or not it is caused in part by a party indemnified hereunder.

In any and all claims against the City, or any of their agents or employees by any employee of the Contractor, any subcontractor, anyone directly or indirectly employed by any of them or anyone for whose acts any of them may be liable, the indemnification obligation under this Paragraph shall not be limited in any way by any limitation on this amount or type of damages compensation or benefits payable by or for the Contractor or any subcontractor under Workers' Compensation Acts, Disability Benefit Acts or other Employee Benefit Acts. Nothing in this section shall affect the immunities of the City pursuant to Chapter 768, Florida Statutes.

\_\_\_\_\_  
Contractor's Name  
Signature Date

State of: \_\_\_\_\_

County of: \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_ day of \_\_\_\_\_,

2011, by \_\_\_\_\_, who is (who are) personally known to me or who has produced \_\_\_\_\_ as identification and who did (did not) take an oath.

\_\_\_\_\_  
Notary Public Signature

\_\_\_\_\_  
Notary Name, Printed, Typed or Stamped

Commission Number: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

**Please refer to Section XI-Exceptions Document**

NON-COLLUSIVE AFFIDAVIT

State of Florida )

)ss.

County of Broward )

Michael Caserta being first duly sworn, deposes and says that:

- (1) He/she is the Officer  
(Owner, Partner, Officer, Representative or Agent)  
of SunTrust Banks, Inc. the Proposer that has submitted the attached proposal;
- (2) He/she is fully informed respecting the preparation and contents of the attached proposal and of all pertinent circumstances respecting such proposal;
- (3) Such proposal is genuine and is not a collusive or sham proposal;
- (4) Neither the said Proposer nor any of its officers, partners, owners, agents, representatives, employees or parties in interest, including this affiant, have in any way colluded, conspired, connived or agreed, directly or indirectly, with any other Proposer, firm, or person to submit a collusive or sham proposal in connection with the work for which the attached proposal has been submitted; or to refrain from bidding in connection with such work; or have in any manner, directly or indirectly, sought by agreement or collusion, or communication, or conference with and Proposer, firm or person to fix the price or prices in the attached proposal or of any other Proposer, or to fix an overhead, profit, or cost elements of the proposal price or the proposal price of any other Proposer, or to secure through any collusion, conspiracy, connivance, or unlawful agreement any advantage against (Recipient), or any person interested in the proposed work;
- (5) The price or prices quoted in the attached proposal are fair and proper and are not tainted by any collusion, conspiracy, connivance, or unlawful agreement on the part of the Proposer or any other of its agents, representatives, owners, employees or parties in interest, including this affiant.

Signed, sealed and delivered  
in the presence of:

Shelly J. Haas  
[Signature]

By: [Signature]  
Michael Caserta

(Printed Name)

First Vice President

(Title)

ACKNOWLEDGEMENT

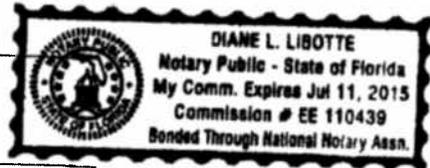
State of Florida

County of Broward

The foregoing instrument was acknowledged before me this 2nd day of August,  
2011, by Michael Caserta, who is (who are) personally known to me or who has  
produced N/A as identification and who did (did not) take an oath.

WITNESS my hand and official seal

Diane L. Libotte  
NOTARY PUBLIC



(Name of Notary Public: Print, Stamp, or  
Type as Commissioned.)

**Request for Proposal  
Banking Services  
RFP NO. 08-03-11-11**

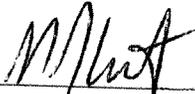
**Drug Free Workplace Certification**

Please refer to the enclosed SunTrust Substance Abuse Policy

This policy is submitted by: Michael Caserta

Title/Position with Company: First Vice President

Date: August 3, 2011

Signature: 



## Substance Abuse

SunTrust intends to ensure a safe and productive work environment consistent with – and in compliance with – the Drug-Free Workplace Act of 1988. SunTrust respects your right to conduct your personal life as you wish; however, your conduct affects the people you work with and our customers.

The company prohibits the use, possession, transportation, manufacturing, distribution, promotion or sale of illegal drugs or drug paraphernalia or otherwise legal, but illicitly used substances, by you on or off the job. This includes prescribed and over-the-counter drugs not being used for their intended or authorized purpose. Such activities are considered a criminal offense and will be grounds for immediate termination. If you violate this policy, you will be subject to immediate termination whether or not the violation occurs on company premises or during business hours.

You must, as a condition of employment, abide by the terms of the above policy and report any conviction under a criminal drug statute for violations occurring on or off SunTrust premises. A report of any arrest and/or conviction must be made to your HR Representative within five days after the arrest or conviction. This requirement is mandated by the Federal Drug-Free Workplace Act of 1988.

Reporting to work under the influence of alcohol, possessing or consuming alcoholic beverages during work hours or while you are on company premises is prohibited. Exceptions may be made for company-sponsored activities as approved by senior management. However, this does not relieve you from using moderation and using good judgment in the use of alcohol at all times. If you violate this policy you will be subject to discipline up to and including termination.

SunTrust recognizes chemical dependency as a treatable illness. If you believe you are addicted to or harmfully involved with drugs or alcohol, you should seek assistance from your health care provider, Employee Assistance Program (EAP), or Human Resources Representative. Voluntarily seeking assistance will be a favorable factor in the company's determination of appropriate action or other employment actions under other personnel policies or Company practices. However, if your conduct has led to disciplinary action, such action cannot be avoided by a request for assistance. While the decision to seek diagnosis and accept treatment for any suspected illness is your responsibility, continued refusal to seek treatment when it appears that substandard performance may be caused by an illness will not be tolerated.



**SWORN STATEMENT  
ON PUBLIC ENTITY CRIMES**

**UNDER FLORIDA STATUTES CHAPTER 287.133(3)(a).**

THIS FORM MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICER AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted with RFP No. 08-03-11-11 for Banking Services.
2. This sworn statement is submitted by SunTrust Bank (name of entity submitting sworn statement) whose business address is 501 East Las Olas Blvd., Fort Lauderdale, FL 33301 and (if applicable) its Federal Employer Identification Number (FEIN) is 58-0466330. (If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement: \_\_\_\_\_.)
3. My name is Michael Caserta and my relationship to the entity named above is First Vice President  
(Please print name of individual signing)
4. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including, but not limited to, any bid, proposal, reply, or contract for goods or services, any lease for real property, or any contract for the construction or repair of a public building or public work, involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
5. I understand that a "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.
6. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
  1. A predecessor or successor of a person convicted of a public entity crime: or
  2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The Cityship by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.
7. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or any entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts let by a public entity, or which otherwise transacts or applies to transact business with a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

8. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies.)

Neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, nor any affiliate of the entity have been charged with and convicted of a public entity crime subsequent to July 1, 1989.

The entity submitting this sworn statement, or one or more of the officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. (Please indicate which additional statement applies.)

There has been a proceeding concerning the conviction before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer did not place the person or affiliate on the convicted vendor list. (Please attach a copy of the final order.)

The person or affiliate was placed on the convicted vendor list. There has been a subsequent proceeding before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer determined that it was in the public interest to remove the person or affiliate from the convicted vendor list. (Please attach a copy of the final order.)

The person or affiliate has not been placed on the convicted vendor list. (Please describe any action taken by or pending with the Department of General Services.)

Michael Caserta

*Michael Caserta*

Proposer's Name

Signature

Date: 8/2/2011

State of: Florida

County of: Broward

The foregoing instrument was acknowledged before me this 2nd day of August,

2011, by Michael Caserta, who is (who are) personally known to me or who has produced as identification and who did (did not) take an oath.

*Diane L. Libotte*  
Notary Public Signature



Notary Name, Printed, Typed or Stamped

Commission Number: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

**EXCEPTIONS TO THE RFP**

**NOTE:** Proposals that are exceptions to that which are specified and outlined below. (Additional sheets may be attached.) However, all alterations or omissions of required information or any change in proposal requirements is done at the risk of the Proposer presenting the proposal and may result in the rejection thereof.

The following Exceptions and Alternatives are an integral part of SunTrust Bank's Proposal (the "Proposal") in response to the City of Coconut Creek Request for Proposals, RFP NO. 08-03-11-11 (the "RFP").

Attached to and made a part of the Proposal are certain of SunTrust Bank's standard banking services agreements for certain of the services SunTrust Bank will provide pursuant to the Proposal. These agreements include, but are not limited to the SunTrust Treasury Management Master Agreement, the SunTrust Treasury Management Terms and Conditions, the Rules and Regulations for Deposit Accounts, the Funds Availability Policy Disclosure for Deposit Accounts, Repurchase Agreement and the Funds Transfer Agreement, (each, a "SunTrust Bank Service Agreement, and collectively, the "SunTrust Bank Service Agreements"). SunTrust Bank is only willing to provide the services described in the Proposal pursuant to the terms and conditions of the applicable SunTrust Bank Service Agreements and the terms expressly set forth in the Proposal, subject to further negotiation by the parties. Any negotiated changes to the terms of the Proposal and the SunTrust Bank Service Agreements must be satisfactory to each party, in its discretion. SunTrust Bank does not agree to any terms and conditions in the RFP that are not expressly agreed to or stated in the Proposal. To the extent there is conflict between the terms and conditions of the RFP and the Proposal, the Proposal will control. Without limiting the foregoing, SunTrust Bank takes a general exception to any provisions of the RFP regarding any indemnification/hold harmless obligations of SunTrust Bank, restrictions on the ability to terminate or amend the services or terms of the SunTrust Bank Service Agreements, assignment of the agreements and SunTrust Bank's obligation to comply with federal, state or local laws, regulations or ordinances that are not otherwise applicable to SunTrust Bank.

**Section I, 16. Contractual Agreement.** SunTrust Bank will negotiate and execute the applicable SunTrust Bank Service Agreements. SunTrust Bank does not agree to the provision with respect to the order of precedence and addresses this topic in Section 2 of the Treasury Management Master Agreement.

**Section III, 2.A. Minimum Qualifications.** SunTrust Bank is a Georgia banking corporation, qualified to do business in Florida

**Section III, 5. Availability of Funds.** SunTrust Bank does not provide armored truck services. Armored truck services will be negotiated between the City and a third-party service provider.

**Section III, 15. Returned Items.** SunTrust Bank does not agree to Item #4, as SunTrust Bank does not complete a review of whether a deposited check is lacking signature.

**Section III, 20. Armored Car Services.** SunTrust Bank does not provide armored courier services. Armored courier services will be negotiated between the City and a third-party service provider.

Section IV, Indemnification Clause. Due to the general exception to the indemnification/hold harmless obligations as described above, SunTrust Bank is unable to provide the Indemnification Clause form.

#### General Statement Regarding Agreements

Attached to and made a part of the Proposal are certain of SunTrust Bank's standard banking services agreements for certain of the services SunTrust will provide pursuant to the Proposal. These agreements include, but are not limited to the SunTrust Treasury Management Master Agreement, the SunTrust Treasury Management Terms and Conditions, the Rules and Regulations for Deposit Accounts, Funds Availability and Policy Disclosure for Deposit Accounts. SunTrust is only willing to provide the services described in the Proposal pursuant to the terms and conditions of the applicable SunTrust banking services agreements and the terms expressly set forth in the SunTrust Proposal, subject to further negotiation by the parties. Any negotiated changes to the terms of the Proposal and banking services agreements must be satisfactory to each party, in its discretion. SunTrust does not agree to any terms and conditions in the RFP that are not expressly agreed to or stated in the SunTrust Proposal. To the extent there is conflict between the terms and conditions of the RFP and the Proposal, the Proposal will control. Without limiting the foregoing, SunTrust takes a general exception to restrictions on the ability to terminate or amend the services or terms of the banking service agreements, assignment of the agreements, the use of subcontractors by SunTrust and the form and content of the contracts with such subcontractors, and SunTrust's obligation to comply with federal, state or local laws, regulations or ordinances that are not otherwise applicable to SunTrust.

To the fullest extent permitted by state and federal law, the Bank shall indemnify and hold harmless the CITY OF COCONUT CREEK, and its officers and employees from and against any claims, damages, losses, and expenses, including but not limited to attorneys' fees, arising out of or resulting from performance of banking and treasury management services described in this Proposal, provided that such claim, damage, loss, or expense is attributable to bodily injury, sickness, disease or death, or to injury or destruction of tangible property, including loss of use resulting there from, but only to the extent caused primarily by the negligent acts or omissions or willful misconduct of the Bank, or any employee or agent of the Bank or anyone for whose acts Bank may be liable. Notwithstanding any other provision of the agreement, the Bank shall not be liable for any indirect, consequential, special, exemplary, or punitive losses or damages, without regard to the form of the claim or action or whether the claim is in contract, tort or otherwise, and even if the Bank knew such losses or damages were possible or likely.

## Product Descriptions

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- SunTrust at Work
- Account Reconciliation
- ACH Fraud Control
- Automated Clearing House Services
- Branch Deposit Services
- Cash Services
- Image Delivery Services
- Merchant Services
- Online Bill Consolidator
- Online Bill Presentment and Payment
- Online Check Deposit
- Online Payroll
- Online Treasury Manager
- Scannable Lockbox Services
- SunTrust Online Courier
- Wire Services
- Wholesale Lockbox
- Zero Balance Account

## Agreements

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- Treasury Management Master Agreement
- Treasury Management Terms and Conditions
- Funds Transfer Agreement
- Funds Availability Policy Disclosure for Deposit Accounts
- Rules and Regulations for Deposit Accounts

## *Appendix*

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**DEPARTMENT OF FINANCIAL SERVICES**  
**Division of Treasury**  
Bureau of Collateral Management

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**CERTIFICATE OF QUALIFIED PUBLIC DEPOSITORY  
UNDER THE FLORIDA SECURITY FOR  
PUBLIC DEPOSITS ACT**

This is to certify that

**SUNTRUST BANK  
303 PEACHTREE STREET  
ATLANTA, GEORGIA 30308**

has fully qualified as a public depository pursuant to Chapter 280, Florida Statutes, otherwise known as the Florida Security for Public Deposits Act. As such, said bank or savings association is hereby designated to receive public deposits, as defined in Subsection 280.02(23), Florida Statutes.

Given under my hand this 11TH day of MARCH, 2009

*Alex Sink*

**CHIEF FINANCIAL OFFICER, STATE OF FLORIDA**



FEDERAL  
RESERVE  
BANK  
*of* ATLANTA

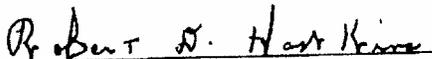
ROBERT D. HAWKINS  
*Assistant Vice President*

1000 Peachtree Street, N.E.  
Atlanta, Georgia 30309-4470  
404.498.7317  
fax 404.498.7356  
robert.hawkins@atl.frb.org

June 2, 2011

To Whom It May Concern:

This is to certify that, according to the records of this Bank, SunTrust Banks, Inc., Atlanta, Georgia, registered as a bank holding company on July 1, 1985, by filing its registration statement with the Federal Reserve Bank of Atlanta as required by Section 5(a) of the Bank Holding Company Act of 1956 (12 U.S.C. 1884); and has since that date filed annual reports with the Federal Reserve Bank of Atlanta as required by Section 225.5(b) of Regulation Y (12 CFR 225.5(b)); and is, therefore, in all respects a registered bank holding company within the meaning of the said Act. This certificate is based upon records within my custody and control as an official of the Federal Reserve Bank of Atlanta, and is made this 2<sup>nd</sup> day of June, 2011.

  
Robert D. Hawkins

ROBERT D. HAWKINS  
*Assistant Vice President*



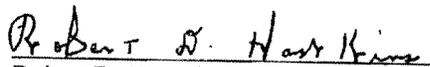
FEDERAL  
RESERVE  
BANK  
*of* ATLANTA

1000 Peachtree Street, N.E.  
Atlanta, Georgia 30309-4470  
404.498.7317  
fax 404.498.7356  
robert.hawkins@atl.frb.org

June 2, 2011

To Whom It May Concern:

This is to certify that, according to the records of this Reserve Bank, SunTrust Bank, Atlanta, Georgia, registered as a state member bank on May 9, 1956; and has since that date filed call reports with the Federal Reserve Bank of Atlanta as required by Section 208.17 of Regulation H and Federal Law 12 U.S.C. §324; and is, therefore, in all respects under the regulation and supervision of the Federal Reserve Bank of Atlanta. This certificate is based upon records within my custody and control as an official of the Federal Reserve Bank of Atlanta, and is made this 2<sup>nd</sup> day of June, 2011.

  
Robert D. Hawkins



Prepared For City of Coconut Creek

Client Location: City of Coconut Creek						
4800 West Copans Road	Coconut Creek	Florida 33063	Hours			
SunTrust's Locations	Location Type	Distance		Lobby	Drive-In	
*Coconut Creek 4850 Wiles Road Coconut Creek, FL 33073	Branch	1.8 miles	Monday	9:00-4:00	8:00-5:30	
			Tuesday	9:00-4:00	8:00-5:30	
			Wednesday	9:00-4:00	8:00-5:30	
			Thursday	9:00-4:00	8:00-5:30	
			Friday	9:00-6:00	8:00-6:00	
			Saturday	9:00-12:00	9:00-12:00	
Coral Springs 1890 North University Drive Coral Springs, FL 33071	Branch	3.94 miles	Monday	9:00-4:00	8:00-5:30	
			Tuesday	9:00-4:00	8:00-5:30	
			Wednesday	9:00-4:00	8:00-5:30	
			Thursday	9:00-4:00	8:00-5:30	
			Friday	9:00-6:00	8:00-6:00	
			Saturday	9:00-12:00	9:00-12:00	
Parkland 5801 West Hillsboro Boulevard Parkland, FL 33073	Branch	4.12 miles	Monday	9:00-4:00	8:00-5:30	
			Tuesday	9:00-4:00	8:00-5:30	
			Wednesday	9:00-4:00	8:00-5:30	
			Thursday	9:00-4:00	8:00-5:30	
			Friday	9:00-6:00	8:00-6:00	
North Coral Springs 9501 Wiles Road Coral Springs, FL 33076	Branch	4.36 miles	Monday	9:00-4:00	8:00-5:30	
			Tuesday	9:00-4:00	8:00-5:30	
			Wednesday	9:00-4:00	8:00-5:30	
			Thursday	9:00-4:00	8:00-5:30	
			Friday	9:00-6:00	8:00-6:00	
Cypress Creek 6260 Powerline Road Ft. Lauderdale, FL 33309	Branch	4.38 miles	Monday	9:00-4:00	8:00-5:30	
			Tuesday	9:00-4:00	8:00-5:30	
			Wednesday	9:00-4:00	8:00-5:30	
			Thursday	9:00-4:00	8:00-5:30	
			Friday	9:00-6:00	8:00-6:00	

\* The branch location that will service the account.

# Availability Schedule



## Orlando - Tier 3

Description	RT Numbers	Mon through Fri			
		Fit	Frac	Dead	\$ Cut
0000 Select Federal Res & FHLB	See Select List	1	100%	2359	0
0000 UST, Bonds & PMO	0000-0051, -0800, -9000	1	100%	2359	0
0110 Boston City	0110	2	100%	2359	0
0110 Boston RCPC	0112, 0113, 0114, 0115	2	100%	2359	0
0111 Windsor Locks RCPC	0111, 0118, 0117, 0118, 0119, 0211	2	100%	2359	0
0210 EROC City	0210, 0260, 0280, 8000-0002, -0008, -0010, -0011	2	100%	2359	0
0210 EROC Country	0215, 0218	3	100%	2359	0
0210 EROC RCPC	0212, 0214, 0219	2	100%	2359	0
0220 Utica City	0220, 8000-0008	2	100%	2359	0
0220 Utica RCPC	0213, 0223	2	100%	2359	0
0310 Philadelphia City	0310, 0360	2	100%	2359	0
0310 Philadelphia RCPC	0311, 0312, 0313, 0319	2	100%	2359	0
0410 Cleveland City	0410	2	100%	2359	0
0410 Cleveland RCPC	0412	2	100%	2359	0
0420 Cincinnati City	0420	2	100%	2359	0
0420 Cincinnati RCPC	0421, 0422, 0423	2	100%	2359	0
0430 Pittsburgh City	0430	2	100%	2359	0
0430 Pittsburgh RCPC	0432, 0433, 0434	2	100%	2359	0
0440 Columbus City	0440	2	100%	2359	0
0440 Columbus RCPC	0441, 0442	2	100%	2359	0
0510 Richmond City	0510	2	100%	2359	0
0510 Richmond RCPC	0514	2	100%	2359	0
0519 Charleston City	0519	2	100%	2359	0
0519 Charleston RCPC	0515	2	100%	2359	0
0520 Baltimore City	0520	2	100%	2359	0
0520 Baltimore RCPC	0521, 0522, 0540, 0550, 0560, 0570	2	100%	2359	0
0530 Charlotte City	0530	2	100%	2359	0
0530 Charlotte RCPC	0531	2	100%	2359	0
0539 Columbia City	0539	2	100%	2359	0
0539 Columbia RCPC	0532	2	100%	2359	0
0610 Atlanta City	0610	2	100%	2359	0
0610 Atlanta RCPC	0611, 0612, 0613	2	100%	2359	0
0610 SunTrust CDAS	0611-0079	1	100%	2359	0
0620 Birmingham City	0620	2	100%	2359	0
0620 Birmingham RCPC	0621, 0622	2	100%	2359	0
0630 Jacksonville City	0630	1	100%	2359	0
0630 Jacksonville RCPC	0631, 0632	1	100%	2359	0
0640 Nashville City	0640	2	100%	2359	0
0640 Nashville RCPC	0641, 0642	2	100%	2359	0
0650 New Orleans City	0650	2	100%	2359	0
0650 New Orleans RCPC	0651, 0652, 0653, 0654, 0655	2	100%	2359	0
0660 Miami City	0660	1	100%	2359	0
0660 Miami RCPC	0670	1	100%	2359	0
0710 Chicago City	0710	2	100%	2359	0
0710 Chicago/Peoria RCPC	0711, 0712, 0719	2	100%	2359	0
0720 Detroit City	0720	2	100%	2359	0
0720 Detroit RCPC	0724	2	100%	2359	0
0730 Des Moines City	0730	2	100%	2359	0
0730 Des Moines RCPC	0739	2	100%	2359	0
0740 Indianapolis City	0740	2	100%	2359	0
0740 Indianapolis RCPC	0749	2	100%	2359	0
0750 Milwaukee City	0750	2	100%	2359	0
0750 Milwaukee RCPC	0759	2	100%	2359	0

# Orlando - Tier 3

Description	RT Numbers	Mon through Fri			
		Flt	Frac	Dead	\$ Cut
0810 St. Louis City	0810	2	100%	2359	0
0810 St. Louis RCPC	0812, 0815, 0819, 0865	2	100%	2359	0
0820 Little Rock City	0820	2	100%	2359	0
0820 Little Rock RCPC	0829	2	100%	2359	0
0830 Louisville City	0830	2	100%	2359	0
0830 Louisville RCPC	0813, 0839, 0863	2	100%	2359	0
0840 Memphis City	0840	2	100%	2359	0
0840 Memphis RCPC	0841, 0842, 0843	2	100%	2359	0
0910 Minneapolis City	0910, 0960	2	100%	2359	0
0910 Minneapolis Country	0911, 0912, 0913, 0914, 0915	3	100%	2359	0
0910 Minneapolis RCPC	0918, 0919	2	100%	2359	0
0910 Select RCPC &/or Country	See Select List	2	100%	2359	0
0920 Helena City	0920	2	100%	2359	0
0920 Helena RCPC	0921, 0929	2	100%	2359	0
1010 Kansas City City	1010	2	100%	2359	0
1010 Kansas City Country	1011, 1012, 1019	3	100%	2359	0
1010 Select RCPC &/or Country	See Select List	2	100%	2359	0
1020 Denver City	1020	2	100%	2359	0
1020 Denver Country	1021, 1022, 1023	3	100%	2359	0
1020 Denver RCPC	1070	2	100%	2359	0
1020 Select RCPC &/or Country	See Select List	2	100%	2359	0
1030 Oklahoma City City	1030	2	100%	2359	0
1030 Oklahoma City Country	1031	3	100%	2359	0
1030 Oklahoma City RCPC	1039	2	100%	2359	0
1030 Select RCPC &/or Country	See Select List	2	100%	2359	0
1040 Omaha City	1040	2	100%	2359	0
1040 Omaha Country	1041	3	100%	2359	0
1040 Omaha RCPC	1049	2	100%	2359	0
1110 Dallas City	1110	2	100%	2359	0
1110 Dallas Country	1113	3	100%	2359	0
1110 Dallas RCPC	1111, 1119	2	100%	2359	0
1110 Select RCPC &/or Country	See Select List	2	100%	2359	0
1120 El Paso City	1120	2	100%	2359	0
1120 El Paso RCPC	1122, 1123, 1163	2	100%	2359	0
1130 Houston City	1130	2	100%	2359	0
1130 Houston RCPC	1131	2	100%	2359	0
1140 San Antonio City	1140	2	100%	2359	0
1140 San Antonio RCPC	1149	2	100%	2359	0
1210 San Francisco City	1210, 8000-0001	2	100%	2359	0
1210 San Francisco Country	1214	3	100%	2359	0
1210 San Francisco RCPC	1211, 1212, 1213	2	100%	2359	0
1220 Los Angeles City	1220, 1223	2	100%	2359	0
1220 Los Angeles RCPC	1221, 1222, 1224	2	100%	2359	0
1230 Portland City	1230	2	100%	2359	0
1230 Portland RCPC	1231, 1232, 1233	2	100%	2359	0
1240 Salt Lake City City	1240, 8000-0005	2	100%	2359	0
1240 Salt Lake City RCPC	1241, 1242, 1243	2	100%	2359	0
1250 Seattle City	1250	2	100%	2359	0
1250 Seattle RCPC	1251, 1252	2	100%	2359	0
9999 Canadian Items	RT Format of #####-###	3	100%	2359	0

# Availability Schedule



## Baltimore - Tier 5

Description	RT Numbers	Mon through Thur				Friday			
		Flt	Frac	Dead	\$ Cut	Flt	Frac	Dead	\$ Cut
0000 Select Federal Res & FHLE	See Select List	1	100%	2359	0	1	100%	2359	0
0000 UST, Bonds & PMO	0000-0061, -0800, -9000	1	100%	2359	0	1	100%	2359	0
0110 Boston City	0110	1	92%	2000	2,500	1	98%	2359	0
0110 Boston RCPC	0112, 0113, 0114, 0115	2	92%	2359	0	1	98%	2359	0
0111 Windsor Locks RCPC	0111, 0116, 0117, 0118, 0119, 0211	2	92%	2359	0	1	98%	2359	0
0210 EROC City	0210, 0260, 0280, 8000-0002, -0006, -0010, -0011	1	92%	2359	0	1	98%	2359	0
0210 EROC Country	0215, 0216	3	100%	2359	0	2	92%	2359	0
0210 EROC RCPC	0212, 0214, 0219	1	92%	2000	2,500	1	98%	2359	0
0210 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0220 Utica City	0220, 8000-0008	1	92%	2000	2,500	1	98%	2359	0
0220 Utica RCPC	0213, 0223	2	92%	2359	0	1	98%	2359	0
0310 Philadelphia City	0310, 0360	1	92%	2359	0	1	98%	2359	0
0310 Philadelphia RCPC	0311, 0312, 0313, 0319	1	92%	2000	2,500	1	98%	2359	0
0310 Select Clearinghouse	See Select List	1	92%	2359	0	1	98%	2359	0
0310 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0410 Cleveland City	0410	1	92%	2359	0	1	98%	2359	0
0410 Cleveland RCPC	0412	1	92%	2000	2,500	1	98%	2359	0
0410 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0420 Cincinnati City	0420	1	92%	2359	0	1	98%	2359	0
0420 Cincinnati RCPC	0421, 0422, 0423	1	92%	2000	2,500	1	98%	2359	0
0420 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0430 Pittsburgh City	0430	1	92%	2359	0	1	98%	2359	0
0430 Pittsburgh RCPC	0432, 0433, 0434	1	92%	2000	2,500	1	98%	2359	0
0430 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0440 Columbus City	0440	1	92%	2359	0	1	98%	2359	0
0440 Columbus RCPC	0441, 0442	1	92%	2000	2,500	1	98%	2359	0
0440 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0510 Richmond City	0510	0	100%	0600	0	1	100%	2359	0
0510 Richmond RCPC	0514	1	100%	2359	0	1	100%	2359	0
0510 Select Clearinghouse	See Select List	0	100%	0600	0	1	100%	2359	0
0519 Charleston City	0519	1	92%	2359	0	1	98%	2359	0
0519 Charleston RCPC	0515	1	92%	2000	2,500	1	98%	2359	0
0519 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0520 Baltimore City	0520	0	100%	0600	0	1	100%	2359	0
0520 Baltimore RCPC	0521, 0522, 0540, 0550, 0560, 0570	1	100%	2359	0	1	100%	2359	0
0520 Select Clearinghouse	See Select List	0	100%	0600	0	1	100%	2359	0
0530 Charlotte City	0530	1	92%	2359	0	1	98%	2359	0
0530 Charlotte RCPC	0531	1	92%	2000	2,500	1	98%	2359	0
0530 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0539 Columbia City	0539	1	92%	2000	2,500	1	98%	2359	0
0539 Columbia RCPC	0532	2	92%	2359	0	1	98%	2359	0
0610 Atlanta City	0610	1	92%	2000	2,500	1	98%	2359	0
0610 Atlanta RCPC	0611, 0612, 0613	2	92%	2359	0	1	98%	2359	0
0610 SunTrust CDAS	0611-0079	1	100%	2359	0	1	100%	2359	0
0620 Birmingham City	0620	1	92%	2000	2,500	1	98%	2359	0
0620 Birmingham RCPC	0621, 0622	2	92%	2359	0	1	98%	2359	0
0630 Jacksonville City	0630	1	92%	2000	2,500	1	98%	2359	0
0630 Jacksonville RCPC	0631, 0632	2	92%	2359	0	1	98%	2359	0
0640 Nashville City	0640	1	92%	2000	2,500	1	98%	2359	0
0640 Nashville RCPC	0641, 0642	2	92%	2359	0	1	98%	2359	0
0650 New Orleans City	0650	1	92%	2000	2,500	1	98%	2359	0
0650 New Orleans RCPC	0651, 0652, 0653, 0654, 0655	2	92%	2359	0	1	98%	2359	0
0660 Miami City	0660	1	92%	2000	2,500	1	98%	2359	0
0660 Miami RCPC	0670	2	92%	2359	0	1	98%	2359	0

# Baltimore - Tier 5

Description	RT Numbers	Mon through Thur				Friday			
		Fit	Frac	Dead	\$ Cut	Fit	Frac	Dead	\$ Cut
0710 Chicago City	0710	1	92%	2000	2,500	1	98%	2359	0
0710 Chicago/Peoria RCPC	0711, 0712, 0719	2	92%	2359	0	1	98%	2359	0
0720 Detroit City	0720	1	92%	2000	2,500	1	98%	2359	0
0720 Detroit RCPC	0724	2	92%	2359	0	1	98%	2359	0
0730 Des Moines City	0730	1	92%	2000	2,500	1	98%	2359	0
0730 Des Moines RCPC	0739	2	92%	2359	0	1	98%	2359	0
0740 Indianapolis City	0740	1	92%	2000	2,500	1	98%	2359	0
0740 Indianapolis RCPC	0749	2	92%	2359	0	1	98%	2359	0
0750 Milwaukee City	0750	1	92%	2000	2,500	1	98%	2359	0
0750 Milwaukee RCPC	0759	2	92%	2359	0	1	98%	2359	0
0810 St. Louis City	0810	1	92%	2000	2,500	1	98%	2359	0
0810 St. Louis RCPC	0812, 0815, 0819, 0865	2	92%	2359	0	1	98%	2359	0
0820 Little Rock City	0820	1	92%	2000	2,500	1	98%	2359	0
0820 Little Rock RCPC	0829	2	92%	2359	0	1	98%	2359	0
0830 Louisville City	0830	1	92%	2000	2,500	1	98%	2359	0
0830 Louisville RCPC	0813, 0839, 0863	2	92%	2359	0	1	98%	2359	0
0840 Memphis City	0840	1	92%	2000	2,500	1	98%	2359	0
0840 Memphis RCPC	0841, 0842, 0843	2	92%	2359	0	1	98%	2359	0
0910 Minneapolis City	0910, 0980	3	100%	2359	0	3	100%	2359	0
0910 Minneapolis Country	0911, 0912, 0913, 0914, 0915	2	92%	2359	0	1	98%	2359	0
0910 Minneapolis RCPC	0918, 0919	2	92%	2359	0	1	98%	2359	0
0910 Select RCPC &/or Country	See Select List	1	92%	2000	2,500	1	98%	2359	0
0920 Helena City	0920	2	92%	2359	0	1	98%	2359	0
0920 Helena RCPC	0921, 0929	1	92%	2000	2,500	1	98%	2359	0
1010 Kansas City City	1010	3	100%	2359	0	3	100%	2359	0
1010 Kansas City Country	1011, 1012, 1019	2	92%	2359	0	1	98%	2359	0
1010 Select RCPC &/or Country	See Select List	1	92%	2000	2,500	1	98%	2359	0
1020 Denver City	1020	3	100%	2359	0	3	100%	2359	0
1020 Denver Country	1021, 1022, 1023	2	92%	2359	0	1	98%	2359	0
1020 Denver RCPC	1070	2	92%	2359	0	1	98%	2359	0
1020 Select RCPC &/or Country	See Select List	1	92%	2000	2,500	1	98%	2359	0
1030 Oklahoma City City	1030	3	100%	2359	0	3	100%	2359	0
1030 Oklahoma City Country	1031	2	92%	2359	0	1	98%	2359	0
1030 Oklahoma City RCPC	1039	2	92%	2359	0	1	98%	2359	0
1030 Select RCPC &/or Country	See Select List	1	92%	2000	2,500	1	98%	2359	0
1040 Omaha City	1040	3	100%	2359	0	3	100%	2359	0
1040 Omaha Country	1041	2	92%	2359	0	1	98%	2359	0
1040 Omaha RCPC	1049	1	92%	2000	2,500	1	98%	2359	0
1110 Dallas City	1110	3	100%	2359	0	3	100%	2359	0
1110 Dallas Country	1113	2	92%	2359	0	1	98%	2359	0
1110 Dallas RCPC	1111, 1119	2	92%	2359	0	1	98%	2359	0
1110 Select RCPC &/or Country	See Select List	1	92%	2000	2,500	1	98%	2359	0
1120 El Paso City	1120	2	92%	2359	0	1	98%	2359	0
1120 El Paso RCPC	1122, 1123, 1163	1	92%	2000	2,500	1	98%	2359	0
1130 Houston City	1130	2	92%	2359	0	1	98%	2359	0
1130 Houston RCPC	1131	1	92%	2000	2,500	1	98%	2359	0
1140 San Antonio City	1140	2	92%	2359	0	1	98%	2359	0
1140 San Antonio RCPC	1149	1	92%	2000	2,500	1	98%	2359	0
1210 San Francisco City	1210, 8000-0001	3	100%	2359	0	3	100%	2359	0
1210 San Francisco Country	1214	2	92%	2359	0	1	98%	2359	0
1210 San Francisco RCPC	1211, 1212, 1213	1	92%	2000	2,500	1	98%	2359	0
1220 Los Angeles City	1220, 1223	2	92%	2359	0	1	98%	2359	0
1220 Los Angeles RCPC	1221, 1222, 1224	1	92%	2000	2,500	1	98%	2359	0
1230 Portland City	1230	2	92%	2359	0	1	98%	2359	0
1230 Portland RCPC	1231, 1232, 1233	1	92%	2000	2,500	1	98%	2359	0
1240 Salt Lake City City	1240, 8000-0005	2	92%	2359	0	1	98%	2359	0
1240 Salt Lake City RCPC	1241, 1242, 1243	1	92%	2000	2,500	1	98%	2359	0
1250 Seattle City	1250	2	92%	2359	0	1	98%	2359	0
1250 Seattle RCPC	1251, 1252	3	100%	2359	0	3	100%	2359	0
999 Canadian Items	RT Format of #####-###								

## Your Relationship Team with SunTrust

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### **Relationship Manager**

**David Ross**

**Senior Vice President/Not-For-Profit & Government**

954-765-7445

954-765-7240 Fax

[david.ross@suntrust.com](mailto:david.ross@suntrust.com)

David Ross is our SunTrust Senior Relationship Manager in the Not-For-Profit & Government (NFP&G) Banking Group for Broward County. In this position, David handles some of the Bank's largest institutional and governmental relationships. David is twenty-four year banking veteran who has been with SunTrust Bank for twenty years. He has added value to many clients of SunTrust in the Middle Market; Core Commercial and Dealer Services Groups. David has a Bachelor of Sciences Degree in Finance from Florida State University.

Your Relationship Manager is your primary contact for general SunTrust business. The Relationship Manager knows your objectives, your accounts and your financial requirements. This person's role is to consult with you about new and existing services, ensure your continued satisfaction and bring together the right SunTrust specialists to meet your financial needs.

### **Treasury & Payment Solutions Officer**

**Andrew Daley**

**Assistant Vice President/Treasury & Payment Solutions**

954-766-2376

954-766-2375 Fax

[andrew.daley@suntrust.com](mailto:andrew.daley@suntrust.com)

Andrew (Drew) Daley is the Treasury Sales Officer for the Not-For-Profit & Government Group (NFP&G) for South Florida. He has over 11 years within SunTrust's Treasury Division as both an analyst and officer relationship manager responsible for maintenance of multiple successful municipal deposit relationships throughout the South Florida region. Drew has been with SunTrust for 23 years and is a graduate of Southern Methodist University, Dallas, TX with a BBA in Marketing/Finance.

As your Treasury Sales Officer, or TSO, he consults with you concerning your business needs in order to develop a customized treasury management solution. Your Treasury Sales Officer coordinates the work of the treasury management services team, keeps you informed about industry trends and new services, and makes recommendations to optimize your treasury management processes.



**Not-For-Profit and Government Team Manager**

**Steve T. Leth**

**Senior Vice President**

305-597-6601

305-763-9045 Mobile

305-597-6618 Fax

[steve.leth@suntrust.com](mailto:steve.leth@suntrust.com)

Steve Leth is currently Senior Vice President and Team Manager of the Not-For-Profit and Government (NFP&G) Banking group within SunTrust, South Florida. In this position, he is responsible for Municipalities, Non-Profits, Foundations and Endowments. Prior to joining SunTrust, Steve had held senior banking positions at First Union and Southeast Bank. He has been the Lead Banker for a variety of treasury management, bond and financing transactions involving Florida companies.

He holds a Bachelor of Business Administration from University of Miami and an MBA from the Goizueta School of Business at Emory University in Atlanta, Georgia.

**Treasury & Payment Solutions Manager**

**Ben Suarez**

**First Vice President**

305-579-7052

305-579-5415 Fax

[ben.suarez@suntrust.com](mailto:ben.suarez@suntrust.com)

Ben Suarez has over 30 years of banking experience, all with SunTrust. During that time he has held many positions working in Card Products Liaison for Florida, Merchant Processing, Purchasing/Commercial Card, Consumer Card and Merchant Services Sales Manager responsible for Miami-Dade County market. Ben is the Treasury & Payment Solutions Sales Manager for the South Florida market; providing sales & consultation of treasury services to business entities in the market with sales size up to \$250M.

He has a Bachelor of Arts Degree in Business Administration from Florida International University with a specialization in Management and Information Systems.



**Commercial Banking Specialist**

**Angelica Di Nino**

(954) 765-7484

(954) 765-7240 Fax

[dinino.angelica@suntrust.com](mailto:dinino.angelica@suntrust.com)

A specific Commercial Banking Specialist is assigned to work exclusively with the City. The Commercial Banking Specialist, or CBS, coordinates your day-to-day communication with SunTrust, once all your services are in place. Your CBS works to ensure that you receive high quality customer service and that our services meet your expectations.

**Treasury Management Client Services Specialist**

**Lisa Kress**

(866) 448-6394 toll free x 1079

[lisa.kress@suntrust.com](mailto:lisa.kress@suntrust.com)

Your Client Service Specialist is assigned to work with you to meet your day-to-day treasury management needs and will serve as your primary client services contact. The Client Service Specialist coordinates and implements your treasury management services with our Operations Centers. Your assigned Specialist can submit service requests and assist you to resolve any treasury management issues.

In addition to your local Commercial Banking Specialist, SunTrust now provides our clients with additional assistance with extended hours from 7:00 A.M. to 7:00 P.M. through our Commercial Banking Service Center (CBSC). Call them toll-free Monday through Friday at 1.866.476.1460.

**Treasury Management Technical Services**

Experienced representatives in Treasury Management Technical Services provide ongoing support for your technical questions or problems. Representatives are available Monday through Friday from 8:00 a.m. – 6:00 p.m. The toll-free telephone number is 1.877.785.6925.



# Florida Municipal NOW Account

## Continuous cash management

For state and local governments and municipal entities needing to maximize earnings on available funds, SunTrust offers the Municipal NOW account – an interest-bearing checking account that also functions as an around-the-clock cash manager.

An alternative to a sweep account, the Municipal NOW account allows you to earn a competitive rate of interest that is indexed to the weekly average of the Federal Reserve funds ("fed funds") rate. You'll earn interest on 100% of your collected balances, while having the convenient check access you expect from a checking account. Plus, you can rest assured knowing that SunTrust is a Qualified Public Depository.

## Multiple advantages, maximum flexibility

The Municipal NOW account can be used as an operating account or as a master account to other zero-balance accounts (ZBA).

Just like our other SunTrust deposit accounts, Municipal NOW balance and transaction information can be accessed in real time through our secure, Web-based Online Treasury Manager.

Together, the Municipal NOW and Online Treasury Manager help you maximize your earnings and your access to your funds.

## Other features of the Municipal NOW account include:

- Unlimited check writing
- ACH and wire transfer options
- Monthly statements of account activity
- Full or partial reconciliation capability
- Funds transfer between Municipal NOW account and other SunTrust business checking or savings accounts
- Interest credited monthly based upon collected balance, with no deduction for reserves
- Complies with Florida Chapter 280

## SunTrust: Your complete source for financial solutions

SunTrust has extensive experience and expertise in providing state and local government agencies a wide variety of products and services.

Whether you need credit and financing, investment management, treasury management, corporate trust, or electronic payment services that help you increase control and reduce costs, we will work with you to develop solutions that fit the unique needs of your organization.

To learn more about our specialized government banking capabilities, contact your Relationship Manager.

Minimum opening balance of \$100,000.

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# Sample Account Analysis Consolidated Statement

SUNTRUST BANK  
 P.O. BOX 4418, MAIL CODE 1948  
 ATLANTA, GEORGIA 30302

PAGE 1 OF X

10/PO2/052

XYZ COMPANY  
 805 MAIN STREET  
 NASHVILLE, TN 32245-2341

## ACCOUNT ANALYSIS STATEMENT

Settlement Cycle:  
 Charge Monthly

Account Type	Relationship and Account Information		Statement Period	Center/Officer
Relationship Summary	Relationship Number	Account Number		
	007000111111		June, 2005	2340099/101

Accounts Included in Relationship				
0007000033333	003900111111	003900222222		007000111111
0084000011111	009800222222	009800333333		018900111111
0417900333333	1000001234567	1000002345671		1000003456712

Balance and Compensation Summary	
AVERAGE POSITIVE LEDGER BALANCE	706,102.74
AVERAGE LEDGER BALANCE	706,102.74
LESS: AVERAGE FLOAT	453,873.24
AVERAGE COLLECTED BALANCE	252,229.50
AVERAGE NEGATIVE COLLECTED BALANCE	0.00
AVERAGE POSITIVE COLLECTED BALANCE	252,229.50
LESS: 10.00% RELATED RESERVES	25,222.95
AVERAGE AVAILABLE BALANCE	227,006.55
VALUE OF APPLICABLE AVAILABLE BALANCE 1.58%	294.80
LESS: BALANCE BASED CHARGES	1,828.34
NET ANALYSIS POSITION	(1,333.54)
BALANCE BASED AMOUNT CHARGED TO 007000111111	1,333.54
FEE BASED AMOUNT CHARGED TO 007000111111	10.00
ADDITIONAL BALANCES REQUIRED TO COVER SERVICES	1,140,982.17

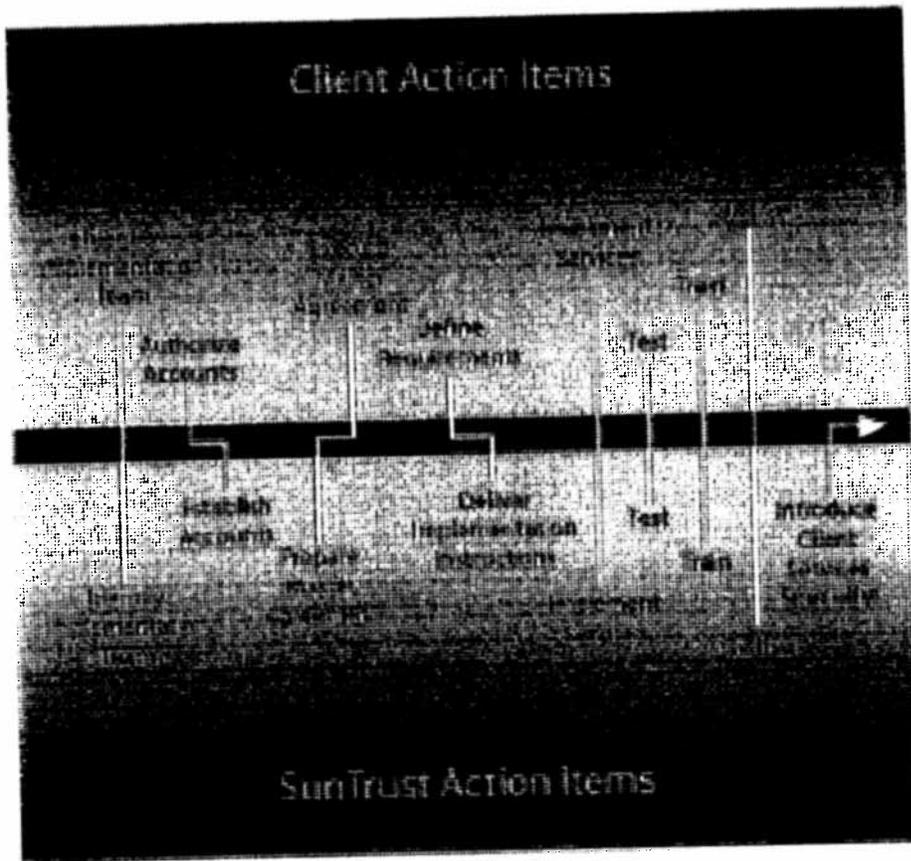
SERVICES PROVIDED FOR PERIOD	SERVICE DETAIL			BAL REQUIRED
	VOLUME	UNIT PRICE	TOTAL EXPENSE	
<b>DEMAND DEPOSIT SERVICES</b>				
ACCOUNT MAINTENANCE - MONTHLY	12	17.0000	204.00	174,542.90
STOP PAYMENTS	1	32.0000	32.00	27,379.28
DEPOSITS CREDITED	28	0.8000	22.40	19,165.49
ON US ITEMS	54	0.0850	4.59	3,927.22
CLEARINGHOUSE ITEMS	803	0.0950	76.29	65,273.91
ITEMS PAID	42	0.1600	6.72	5,749.65
ELECTRONIC DEBITS POSTED	282	0.1600	41.92	35,866.85
MISCELLANEOUS SERVICES	1	10.0000	10.00 F	8,556.02
			<b>397.92</b>	<b>340,461.32</b>
<b>ZERO BALANCE SERVICES</b>				
ZBA MASTER ACCOUNT	1	50.0000	50.00	42,780.12
ZBA SUB ACCOUNT	9	15.0000	135.00	115,506.33
			<b>185.00</b>	<b>158,286.45</b>
<b>LOCKBOX SERVICES</b>				
LBX MAINTENANCE - MONTHLY	1	115.0000	115.00	98,394.28
IMG LBX ITEMS SCANNED	42	0.1500	6.30	5,390.30
			<b>121.30</b>	<b>103,784.58</b>

# Transition

- **Time-line for start-up**

Minimizing disruptions to your employees and clients is a primary consideration and you need assurance that any changes to your banking relationship will be handled with these concerns in mind. At SunTrust, we first understand your goals, and then we make it easy and convenient to meet them. In fact, our ability to affect a smooth implementation of services sets us apart from the industry and is one of our strongest differentiating characteristics.

SunTrust has managed thousands of transitions with well-defined processes that take the guesswork out of changing banks or implementing new services. The steps noted below highlight the key milestones for implementing new solutions with SunTrust.



# *Technical Proposal*

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- **Project Schedule with specific services**

## *Service Implementation Process*

With the exception of a few services that require service-specific agreements, the *Treasury Management Master Agreement* is required for most treasury management services. The *Terms and Conditions* for services governed by the master agreement can be accessed online and printed for your records. To implement your service, you will first need to execute the applicable treasury management agreement documents and any account opening documents required for the services you have selected.

After SunTrust has been awarded the business, a SunTrust team will be assembled, based on the services selected, to assist with all phases of the implementation and assure a successful implementation of your services. Implementation is initiated by the Treasury Sales Officer (Andrew Daley) and is typically divided into three stages:

- Definition of Client Requirements
- Setup, Testing, and Training
- Post-Implementation Support

The SunTrust Implementation Project Manager for your implementation will prepare a *Service Profile* for each service you select, based on the information and requirements provided by The Housing Authority of Pompano, and send each *Service Profile* to you, either separately or together, for your confirmation and approval. In addition to the above documents, standard account opening documents, including resolutions and signature cards, are also required.

Average lead times are listed below. To achieve a successful implementation, it will be very important for your personnel to be available throughout the process to work with SunTrust representatives.

### SunTrust Standard Level of Service (LOS) Components

The quoted LOS below does not include the step noted above - please add these days to the LOS if they are required

Product Description Existing Services	Days to Implement	Client Involvement Factor	Training, File Testing or Check Testing <sup>2</sup>
<b>ACH Origination</b>			
ACH - Origination (Online File Transfer/3rd Party/EDI)	5	Low	risk approval - 4 days file testing - 5 days
ACH - Retest File Format	5	High	
<b>Account Reconciliation Plan</b>			
ARP - Full	5	Low	Check testing - 5 days File testing - 5 days
<b>Branch/Night Deposit Services</b>	6	Low	
<b>Image Delivery Services</b>			
Image Delivery Services - CD-ROM / DVD	5	Low	
Image Delivery Services (inc. File Transmission)	12	High	
<b>Online Treasury Manager</b>			
Online Treasury Manager (except ACH or Wire modules)	3	Low	Training - 3 days
Online Treasury Manager - Retraining	3	High	
Online Treasury Manager w/ ACH	6	Low	Risk approval - 4 days Training - 3 days
Online Treasury Manager w/ Wire (account must exist in the wire system- 6 day LOS)	3	High	Training - 3 days
<b>Positive Pay</b>			
Positive Pay - Basic	5	Low	Check testing - 5 days File testing - 5 days Training - 3days
Positive Pay - Partial	5	Low	Check testing - 5 days File testing - 5 days Training - 3days
Positive Pay - Traditional	5	Low	Check testing - 5 days File testing - 5 days Training - 3days
<b>Wire Transfer (inc. Service Profile)</b>	8	High	
<b>Zero Balance Account (inc. Service Profile)</b>	3	Medium	

- **Summary of expected problems and solutions**

***Our Approach***

SunTrust employs a team approach – with your Treasury Sales Officer at the helm, the Implementations Lead Project Manager and Client Services Specialist assigned to your account are well informed about your business and your treasury solutions. We believe you will be pleased with the proven model we have designed to meet your servicing needs.

The Lead Project Manager assists clients who are adding new services or modifying existing services and will work with you from the receipt of your initial request and engage in detailed discussions to ensure that all services are established according to your requirements. This individual will provide necessary documentation; communicate your requirements to our operations partners; coordinate all set-up processes and testing, conduct any training that you may need related to the solution we are implementing, and continue as your point of contact immediately following setup. After a successful implementation and a defined post-implementation period, your relationship will transition to the Client Services Group.

Your Client Services Specialist provides professional support for all treasury management products and services. A specific individual will serve as your primary contact for routine inquiries relative to how your services are functioning. Specific responsibilities include determining the nature of the problem, identifying the appropriate follow-up action and instituting that action to ensure a swift, accurate and complete resolution.

**The Value of Working with SunTrust**

The true test of value is whether the benefits you receive from your financial institution outweigh the costs of purchasing the products and services you need. SunTrust focuses on your overall business objectives and designs solutions to help you accomplish your goals. We are uniquely interested in helping you achieve a sound return on investment from the financial services we provide.

SunTrust accepts compensation in fees, balances or a combination of the two, depending on your preference. If fees are paid, there is no surcharge or separate price schedule.

The pro forma account analysis statement on the following page includes pricing based on the recommendation described in this proposal and the estimated volumes you have provided. Any specific assumptions are also noted.

## **Current Litigation Summary for SunTrust Banks, Inc.**

As of the first quarter of 2011, there are 82 cases reported on the major defendant litigation report for SunTrust Banks, Inc. and its affiliates. While each of these suits alleges damages in excess of \$2 million or seeks class action certification, none of them poses a significant threat to SunTrust at the present time and the current litigation accrual for these matters is adequate to cover potential losses. During the fourth quarter, ten (10) new matters were initiated, eight (8) matters settled and three (3) cases were dismissed.

### **LEGAL PROCEEDINGS 2010 Form 10K**

The Company and its subsidiaries are parties to numerous claims and lawsuits arising in the normal course of its business activities, some of which involve claims for substantial amounts. Although the ultimate outcome of these suits cannot be ascertained at this time, it is the opinion of management that none of these matters, when resolved, will have a material effect on the Company's consolidated results of operations or financial position.

### **LEGAL PROCEEDINGS 2009 Form 10K**

The Company and its subsidiaries are parties to numerous claims and lawsuits arising in the normal course of its business activities, some of which involve claims for substantial amounts. Although the ultimate outcome of these suits cannot be ascertained at this time, it is the opinion of management that none of these matters, when resolved, will have a material effect on the Company's consolidated results of operations or financial position.

### **LEGAL PROCEEDINGS 2008 Form 10K**

The Company and its subsidiaries are parties to numerous claims and lawsuits arising in the normal course of its business activities, some of which involve claims for substantial amounts. Although the ultimate outcome of these suits cannot be ascertained at this time, it is the opinion of management that none of these matters, when resolved, will have a material effect on the Company's consolidated results of operations or financial position.

### **LEGAL PROCEEDINGS 2007 Form 10K**

The Company and its subsidiaries are parties to numerous claims and lawsuits arising in the course of their normal business activities, some of which involve claims for substantial amounts. Although the ultimate outcome of these suits cannot be ascertained at this time, it is the opinion of management that none of the matters, when resolved, will have a material effect on the Company's consolidated results of operations or financial position.

Please also note below our discussion from Note 18, "Reinsurance Arrangements and Guarantees," to the Consolidated Financial Statements of certain litigation related

## Current Litigation Summary for SunTrust Banks, Inc.

accruals which we made during the quarter ended December 31, 2007 related to our ownership interest in Visa, Inc.

### Visa

The Company issues and acquires credit and debit card transactions through the Visa, U.S.A. Inc. card association or its affiliates (collectively "Visa"). On October 3, 2007, Visa completed a restructuring and issued shares of Visa, Inc. common stock to its financial institution members, including the Company, in contemplation of an initial public offering in 2008. In addition, the Company is a defendant, along with Visa U.S.A. Inc. and MasterCard International (the "Card Associations"), as well as several other banks, in one of several antitrust lawsuits challenging the practices of the Card Associations (the "Litigation"). The Company has entered into judgment and loss sharing agreements with Visa and certain other banks in order to apportion financial responsibilities arising from any potential adverse judgment or negotiated settlements related to the Litigation. Additionally, in connection with the restructuring, a provision of the original Visa By-Laws, Section 2.05j, was restated in Visa's certificate of incorporation. Section 2.05j contains a general indemnification provision between a Visa member and Visa, and explicitly provides that after the closing of the restructuring, each member's indemnification obligation is limited to losses arising from its own conduct and the specifically defined Litigation. The maximum potential amount of future payments that the Company could be required to make under this indemnification provision cannot be determined as there is no limitation provided under the By-Laws and the amount of exposure is dependent on the outcome of the Litigation. While the Company could be required to fund its proportionate share of losses under the By-Laws, judgment or loss sharing agreements, it is anticipated that an escrow account established and funded during the planned initial public offering will be used to pay substantially all of the losses incurred. In the event this public offering occurs, the Company expects that the proceeds of the planned initial public offering (both cash consideration and restricted stock) would more than offset any losses arising out of the Litigation. As a result of the indemnification provision in Section 2.05j of the Visa By-Laws and/or the indemnification provided through the loss sharing agreement, the Company has recorded \$76.9 million in other liabilities on the Consolidated Balance Sheet as of December 31, 2007, \$50.0 million of which represents the fair value of its guarantee obligation to Visa and \$26.9 million of which represents a SFAS No. 5 liability associated with the Visa litigation within the scope of the indemnification provided. A high degree of subjectivity was used in estimating the fair value of the guarantee obligation and the ultimate cost to the Company could be higher or lower than the liability recorded as of December 31, 2007.

### **LEGAL PROCEEDINGS 2006 Form 10K**

On August 25, 2006, the Company received notice from the Securities and Exchange Commission that the SEC had terminated its formal inquiry into matters concerning the restatement of SunTrust's consolidated financial statements for the first and second

## **Current Litigation Summary for SunTrust Banks, Inc.**

quarters of 2004 and related matters, and that the Staff of the SEC recommended to the Commission that no enforcement action be taken against the Company.

The Company and its subsidiaries are parties to numerous claims and lawsuits arising in the course of their normal business activities, some of which involve claims for substantial amounts. Although the ultimate outcome of these suits cannot be ascertained at this time, it is the opinion of management that none of these matters, when resolved, will have a material effect on the Company's consolidated results of operations or financial position.

## *Vendor List*

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**Cash Vault** - Processing for all SunTrust locations is outsourced to Brinks, Inc., Richmond, VA.

**Account Reconciliation, Positive Pay, Controlled Payment Reconciliation** - The developer of the primary application for these services is FiServ, Inc., Brookfield, WI. The back-office operations are supported by Symcor, Inc., Toronto, Ontario, Canada. Our arrangement with Symcor covers check and statement processing, which includes Lockbox, Account Reconciliation, Positive Pay, Controlled Disbursement, Returns and other check-related services.

**CD-ROM** for disbursement images - The CheckVision application from Computer Sciences Corporation, Falls Church, VA is run in-house to create the CD-ROMs and the CheckVision Archive Workstation is used by clients to access images on CD-ROMs.

**ACH origination** - The bank's processing system for incoming and outgoing ACH transactions, which was developed by FiServ, Inc., Brookfield, WI, is run in-house by SunTrust.

**Online Treasury Manager** - This a suite of services was developed by S1 Corporation, Atlanta, GA. The application is run in-house by SunTrust.

**SunTrust Online Courier** - This application was developed by Online Banking Solutions, Atlanta, GA as an information delivery channel for reports, alerts and certain data file types. The delivery platform is also provided by Online Banking Solutions.

**Wire Transfer** - The bank's processing system for all incoming and outgoing domestic and international wires was developed by ACI Worldwide, New York, NY. The application is run in-house by SunTrust.



**LIVE SOLID BANK SOLID**

SunTrust Banks, Inc., and all subsidiaries  
2011 Insurance Coverage Information

SunTrust Banks, Inc., with total assets of \$170.7 billion, is one of the nation's largest and strongest financial holding companies. In order to protect the assets of the corporation and better serve our clients, we maintain robust insurance coverage for SunTrust and all of our subsidiaries.

**Directors & Officers Liability**

Per Loss Limit:	\$125,000,000
Coverage Type:	Coverage for wrongful acts of directors and officers while fulfilling their respective duties
Carrier:	XL Group & multiple other carriers
Expiration:	10/01/11

**General Liability**

Per Loss Limit:	\$3,000,000
Coverage Type:	Coverage for 3rd party claims arising from bodily injury, property damage, personal injury, etc.
Carrier:	Arch Insurance Co.
Expiration:	08/01/11

**Bankers Professional Liability (E&O)**

Per Loss Limit:	\$125,000,000
Coverage Type:	Coverage for wrongful acts, errors, omissions, neglect, etc. in rendering professional services
Carrier:	XL Group & multiple other carriers
Expiration:	10/01/11

**Automobile Liability**

Per Loss Limit:	\$2,000,000
Coverage Type:	Coverage for bodily injury or property damage arising from the use of vehicles
Carrier:	Arch Insurance Co.
Expiration:	08/01/11

**Financial Institution Bond (Crime)**

Per Loss Limit:	\$175,000,000
Coverage Type:	Coverage for employee dishonesty, fraud, robbery, theft, forgery, etc.
Carrier:	XL Group & multiple other carriers
Expiration:	10/01/11

**Workers Compensation**

Per Loss Limit:	Statutory Limits
Coverage Type:	Coverage for employee injury as prescribed/mandated by state regulation
Carrier:	Arch Insurance Co.
Expiration:	08/01/11

**Property**

Per Loss Limit:	\$450,000,000
Coverage Type:	Coverage for loss to real and personal property, boiler and machinery, EDP equipment, etc.
Carrier:	RSUI & multiple other carriers
Expiration:	03/01/12

**Umbrella Liability**

Per Loss Limit:	\$125,000,000
Coverage Type:	Coverage for liability in excess of the general liability and auto liability limits
Carrier:	AWAC & multiple other carriers
Expiration:	08/01/11

\*The information shown above is not an exhaustive listing of all insurance coverages maintained by SunTrust.



CITY OF COCONUT CREEK

FINANCE AND ADMINISTRATIVE SERVICES

PURCHASING DIVISION

4800 WEST COPANS ROAD

COCONUT CREEK, FLORIDA 33063

ADDENDUM NO. 1

July 28, 2011

RFP No.: 08-03-11-11  
RFP Name: Banking Services  
Due Date/Time: Wednesday, August 3, 2011 at 11:00 a.m. EST

Our records indicate that your firm is in receipt of proposal documents for Banking Services. The following information is being transmitted to address questions to the RFP. This Addendum is hereby made part of the specifications and shall be included with all contract documents.

1. Questions and Answers (1 through 29)
2. Add Exhibits:
  - Exhibit "A" - Ordinance 2010-010 - Investment Policy
  - Exhibit "B" - Sample Bill with Stub
  - Exhibit "C" - Account Analysis for April, May, and June 2011
  - Exhibit "D" - ACH - Payroll, Utility, and Fitness
  - Exhibit "E" - Lockbox Activity for April, May, and June 2011

This addendum acknowledgment sheet must be returned with your proposal, due Wednesday, August 3, 2011 at 11:00 a.m. EST. Failure to return this sheet may disqualify Proposer.

M. J. A.  
Proposer's Signature

8-1-11  
Date

SUNTRUST BANK  
Company Name

501 EAST LAS OLAS BLVD. FT. LAUDERDALE, FL 33301  
Company Address

(954) 766-2393  
Phone Number

(954) 766-2375  
Fax Number

LINDA JEETHAN, CPPO, FCPM  
Purchasing Administrator  
[ljeethan@coconutcreek.net](mailto:ljeethan@coconutcreek.net)

**SunTrust  
Service Partnership Agreement (SPA)**

*(Complete all Yellow Shaded Boxes)*

<b>SPA Reference Number:</b> 045	<b>Product Category:</b> Treasury Management	<b>SPA Type:</b>	<b>Client</b>	<b>Multi-Client</b>	<b>Common</b>
<b>SPA Approval Date:</b> April 2010	<b>Next Scheduled Review:</b>				October 2011
<b>SPA Review Frequency:</b> 18 Mos. <input checked="" type="checkbox"/> Annual	<b>Semi-Annual</b>	<b>Quarterly</b>			<b>Other</b>

**1. SPA Name: Scannable (Retail) Lockbox**

**2. This Service Partnership Agreement is between:**

**Service Partner**

**Primary Service Partner**  
 Name/Title: Tim Janyska, Group Vice President  
 Representing Department: SunTrust Service Management & Governance  
 Mail Code: CS-CMD-2002  
 Phone Numbers: 301-497-3538  
 Email: Tim.Janyska@Suntrust.com

**Client Partner**

**Primary Client Partner**  
 Name/Title: Howard Lemons, First Vice President/Product Manager  
 Representing Department: SunTrust Treasury & Payment Solutions/Treasury Management Solutions  
 Mail Code: GA-ATL-1954  
 Phone Numbers: 404-588-7543; STnet 340-7543  
 Email: Howard.Lemons@Suntrust.com

**Secondary Client Partners**  
 Name/Title: T.C. Kennedy, Group Vice President/Product Line Manager  
 Representing Department: SunTrust Treasury & Payment Solutions/Product Management  
 Mail Code: GA-ATL-1954  
 Phone Numbers: 404-588-7890; STnet 340-7890  
 Email: TC.Kennedy@Suntrust.com

Name/Title: Loretta Saunders, Vice President/Product Manager  
 Representing Department: SunTrust Treasury & Payment Solutions/Treasury Management Solutions  
 Mail Code: GA-ATL-1954  
 Phone Numbers: 404-588-7534; STnet 340-7534  
 Email: Loretta.Saunders@Suntrust.com

Name/Title: Keith Smithberger, Group Vice President  
 Representing Department: SunTrust Treasury Management Client Services  
 Mail Code: GA-Atlanta-2000  
 Phone Numbers: 404-588-7797; STnet 340-7797  
 Email: Keith.A.Smithberger@Suntrust.com

**3. Definition of Service Provided**

Scannable (Retail) Lockbox is a collections processing product in which Sun Trust receives, processes, and deposits a company's mailed payments. Scannable Lockbox receipts are typically small dollar, recurring consumer-to-corporate payments.

Basic Scannable Lockbox service components are:

- Our client's payments are received at a post office box owned by Sun Trust.
- Mail is collected from the PO box a minimum of once a day.
- Envelopes are opened and the contents (typically a payment coupon and a check) are reviewed for negotiability.
- The coupon typically bears a "machine readable" line of information that identifies the payer by account number and the amount owed. Using automated equipment, we capture the coupon information and the check amount. This information is formatted to meet our client's specifications and is transmitted daily to update their Accounts Receivable system.
- Checks are then bundled for deposit to our client's Sun Trust account.
- For clients receiving the image service, images are made available within 2 hours of being encoded or completed.

The Scannable Lockbox product affords our clients better availability of funds and reduces our clients' overhead by outsourcing a portion of their receivables processing. In the Scannable Lockbox environment, our standard service as described above facilitates higher client transaction volumes.

Sun Trust also supports more complex processing options (e.g. multiple coupons, coupon sorts, key entry of data, multiple output file formats, etc.). Volumes may be restricted based on the complexity of the client's requirements. Any non-standard processing needs approval prior to implementation by Product Management and Lockbox Operations. Sun Trust services the Scannable Lockbox product through Symcor's Baltimore and Durham Operations sites.

**4. What are the very few critical External Client Expectations for this service and the corresponding Key Service Quality Dimension (i.e., Timeliness, Accuracy, Availability)?**

Critical External Client Expectations		Corresponding Service Quality Dimension
Accuracy of Processing, Electronic Transmission and Distribution		Accuracy
Timeliness of Processing, Electronic Transmission, and Customer Service Error Resolution		Timeliness

**5. Key Performance Measures (insert additional rows as necessary).**

Service Quality Dimension	Performance Measure Name and Brief Description	Definition of Total Number of Opportunities	Definition of Met Opportunities	Definition of Missed Opportunities	Performance Standard	MAP (Only when applicable for CCEA reporting)	LOB/CF Accountable for Performance	Data Source for Measure
Accuracy	Overall error rate (includes processing, procedural and encoding errors)	Number of documents processed	Number of documents processed accurately	Number of documents not processed accurately, whether it be a	1 in 35,000 (SPA is reported numerically as a ratio as above;	99.50%	Service Management & Governance	See Schedule A

	<b>Performance Calculation:</b> Number of Documents Processed divided by the Number of Documents not Processed Accurately			processing, procedural or encoding error	translates to a performance standard of 99.99% when reported by percentage for the CCEA)			
Accuracy	Electronic Transmission Accuracy Refers only to transmissions originated in Lockbox Operations.	Number of transmissions processed accurately	Number of transmissions processed accurately	Number of transmissions <b>not</b> processed accurately	1 in 1,000 99.90% (this is reported by percentage)	n/a	Service Management & Governance	See Schedule A
Accuracy	Distribution Accuracy – distribution of outgoing packages to clients	Number of distributions processed accurately	Number of distributions processed accurately	Number of distributions <b>not</b> processed accurately	1 in 1,000 99.90% (this is reported by percentage)	n/a	Service Management & Governance	See Schedule A
Timeliness	Holdover: work not processed on time Timely work is processed for deposit before the last transit deadline in order to receive same day ledger credit.	Number of envelopes processed timely	Number of envelopes received	Number of envelopes <b>not</b> processed timely	Holdover = 3% or less	n/a	Service Management & Governance	See Schedule A
Timeliness	Electronic Transmission Timeliness – Refers only to transmissions originated in Lockbox Operations. Deadline is agreed upon between client and Lockbox Operations	Number of transmissions processed timely	Number of transmissions	Number of transmissions <b>not</b> processed timely	99.90%	99.50%	Service Management & Governance	See Schedule A
Timeliness	Customer Service Error Resolution – error resolution is timely if resolved within 1 day of receipt of error notification	Number of customer service errors resolved timely	Number of customer service errors received to be resolved	Number of customer service errors that are <b>not</b> resolved timely	97.00%	n/a	Service Management & Governance	See Schedule A

**What is the Significant Incident Report (SIR) criteria addressing the Critical-External Client Expectations and Key Performance Measures?**  
 (A listing of current SIR criteria can be found on the Enterprise Tech Infrastructure (ETI) - Incident Management website)

The general Treasury Management criteria applies:

- 50 or more known clients impacted
- System unavailable or slow response time of 1 hour or more

**6. Performance Review Communication**

Frequency of Reports/Meetings	Performance Communication Method	Required Review Participants
Monthly reports are available on the Banking Services website for review by EOD on the 10 <sup>th</sup> business day <a href="http://home.stsc.suntrust.com/bank/serv/spa_reporting/spa.asp">http://home.stsc.suntrust.com/bank/serv/spa_reporting/spa.asp</a>	Website	
Performance is reviewed in the monthly Product Performance Team (PPT) meeting	Face to face meeting or via conference call	Primary Service Partner, Secondary Service Partners, Primary Client Partner and Secondary Client Partner
Monthly Treasury Client Experience Council Review	Face to face meeting or via conference call	Enterprise Delivery Services (EDS), as available Treasury Client Experience Council members

**7. Obligation of the Service Partner**

- Standard Obligations of the Service Partner:**
- Will understand the role we play in the ultimate delivery of service to the external client.
  - Will value teamwork and experience of the Client Partner.
  - Will be responsible for capturing and reporting the key metrics.
  - Will manage performance to meet or exceed the performance standard.
  - Will conduct/support initiatives to improve the service performance.
  - Will be responsible for managing the SPA life cycle.

**Specific Obligations of Service Partner:**

- Performance is managed to meet or exceed the established Level of Service (LOS) performance.
- Service Partners will work with Product Management, Client Services and Sales on any significant or unresolved servicing issues. If escalation of an issue is necessary, Service Partners will ensure that applicable partners are aware prior to the escalation.
- Performance will be monitored daily and reported monthly in a

**8. Obligations of Client Partner**

**Standard Obligations of the Client Partner:**

- Will understand the role we play in the ultimate delivery of service to the external client.
- Will value teamwork and experience of the Service Partner.
- Will be responsible for monitoring metrics for trends and client impact.
- Will ensure appropriate action is taken to correct situations, as warranted, regarding missed performance standards.
- Will conduct/support initiatives to improve the service performance.
- Will support the SPA life cycle.

**Specific Obligations of Client Partner:**

- Review of Level of Service (LOS) performance monthly.
- Review of missed level of service reports daily.
- Work with EIS Operations and EDS (Enterprise Delivery Services) on any significant or unresolved servicing issues. If escalation of an issue is necessary, ensure that applicable EIS partners are aware prior to the escalation.
- Participation in escalation process, problem resolution, and client notifications as

<p>statistical report to Treasury Product Management.</p> <ul style="list-style-type: none"> <li>▪ Any major service disruptions will be reported to Treasury Product Management and Banking Services Reporting for SIR escalation.</li> <li>▪ Service Provider will investigate and document missed level of service. Corrective action plans will be developed and executed.</li> <li>▪ Level of service measures are re-evaluated periodically.</li> <li>▪ Provide timely recovery in the event of any business interruption (contingency planning).</li> <li>▪ Report to Treasury Product Management when clients create ongoing issues that result in missed level of service or increased operational expense.</li> <li>▪ Billing information will be submitted to Account Analysis each month by the Service Provider in keeping with the standard Analysis format and timeframes, as published by the Account Analysis Department. The volume will be verified against historical volume for accuracy and reasonableness before submitting to Analysis.</li> <li>▪ Service Provider will implement new services timely and accurately following the guidelines provided in the Treasury Management Guidebook in IMTS (Implementation Management Tracking System).</li> <li>▪ EIS will provide support and implementation resources for all approved enhancements and upgrades.</li> <li>▪ Meet with the Client Partner monthly to review performance trends and identify any areas for improvement. Where warranted, a cross-functional process improvement team will be established to identify root-causes and identify and implement improvement initiatives.</li> <li>▪ Provide input into developing strategic plans to improve level of service and revenue. This input will include identification of internal process improvement initiatives, new initiatives and/or strategic goals, and projects maximizing organizational capabilities.</li> </ul>	<p>needed.</p> <ul style="list-style-type: none"> <li>▪ Ongoing communications regularly with Service Partner including information regarding product standard changes and updates.</li> <li>▪ Product standards will be reviewed on an ongoing basis to ensure that the product is appropriately designed to meet market needs, and that the Service Partner can deliver the product as designed.</li> <li>▪ Review of revenue and profitability reports to identify any potential anomalies.</li> <li>▪ Coordination of training and communication needs concerning Lockbox to Client Services, IMTS (Implementation Management Tracking System), and any other sales support areas.</li> <li>▪ Coordination of communication needs for all product changes and updates to the respective clients.</li> <li>▪ Ensure that enhancements and upgrades (inclusive of new systems) needed for the product to remain competitive from market, operational and technological perspectives are presented to Senior Management during the planning process. The Product Manager will work with the Service Partner and sales organization to develop business cases that justify these requests.</li> <li>▪ Work with Treasury Management Sales to ensure exception (non-standard) processing is minimized, but when required, EIS will be involved in the decision to accept exception processing.</li> <li>▪ Product Manager will define and document all Analysis billing units, and define methods by which volume should be captured and reported to Analysis.</li> <li>▪ Product Manager will work with Cost Accounting on all issues related to product costs.</li> <li>▪ Work with Service Providers to ensure that recurring problems with level of service are addressed.</li> <li>▪ If level of service problems stem from clients, communicate to appropriate areas in Treasury Management Services so that client representatives can work with clients to resolve ongoing problem.</li> <li>▪ Make Service Providers aware of new sales prospects that could impact Service Provider operations (volume, special handling, etc.).</li> <li>▪ Will meet with the Service Provider on a monthly basis to review performance</li> </ul>
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	<p>trends, identify new or required changes, and to seek feedback regarding our performance as an internal customer.</p> <ul style="list-style-type: none"> <li>Where necessary, cross-functional improvement teams will be established to address chronic issues as determined by both parties.</li> </ul>
<p><b>9. Comments or Notes / Action Items prior to the Next Scheduled Review date</b></p>	
<p><b>SPA Approval - Please embed the email containing the electronic approval and enter the approver name and approval date</b></p>	
<p><b>Service Partner Name:</b> Tim Janyaska <b>Date:</b> 04/12/10</p>	<p><b>Client Partner Name:</b> Howard Lemons <b>Date:</b> 04/14/10</p>
<p><b>Embedded approval:</b> <b>Service Partner Name:</b></p>	<p><b>Embedded approval:</b> <b>Client Partner Name:</b> TC Kennedy <b>Date:</b> 04/14/10</p>
<p><b>Embedded approval:</b></p>	<p><b>Embedded approval:</b> <b>Client Partner Name:</b> Loretta Saunders <b>Date:</b> 04/14/10</p>
<p><b>Service Partner Name:</b> <b>Date:</b></p>	<p><b>Embedded approval:</b> <b>Client Partner Name:</b> Kelly Allen (Vice President/Quality Manager, Treasury &amp; Payment Solutions) for Keith Smithberger <b>Date:</b> 04/14/10</p>
<p><b>Embedded approval:</b></p>	<p><b>Embedded approval:</b> <b>Client Partner Name:</b> Kelly Allen (Vice President/Quality Manager, Treasury &amp; Payment Solutions) for Keith Smithberger <b>Date:</b> 04/14/10</p>
<p><b>Service Partner Name:</b> <b>Date:</b></p>	<p><b>Embedded approval:</b> <b>Client Partner Name:</b> Kelly Allen (Vice President/Quality Manager, Treasury &amp; Payment Solutions) for Keith Smithberger <b>Date:</b> 04/14/10</p>
<p><b>Embedded approval:</b></p>	<p><b>Embedded approval:</b> <b>Client Partner Name:</b> Kelly Allen (Vice President/Quality Manager, Treasury &amp; Payment Solutions) for Keith Smithberger <b>Date:</b> 04/14/10</p>
<p><b>SPA review facilitated by: (Indicate name, department, phone number, mail code)</b> Peggy Ladner; EIS Strategic Planning and Change Management; 804-270-8352; CS-RIC-7081</p>	<p><b>Embedded approval:</b> <b>Client Partner Name:</b> Kelly Allen (Vice President/Quality Manager, Treasury &amp; Payment Solutions) for Keith Smithberger <b>Date:</b> 04/14/10</p>

# COCONUT CREEK



## REQUEST FOR PROPOSALS

BANKING SERVICES

RFP NO. 08-03-11-11

PURCHASING DIVISION  
4800 WEST COPANS ROAD, COCONUT CREEK, FLORIDA 33063  
[www.coconutcreek.net/purchasing](http://www.coconutcreek.net/purchasing)

**CITY OF COCONUT CREEK  
BANKING SERVICES  
RFP NO. 08-03-11-11**

**TABLE OF CONTENTS**

<b>SECTION</b>	<b>PAGE</b>
<b>Legal Notice / Request for Proposals</b> .....	<b>NTP</b>
<b>I. General Terms and Conditions</b>	
1. Defined Terms .....	1
2. Definitions .....	1
3. Cone of Silence .....	1
4. Bid Forms .....	2
5. Sub-Contractors .....	2
6. Qualifications of Bidders .....	2
7. Specifications .....	3
8. Addendum .....	3
9. Prices Bid .....	3
10. Examination of Bid Documents .....	4
11. Modification and Withdrawal of Bids .....	4
12. Submission and Receipt of Bids .....	4
13. Acceptance or Rejection of Bids .....	4
14. Opening of Bids .....	5
15. Award of Contract .....	5
16. Contractual Agreement .....	5
17. Insurance .....	5
18. Taxes .....	5
19. Estimated Quantities/Warranties of Usage .....	5
20. Samples and Demonstrations .....	5
21. Delivery .....	6
22. Verbal Instructions Procedure .....	6
23. References .....	6
24. Costs Incurred by Bidders .....	6
25. Permits, Fees and Notices (If Applicable) .....	6
26. Penalties for Misrepresentation .....	6
27. Restriction on Disclosure and Use of Data .....	6
28. Exceptions to the Bid .....	6
29. Cancellation for Unappropriated Funds .....	6
30. Independent Contractor .....	6
31. Safety .....	6
32. Occupational Health and Safety .....	7
33. Conflict of Interest .....	7
34. Indemnity/Hold Harmless .....	7
35. Public Entity Crimes Statement .....	7
36. Public Records .....	7
37. Drug-Free Workplace Programs .....	7
38. Collusion .....	8
39. Audit Rights .....	8
40. Patents and Royalties .....	8
41. Purchase by Other Governmental Agencies .....	8

## TABLE OF CONTENTS

SECTION	PAGE
<b>I. General Terms and Conditions</b>	
42. Assignment.....	8
43. Venue .....	8
44. Default.....	8
<b>II. Special Terms and Conditions</b>	
1. Point of Contact.....	9
2. Proposal Requirements .....	9
3. Competency of Proposers .....	9
4. Performance.....	9
5. RFP Schedule .....	10
6. Proposal Submission.....	10
7. Evaluation Method and Criteria.....	11
8. Review of Proposals for Responsiveness .....	12
9. Selection Process .....	12
10. Oral Presentations.....	12
11. Award of Contract.....	12
12. Contract Term.....	13
13. Price .....	13
14. Cost Adjustments .....	13
15. Insurance Requirements.....	14
<b>III. Detailed Requirements-Scope of Services</b>	
1. Purpose and Overview.....	16
2. Minimum Qualifications.....	16
3. Scope of Services.....	16
4. Bank Accounts.....	16
5. Availability of Funds .....	17
6. Positive Pay.....	17
7. ACH Processing .....	17
8. Wire Transfer Services .....	18
9. On-Line Account Access .....	18
10. Overdrafts.....	18
11. Stop Payments .....	18
12. Lock Box Services .....	19
13. Foreign Check Deposits .....	19
14. Cashing Petty Cash Checks .....	19
15. Returned Items .....	19
16. Bank Statements and Account Reconciliation.....	19
17. Monthly Service Charge/Analysis.....	20
18. Designated Account Executive .....	20
19. Banking Supplies.....	20
20. Armored Car Services .....	20
21. New Services.....	21
22. Emergency Services.....	21
23. Costs of Account Maintenance .....	21
24. Continuous Service.....	21

25.	Access to Records.....	22
26.	Transition Plan.....	22
27.	Miscellaneous Items.....	22
28.	Service Enhancements.....	22
29.	General Information Required.....	22

<b>Statement of No-Proposal.....</b>	<b>25</b>
--------------------------------------	-----------

<b>IV. Proposal Package</b>	
Proposal Requirements Checklist.....	PP-1
Proposer Information.....	PP-2
Proposal Confirmation.....	PP-3
Schedule of Proposal Prices.....	PP-4
Scope of Services Proposed.....	PP-7
References.....	PP-8
Indemnification Clause.....	PP-9
Non-Collusive Affidavit.....	PP-10
Drug-Free Workplace Form.....	PP-12
Sworn Statement on Public Entity Crimes.....	PP-13
Exceptions to the RFP.....	PP-16

Attachment "A" – Account Balance Analysis



## CITY OF COCONUT CREEK

FINANCE AND ADMINISTRATIVE SERVICES

KAREN M. BROOKS, DIRECTOR

4800 WEST COPANS ROAD  
COCONUT CREEK, FLORIDA 33063

July 17, 2011

### LEGAL NOTICE REQUEST FOR PROPOSALS

The City of Coconut Creek, Florida is actively seeking proposals from qualified Proposers to provide Banking Services to the City in full accordance with the scope of services, terms, and conditions contained in this Request for Proposals (RFP).

**RFP No:** 08-03-11-11  
**RFP Name:** Banking Services  
**Due Date/Time:** Wednesday, August 3, 2011 at 11:00 a.m. EST

Sealed proposals shall be received by the Office of the City Clerk, Coconut Creek Government Center, City Hall, 4800 West Copans Road, Coconut Creek, Florida 33063 on or before Wednesday, August 3, 2011 at 11:00 a.m., EST at which time and place proposals will be publicly opened and read.

The responsibility for submitting a proposal to the Office of the City Clerk on or before the stated date and time is solely and strictly the responsibility of the Proposer. The City of Coconut Creek is not responsible for delays caused by any mail, package or courier service, including the U.S. Mail, or caused by any other occurrence. Any proposal received after the time and date specified will be returned to the Proposer unopened.

A Cone of Silence is in effect with respect to this RFP. The Cone of Silence prohibits certain communications between potential Respondents and/or Vendors and the City.

A complete RFP Document may be obtained from the Purchasing Division at the Coconut Creek Government Center, City Hall, 4800 West Copans Road, Coconut Creek, Florida 33063 or downloaded as a PDF at: [www.coconutcreek.net/purchasing](http://www.coconutcreek.net/purchasing). Proposals will be accepted only from registered Proposers that have downloaded a complete RFP document from the Purchasing webpage, or obtained a complete RFP document from the Purchasing office. The City is not responsible for the accuracy or completeness of any documentation the Proposer receives from any source other than the City of Coconut Creek's Purchasing Division. For information, please contact Linda Jeethan, Purchasing Administrator at (954) 973-6730.

Please be advised that City Hall is closed on Fridays and on holidays observed by the City. City Hall hours of operation are 7:00 a.m. to 6:00 p.m., Monday through Thursday.

Karen M. Brooks, Director  
Finance and Administrative Services

**Publish Dates:** Sunday, July 17, 2011  
Sunday, July 24, 2011

## SECTION I GENERAL TERMS AND CONDITIONS

THESE INSTRUCTIONS ARE STANDARD FOR ALL BID COMMODITIES/SERVICES ISSUED BY THE CITY OF COCONUT CREEK. THE CITY OF COCONUT CREEK MAY DELETE, SUPERSEDE OR MODIFY ANY OF THESE STANDARD INSTRUCTIONS FOR A PARTICULAR CONTRACT BY INDICATING SUCH CHANGE IN SPECIAL INSTRUCTIONS TO BIDDERS OR IN THE BID SHEETS. ANY AND ALL SPECIAL TERMS AND CONDITIONS THAT MAY VARY FROM THE GENERAL TERMS AND CONDITIONS SHALL HAVE PRECEDENCE. BIDDER AGREES THAT THE PROVISIONS INCLUDED WITHIN THIS INVITATION FOR BIDS SHALL PREVAIL OVER ANY CONFLICTING PROVISION WITHIN ANY STANDARD FORM CONTRACT OF THE BIDDER REGARDLESS OF ANY LANGUAGE IN BIDDER'S CONTRACT TO THE CONTRARY.

### INSTRUCTIONS TO BIDDERS:

#### 1. Defined Terms

Terms used in this contract document are defined and have the meaning assigned to them. The term "Bidder" means one who submits a bid directly to the City as distinct from a sub-contractor, who submits a bid to the Bidder. The term "Successful Bidder" means the best, qualified, responsible and responsive Bidder to whom the City (on the basis of City's evaluation as hereinafter provided) makes an award. The term "City" refers to the City of Coconut Creek, a municipal corporation of the State of Florida. The term "Contractor" shall mean the individual(s) or firm to whom the award is made and who executes the Contract documents, also referred to as the "Successful Bidder". The term "Contract Administrator" shall mean the Finance and Administrative Services Director or designee. The term "Contract" shall be inclusive of the term "Agreement" unless stated otherwise.

#### 2. Definitions

The City will use the following definitions in its general terms and conditions, special terms and conditions, technical specifications, instructions to bidders, addenda and any other document used in the bidding process. The terms may be used interchangeably by the City: IFB or RFP; Bid or Proposal; Bidder, Proposer, or Seller; Contractor or Consultant; Contract, Award, Agreement or Purchase Order.

**Invitation for Bids (IFB):** When the City is requesting bids from qualified Bidders.

**Request for Proposals (RFP):** When the City is requesting proposals from qualified Proposers.

**Bid:** A price and terms quote received in response to an IFB.

**Proposal:** A proposal received in response to an RFP.

**Bidder:** Person or firm submitting a bid.

**Proposer:** Person or firm submitting a proposal.

**Responsive Bidder:** A person whose bid conforms in all material respects to the terms and conditions included in the bid document.

**Responsible Bidder:** A person who has the capability in all respects to perform in full the contract requirements, as stated in the bid document, and the

integrity and reliability that will assure good faith performance.

**First Ranked Proposer:** That Proposer, responding to a City RFP, whose proposal is deemed by the City, the most advantageous to the City after applying the evaluation criteria contained in the RFP.

**Seller:** Successful Bidder or Proposer who is awarded a purchase order or contract to provide goods or services to the City.

**Contractor:** Successful Bidder or Proposer who is awarded a purchase order, award contract, blanket purchase order agreement, or term contract to provide goods or services to the City.

**Contract:** A deliberate verbal or written agreement between two (2) or more competent parties to perform or not to perform a certain act or acts, including all types of agreements, regardless of what they may be called, for the procurement or disposal of equipment, materials, supplies, services or construction.

**Consultant:** Successful Bidder or Proposer who is awarded a contract to provide professional services to the City.

**Change Order:** A written signed and approved document by the City Manager or designee ordering a change in the contract price or contract time or a material change in work.

#### 3. Cone of Silence

3.1 "Cone of Silence" means a prohibition on any communication regarding a particular Request for Proposals (RFP), Request for Qualifications (RFQ), Invitation for Bid (IFB), or other competitive solicitation between:

- (a) Any person who seeks an award therefrom, including a potential vendor or vendor's representative, and
- (b) The City Commission, City Attorney, and all City employees, and any non-employee appointed to evaluate or recommend selection in such procurement process.

The Cone of Silence shall not apply to communications with the Procurement Official to obtain clarification or information

concerning the subject solicitation. Any such contact other than the Procurement Official may be considered grounds for disqualification. The City shall not be responsible for oral interpretations given by any City employee or its representative. For purposes of this section, "vendor's representative" means an employee, partner, director, or officer of a potential vendor, or consultant, lobbyist, or actual or potential subcontractor or subconsultant of a vendor, or any other individual acting through or on behalf of any person seeking an award.

- 3.2 The Cone of Silence shall be applicable to each RFP, RFQ, IFB, or other competitive solicitation during the solicitation and review of responses. At the time of issuance of the solicitation, the Procurement Official shall include in any advertisement and public solicitation for goods and services a statement disclosing the requirements of this section.
- 3.3 The Cone of Silence shall terminate at the time the City awards or approves a contract, votes to reject all bids or responses, or otherwise takes action which ends the solicitation and review process.
- 3.4 Nothing contained herein shall prohibit any potential vendor or vendor's representative from:
- (a) Making public presentations at duly noticed pre-bid conferences or at meetings before a duly noticed Selection Committee;
  - (b) Communicating with the City Commission during any duly noticed public meeting;
  - (c) Communicating verbally or in writing with any City employee or official for the limited purpose of seeking clarification or additional information, when such employee is specifically designated in the applicable RFP, RFQ, IFB, or other competitive solicitation documents;
  - (d) Communicating in writing with the Procurement Official or other staff person specifically designated in the procurement document.

The potential vendor or vendor's representative shall deliver a copy of any such written communication to the Office of the City Clerk, who shall make copies available to the public upon request. The written communication shall include a reference to the RFP, RFQ, IFB, or other competitive bid document number.

- 3.5 Any violation of this rule shall be investigated by the Procurement Official and the City Attorney's Office and/or the City Manager's Office and may result in any recommendation for award, or any RFP award, or IFB award to said potential vendor or vendor's representative being deemed void or voidable. The potential vendor or vendor's representative determined to have violated this rule, shall be subject to debarment. In addition, to

any other penalty provided by law, violation of this rule by a City employee shall subject the employee to disciplinary action up to and including termination.

#### 4. Bid Forms

- 4.1 If Bidder obtained the bid document by internet posting, Bidder's response shall not contain any alteration to the document posted other than entering data in spaces provided or including attachments as necessary. By submission of a response, Bidder affirms that no alteration of any kind has been made to this solicitation.
- 4.2 The bid forms are included with the bid documents and must be used by the Bidder. Failure to do so may cause the bid to be rejected. The forms must be submitted in good order and all blanks must be completed.
- 4.3 The bid forms must be signed by one duly authorized to do so and in cases where the bid is signed by a deputy or subordinate, the principal's proper written authority to such deputy or subordinate must accompany the bid.
- 4.4 Bids by corporations must be executed in the corporate name by the President or other corporate officers accompanied by evidence of authority to sign.
- 4.5 Bids by partnerships must be executed in the partnership name and signed by a general partner whose title must appear under the signature.

#### 5. Sub-Contractors

- 5.1 Sub-Contractors Terms  
The Contractor agrees to bind specifically every sub-contractor to the applicable terms and conditions of the contract documents for the benefit of the City.
- 5.2 Sub-Contractors Agreement  
All work performed for the Contractor by a sub-contractor shall be pursuant to an appropriate agreement between the Contractor and the sub-contractor.

#### 6. Qualifications of Bidders

- 6.1 Bids will only be considered from firms normally engaged in providing the types of commodities/services specified herein. The City reserves the right to inspect the Bidder's facilities, equipment, personnel, and organization at any time, or to take any other action necessary to determine Bidder's ability to perform. The Purchasing Official reserves the right to reject bids where evidence or evaluation is determined to indicate inability to perform.
- 6.2 No bid will be accepted from, nor will any contract be awarded to any person who is in arrears to the City, upon any debt or contract, or who is a

defaulter, as surety or otherwise, upon any obligation to City, or who is deemed responsible or unreliable by the City.

- 6.3 As part of the bid evaluation process, City may conduct a background investigation including a record check by the Coconut Creek Police Department. Bidder's submission of a bid constitutes acknowledgment of the process and consent to such investigation. City shall be the sole judge in determining Bidder's qualifications.

## 7. Specifications

- 7.1 The apparent silence of the Specifications as to any detail, or the apparent omission from the Specifications of a detailed description concerning any point, shall be regarded as meaning that only material and workmanship of the finest quality are to be used. All interpretations of the Specifications shall be made on the basis of this statement.
- 7.2 For the purpose of evaluation, the Bidder must indicate any variance or exceptions to the stated Specifications no matter how slight. Deviations should be explained in detail. Absence of variations and/or corrections will be interpreted to mean that the Bidder meets all the Specifications in every respect.
- 7.3 Any manufacturers' names, trade names, brand names, information and/or catalog numbers used herein are for the purpose of describing and establishing a general standard of quality, performance and characteristics and are not intended to limit or restrict competition. The Bidder may offer any brand which meets or exceeds the Specifications for any item(s). If bids are based on equivalent products, indicate on the Bid Form the manufacturer's name and catalog number. Bidder shall submit with his bid complete and descriptive literature and/or specifications. The Bidder should also explain in detail the reason(s) why and submit proof that the proposed equivalent will meet the Specifications and not be considered an exception thereto. The determination of equivalency shall rest solely with the City. If Bidder fails to name a substitute, it will be assumed that Bidder is bidding on and will be required to furnish commodities identical to bid standards.
- 7.4 If the model number for the make specified in the bid document is incorrect, or no longer available and replaced with an updated model with new specifications, the Bidder shall enter the correct model number on the bid form. In the case of an updated model with new specifications, Bidder shall provide adequate information to allow the City to determine if the model bid meets the City's requirements.

## 8. Addendum

- 8.1 If the Bidder should be in doubt as to the meaning of any of the bid documents, or is of the opinion that the plans and/or specifications contain errors, contradictions or reflect omissions, Bidder shall submit a written request directed to the Purchasing Division to be forwarded to the appropriate person or department for interpretations or clarification. Interpretations or clarifications deemed necessary by the Purchasing Division in response to such questions will be issued on official addendum.
- 8.2 The issuance of written addendum is the only official method whereby interpretation, clarification, changes or additional information can be given. If any addendum is issued, the City will attempt to notify all known prospective Bidders. Addenda to the solicitation will be posted on the Purchasing Division's webpage. It is the Bidder's responsibility to check the webpage or contact the Purchasing Official prior to the bid submittal deadline to ensure that the Bidder has a complete, up-to-date package.

## 9. Prices Bid

- 9.1 Prices shall be shown in both unit amounts and extensions whenever applicable. In the event of discrepancies existing between unit amounts and extension or totals, unit amounts shall govern.
- 9.2 Discrepancies in the multiplication of units of work and unit prices will be resolved in favor of the unit prices. Discrepancies between the indicated sum of any column of figures and the correct sum thereof will be resolved in favor of the correct sum.
- 9.3 All applicable discounts shall be included in the bid price for materials and services and will be considered as determining factors in recommending an award in case of tie bids. Discounts extended to City shall include but not be limited to those discounts normally extended to governmental agencies as well as the private sector.
- 9.4 Chain discounts are not acceptable and will not be considered in determining an award. Bidders may bid only one (1) discount for each item on the bid form. Firm discounts and prices are to be quoted for the term of the contract.
- 9.5 Bidder warrants by virtue of bidding that prices, terms and conditions in the bid will be firm for acceptance for a period of ninety (90) calendar days from the date of bid opening unless otherwise stated by the City.
- 9.6 The bid price shall include all permit fees, royalties, license fees and other costs arising from the use of such design, device or materials in any way involved in the work as well as all costs of packaging, transporting and delivery to the

designated location within the City of Coconut Creek.

- 9.7 All prices quoted shall be F.O.B. destination, freight prepaid (Bidder pays and bears freight charges, Bidder own goods in transit and files any claims), unless otherwise stated in Special Conditions.

#### 10. Examination of Bid Documents

- 10.1 Before submitting a bid, each Bidder must (a) examine the bid documents thoroughly; (b) consider federal, state, county, and local laws, ordinances, rules and regulations that may in any manner affect cost, progress, performance, or provision of the commodities and/or services; (c) study and carefully correlate Bidder's observations with the bid documents, and (d) notify the Purchasing Division of all conflicts, errors, and discrepancies in the bid documents. Failure to familiarize himself/herself with applicable laws will in no way relieve him/her from responsibility.
- 10.2 The submission of a bid will constitute an incontrovertible representation by Bidder that Bidder has complied with every requirement of the bid document, that without exception, the bid is premised upon performing the services and/or furnishing the commodities and materials and such means, methods, techniques, sequences or procedures as may be indicated in or required by the bid documents, and that the bid documents are sufficient in scope and detail to indicate and convey understanding of all terms and conditions of performance and furnishing of the goods and/or services.

#### 11. Modification and Withdrawal of Bids

- 11.1 Bids must be modified or withdrawn by an appropriate document duly executed in the manner that a bid must be executed and delivered to the place where bids are to be submitted at any time prior to the deadline for submitting bids. A request for withdrawal or a modification must be in writing and signed by a person duly authorized to do so and, in a case where signed by a deputy or subordinate, the principal's proper written authority to such deputy or subordinate must accompany the request for withdrawal or modification. Withdrawal of a bid will not prejudice the rights of a Bidder to submit a new bid prior to the bid date and time. After expiration of the period for receiving bids, no bids may be withdrawn or modified.
- 11.2 If, within twenty-four (24) hours after bids are opened, any Bidder files a duly signed written notice with City and within five (5) calendar days thereafter demonstrates to the reasonable satisfaction of City by clear and convincing evidence that there was a material and substantial mistake in the preparation of its bid, or that the mistake is clearly evident on the face of the bid

but intended correct bid is not similarly evident, then Bidder may withdraw its bid and the bid security will be returned.

#### 12. Submission and Receipt of Bids

To receive consideration, bids must be received prior to the bid opening date and time. Unless otherwise specified, Bidder's should use the bid forms provided in the bid document. Any erasures or corrections on the bid must be made in ink and initialed by Bidder in ink. All information submitted by the Bidder shall be printed, typewritten or filled in with pen and ink. Bids shall be signed in ink. Separate bids must be submitted for each IFB issued by the City in separate sealed envelopes properly marked. When a particular IFB or RFP requires multiple copies of bids or proposals they may be included in a single envelope or package properly sealed and identified. Bids will be publicly opened in the presence of Bidder's, the public, and City staff. Bidders and the public are invited and encouraged to attend bid openings. Bids will be tabulated and made available for review by Bidder's and the public in accordance with applicable regulations.

#### 13. Acceptance or Rejection of Bids

- 13.1 Bidder warrants, by virtue of bidding, his bid and the prices quoted in his bid will be firm for acceptance by the City for a period of ninety (90) calendar days from the date of bid opening, unless otherwise stated in the bid document. However, any bid may be withdrawn up until the time set for bid opening. Any bids not so withdrawn shall upon opening, constitute an irrevocable offer for goods and services until accepted by City Commission Award.
- 13.2 A Bidder may not withdraw his bid before the expiration of ninety (90) calendar days from the date of bid opening. A Bidder may withdraw his bid after the expiration of ninety (90) calendar days from the date of bid opening by delivering written notice of withdrawal to the Purchasing Official prior to award of contract by the City of Coconut Creek.
- 13.3 The City reserves the right to reject the bid of any Bidder if the City believes that it would not be in the best interest of the City to make an award to that Bidder, whether because the bid is not responsive or the Bidder is unqualified or fails to meet any other pertinent standard or criteria established by the City.
- 13.4 The City of Coconut Creek reserves the right to waive formalities in any bid and further reserves the right to take any other action that may be necessary in the best interest of the City. The City further reserves the right to reject any or all bids, with or without cause, to waive technical errors and informalities or to accept the bid which in its judgment, best serves the City of Coconut Creek.

**14. Opening of Bids**

Bids will be opened publicly on the date, time, and location specified in the bid document. Bids will be read aloud and an abstract of the amount of the base bids will be made available after the opening of the bid.

**15. Award of Contract**

15.1 If the contract is to be awarded, it will be awarded to the most responsible and responsive Bidder for the base bid whose evaluation by City indicates to City that the award will be in the best interests of the City and not necessarily to the lowest Bidder.

15.2 Criteria utilized by City for determining the most responsive Bidder includes, but is not limited to the following:

- (a) Ability of Bidder to meet published specifications.
- (b) Bidder's experience and references including, but not limited to, the reputation, integrity, character, efficiency, experience, skill, ability, and business judgment of the Bidder, the quality of performance of Bidder under previous contracts, any subcontractors and other persons providing labor or materials to Bidder.
- (c) Bidder's qualifications and capabilities, including but not limited to, the size, financial history, strength and stability of the business to perform the work of the contract, the possession of necessary facilities and equipment and the quality, availability and adaptability thereof to the particular use(s) required.
- (d) Whether Bidder can perform the contract promptly or with the time specified without delay or interference.
- (e) Previous and existing compliance by Bidder with laws, ordinances, and regulations relating to the commodities or services.
- (f) Price.

15.3 If applicable, the Bidder to whom award is made shall execute a written contract prior to award by the City Commission. If the Bidder to whom the first award is made fails to enter into a contract as herein provided, the contract may be let to the next lowest Bidder who is responsible and responsive in the opinion of the City.

**16. Contractual Agreement**

The terms, conditions, and provisions in the bid document shall be included and incorporated in the final contract. The order of precedence will be bid document and response, contract, and general law. Any and all legal action necessary to enforce a contract will be interpreted according to the laws of Florida.

**17. Insurance**

17.1 If the Contractor is required to go on to City property to perform work or services as a result of contract award, the Contractor shall assume full responsibility and expense to obtain all necessary insurance as required by City or specified in the Special Terms and Conditions.

17.2 The Contractor shall provide the Purchasing Division original certificates of coverage prior to engaging in any activities under this contract. The Contractor's insurance is subject to the approval of the City's Risk Manager. The certificates must list the City as ADDITIONAL INSURED and shall have no less than thirty (30) days written notice of cancellation or material change. Further modification of the insurance requirements may be made at the sole discretion of the City's Risk Manager if circumstances change or adequate protection of the City is not presented. Bidder, by submitting his bid, agrees to abide by such modifications.

**18. Taxes**

The City of Coconut Creek is exempt from all Federal Excise and Florida Sales Taxes on direct purchase of tangible property. An exemption certificate will be provided where applicable upon request. Contractors doing business with the City shall not be exempted from paying sales tax to their suppliers for materials to fulfill contractual obligations with the City, nor shall an Contractor be authorized to use the City's Tax Exemption Number in securing such materials.

**19. Estimated Quantities/Warranties of Usage**

No warranty is given or implied by the City as to any components listed in the bid document and are considered to be estimates for the purpose of information only. The City reserves the right to accept all or any part of the bid and to increase or decrease quantities of Bidder's bid to meet additional or reduced requirements of the City.

**20. Samples and Demonstrations**

Samples or inspection of product may be requested to determine suitability. Unless otherwise specified in the Special Terms and Conditions, samples shall be requested after the date of bid opening, and if requested should be received by the City within seven (7) working days of request. Samples, when requested, must be furnished free of expense to the City and if not used in testing or destroyed, will upon request of the Bidder, be returned within thirty (30) days of bid award at Bidder's expense. When required, the City may request full demonstrations of units prior to award. When such demonstrations are requested, the Bidder shall respond promptly and arrange a demonstration at a convenient location. Failure to provide samples or demonstrations as specified by the City may result in rejection of a bid.

**21. Delivery**

Time will be of the essence for any orders placed as a result of this bid document. The City reserves the right to cancel any orders, or part thereof, without obligation if delivery is not made in accordance with the schedule specified by the Bidder and accepted by the City.

**22. Verbal Instructions Procedure**

No negotiations, decisions, or actions shall be initiated or executed by the Contractor as a result of any discussions with any member of the City Commission or its Staff, all other City employees, and any non-employee appointed to evaluate or recommend selection in the procurement process. Only those communications which are assigned by a person designated as authorized to bind the Contractor, will be recognized by the City as duly authorized expressions on behalf of Contractors.

**23. References**

As part of the bid evaluation process, the City may conduct an investigation of references, including a record check or consumer affairs complaints. Bidder's submission of a bid constitutes acknowledgment of the process and consent to investigate. The City is the sole judge in determining Bidders qualifications.

**24. Costs Incurred by Bidders**

All expenses involved with the preparation/and or presentation and submission of bids to the City, or any work performed in connection therewith, shall be the sole responsibility of the Bidder(s) and shall not be reimbursed by the City.

**25. Permits, Fees and Notices (If Applicable)**

25.1 The Contractor shall at his own expense obtain all necessary permits, pay all licenses, fees and taxes, required to comply with all local ordinances, county, state and federal laws, rules and regulation applicable to business to be carried on under the contract.

25.2 All City of Coconut Creek review fees, application fees, permit fees or inspection fees are waived as per Ordinance No. 139-94. All county, state or federal fees and permits shall be applied for and paid by the Bidder as necessary. Bidder must provide City with copy(s) of valid licensing by county/city agency for this type of work.

25.3 It is the Bidder's responsibility to have and maintain appropriate Certificate(s) of Competency and submit state registration (if required) for the work to be performed and valid for the jurisdiction in which the work is to be performed for all persons (including subcontractors) working on the project for whom a Certificate of Competency is required.

**26. Penalties for Misrepresentation**

Any material misrepresentation in the Contractor's response could result in termination of the Agreement, or any other appropriate administrative sanctions and/or legal actions.

**27. Restriction on Disclosure and Use of Data**

All proposals received by the City will become the sole property of the City. Confidential financial information obtained by the City from a Bidder is exempt from public disclosure to the extent allowed by law.

**28. Exceptions to the Bid**

Bidders must clearly indicate any exceptions they wish to take to any of the terms in this bid, and outline what alternative is being offered. The City, at its sole and absolute discretion, may accept or reject the exceptions. In cases in which exceptions are rejected, the City may require the Bidder to furnish the services or goods originally described, or negotiate an alternative acceptable to the City.

**29. Cancellation for Unappropriated Funds**

The obligation of the City for payment to a Contractor is limited to the availability of funds appropriated in a current fiscal period, and continuation of the contract into a subsequent fiscal period is subject to appropriation of funds, unless otherwise authorized by law.

**30. Independent Contractor**

The Contractor is an independent Contractor under this Agreement. Personal services provided by the Bidder shall be by employees of the Contractor and subject to supervision by the Contractor, and not as officers, employees, or agents of the City. Personnel policies, tax responsibilities, social security, health insurance, employee benefits, procurement policies unless otherwise stated in the bid document, and other similar administrative procedures applicable to services rendered under this contract shall be those of the Contractor.

**31. Safety****31.1 Job Site**

The Successful Proposer shall be solely and completely responsible for conditions of the job site, including safety of all persons (including employees) and property during performance of the work. This requirement shall apply continuously and not be limited to normal working hours. Safety provisions shall conform to U.S. Department of Labor (OSHA), Florida Department of Labor (DOL), and all other applicable federal, state, county, and local laws, ordinances, codes, and regulations. Where any of these are in conflict, the more stringent requirement shall be followed. The Successful Proposer's failure to thoroughly familiarize himself with the aforementioned safety provisions shall not relieve him from compliance with the obligations and penalties set forth therein.

The City reserves the right, but is not obligated to make safety inspections at any time the Successful Proposer is on City property and to ensure safety rules are not being violated.

**32. Occupational Health and Safety**

In compliance with Title 29 *CFR (Code of Federal Regulations)*, Section 1910.1200, any Hazardous Chemical items which are delivered from a Contract resulting from this Proposal must be accompanied by a Material Safety Data Sheet (MSDS). The MSDS sheets must be maintained by the user agency and must include the following information:

- a) The chemical name and the common name of the toxic substance.
- b) The hazards or other risks in the use of the toxic substance, including:
  - 1) The potential for fire, explosion, corrosiveness, and reactivity;
  - 2) The known acute and chronic health effects of risks from exposure, including the medical conditions which are generally recognized as being aggravated by exposure to the toxic substance; and
  - 3) The primary routes of entry and symptoms of overexposure.
- c) The proper precautions, handling practices, necessary personal protective equipment, and other safety precautions in the use of or exposure to the toxic substances, including appropriate emergency treatment in case of overexposure.
- d) The emergency procedure for spill, fire, disposal, and first aid.
- e) A description in lay terms of the known specific potential health risks posed by the toxic substances intended to alert any person reading this information.
- f) The year and month, if available, that the information was compiled and the name, address, and the emergency telephone number of the manufacturer responsible for preparing the information.
- g) All substances shall remain in manufacturer's container with manufacturer's labeling.

ALL TOXIC SUBSTANCES MUST BE LABELED FOR IDENTIFICATION IN ACCORDANCE WITH OSHA STANDARDS.

**33. Conflict of Interest**

The award of any contract hereunder is subject to the provisions of Chapter 112, *Florida Statutes*. Bidders must disclose with their bid the name of any officer, director, partner, proprietor, associate or agent who is also an officer or employee of the City or any of its agencies. Further, all Bidders must disclose the name of any officer or employee of the City who owns, directly or indirectly, an interest of five percent (5%) or more in the Bidder's firm or any of its branches or affiliate companies.

**34. Indemnity/Hold Harmless**

The Contractor agrees to protect, defend, indemnify and hold harmless the City of Coconut Creek and its officers, employees, and agents from and against any and all losses, penalties, damages, settlements, claims, costs, charges for other expenses, or liabilities of every and any kind including attorney fees, in connection with or arising directly or indirectly out of the work agreed to or performed by Contractor under the terms of any agreement that may arise due to this bidding process. Without limiting the foregoing, any and all such claims, suits, or other actions relating to personal injury, death, damage to property, defects in materials or workmanship, actual or alleged violations of any applicable statute, ordinance, administrative order, rule or regulation, or decree of any court shall be included in the indemnity hereunder.

**35. Public Entity Crimes Statement**

Pursuant to Paragraph 2(a) of Section 287.133, *Florida Statutes*, a person or affiliate who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a bid for a contract to provide any goods or services to a public entity; may not submit a bid on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and, may not transact business with any public entity in excess of the threshold amount provided in Section 287.017 for Category TWO (\$10,000) for a period of thirty-six (36) months from the date of being placed on the convicted vendor list.

**36. Public Records**

Florida law provides that municipal records shall at all times be open for personal inspection by any person. Section 119.01, F.S., the Public Records Law. Information and materials received by City in connection with a bid response shall be deemed to be public records subject to public inspection upon award, recommendation for award, or ten (10) days after bid opening, whichever occurs first. However, certain exemptions to the public records law are statutorily provided for in Section 119.07, F.S. If the Bidder believes any of the information contained in his or her response is exempt from the Public Records Law, then the Bidder, must in his or her response, specifically identify the material which is deemed to be exempt and cite the legal authority for the exemption. The City's determination of whether an exemption applies shall be final, and the Bidder agrees to defend, indemnify, and hold harmless the City, City Commission, its officers, employees, and agents, against any loss or damages incurred by any person or entity as a result of the City's treatment of records as public records.

**37. Drug-Free Workplace Programs**

Preference shall be given to businesses with Drug-Free Workplace Programs. Whenever two (2) or more bids which are equal with respect to price, quality and

service are received by the City for the procurement of commodities or contractual services, a bid received from a business that completes the attached Drug-Free Workplace form certifying that it is a Drug-Free Workplace shall be given preference in the award process.

### 38. Collusion

The Bidder certifies that its bid is made without previous understanding, agreement, or connection either with any previous firms or corporations offering a bid for the same items, or with the City. The Bidder also certifies that its bid is in all respects fair, without outside control, collusion, fraud, or otherwise illegal action.

### 39. Audit Rights

The City reserves the right to audit the records of the Contractor for the commodities and/or services provided under the contract at any time during the performance and term of the contract and for a period of three (3) years after completion and acceptance by the City. If required by the City, the Contractor agrees to submit to an audit by an independent certified public accountant selected by the City. The Contractor shall allow the City to inspect, examine and review the records of the Contractor in relation to this contract at any and all times during normal business hours during the term of the contract.

### 40. Patents and Royalties

The Contractor, without exception, shall indemnify and save harmless the City of Coconut Creek and its employees from liability of any nature and kind, including cost and expenses for or on account of any copyrighted, patented or un-patented invention, process, or article manufactured or used in the performance of the contract, including its use by the City of Coconut Creek. If the Contractor uses any design, device, or materials covered by letters, patent or copyright, it is mutually agreed and understood without exception that the bid prices shall include all royalties or costs arising from the use of such design, device, or materials in any way involved in the work.

### 41. Purchase by Other Governmental Agencies

If the Bidder is awarded a contract as a result of this bid document, he will, if he has sufficient capacity or quantities available, provide to other governmental agencies, so requesting, the products or services awarded in accordance with the terms and conditions of the bid document and resulting contract. Prices shall be F.O.B. delivered to the requesting agency.

### 42. Assignment

Neither party to the contract shall assign the contract or subcontract it as a whole without the written consent of the other, nor shall the Contractor assign any monies due or to become due to him, without the previous written consent of the Contract Administrator.

### 43. Venue

The parties waive the privilege of venue and agree that all litigation between them in the state courts shall take place in Broward County, Florida and that all

litigation between them in the federal courts shall take place in the Southern District in and for the State of Florida.

## 44. Default

### 44.1 Termination for Cause

In the event the Contractor shall default in or violate any of the terms, obligations, restrictions or conditions of this contract, the City may, upon written notice to the Contractor, terminate this contract effective immediately. In the event of such termination the City may hold the Contractor liable for any and all damages sustained by the City arising out of such default, including but not limited to costs of procurement and cover.

### 44.2 Termination for Default

In the event the Contractor shall default in any of the terms, obligations, restrictions or conditions in the contract documents, the City shall give the Contractor written notice by registered, certified mail of the default and that such default shall be corrected or actions taken to correct such default shall be commenced within three (3) calendar days thereof. In the event the Contractor has failed to correct the condition(s) of the default or the default is not remedied to the satisfaction and approval of the City, the City shall have all legal remedies available to it, including, but not limited to termination of the Contract in which case the Contractor shall be liable for any and all damages permitted by law arising from the default and breach of the contract.

### 44.3 Termination for Convenience of City

Upon thirty (30) calendar days written notice delivered by certified mail, return receipt requested, to the Contractor, the City may without cause and without prejudice to any other right or remedy, terminate the contract for the City's convenience whenever the City determines that such termination is in the best interest of the City. Where the contract is terminated for the convenience of the City the notice of termination to the Contractor must state that the contract is being terminated for the convenience of the City under the termination clause and the extent of termination. The Contractor shall discontinue all work on the appointed last day of service.

## SECTION II SPECIAL TERMS AND CONDITIONS

### 1. **Point of Contact**

To ensure fair consideration for all Proposers, the City prohibits communication to or with any department, elected official or employee during the submission process, other than the Purchasing Administrator, regarding the requirements for this submittal. Any such contact may be considered grounds for disqualification. The City shall not be responsible for oral interpretations given by any City employee or its representative.

All inquiries concerning clarifications of this solicitation or for additional information shall be submitted in writing by mail, email, or facsimile and directed as follows:

City of Coconut Creek – Purchasing Division  
Attn: Linda Jeethan, Purchasing Administrator  
4800 West Copans Road  
Coconut Creek, Florida 33063  
Fax: (954) 973-6754  
Email: ljeethan@coconutcreek.net

All responses to questions/clarifications will be sent to all prospective Proposers in the form of an addendum. Such contact is to be for clarification purposes only. Material changes, if any, to the scope of services, or bid procedures will only be transmitted by written addendum.

### 2. **Proposal Requirements**

#### 2.1 **Scope of Services Proposed**

Clearly describe the ability to perform the scope of services proposed including a work plan including an explanation of methodology to be followed to perform the services required of this proposal.

#### 2.2 **Firm Qualifications**

The proposal should give a description of the firm, including the size, range of activities, etcetera. Particular emphasis should be given as to how the firm-wide experience and expertise in this type of project will be brought to bear on the proposed project. The proposal must also identify the contact person and telephone number.

The Proposer must also be prepared to submit on the City's request, within seven (7) calendar days of the request, further evidence as to the qualifications such as financial data, previous experience, and/or evidence of legal qualifications to perform the work.

### 3. **Competency of Proposers**

Proposals shall be considered only from firms that have been continuously engaged in providing products and services similar to those specified herein for a reasonable period and that are presently engaged in the provision of these services. It may be necessary to produce evidence that they have established a satisfactory record of performance for a reasonable period of time.

### 4. **Performance**

It is the intention of the City to obtain the products and services as specified herein from a source of supply that will give prompt and convenient service. The awarded Proposer must be able to perform as required under the scope of services. Any failure of Contractor to comply with these

conditions may be cause for terminating any resulting contract immediately upon notice by the City. The City reserves the right to obtain these products from other sources, when necessary, should Contractor be unable to perform on a timely basis and such delay may cause harm to the using department or City residents.

**5. RFP Schedule**

The City will use the following tentative time schedule in the selection process. The City reserves the right to change and/or delay scheduled dates.

<b>Event</b>	<b>Date</b>
RFP Available	07/17/11
Last Date of Receipt of Questions	07/28/11
Addendum Release (if required)	07/29/11
Proposals Due (11:00 a.m. EST)	08/03/11
Selection Committee Review/Short List Prepared	08/03/11 – 08/08/11
Presentations by Short-Listed Firms – Final Ranking	08/10/11
Commission Award of Contract	08/25/11

**6. Proposal Submission**

One (1) clearly marked "Original" and four (4) copies of your complete response to this RFP shall be submitted no later than 11:00 a.m., EST on or before Wednesday, August 3, 2011, to the Office of the City Clerk, Coconut Creek Government Center, City Hall, 4800 West Copans Road, Coconut Creek, Florida 33063, in a sealed envelope which must be plainly marked on the outside with your company information and the following:

RFP No.: 08-03-11-11  
 RFP Name: Banking Services  
 Due Date/Time: Wednesday, August 3, 2011 at 11:00 a.m. EST

City of Coconut Creek  
 Office of the City Clerk  
 4800 West Copans Road  
 Coconut Creek, Florida 33063

**Note: The proposal shall be signed by a representative who is authorized to contractually bind the Proposer.**

- 6.1. If Proposer downloaded the RFP document from the Purchasing Division's webpage, Proposer's response shall not contain any alteration to the document posted other than entering data in spaces provided or including attachments as necessary. By submission of a response, Proposer affirms that a complete set of bid documents was obtained from the City of Coconut Creek Purchasing Division only and no alteration of any kind has been made to the solicitation.
- 6.2. The submittal of a proposal by a Proposer will be considered by the City as constituting an offer by the Proposer to perform the required services at the stated prices.
- 6.3. Please be advised that City Hall is closed on Fridays and on holidays observed by the City. Proposals may be delivered to the above address ONLY between the hours of 7:00 a.m. and 6:00 p.m. Monday through Thursday, however, please note that proposals are due at City Hall on the date and at the time specified in this RFP.

- 6.4 Proposals shall be typed or printed in ink. Use of erasable ink is not permitted. All blanks on the proposal form(s) must be completed. Names must be typed or printed below the signature. Facsimile proposals will not be accepted.
- 6.5 All proposals received from Proposers in response to this Request for Proposals will become the property of City and will not be returned to the Proposers. In the event of Contract award, all documentation produced as part of the Contract shall become the exclusive property of the City.
- 6.6 As the best interest of the City may require, the right is reserved to reject any and all proposals or waive any minor irregularity or technicality in proposals received. The City will determine which Proposers are "responsible and responsive".
- 6.7 Only one (1) proposal from any individual, firm, partnership, or corporation, under the same or different names, will be considered. Should it appear to the City that any Proposer is interested in more than one (1) proposal for work contemplated, all proposals in which such a Proposer is interested will be rejected. Proposer by submitting this proposal certifies that the proposal is made without previous understanding, agreement or connection with any person, firm or corporation making a proposal for the same material, supplies, equipment or services and is in all respects, fair and without collusion of fraud.

**7. Evaluation Method and Criteria**

The City will assemble a Selection Committee comprised of qualified City staff or other persons selected by the City. The selection of a Proposer with whom to contract shall be based on the proposal most advantageous to the City based on the "best value to the City" using the following criteria:

**Criteria**

- 1) Scope of Services (approach to services and ability to meet or exceed requested services)
- 2) Banking experience/Financial Stability/Experience of Team (include resumes)
- 3) References
- 4) Business Operations/Technology/Reporting
- 5) Pricing/Fees

- 7.1 The above criterion is provided to assist the Proposers in the allocation of their time and efforts during the submission process. The criterion also guides the Selection Committee during the short-listing and final ranking of Proposers by establishing a general frame work for those deliberations. Past performance of Proposers services may also be included in determining recommendation for award. During the evaluation process, City reserves the right, where it may serve the City of Coconut Creek's best interest to request additional information or clarification from Proposers.
- 7.2 Each proposal will be evaluated individually and in the context of all other proposals. Proposals must be fully responsive to the requirements described in this RFP and to any subsequent requests for clarification or additional information made by the City through written addenda to this RFP. Proposals failing to comply with the submission requirements, or those unresponsive to any part of this RFP, may be disqualified. There is no obligation on the part of the City to award the proposal to the lowest priced Proposer, and the City reserves the right to award the contract to the Proposer submitting the best overall responsive proposal which is most advantageous and in the best interest of the City in achieving the study or project, and to waive any irregularity or technicality in the proposals received. The City shall be the sole judge of the proposals that offer the

best value and the resulting agreement that is in its best interest and its decision shall be final.

- 7.3 While the City allows Proposers to take variances to the RFP terms, conditions, and specifications, the number and extent of variances taken will be considered in determining the Proposer who is most advantageous to the City.

**8. Review of Proposals for Responsiveness**

Each proposal will be reviewed to determine if the proposal is responsive to the submission requirements outlined in this RFP. A responsive proposal is one which follows the requirements of the RFP includes all documentation, is submitted in the format outlined in the RFP, is of timely submission, and has the appropriate signatures as required on each document. Failure to comply with these requirements may result in a proposal being deemed non-responsive.

**9. Selection Process**

The Selection Committee will evaluate all responsive proposals based upon the information and references contained in the proposals as submitted. The Selection Committee will rank all responsive proposals and determine a minimum of three (3), if more than three (3) proposals are responsive, to be finalists for further consideration. If less than three (3) responsive proposals are received, the Selection Committee will give further consideration to all responsive proposals.

The first ranked Proposer resulting from this process will be recommended to the Coconut Creek City Commission for award. The recommended Proposer may be required to appear before the City Commission to answer questions for contract award.

**10. Oral Presentations**

The top three (3) short-listed Proposers/finalists may be required to provide an oral presentation in support of their proposals or to exhibit or otherwise demonstrate the information contained therein or by conference telephone call for clarification purposes only, prior to a recommendation being presented to the City Commission. The Selection Committee will then re-rank the finalist's proposals.

**11. Award of Contract**

- 11.1 The proposals are publicly opened. A Selection Committee will evaluate the proposals based on the criteria stated herein. The City is the sole judge in evaluation considerations. It is the City's intent to award the contract to one (1) Proposer; however, the City reserves the right to award the contract to two (2) Proposers if the City deems it is in its best interest.
- 11.2 The Contract will be awarded only to a responsible and responsive Proposer(s) licensed and qualified by experience to do the work specified. The Proposer shall submit, prior to award of Contract, satisfactory evidence of his experience in like work and that he is fully prepared with the necessary organization, capital, and equipment to complete the scope of work. Proposer shall be insured, licensed, and certified by all applicable local, county, and state agencies.
- 11.3 All Proposers will be notified in writing when the City Commission makes an award. The Contract award, if any, shall be made to the Proposer whose proposal shall be deemed by the City Commission to be in the best interest of the City. The City Commission's decision of whether to make the award is in the best interest of the City and shall be final.

- 11.4 The Proposer warrants to the City that it is not insolvent, it is not in bankruptcy proceedings or receivership, nor is it engaged in or threatened with any litigation, arbitration or other legal or administrative proceedings or investigations of any kind which would have an adverse effect on its ability to perform its obligations under the Contract.
- 11.5 This signed proposal is considered an offer on the part of the Proposer, which offer shall be considered accepted upon approval by the City Commission of Coconut Creek. Within ten (10) days after receiving Notice of Award, the Successful Proposer shall submit a revised Certificate of Insurance naming the City of Coconut Creek as additional insured for all liability policies. Once the Risk Manager approves acceptable Certificates of Insurance, the City's authorized agent will issue a purchase order(s) to the Successful Proposer, as authorization of award, subject to the requirements of the specifications in their entirety and to the requirements of the Proposal Package.

## 12. Contract Term

- 12.1 The initial contract period shall be for five (5) fiscal year(s). The City reserves the right to extend the contract for an additional three (3) year term followed by an additional two (2) year term, providing both parties agree to the extension; all the terms, conditions and specifications remain the same; and such extension is approved by the City. Successful Proposer shall give written notice to the City not less than ninety (90) days prior to renewal date of any adjustment in the initial Contract amount. Contract renewal shall be based on satisfactory performance, mutual acceptance, and determination that the Contract is in the best interest of the City.
- 12.2 In the event services are scheduled to end because of the expiration of this contract, the Contractor shall continue the service upon the request of the Contract Administrator. The extension period shall not extend for more than ninety (90) days beyond the expiration date of the existing contract. The Contractor shall be compensated for the service at the rate(s) in effect when the City invokes this extension clause.

## 13. Price

Proposer shall quote a firm, fixed cost for the items listed in the scope of services and on the schedule of proposal prices page. Pricing shall include all costs associated with the project including labor, equipment, supplies, management, etc.

## 14. Cost Adjustments

- 14.1 Costs for all services purchased under this contract shall remain firm for the initial contract period. Costs for subsequent years and any extension term years shall be subject to an adjustment only if increases occur in the industry. However, unless very unusual and significant changes have occurred in the industry, such increases shall not exceed five percent (5%) per year or, whichever is less, the latest yearly percentage increase in the All Urban Consumers Price Index (CPI-U) (All Items), for the Miami-Ft. Lauderdale, FL area, as published by the Bureau of Labor Statistics, U.S. Department of Labor. The yearly increase or decrease in the CPI shall be the latest index published and available ninety (90) days prior to the end of the contract year then in effect compared to the index for the same month one (1) year prior. Any requested price increase shall be fully documented and submitted to the City at least ninety (90) days prior to the contract anniversary date. Any approved cost adjustments shall become effective upon the anniversary date of the contract. In the event the CPI or industry costs decline, the City shall have the right to receive from the Contractor a reasonable reduction in costs that reflect such cost changes in the industry.

- 14.2 The City may, after examination, refuse to accept the adjusted costs if they are not properly documented, increases are considered to be excessive, or any decreases are considered to be insufficient. In the event the City does not wish to accept the adjusted prices and the matter cannot be resolved to the satisfaction of the City, the contract can be cancelled by the City upon giving thirty (30) days written notice to the Contractor.

**15. Insurance Requirements**

Throughout the term of this Contract, Successful Proposer and/or any and all subcontractors or anyone directly or indirectly employed by either of them shall maintain in force at their own expense, insurance as follows:

**15.1 Workers' Compensation**

Statutory Limits of coverage to apply for all employees in compliance with all applicable State of Florida and federal laws. The policy must include Employers Liability with a limit of \$100,000.00 each accident.

**Note:** Proposers who are exempt from Florida's Workers' Compensation law must provide proof of such exemption issued by the Florida Department of Financial Services, Bureau of Workers' Compensation.

**15.2 General Liability**

Commercial General Liability insurance with limits not less than \$1,000,000.00 each occurrence combined single limit for Bodily Injury and Property Damage including coverage for premises/operations, contractual liability, personal injury, explosion, collapse, underground hazard, products/completed operations, broad form property damage, cross liability and severability of interest clause. This policy of insurance shall be written in an "occurrence" based format.

**15.3 Automobile Liability**

Comprehensive or Business Automobile Liability insurance with limits not less than \$500,000.00 each occurrence combined single limit for Bodily Injury and Property Damage including coverage's for owned, hired, and non-owned vehicles and/or equipment as applicable. This policy of insurance shall be written in an "occurrence" based format.

**15.4 Errors and Omissions Liability (If Applicable)**

Errors and Omissions Liability insurance with minimum coverage limits of \$1,000,000.00 each occurrence.

**15.5 General**

Should any of the required insurance be provided under a form of coverage that includes a general annual aggregate limit and provides that claims investigation or legal defense costs be included in such general annual aggregate limit, such general annual aggregate limit shall be double the occurrence limits specified above.

Should any required insurance lapse during the Contract term, requests for payments originating after such lapse shall not be processed until the City receives satisfactory evidence of reinstated coverage as required by this Contract, effective as of the lapse date. If insurance is not reinstated, City may, at its sole option terminate this Agreement effective on the date of such lapse of insurance.

Auto Liability and General Liability policies shall be endorsed to provide the following:

- a) Name as additional insured the City of Coconut Creek and its Officers, Agents, Employees and Commission Members.
- b) That such insurance is primary to any other insurance available to the additional insured with respect to claims covered under the policy and that insurance applies separately to each insured against whom claims are made or suit is brought, but the inclusion of more than one insured shall not operate to increase the insurer's limit of liability.

All policies shall be endorsed to provide sixty (60) days prior written notice of cancellation, non-renewal or reduction in coverage or limits to:

City of Coconut Creek  
Attn: Linda Jeethan, Purchasing Administrator  
4800 West Copans Road  
Coconut Creek, Florida 33063

The issuing agency shall include full name, address and telephone number in each insurance certificate issued.

Certificates of Insurance, in form and evidencing all required insurance and endorsements, shall be submitted with the Proposer's Proposal Package. If Proposer is Successful Proposer, then prior to commencement of Contract, Proposer must submit a revised Certificate of Insurance naming the City of Coconut Creek as additional insured for all liability policies.

**15.6 Insurance Company and Agent**

All insurance policies herein required of the Successful Proposer shall be written by a company with a A.M. Best rating of A-VII or better that is duly authorized and licensed to do business in the State of Florida and shall be executed by agents, thereof that are duly licensed as agents in said state.

A copy of **any** current Certificate of Insurance should be included with your proposal.

**SECTION III  
DETAILED REQUIREMENTS – SCOPE OF SERVICES**

**1. Purpose and Overview**

The purpose of this Request for Proposal is to contract with a single bank that can offer the highest quality of service at the lowest cost to the taxpayers.

**2. Minimum Qualifications**

The following minimum qualifications must be met in order for the Proposer's proposal to be considered:

- A. Federal or State of Florida Chartered Bank;
- B. Respondent must be certified as a "Qualified Public Depository" under Chapter 280 Florida Statutes, "Security for Public Deposits";
- C. Member of the FDIC; and
- D. Member of the Federal Reserve System.

Proposer must have adequate organization, facilities, equipment and personnel to ensure prompt and efficient services to the City. The City reserves the right before recommending any award to inspect the facilities, organization and financial condition, or to take any other action necessary to determine the financial institution's ability to perform, in accordance with its specifications, terms, and conditions.

The Respondent must have a branch bank located in Coconut Creek.

The Respondent must have received an unqualified opinion for each of the last two (2) years' audited financial report.

**3. Scope of Services**

The information provided in this scope of services identifies services the City is currently receiving and desires to maintain. In addition, where applicable, the City has indicated new or additional services it will consider.

**4. Bank Accounts**

The City desires to maximize its cash availability through the use of concentration and zero balance accounts. This account structure will be comprised of a Concentration Account, three (3) zero-balance accounts, and a demand deposit account. All available balances will be maintained in the Concentration Account. The zero balance accounts will be reimbursed or swept at the close of the business day. The following bank accounts will be maintained during the contract period.

- A. Concentration Account (Master Account) – This account will be used to concentrate the daily cash balances of the various accounts of the City and will be an interest bearing account. Incoming and outgoing EFT's will be deposited into or withdrawn from this account. The City will make daily cash, credit and credit card deposits into this account.
- B. Payroll Account (Zero-Balance Account) - This account will be used solely to process payroll disbursements to employees. There will not be any direct deposits into this account, except for the Bank transfer to cover direct deposit transactions and payroll checks presented for payment by City employees.
- C. Accounts Payable Account (Zero Balance Account) – This account will be used solely to process disbursements for accounts payable. There will not be any direct deposits into this account, except for the Bank transfer to cover checks presented for payment.

- D. CDBG and SHIP Operating Account (Zero Balance Account) – This account will be used solely to receive CDBG and SHIP funds and disburse related expenses.
- E. Cafeteria Plan Flexible Benefit Account (Demand Deposit Account) – This account will be used for the reimbursement of Internal Revenue Code, Section 125 expenses. This account will include bi-weekly participant deposits and reimbursement checks made by a third party administrator.
- F. Other Zero-Balance Accounts – The City reserves the right to open additional zero-balance accounts during the contract period at the price proposed.

#### 5. **Availability of Funds**

Awarded Bank agrees to credit the City's Concentration Account for Incoming EFT's the same day regardless of the time of receipt during the day.

Deposits will be made by armored truck during the business day to a designated location mutually agreed on by the City and the awarded bank.

All checks will be based on the awarded Bank's "availability schedule". Proposing banks are required to attach a copy of their current schedule to their Proposal. Awarded bank agrees to notify the Director of Financial and Administrative Services or designee, in writing, of any changes to the schedule. The City reserves the right to periodically audit the awarded Bank's compliance with the existing "availability schedule".

Under no circumstances should the clearance period exceed the Federal Reserve Guarantee.

#### 6. **Positive Pay**

The City uses positive pay for all vendor checks. The information is transmitted weekly or more frequently, if necessary, for vendor disbursements. The bank shall provide a system to automatically compare checks issued by the City with checks presented for payment. When a check is presented that does not match the file of issued checks transmitted to the bank, the check should then become an exception item. The bank should contact the City to determine whether an exception item is returned or paid. The file that is sent to the bank includes check date, check number, payee and amount.

#### 7. **ACH Processing**

Currently, the City submits the following files to the bank for ACH processing:

1. Bi-monthly utility payments from resident bank accounts for utility services for credit into the City Concentration Account;
2. Bi-monthly debit amounts from recreation program participants bank accounts for membership fees for credit into the City Concentration Account;
3. Bi-weekly credit amounts to employee bank accounts for payroll;
4. Bi-weekly credit amount for employee emergency payroll (file will only be activated in the event of a disaster and City is unable to process its regular payroll).

The City regularly receives ACH transfers from governmental entities and financial institutions.

Please include any transmission deadlines for ACH files, and describe when the funds will be applied to/against the City's account. Provide details on how voiding and reversing of individual ACH items are handled, and if it is possible how to reverse or cancel an ACH file.

Please describe how ACH files are processed (i.e. individually, as a pass-thru file, as an import where the file can be uploaded, etc.).

**8. Wire Transfer Services**

The bank will provide a complete funds transfer service, which includes secure procedures for facilitating both repetitive and non-repetitive fund transfers. The City will not be charged for transfers between City accounts.

Please include any transmission deadlines for wire transfers, and describe when the funds will be applied to/against the City's account. Provide details on how to reverse or cancel a wire transfer. Currently, the City enters repetitive and non-repetitive wire transfer templates on-line.

**9. On-Line Account Access**

The bank shall provide a secured web based solution that will allow the City on-line access to all City bank accounts and lockbox activity. The system will enable the City user to communicate with the bank, download and archive information, provide daily reporting, facilitate viewing and printing of the front and back of cleared checks, execute on-line stop payments, perform wire transfers, and access detailed ACH information.

The respondent must have the ability to provide the City with access to on-line balance and account activity reporting with the following minimum prior day and current day information:

- a. Closing ledger balance
- b. Collected balance
- c. One (1) day float
- d. Two (2) days or more days float
- e. Total Credits
- f. Number of credits
- g. Total Debits
- h. Number of Debits
- i. Opening Ledger Balance
- j. Opening Available Balance
- k. Current Available Balance

Individual activity amounts and descriptions to include, but not be limited to, the following:

- a. Deposits
- b. Lock box activity
- c. Wire transfers (incoming and outgoing)
- d. ACH transfers (incoming and outgoing)
- e. Internal bank account transfers
- f. Other bank credits and charges
- g. Individual checks amounts paid along with corresponding check numbers and date cleared

Prior day is defined as, at minimum, the previous twenty (20) business days. Current day query file should be updated on real-time basis or periodically during the business day. Respondents should provide a sample of their daily on-line reporting format.

**10. Overdrafts**

It is not the intention of the City to overdraw any account. In the event of any overdraft, all checks presented for payment will be paid.

**11. Stop Payments**

Stop payment orders will routinely be initiated electronically.

**12. Lock Box Services**

The City currently utilizes lock box services for the credit of utility payments to the City's Concentration account. The respondent will provide a sample of the Lock Box Agreement. In addition, please address the following specifically:

- a. Describe the bank's lockbox products and services. Provide pricing information and turnaround time for deposits.
- b. What controls are in place to insure all payments received are processed the same day received?
- c. Can you provide a local address for lockbox payments?
- d. What are the deposit times for customer's lockbox and how are they determined?
- e. How many availability schedules are offered to your retail lockbox customers? Is the schedule you are offering the best retail schedule?
- f. What is the earliest transmission time available to a customer without affecting your ability to deposit all checks received for a ledger credit day?
- g. Do you use a third-party processor, including couriers, for any part of this service? If so, please explain.
- h. Can you provide daily images of all checks and remittance advices? If so, in what formats (on-line, CD rom, other)? How long is this information available in archives?
- i. Can you process checks for multiple accounts with minimal errors?
- j. What instances generate exceptions and how are exceptions treated (rejected, forwarded to the City for processing, etc.)?

**13. Foreign Check Deposits**

From time to time the City will receive Canadian and other foreign checks for payment of utility bills. Canadian and foreign checks will be deposited in U.S. dollars on the day of deposit. A foreign exchange adjustment will not be permitted.

**14. Cashing Petty Cash Checks**

The bank will cash petty cash checks at no charge to the City or employee cashing the check. The bank will require that the employee present a current City issued identification card to cash Petty Cash Checks.

**15. Returned Items**

1. The bank will make one (1) attempt to present again any deposited checks returned due to *Insufficient or Uncollected Funds*. The City will not be assessed a penalty fee until after the second failed attempt to clear the item, unless redeposit is not practical.
2. Checks that are returned due to *Closed Accounts* will be immediately returned to the City.
3. Checks lacking the *City's endorsement* for deposit will be *guaranteed* by the bank and not returned to the City.
4. Checks deposited *lacking signature* shall not be presented for payment, and immediately returned to the City.
5. Checks redeposited a second time will not result in a deposit fee at the time of redeposit.
6. Checks *not honored/paid* after the *second presentment* due to *insufficient and/or uncollected funds, or closed account*, will be returned to the City within the time period specified in the Florida Statutes.

Please provide the various methods of notification of returned items available to the City.

**16. Bank Statements and Account Reconciliation**

Monthly bank statements will be for the full calendar month and will be delivered to the City within nine (9) business days after the end of the month. Daily deposits, cleared checks, wire

transfers, ACH's, and all other debits and credits must be sorted by date. Accompanying the statements will be front and back copies of all cancelled checks, sorted by check number. In addition, the City requires that cancelled checks images (front and back) be provided on CD ROM in a searchable format.

The City requires the bank to provide a full account reconciliation program for the Accounts Payable Account. The information provided should include the check number, amount of check, and date check was paid. This information should be available immediately at month-end in excel or text file format.

Debit and credit advices are to be issued for deposit discrepancies within 24 hours of deposit.

**17. Monthly Service Charge/Analysis Statement**

A monthly analysis statement shall be completed and delivered to the City within ten (10) business days after the end of the month. This analysis shall include average ledger balance, average daily float, collected balance, investible balance (if reserve is required), unit costs, monthly units, total cost for each service, compensating balance required for no service charge, earnings credit rate, and net balance that provides interest earnings.

**18. Designated Account Executive**

The City requests that the respondent banks provide the names of a designated account executive, as well as an alternate. The designated account executives must have the authority to make timely decisions in the normal course of business.

Resumes must be provided for all key account executives designated to service this account.

**19. Banking Supplies**

The depository Bank will provide all necessary banking supplies. These shall include, but not be limited to, deposit bags, deposit slips in triplicate and deposit stamps. Accounts Payable and Payroll laser checks are printed in-house including complete MICR encoding. For these checks, the City purchases blank safety stock.

**20. Armored Car Services**

The bank will provide the City with an Armored Courier Service for pick-up of the City deposits for same day deposit. The average daily cash transported by Armored Courier Service is \$30,000. Daily pick-up will be required no later than 2:00 PM for same day credit every day the City is open for business:

City Hall 4800 West Copans Road Coconut Creek, FL 33063	Community Center 1100 Lyons Road Coconut Creek, FL 33063 (includes Fridays)	Recreation Complex 4455 Sol Press Blvd. Coconut Creek, FL 33073 (includes Fridays)
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The armored courier service company provided by the bank will make available to the designated City pick-up location and keep current photo identification and signature specimens of each and every person assigned to pick up such deposits from the City location. The City will rely on this documentation for turnover of the daily deposits.

Each and every deposit pick-up, regardless of location, will be receipted for by signature in a city maintained logbook.

A credit will be applied to the City's charges on the analysis statement in the event that the courier fails to pick-up at the designated time and location.

**21. New Services**

The City issues payroll checks to its seasonal employees and would be interested in including these bi-weekly checks in the positive pay program.

The City is interested in a Super NOW Account within the Bank to invest the collected balance of the Concentration Account on a nightly basis. Please provide information, including interest rate calculation, for this service.

The City is interested in making vendor payments via Electronic Funds Transfer (EFT).

The City is interested in an on-line imaging services for all cancelled checks, deposit slips, individual deposit items, etc. Please provide details and a listing of all fees (if any).

The bank shall provide safety deposit boxes, if needed, and in sizes to be determined, at the request of the City. Please include a schedule of costs associated with this service.

**22. Emergency Services**

The bank shall be prepared to deliver banking services within twenty-four (24) hours of a disaster event (hurricane, tornado, wildfire, etc). The bank shall provide information regarding their disaster recovery plan, including specific plans related to servicing the City, in the event of a disaster. The bank shall provide a listing to the City semi-annually of bank contact names, phone numbers, and physical location to be available to assist in the event of an emergency.

**23. Costs of Account Maintenance**

- a. The City shall pay for banking services using an *Account Analysis* calculation, whereby the bank shall bill for the quantity of services provided multiplied by a specific unit cost less an *Earnings Credit*. The bank shall provide the City with a monthly account analysis statement for each account detailing activity volume verses associated unit costs, cost extensions and a summary analysis for all combined.
- b. Any and all costs due the bank shall be billed to the City on a *monthly basis*.
- c. In the event that the earnings exceed all applicable fees, the bank shall deposit the excess earnings on a monthly basis.
- d. There shall be no other costs to the City other than those included in the monthly analysis.
- e. Respondents should provide a sample monthly analysis statement along with their proposals. The account analysis should include, at a minimum:
  1. Service rendered
  2. Average Collected Balance – The average daily ledger balance less average daily float.
  3. Current Month's Earnings Credit Rate – The respondent shall identify the index used.
  4. Current Month's Earnings Credit – The balance of the uninvested collected balance (during the month for which charges are being billed), multiplied by the Current Month's Earnings Credit Rate, divided by 365 days, multiplied by the number of days in the month (for which charges are being billed)
  5. Net Service Charge – Total service fees less the Earnings Credit.

**24. Continuous Service**

The bank shall maintain support on a continuous basis without interruption of service. Continuing disruption of service shall be cause for termination of contract.

**25. Access to Records**

The City or its authorized representative shall have access to the books and records maintained by the bank with respect to the City's bank accounts at all reasonable times. Such books and records shall be preserved by the bank as required by applicable regulatory agencies.

**26. Transition Plan**

Respondent shall describe their conversion plan to transfer assets of the City to the Bank. Include information regarding lead-time necessary before the contracts can be implemented, and include details of the plan for educating and training City employees in the use of the bank's systems. Provide a timeline schedule and any applicable charges for the conversion plan.

**27. Miscellaneous items**

Please outline any Banking Incentive Programs for City employees such as, free or reduced cost checking accounts, reduced rate loans and other free or reduced cost services provided to the Bank's customer's employees.

The City currently has separate agreements in place for Merchant Credit Card Services. However, the City reserves the right to add these services upon expiration of the current agreement.

The City currently has a separate P-Card agreement in place to purchase and pay for goods and services. However, the City reserves the right to add these services upon expiration of the current agreement. Please provide information regarding processing procedures, software packages, as well as any associated fees in the proposal.

The City currently does not utilize Remote Deposit Capture. However, the City reserves the right to add these services in the future. Please provide information regarding processing procedures, software and hardware requirements, as well as any associated fees in the proposal.

**28. Service Enhancements**

Propose any new financial services that may be considered for further improving the effectiveness of the City's treasury management operations that are not otherwise addressed herein. Include related costs to the City.

**29. General Information Required**

1. In accordance with Section 280.17 of the Florida State Statutes, the City's depository bank must be continuously recognized as a Qualified Public Depository by the Office of the Treasurer of the State of Florida. Please provide documentation showing that your bank is a qualified public depository.
  - a. Provide a copy of your most recent Qualified Depository Monthly and Annual Report provided to the State of Florida Department of Financial Services
  - b. Provide a copy of your most recent Quarterly Consolidated Reports of Condition and Income, and any amended reports, required by the Federal Deposit Insurance Act.
2. Provide a copy of the banks' audited financial statements for the past two (2) years.
3. Discuss key measures of the bank's financial strength (total assets, market capitalization, collateralization etc.)

4. Provide proof of your bank's current rating from Standard & Poor's or Moody's. Include ratings for bank financial strength, bank deposits and issuer rating.
5. Identify the size and scope of your public banking unit, banking officers' responsibilities for City's accounts, role and relationship, and relevant credentials and experience of each person on the relationship management team. Please provide a resume for each member of the relationship management team, including address, phone, fax and e-mail contact information. Does the Bank provide a toll-free number for Customer Service?
6. For the past three (3) years, identify fully the extent to which your bank or individual partners or employees have been subject to any ongoing municipal securities or banking investigations, party to any municipal securities or banking litigation or arbitration, or the subject of a subpoena in connection with a municipal securities or banking investigation. In addition, include any such investigation which concluded in an enforcement or disciplinary action ordered or imposed in the last three (3) years.
7. Provide a statement as to whether the selection of your bank will result in any current or potential conflict of interest. If so, your bank's response must specify the party with which the conflict exists or might arise, the nature of the conflict, and whether your bank would step aside or resign from the engagement or representation creating the conflict. Please disclose any financial or contractual relationship that your bank or any individual member of your bank has or had (over the past three (3) years) with any City Commissioner.
8. Describe what kind of Treasury Management Services your bank can provide to the City. Discuss the factors that differentiate your service from that of other providers.
9. List any cash management services that your bank has outsourced in the past twenty-four (24) months and provide an explanation for the decision to outsource these services.
10. Respondent is to make a statement if they have ever had a service agreement terminated for cause in the last seven (7) years and detail the date, entity/name of company.
11. Provide details on any merger or acquisition that the bank is currently committed to and the expected impact on the services requested in this RFP.
12. All City employees, upon presenting proper required identification, and whether or not they maintain an account with the proposer, must be allowed to cash their payroll checks unimpeded by usual proposer requirements. Detail other accommodations you plan to offer City employees.
13. The Respondent must have a branch bank located in Coconut Creek. Please provide addresses and hours of operation of all branches within the City, including any weekend hours.
14. If you offer a payroll debit card program, provide details.
15. Provide names, address, phone numbers, e-mail address, and contract period of two (2) references of current Florida Government customers and two (2) references of past Florida Government customers, preferably with comparable volumes and origination types, who have been using services requested in this RFP.
16. Please discuss any additional attributes that the City should consider in evaluating your bank's ability to provide the services requested. Propose any new financial service plans

or practices not otherwise addressed in this proposal but deemed to be in the best interest of the City and include cost information as applicable.

STATEMENT OF NO-PROPOSAL

CITY OF COCONUT CREEK  
BANKING SERVICES  
RFP NO. 08-03-11-11

NOTICE TO PROSPECTIVE PROPOSERS

If not submitting a proposal at this time, please detach this sheet from the RFP documents, complete the information requested, and return to:

CITY OF COCONUT CREEK  
PURCHASING DIVISION  
4800 WEST COPANS ROAD  
COCONUT CREEK, FL 33063

NO PROPOSAL SUBMITTED FOR REASON(S) CHECKED AND/OR INDICATED:

- Insufficient time to respond to the Notice to Proposers.
- Our company does not handle this type of product/service.
- Our schedule would not permit us to perform.
- We cannot meet the specifications nor provide an alternate equal product.
- Other (Please specify): \_\_\_\_\_

---

We do  do not  want to be retained on your mailing list for future bids for the type of product and/or service.

COMPANY NAME: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

TELEPHONE NUMBER: \_\_\_\_\_

FAX NUMBER: \_\_\_\_\_

# COCONUT CREEK



## SECTION IV

### PROPOSAL PACKAGE

**BANKING SERVICES  
RFP NO. 08-03-11-11**

**DUE DATE:** 11:00 a.m. EST., Wednesday, August 3, 2011

**SUBMIT TO:** Office of the City Clerk  
City of Coconut Creek  
Government Center, City Hall  
4800 West Copans Road  
Coconut Creek, FL 33063

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone No.: \_\_\_\_\_

Fax No.: \_\_\_\_\_

### PROPOSAL REQUIREMENTS CHECKLIST

Proposer has attached all documents listed in the checklist as provided and any other pertinent information. The documents in this section are to be executed, notarized (if applicable), and submitted as a condition to this Request for Proposals.

#### CHECK LIST

#### FORMS ATTACHED

Proposer Information	Yes_____	No_____
Proposal Confirmation	Yes_____	No_____
Schedule of Proposal Prices	Yes_____	No_____
Scope of Services Proposed	Yes_____	No_____
Firm Qualifications	Yes_____	No_____
Reference Sheet	Yes_____	No_____
Indemnification Clause	Yes_____	No_____
Non-Collusive Affidavit	Yes_____	No_____
Drug-Free Workplace Form	Yes_____	No_____
Sworn Statement on Public Entity Crimes	Yes_____	No_____
Exceptions to the RFP	Yes_____	No_____
Certificate of Insurance	Yes_____	No_____
Copies of Valid Licenses	Yes_____	No_____
One (1) Original and Four (4) Copies are Submitted	Yes_____	No_____

**PROPOSER INFORMATION**

Communications concerning this proposal shall be addressed to:

Company Name: \_\_\_\_\_

Social Security/Federal Tax I.D. No.: \_\_\_\_\_

Proposer's Name (Print): \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

**ACKNOWLEDGEMENT OF ADDENDA**

**Instructions:** Complete Part I or Part II, Whichever Applies

**Part I:**

Proposer has examined copies of all the Contract Documents and of the following Addenda (receipt of all which is hereby acknowledged).

Addendum No: _____	Dated: _____

**Part II:**

No Addendum was received in connection with this RFP.

It is understood and agreed by Proposer that the City reserves the right to reject any and all proposals, to make awards on all items or any items according to the best interest of the City, and to waive any irregularities in the proposal or in the proposals received as a result of the RFP. It is also understood and agreed by the Proposer that by submitting a proposal, Proposer shall be deemed to understand and agree that no property interest or legal right of any kind shall be created at any point during the aforesaid evaluation/selection process until and unless a contract has been agreed to and signed by both parties.

\_\_\_\_\_  
Proposer's Authorized Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Proposer's Printed Name



**CITY OF COCONUT CREEK  
BANKING SERVICES  
RFP NO. 08-03-11-11**

**SCHEDULE OF PROPOSAL PRICES**

Description	Annual Volume	Cost Per Unit	Total Cost
<b>Balance Related Services</b>			
FDIC Insurance Charge	238,244	\$	\$
<b>Depository Services</b>			
Public Depository Collateral	12	\$	\$
Online Banking Services	12	\$	\$
Account Maintenance-Concentration/Zero Balance	48	\$	\$
Account Maintenance-Flex Benefit	12	\$	\$
Automated Transfer Credits	412	\$	\$
Automated Transfer Debits	412	\$	\$
Stop Payment	106	\$	\$
Currency IN	2,116	\$	\$
Return Item Fax Fee	97	\$	\$
Wire Transfer In	40	\$	\$
Deposit Error Correction	2	\$	\$
ACH Credits Received	2,012	\$	\$
Deposit R/I Chargeback - Returned Deposit Items	83	\$	\$
Wire Transfer Out	230	\$	\$
ACH Debits Received	335	\$	\$
ACH-Notice of Change	64	\$	\$
ACH-Origination Return	65	\$	\$
Items Deposit on US	3,653	\$	\$
Items Deposit on Local	43,721	\$	\$
Items Deposit Transit	14,521	\$	\$
Items Paid	3,223	\$	\$
Deposits Credited	1,254	\$	\$

Description	Annual Volume	Cost Per Unit	Total Cost
ACH Credits Received	2,424	\$	\$
ACH Debits Received	326	\$	\$
<b>Lockbox Services</b>			
Lockbox Maintenance	12	\$	\$
Lockbox e-mail	12	\$	\$
Lockbox Additional Scan	6,191	\$	\$
Lockbox CD Rom	12	\$	\$
Lockbox Maintenance	42,349	\$	\$
Lockbox Check Only	5,332	\$	\$
Lockbox Data Entry	2,116	\$	\$
Lockbox Package Preparation	143	\$	\$
Lockbox Correspondence	129	\$	\$
Lockbox Exceptions - Web Exceptions	1,068	\$	\$
Lockbox Exceptions - Returned via Mail	391	\$	\$
Lockbox Items Processed	41,525	\$	\$
ACH Credits Transactions	31,617	\$	\$
ACH Debits Transactions	124	\$	\$
<b>Account Reconciliation</b>			
CD Rom - paid items - Maintenance	48	\$	\$
Paid Only Recon Trans-PC File Transmission	58	\$	\$
Account Recon Base Fee	12	\$	\$
Full Recon Items	2,823	\$	\$
Full Recon Transmission	12	\$	\$
Maintenance Register Adds	100	\$	\$
Maintenance Void Adds	1	\$	\$
Transmission Register Adds	2,991	\$	\$
CD Rom - paid items	2,040	\$	\$

Description	Annual Volume	Cost Per Unit	Total Cost
<b>Miscellaneous</b>			
Armored Courier Fee	12	\$	\$
<b>Total Proposed Annual Cost</b>			\$

Total Proposed Annual Cost (Written): \_\_\_\_\_  
 \_\_\_\_\_

\*\*\*\*\*

<b>Charges for Any Other Services Not Listed Above – Itemize</b>			
Description	Annual Volume	Cost Per Unit	Total Cost
Attach additional sheets if necessary		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

\*\*\*\*\*

Company Name: \_\_\_\_\_

Proposer's Name: \_\_\_\_\_

Proposer's Title: \_\_\_\_\_

Proposer's Signature: \_\_\_\_\_

## SCOPE OF SERVICES PROPOSED

Proposer shall attach to the Proposal Package as outlined in Section III, Detailed Requirements – Scope of Services; a detailed list of all materials and equipment and a complete detailed description of the Proposer's Approach to the Scope of Services, specifically those as required and any other additional information.

**Note:** Additional sheets may be attached if necessary.

REFERENCES

The following is a list of at least four (4) references that Proposer has provided similar service in the past three (3) years. Government agency references are preferred.

1. Name of Firm, City, County or Agency: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Scope of Work: \_\_\_\_\_  
\_\_\_\_\_

2. Name of Firm, City, County or Agency: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Scope of Work: \_\_\_\_\_  
\_\_\_\_\_

3. Name of Firm, City, County or Agency: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Scope of Work: \_\_\_\_\_  
\_\_\_\_\_

4. Name of Firm, City, County or Agency: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Scope of Work: \_\_\_\_\_  
\_\_\_\_\_

NOTE: Additional references may be attached and provided.

INDEMNIFICATION CLAUSE  
(Page 1 of 1)

The parties agree that one percent (1%) of the total compensation paid to Contractor for the work of the contract shall constitute specific consideration to Contractor for the indemnification to be provided under the Contract. The Contractor shall indemnify and hold harmless the City Commission, the City of Coconut Creek, and their agents and employees from and against all claims, damages, losses and expenses including attorney's fees arising out of or resulting from the performance of the work provided that any such claim, damage, loss or expense (1) is attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property (other than the work itself) including the loss of use resulting therefrom, and (2) is caused in whole or in part by any negligent act or omission of the Contractor, any subcontractor, anyone directly or indirectly employed by any of them or anyone for whose acts any of them may be liable, regardless of whether or not it is caused in part by a party indemnified hereunder.

In any and all claims against the City, or any of their agents or employees by any employee of the Contractor, any subcontractor, anyone directly or indirectly employed by any of them or anyone for whose acts any of them may be liable, the indemnification obligation under this Paragraph shall not be limited in any way by any limitation on this amount or type of damages compensation or benefits payable by or for the Contractor or any subcontractor under Workers' Compensation Acts, Disability Benefit Acts or other Employee Benefit Acts. Nothing in this section shall affect the immunities of the City pursuant to Chapter 768, Florida Statutes.

\_\_\_\_\_  
Contractor's Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

State of: \_\_\_\_\_

County of: \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 2011, by \_\_\_\_\_, who is (who are) personally known to me or who has produced \_\_\_\_\_ as identification and who did (did not) take an oath.

\_\_\_\_\_  
Notary Public Signature

\_\_\_\_\_  
Notary Name, Printed, Typed or Stamped

Commission Number: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

NON-COLLUSIVE AFFIDAVIT

State of \_\_\_\_\_ )  
County of \_\_\_\_\_ )ss.

\_\_\_\_\_ being first duly sworn, deposes and says that:

- (1) He/she is the \_\_\_\_\_ (Owner, Partner, Officer, Representative or Agent) of \_\_\_\_\_ the Proposer that has submitted the attached proposal;
- (2) He/she is fully informed respecting the preparation and contents of the attached proposal and of all pertinent circumstances respecting such proposal;
- (3) Such proposal is genuine and is not a collusive or sham proposal;
- (4) Neither the said Proposer nor any of its officers, partners, owners, agents, representatives, employees or parties in interest, including this affiant, have in any way colluded, conspired, connived or agreed, directly or indirectly, with any other Proposer, firm, or person to submit a collusive or sham proposal in connection with the work for which the attached proposal has been submitted; or to refrain from bidding in connection with such work; or have in any manner, directly or indirectly, sought by agreement or collusion, or communication, or conference with and Proposer, firm or person to fix the price or prices in the attached proposal or of any other Proposer, or to fix an overhead, profit, or cost elements of the proposal price or the proposal price of any other Proposer, or to secure through any collusion, conspiracy, connivance, or unlawful agreement any advantage against (Recipient), or any person interested in the proposed work;
- (5) The price or prices quoted in the attached proposal are fair and proper and are not tainted by any collusion, conspiracy, connivance, or unlawful agreement on the part of the Proposer or any other of its agents, representatives, owners, employees or parties in interest, including this affiant.

Signed, sealed and delivered  
in the presence of:

\_\_\_\_\_  
\_\_\_\_\_

By: \_\_\_\_\_

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Title)

ACKNOWLEDGEMENT

State of \_\_\_\_\_

County of \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_,  
2011, by \_\_\_\_\_, who is personally known to me or who has produced  
\_\_\_\_\_ as identification and who did (did not) take an oath.

WITNESS my hand and official seal

\_\_\_\_\_  
NOTARY PUBLIC

\_\_\_\_\_  
(Name of Notary Public: Print, Stamp, or  
Type as Commissioned.)

**DRUG-FREE WORKPLACE FORM**

The undersigned vendor in accordance with *Florida Statutes*, Chapter 287, Section 287.087 hereby certifies that \_\_\_\_\_ does:  
(Name of Business)

- 1) Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
- 2) Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
- 3) Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).
- 4) In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of *Florida Statutes*, Chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
- 5) Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
- 6) Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

\_\_\_\_\_  
Proposer's Signature

\_\_\_\_\_  
Date

**SWORN STATEMENT  
ON PUBLIC ENTITY CRIMES  
UNDER FLORIDA STATUTES CHAPTER 287.133(3)(a).**

THIS FORM MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICER AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted with RFP No. 08-03-11-11 for Banking Services.
2. This sworn statement is submitted by \_\_\_\_\_ (name of entity submitting sworn statement) whose business address is \_\_\_\_\_ and (if applicable) its Federal Employer Identification Number (FEIN) is \_\_\_\_\_. (If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement: \_\_\_\_\_.)
3. My name is \_\_\_\_\_ and my  
(Please print name of individual signing)  
relationship to the entity named above is \_\_\_\_\_.
4. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including, but not limited to, any bid, proposal, reply, or contract for goods or services, any lease for real property, or any contract for the construction or repair of a public building or public work, involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
5. I understand that a "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.
6. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
  1. A predecessor or successor of a person convicted of a public entity crime: or
  2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The Cityship by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.
7. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or any entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts let by a public entity, or which otherwise transacts or applies to transact business with a public entity, or

which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

8. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies.)

Neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, nor any affiliate of the entity have been charged with and convicted of a public entity crime subsequent to July 1, 1989.

The entity submitting this sworn statement, or one or more of the officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989, AND (Please indicate which additional statement applies.)

There has been a proceeding concerning the conviction before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer did not place the person or affiliate on the convicted vendor list. (Please attach a copy of the final order.)

The person or affiliate was placed on the convicted vendor list. There has been a subsequent proceeding before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer determined that it was in the public interest to remove the person or affiliate from the convicted vendor list. (Please attach a copy of the final order.)

The person or affiliate has not been placed on the convicted vendor list. (Please describe any action taken by or pending with the Department of General Services.)

\_\_\_\_\_  
Proposer's Name

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_

State of: \_\_\_\_\_

County of : \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 2011, by \_\_\_\_\_, who is (who are) personally known to me or who has produced \_\_\_\_\_ as identification and who did (did not) take an oath.

\_\_\_\_\_  
Notary Public Signature

\_\_\_\_\_  
Notary Name, Printed, Typed or Stamped

Commission Number: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_



# ATTACHMENT "A" - ACCOUNT BALANCE ANALYSIS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1

07/07/11 13:03:22

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
 NAME CITY OF COCONUT CREEK

EFF DATE 05/30/11

AVG LEDGER BALANCE	15,917,117.89	EARNINGS CR AMOUNT	5,105.22
-AVERAGE FLOAT	98,765.00	-ANALYZED CHARGES	3,585.12
		-OFFICER ADJUSTMENT	0.00
AVG COLLECTED BALANCE	15,818,352.89	-ANALYSIS MARKUP	0.00
		NET ANALYZED RESULT	1,520.10
RESERVE REQUIRMENT	790,917.65	ANALYSIS/FEE DISP	WVE/WVE
INVESTABLE BALANCE	15,027,435.24	FEE BASED CHARGES	
		FEE BASED MARKUP	
AVG POS LEDG BAL	15,917,117.90	DIRECT CHARGES	
BALANCE REQUIRED	10,542,206.61	WAIVED CHARGES	12.96
EXCESS/(DEFICIT) BALANCE	4,485,228.63		
		ANL/FEE DISP AFTER FINALS	
EARNINGS CREDIT RATE	0.40	ANL CHG AFTER FINALS	
\$1.00 UNIT PRICE	2,943.55	FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	31
		DATE LAST UPDATED	06/13/11

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1

07/07/11 13:02:12

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
NAME CITY OF COCONUT CREEK

EFF DATE 04/30/11

AVG LEDGER BALANCE	15,692,935.09	EARNINGS CR AMOUNT	4,835.98
-AVERAGE FLOAT	209,305.43	-ANALYZED CHARGES	2,808.82
		-OFFICER ADJUSTMENT	0.00
AVG COLLECTED BALANCE	15,483,629.66	-ANALYSIS MARKUP	0.00
		NET ANALYZED RESULT	2,027.16
RESERVE REQUIRMENT	774,181.49	ANALYSIS/FEE DISP	WVE/WVE
INVESTABLE BALANCE	14,709,448.17	FEE BASED CHARGES	
		FEE BASED MARKUP	
AVG POS LEDG BAL	15,692,935.10	DIRECT CHARGES	
BALANCE REQUIRED	8,532,565.58	WAIVED CHARGES	12.48
EXCESS/(DEFICIT) BALANCE	6,176,882.59		
		ANL/FEE DISP AFTER FINALS	
EARNINGS CREDIT RATE	0.40	ANL CHG AFTER FINALS	
\$1.00 UNIT PRICE	3,041.67	FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	30
		DATE LAST UPDATED	05/12/11

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1  
07/07/11 13:00:58

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
NAME CITY OF COCONUT CREEK

EFF DATE 03/30/11

AVG LEDGER BALANCE	15,944,750.09	EARNINGS CR AMOUNT	5,117.73
-AVERAGE FLOAT	87,598.12	-ANALYZED CHARGES	4,861.59
		-OFFICER ADJUSTMENT	0.00
AVG COLLECTED BALANCE	15,857,151.97	-ANALYSIS MARKUP	0.00
		NET ANALYZED RESULT	256.14
RESERVE REQUIRMENT	792,857.61	ANALYSIS/FEE DISP	WVE/WVE
INVESTABLE BALANCE	15,064,294.36	FEE BASED CHARGES	
		FEE BASED MARKUP	
AVG POS LEDG BAL	15,944,750.11	DIRECT CHARGES	
BALANCE REQUIRED	14,299,665.87	WAIVED CHARGES	11.76
EXCESS/(DEFICIT) BALANCE	764,628.49		
		ANL/FEE DISP AFTER FINALS	
EARNINGS CREDIT RATE	0.40	ANL CHG AFTER FINALS	
\$1.00 UNIT PRICE	2,943.55	FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	31
		DATE LAST UPDATED	04/20/11

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1  
07/07/11 12:59:45

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
NAME CITY OF COCONUT CREEK

EFF DATE 02/28/11

AVG LEDGER BALANCE	18,364,071.54	EARNINGS CR AMOUNT	5,325.55
-AVERAGE FLOAT	95,015.32	-ANALYZED CHARGES	3,320.59
		-OFFICER ADJUSTMENT	0.00
AVG COLLECTED BALANCE	18,269,056.22	-ANALYSIS MARKUP	0.00
		NET ANALYZED RESULT	2,004.96
RESERVE REQUIRMENT	913,452.81	ANALYSIS/FEE DISP	WVE/WVE
INVESTABLE BALANCE	17,355,603.41	FEE BASED CHARGES	
		FEE BASED MARKUP	
AVG POS LEDG BAL	18,364,071.55	DIRECT CHARGES	
BALANCE REQUIRED	10,808,938.71	WAIVED CHARGES	10.32
EXCESS/(DEFICIT) BALANCE	6,546,664.70		
		ANL/FEE DISP AFTER FINALS	
EARNINGS CREDIT RATE	0.40	ANL CHG AFTER FINALS	
\$1.00 UNIT PRICE	3,258.93	FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	28
		DATE LAST UPDATED	03/14/11

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1

07/07/11 12:58:18

EFF DATE 01/30/11

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
NAME CITY OF COCONUT CREEK

AVG LEDGER BALANCE	31,956,258.50	EARNINGS CR AMOUNT	10,276.15
-AVERAGE FLOAT	115,890.35	-ANALYZED CHARGES	3,935.41
		-OFFICER ADJUSTMENT	0.00
AVG COLLECTED BALANCE	31,840,368.15	-ANALYSIS MARKUP	0.00
		NET ANALYZED RESULT	6,340.74
RESERVE REQUIRMENT	1,592,018.40	ANALYSIS/FEE DISP	WVE/WVE
INVESTABLE BALANCE	30,248,349.75	FEE BASED CHARGES	
		FEE BASED MARKUP	
AVG POS LEDG BAL	31,956,258.51	DIRECT CHARGES	
BALANCE REQUIRED	11,573,656.00	WAIVED CHARGES	10.92
EXCESS/(DEFICIT) BALANCE	18,674,693.75		
		ANL/FEE DISP AFTER FINALS	
EARNINGS CREDIT RATE	0.40	ANL CHG AFTER FINALS	
\$1.00 UNIT PRICE	2,943.55	FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	31
		DATE LAST UPDATED	02/14/11

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1

07/07/11 12:51:57

EFF DATE 12/30/10

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
NAME CITY OF COCONUT CREEK

AVG LEDGER BALANCE	31,788,439.18	EARNINGS CR AMOUNT	10,221.91
-AVERAGE FLOAT	116,142.16	-ANALYZED CHARGES	4,006.99
		-OFFICER ADJUSTMENT	0.00
AVG COLLECTED BALANCE	31,672,297.02	-ANALYSIS MARKUP	0.00
		NET ANALYZED RESULT	6,214.92
RESERVE REQUIRMENT	1,583,614.86	ANALYSIS/FEE DISP	WVE/WVE
INVESTABLE BALANCE	30,088,682.16	FEE BASED CHARGES	
		FEE BASED MARKUP	
AVG POS LEDG BAL	31,788,439.19	DIRECT CHARGES	
BALANCE REQUIRED	11,784,049.17	WAIVED CHARGES	11.52
EXCESS/(DEFICIT) BALANCE	18,304,632.99		
		ANL/FEE DISP AFTER FINALS	
EARNINGS CREDIT RATE	0.40	ANL CHG AFTER FINALS	
\$1.00 UNIT PRICE	2,943.55	FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	31
		DATE LAST UPDATED	01/13/11

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1

07/07/11 12:50:43

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
NAME CITY OF COCONUT CREEK

EFF DATE 11/30/10

AVG LEDGER BALANCE	22,751,302.43	EARNINGS CR AMOUNT	7,080.85
-AVERAGE FLOAT	80,164.20	-ANALYZED CHARGES	3,389.28
AVG COLLECTED BALANCE	22,671,138.23	-OFFICER ADJUSTMENT	0.00
RESERVE REQUIRMENT	1,133,556.91	-ANALYSIS MARKUP	0.00
INVESTABLE BALANCE	21,537,581.32	NET ANALYZED RESULT	3,691.57
AVG POS LEDG BAL	22,751,302.43	ANALYSIS/FEE DISP	WVE/WVE
BALANCE REQUIRED	10,297,695.31	FEE BASED CHARGES	
EXCESS/(DEFICIT) BALANCE	11,239,886.01	FEE BASED MARKUP	
EARNINGS CREDIT RATE	0.40	DIRECT CHARGES	
\$1.00 UNIT PRICE	3,041.67	WAIVED CHARGES	10.92
		ANL/FEE DISP AFTER FINALS	
		ANL CHG AFTER FINALS	
		FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	30
		DATE LAST UPDATED	12/13/10

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1

07/07/11 12:48:32

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
NAME CITY OF COCONUT CREEK

EFF DATE 10/30/10

AVG LEDGER BALANCE	16,274,760.10	EARNINGS CR AMOUNT	5,222.12
-AVERAGE FLOAT	94,165.80	-ANALYZED CHARGES	3,149.69
		-OFFICER ADJUSTMENT	0.00
AVG COLLECTED BALANCE	16,180,594.30	-ANALYSIS MARKUP	0.00
		NET ANALYZED RESULT	2,072.43
RESERVE REQUIRMENT	809,029.72	ANALYSIS/FEE DISP	WVE/WVE
INVESTABLE BALANCE	15,371,564.58	FEE BASED CHARGES	
		FEE BASED MARKUP	
AVG POS LEDG BAL	16,274,760.10	DIRECT CHARGES	
BALANCE REQUIRED	9,260,920.51	WAIVED CHARGES	11.64
EXCESS/(DEFICIT) BALANCE	6,110,644.07		
		ANL/FEE DISP AFTER FINALS	
EARNINGS CREDIT RATE	0.40	ANL CHG AFTER FINALS	
\$1.00 UNIT PRICE	2,943.55	FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	31
		DATE LAST UPDATED	11/12/10

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1

07/06/11 09:29:36

EFF DATE 09/30/10

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
NAME CITY OF COCONUT CREEK

AVG LEDGER BALANCE	16,878,355.78	EARNINGS CR AMOUNT	5,251.10
-AVERAGE FLOAT	65,636.56	-ANALYZED CHARGES	2,911.79
		-OFFICER ADJUSTMENT	0.00
AVG COLLECTED BALANCE	16,812,719.22	-ANALYSIS MARKUP	0.00
		NET ANALYZED RESULT	2,339.31
RESERVE REQUIRMENT	840,635.96	ANALYSIS/FEE DISP	WVE/WVE
INVESTABLE BALANCE	15,972,083.26	FEE BASED CHARGES	
		FEE BASED MARKUP	
AVG POS LEDG BAL	16,878,355.78	DIRECT CHARGES	
BALANCE REQUIRED	8,845,267.51	WAIVED CHARGES	11.04
EXCESS/(DEFICIT) BALANCE	7,126,815.75		
		ANL/FEE DISP AFTER FINALS	
EARNINGS CREDIT RATE	0.40	ANL CHG AFTER FINALS	
\$1.00 UNIT PRICE	3,041.67	FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	30
		DATE LAST UPDATED	10/14/10

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1

07/06/11 09:28:24

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
NAME CITY OF COCONUT CREEK

EFF DATE 08/30/10

AVG LEDGER BALANCE	17,258,320.11	EARNINGS CR AMOUNT	5,542.11
-AVERAGE FLOAT	86,240.90	-ANALYZED CHARGES	3,506.64
		-OFFICER ADJUSTMENT	0.00
AVG COLLECTED BALANCE	17,172,079.21	-ANALYSIS MARKUP	0.00
		NET ANALYZED RESULT	2,035.47
RESERVE REQUIRMENT	858,603.96	ANALYSIS/FEE DISP	WVE/WVE
INVESTABLE BALANCE	16,313,475.25	FEE BASED CHARGES	
		FEE BASED MARKUP	
AVG POS LEDG BAL	17,258,320.11	DIRECT CHARGES	
BALANCE REQUIRED	10,311,349.92	WAIVED CHARGES	11.58
EXCESS/(DEFICIT) BALANCE	6,002,125.33		
		ANL/FEE DISP AFTER FINALS	
EARNINGS CREDIT RATE	0.40	ANL CHG AFTER FINALS	
\$1.00 UNIT PRICE	2,943.55	FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	31
		DATE LAST UPDATED	09/13/10

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1

07/06/11 09:27:15

EFF DATE 07/30/10

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
NAME CITY OF COCONUT CREEK

AVG LEDGER BALANCE	18,460,699.72	EARNINGS CR AMOUNT	5,938.53
-AVERAGE FLOAT	60,320.87	-ANALYZED CHARGES	3,174.21
		-OFFICER ADJUSTMENT	0.00
AVG COLLECTED BALANCE	18,400,378.85	-ANALYSIS MARKUP	0.00
		NET ANALYZED RESULT	2,764.32
RESERVE REQUIRMENT	920,018.94	ANALYSIS/FEE DISP	WVE/WVE
INVESTABLE BALANCE	17,480,359.91	FEE BASED CHARGES	
		FEE BASED MARKUP	
AVG POS LEDG BAL	18,460,699.72	DIRECT CHARGES	
BALANCE REQUIRED	9,332,177.99	WAIVED CHARGES	10.68
EXCESS/(DEFICIT) BALANCE	8,148,181.92		
		ANL/FEE DISP AFTER FINALS	
EARNINGS CREDIT RATE	0.40	ANL CHG AFTER FINALS	
\$1.00 UNIT PRICE	2,943.55	FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	31
		DATE LAST UPDATED	08/12/10

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS

AAS - PAST CYCLE BALANCE AND RATE INFORMATION

NEXT = PAGE 1  
07/06/11 09:25:54

SEL \_\_\_ BANK 689 ACCOUNT C 00059624955  
NAME CITY OF COCONUT CREEK

EFF DATE 06/30/10

AVG LEDGER BALANCE	16,958,205.74	EARNINGS CR AMOUNT	5,267.79
-AVERAGE FLOAT	92,047.13	-ANALYZED CHARGES	3,708.32
		-OFFICER ADJUSTMENT	0.00
AVG COLLECTED BALANCE	16,866,158.61	-ANALYSIS MARKUP	0.00
		NET ANALYZED RESULT	1,559.47
RESERVE REQUIRMENT	843,307.93	ANALYSIS/FEE DISP	WVE/WVE
INVESTABLE BALANCE	16,022,850.68	FEE BASED CHARGES	
		FEE BASED MARKUP	
AVG POS LEDG BAL	16,958,205.75	DIRECT CHARGES	
BALANCE REQUIRED	11,267,489.25	WAIVED CHARGES	12.18
EXCESS/(DEFICIT) BALANCE	4,755,361.43		
		ANL/FEE DISP AFTER FINALS	
EARNINGS CREDIT RATE	0.40	ANL CHG AFTER FINALS	
\$1.00 UNIT PRICE	3,041.67	FEE CHG AFTER FINALS	
		LEAD ACCOUNT C	00059624955
		CHARGE ACCOUNT D	00059624955
		DAYS OPEN DURING MONTH	30
		DATE LAST UPDATED	07/30/10

AAN6209 - PRESS PA1 FOR NEXT PAGE OR USE OPERATOR LOGICAL PAGING COMMANDS



CITY OF COCONUT CREEK  
BANKING SERVICES  
RFP NO. 08-03-11-11

TABULATION

Description	Annual Volume	SunTrust Banks, Inc.		Wells Fargo Bank, N.A		Citibank, N.A		Branch Banking & Trust BB&T	
		Cost Per Unit	Total Cost	Cost Per Unit	Total Cost	Cost Per Unit	Total Cost	Cost Per Unit	Total Cost
Balance Related Services		\$ -	\$ -	Cost	Cost	0.1303	\$ 26.37	\$ -	\$ -
FDIC Insurance Charge	238,244								
Depository Services									
Public Deposit Collateral	12	N/A		Cost		TBD	TBD		
Online Banking Services	12	\$ 20,000	\$ 240.00	\$ 350,000	\$ 4,200.00	\$ 75,000	\$ 900.00	\$ 192,500	\$ 2,310.00
Account Maintenance-Concentration/Zero Balance	48	\$ 10,000	\$ 480.00	\$ 10,000	\$ 480.00	\$ 18,000	\$ 864.00	\$ 5,000	\$ 240.00
Account Maintenance-Flex Benefit	12	\$ 10,000	\$ 120.00	\$ 10,000	\$ 120.00	\$ 18,000	\$ 216.00	\$ 5,000	\$ 60.00
Automated Transfer Credits	412			\$ -	\$ -	\$ 0.1200	\$ 49.44	\$ -	\$ -
Automated Transfer Debits	412			\$ -	\$ -	\$ 0.1200	\$ 49.44	\$ -	\$ -
Stop Payment	106	\$ 12,000	\$ 1,272.00	\$ 7,500	\$ 795.00	\$ 12,500	\$ 1,325.00	\$ 7,500	\$ 795.00
Currency IN	2,116	\$ 0.1500	\$ 317.40	\$ 0.0060	\$ 12.70	\$ 0.1500	\$ 317.40	\$ 0.0017	\$ 359.76
Return Item Fax Fee	97	\$ 1,000	\$ 97.00	\$ 2,000	\$ 194.00	N/A	N/A	N/A	N/A
Wire Transfer IN	40	\$ 6,000	\$ 240.00	\$ 6,000	\$ 240.00	\$ 7,000	\$ 280.00	\$ 7,500	\$ 300.00
Deposit Error Correction	2	\$ 6,000	\$ 12.00	\$ 2,000	\$ 4.00	\$ -	\$ -	\$ 5,000	\$ 10.00
ACH Credits Received	2,012	\$ 0.0800	\$ 160.96	\$ 0.1200	\$ 241.44	\$ 0.1000	\$ 201.20	\$ 0.1200	\$ 241.44
Deposit R/I Chargeback - Returned Deposit Items	83	\$ 3,000	\$ 249.00	\$ 2,000	\$ 166.00	\$ 10,000	\$ 830.00	\$ 7,500	\$ 622.50
Wire Transfer Out	230	\$ 7,000	\$ 1,610.00	\$ 8,000	\$ 1,840.00	\$ 10,000	\$ 2,300.00	\$ 9,000	\$ 2,070.00
ACH Debits Received	335	\$ 0.0800	\$ 26.80	\$ 0.1200	\$ 40.20	\$ 0.1000	\$ 33.50	\$ 0.1800	\$ 60.30
ACH-Notice of Change	64	\$ 4,000	\$ 256.00	\$ 2,000	\$ 128.00	\$ 5,000	\$ 320.00	\$ 2,000	\$ 128.00
ACH-Origination Return	65	\$ 5,000	\$ 325.00	\$ 2,000	\$ 130.00	\$ 5,000	\$ 325.00	\$ 3,000	\$ 195.00
Items Deposit on US	3,653	\$ 0.0900	\$ 328.77	\$ 0.0400	\$ 146.12	\$ 0.0900	\$ 328.77	\$ 0.0300	\$ 109.59
Items Deposit on Local	43,721	\$ 0.0900	\$ 3,934.89	\$ 0.0400	\$ 1,748.84	\$ 0.0900	\$ 3,934.89	\$ 0.0300	\$ 1,311.63
Items Deposit Transit	14,521	\$ 0.0900	\$ 1,306.89	\$ 0.0400	\$ 580.84	\$ 0.0900	\$ 1,306.89	\$ 0.0300	\$ 435.63
Items Paid	3,223	\$ 0.1100	\$ 354.53	\$ 0.0800	\$ 257.84	\$ 0.1700	\$ 547.91	\$ 0.0400	\$ 128.92
Deposits Credited	1,254	\$ 0.4000	\$ 501.60	\$ 0.2500	\$ 313.50	\$ 0.6000	\$ 752.40	\$ 0.2000	\$ 250.80
ACH Credits Received	2,424	\$ 0.0800	\$ 193.92	\$ 0.1200	\$ 290.88	\$ 0.1200	\$ 290.88	\$ 0.1200	\$ 290.88
ACH Debits Received	326	\$ 0.0800	\$ 26.08	\$ 0.1200	\$ 39.12	\$ 0.1200	\$ 39.12	\$ 0.1800	\$ 58.68

CITY OF COCONUT CREEK  
BANKING SERVICES  
RFP NO. 08-03-11-11

TABULATION

	SunTrust Banks, Inc.			Wells Fargo Bank, N.A			Citibank, N.A			Branch Banking & Trust BB&T		
LockBox Services	12	\$ 30,000	\$ 360.00	\$ 100,000	\$ 1,200.00	\$ 150,000	\$ 1,800.00	\$ 150,000	\$ 1,800.00	\$ 150,000	\$ 1,800.00	\$ 1,800.00
Lockbox Maintenance	12	N/A		\$ 50,000	\$ 600.00	\$ 12,000	\$ 144.00		N/A		N/A	N/A
Lockbox e-mail	6,191	\$ 0.0200	\$ 123.82	\$ 0.0400	\$ 247.64	\$ 0.1200	\$ 742.92		\$ 0.0500	\$ 0.0500	\$ 309.55	\$ 309.55
Lockbox Additional Scan	12	\$ 25,000	\$ 300.00	\$ 25,000	\$ 300.00	\$ 25,000	\$ 300.00		\$ 15,000	\$ 15,000	\$ 180.00	\$ 180.00
Lockbox CD Rom	42,349			?	?						N/A	N/A
Lockbox Maintenance	5,332	\$ 0.1500	\$ 799.80	\$ 0.3500	\$ 1,866.20	\$ 0.5000	\$ 2,666.00		\$ 0.2200	\$ 0.2200	\$ 1,173.04	\$ 1,173.04
Lockbox Check Only	2,116	N/A		\$ 0.0200	\$ 42.32	\$ 0.0100	\$ 21.16		\$ 0.0150	\$ 0.0150	\$ 31.74	\$ 31.74
Lockbox Data Entry	143	N/A		\$ 0.5000	\$ 71.50				\$ 20,000	\$ 20,000	\$ 240.00	\$ 240.00
Lockbox Package Preparation	129	\$ 0.1500	\$ 193.50	\$ 0.4400	\$ 56.76	\$ 0.0800	\$ 10.32		\$ 0.2500	\$ 0.2500	\$ 32.25	\$ 32.25
Lockbox Correspondence	1,068	\$ 1,000	\$ 1,068.00	\$ 0.1500	\$ 160.20	TBD	TBD		\$ 0.5000	\$ 0.5000	\$ 534.00	\$ 534.00
Lockbox Exceptions - Web Exceptions	391	\$ 0.1500	\$ 58.65	\$ 0.2000	\$ 78.20	\$ 0.3500	\$ 136.85					
Lockbox Exceptions - Returned Via Mail	41,525	\$ 0.1500	\$ 6,228.75	\$ 0.2100	\$ 8,720.25							
Lockbox Items Processed	31,617	\$ 0.0700	\$ 2,213.19	\$ 0.0350	\$ 1,106.60	\$ 0.2500	\$ 7,904.25		\$ 0.0700	\$ 0.0700	\$ 2,213.19	\$ 2,213.19
ACH Credits Transaction	124	\$ 0.0700	\$ 8.68	\$ 0.0350	\$ 4.34	\$ 0.2500	\$ 31.00		\$ 0.0700	\$ 0.0700	\$ 8.68	\$ 8.68
ACH Debits Transaction												
Account Reconciliation	48	\$ 25,000	\$ 1,200.00	\$ 20,000	\$ 960.00	\$ 25,000	\$ 1,200.00		\$ 37,500	\$ 37,500	\$ 450.00	\$ 450.00
CD Rom - paid items - Maintenance	58	\$ 6,000	\$ 348.00			\$ 12,000	\$ 696.00		\$ 7,500	\$ 7,500	\$ 435.00	\$ 435.00
Paid Only Recon Trans-PC File Transaction	12	\$ 50,000	\$ 600.00	\$ 45,000	\$ 540.00	\$ 80,000	\$ 960.00		\$ 25,000	\$ 25,000	\$ 300.00	\$ 300.00
Account Recon Base Fee	2,823	\$ 0.0200	\$ 56.46	\$ 0.0600	\$ 169.38	\$ 0.1350	\$ 381.11		\$ 0.0400	\$ 0.0400	\$ 112.92	\$ 112.92
Full Recon Items	12	\$ 6,000	\$ 72.00	\$ 7,500	\$ 90.00				\$ 7,500	\$ 7,500	\$ 90.00	\$ 90.00
Full Recon Transmission	100	\$ 0.1000	\$ 10.00			\$ 0.1350	\$ 13.50		\$ 0.0400	\$ 0.0400	\$ 4.00	\$ 4.00
Maintenance Register Adds	1	\$ 0.1000	\$ 0.10						\$ 0.0400	\$ 0.0400	\$ 0.04	\$ 0.04
Maintenance Void Adds	2,991					\$ 0.1350	\$ 403.79		\$ 0.0400	\$ 0.0400	\$ 119.64	\$ 119.64
Transmission Register Adds	2,040	\$ 0.0400	\$ 81.60	\$ 0.2000	\$ 408.00	\$ 0.0500	\$ 102.00		\$ 0.0500	\$ 0.0500	\$ 102.00	\$ 102.00
CD Rom- paid items												
Miscellaneous	12	N/A		N/A		TBD	TBD		TBD			
Armored Courier Fee					\$ 28,589.86		\$ 32,751.10				\$ 18,114.18	\$ 18,114.18
Total Proposed Annual Cost					\$ 177.50		\$ 4,482.20				\$ 26,806.36	\$ 26,806.36
Total Charges for any Other Services not Listed Above					\$ 28,767.36		\$ 37,233.30				\$ 44,920.54	\$ 44,920.54
Total Proposed Annual Cost of Proposed Services & Other Services												

SunTrust Banks, Inc.			
Description	Annual Volume	Cost Per Unit	Total Cost
* - Please refer to fee schedule following in this section for additional service charges for online banking and other services	N/A	N/A	N/A
** - Charges applies when stop payment initiated online. Manual stop payments are charged at \$15.00	N/A	N/A	N/A
*** - Based on cash deposits made at a local SunTrust branch location per \$100.	N/A	N/A	N/A
All other fees for additional services not listed, or subsets of services requested by the City, will be charged at SunTrust Bank's prevailing rates unless otherwise negotiated by both the City and SunTrust prior to account activation.	N/A	N/A	N/A
<b>Total Charges for any Other Services not Listed Above</b>			N/A

Wells Fargo Bank, N.A.			
Description	Annual Volume	Cost Per Unit	Total Cost
Zero Balance ACCT - MAINT	N/A	N/A	\$ 25.00
Zero Balance ACCT - Per Sub Account	N/A	N/A	\$ 10.00
ACH Origination Maintenance	N/A	N/A	\$ 35.00
ACH Origination Per File Processed/Transmitted	N/A	N/A	\$ 7.50
Sweep Investment Maintenance	N/A	N/A	\$ 100.00
<b>Total Charges for any Other Services not Listed Above</b>			<b>\$ 177.50</b>

Citibank, N.A.			
Description	Annual Volume	Cost Per Unit	Total Cost
ACH -Monthly Maintenance	12	\$ 25.00	\$ 300.00
ACH -Online Monthly Maintenance	12	\$ 15.00	\$ 180.00
ACH-Batch File Online	TBD	\$ 7.00	\$ -
ACH-Batch File/Transmission	TBD	\$ 25.00	\$ -
Deposit Cash/Coin	20	\$ 0.12	\$ 2.40
Lockbox-Online Images Maintenance	12	\$ 90.00	\$ 1,080.00
Lockbox-Online Images/Checks	5,332	\$ 0.03	\$ 159.96
Lockbox-Online Images/Documents	5,332	\$ 0.12	\$ 639.84
Lockbox-Merchant Implementation Fee	1	\$ 500.00	\$ 500.00
Mail Services Per Month	TBD	At Cost	At Cost
ZBA- Concentration Account	12	\$ 25.00	\$ 300.00
ZBA- Child Account	60	\$ 10.00	\$ 600.00
Remote Check Deposit	12	\$ 60,000	\$ 720,000
<b>Total Charges for any Other Services not Listed Above</b>			<b>\$ 4,482.20</b>

Branch Banking and Trust BB&T			
Description	Annual Volume	Cost Per Unit	Total Cost
RDI Special Handling Maintenance	60	\$ 5.00	\$ 300.00
ACH Origination Monthly Maintenance	12	\$ 25.00	\$ 300.00
ACH File Origination Fee Per File (estimated # files)	48	\$ 5.00	\$ 240.00
Positive Pay with Payee Monthly Maintenance	12	\$ 25.00	\$ 300.00
Positive Pay Items w/Reconciliation	3,216	\$ 0.04	\$ 128.64
Positive Pay Issue File (estimated # of files)	48	\$ 5.00	\$ 240.00
Zero Balance Master Account	12	\$ 25.00	\$ 300.00
Zero Balance Sub Accounts	36	\$ 15.00	\$ 540.00
Retail Lockbox Set Up & Implementation Fee	One Time	\$ 1,500.00	N/A
Retail Lockbox Image Maintenance Fee	12	\$ 100.00	\$ 1,200.00
Retail Lockbox PO Box Rental	Annually	\$ -	\$ 1,040.00
Retail Data Transmission	12	\$ 150.00	\$ 1,800.00
Retail Lockbox Per Check Imaged	42,348	\$ 0.010	\$ 423.48
Retail Lockbox Deposits	264	\$ 0.48	\$ 126.72
Retail Lockbox Per OCR Coupon Imaged	48,528	\$ 0.01	\$ 485.28
Retail Lockbox Page Scan Per Item	6,192	\$ 0.05	\$ 309.60
Retail Lockbox Image Transmission	12	\$ 150.00	\$ 1,800.00
Retail Lockbox Postage	By Weight		
Retail Lockbox Web Exception Image Maintenance	12	\$ 50.00	\$ 600.00
Lockbox Items Processed 80% Full Items	33,220	\$ 0.20	\$ 6,644.00
Lockbox Items Processed 15% Partial Items	6,228	\$ 0.22	\$ 1,370.16
Lockbox Items Processed 5% MultiBalanced Items	2,077	\$ 0.24	\$ 498.48
Assumption Based on Lockbox Information provided 79 items has valid account numbers and there were 8 keystrokes required per item.			
Vault Deposits & Other Credits (estimated volume)	240	\$ 1.00	\$ 240.00
Vault Coin & Currency Deposits (based on 30,000.00 in cash deposited per day as referenced in the RFP)	7,200,000	\$ 0.00110	\$ 7,920.00
*Vault Fees are assessed when an Armored Courier is contracted by the City		See below	
<b>Total Charges for any Other Services not Listed Above</b>			<b>\$ 26,806.36</b>



12	Lisa Calvo	Regions Bank 2800 Ponce de Leon Blvd Coral Gables , FL 33134	305-774-5074	305-774-5120	Downloaded 7/19/2011
13	Richard Duran	J.P.Morgan Chase Bank 350 East Las Olas Blvd, Floor 12 - Suite 1250 Fort Lauderdale , FL 33301	954-356-0044	866-386-8232	Downloaded 7/20/2011
14	dana washington	wellsfargo bank n.a 100 s ashley dr ste 910 tampa , FL 33569	813-225-4431	813-225-4450	Downloaded 7/20/2011
15	Anne Middleton	Fifth Third Bank 999 Vanderbilt Beach Road Naples , FL 34108	239-591-6397	239-449-7101	Downloaded 7/20/2011
16	Ralph Hildevert	JPMorgan Chase Bank, N.A. 1450 Brickell Ave. 33rd Fl. Miami , FL 33131	305-579-9320	305-351-8451	Downloaded 7/20/2011
17	Brenda Souter	Asset Performance Group LLC 300 Continental Dr Newark , DE 19713	585-492-3438	585-492-3484	Downloaded 7/20/2011
18	Zornalyn Ebanks- McClain	Southern Commerce Bank 5571 W. Hillsboro Blvd., Coconut Creek , FL 33073	954-429-1786	954-429-1702	Downloaded 7/20/2011
19	BEVERLY MARRIOTT	PNC BANK 201 E. PINE STREET ORLANDO , FL 32801	407-245-2490	407-245-3234	Downloaded 7/20/2011
20	Abram Flansburg	ServerMonkey.com 5306 Hollister Houston , TX 77040	713-430-2174	713-430-3999	Downloaded 7/20/2011
21	Linda Jobe	USBank 1 ASouth Pinckney St Madison , WI 53703	608-252-4109	608-252-4240	Downloaded 7/20/2011
22	Jim Rittenhouse	BidClerk 28 N Clark Ste 450 Chicago , IL 60602	877-737-6482	312-275-7197	Downloaded 7/21/2011
23	Debra Parker	Wells Fargo Bank 1021 E Cary Street Richmond , VA 23219	804-697-7327	804-697-7078	Downloaded 7/22/2011
24	natalie curran	bank of america 11 winthrop st walpole , MA 02081	617-434-3021	617-310-3097	Downloaded 7/25/2011
25	Brian E. Adams	Carter, Terry and Co. 3060 Peachtree Road/ Suite 1400 Atlanta , GA 30305	404-364-2059	404-364-2079	Downloaded 7/25/2011
26	Lydia Blandon	Citibank 8750 Doral Blvd, Suite 700 Miami , FL 33178	305-599-5524	877-319-2313	Downloaded 7/27/2011
27	dana washington	wellsfargo bank 100 s ashley dr ste 910 tampa , FL 33602	813-225-4431	813-225-4450	Downloaded 7/29/2011

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City Hall Hours of Operation: Monday through Thursday - 7:00 a.m. to 6:00 p.m.

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