

City of Gainesville

SunTrust Bank

November 10th , 2016

Presentation Content

Executive Summary	Page 2
SunTrust Team and Overview	page 3
North Florida, our commitment to the City, Purpose & onUp	Page 11
Treasury Solutions Discussion	Page 15

Executive Summary

SunTrust is pleased to meet with the City to discuss your needs

Introductions & History

- Introduction of SunTrust Team
- History of the market and partnership with the City of Gainesville
- “Client First” Relationship Management
- Sharing SunTrust Purpose with City of Gainesville

Observations, Recommendations & Continued Partnership

- Continued partnership leveraging SunTrust specific value added services:
 - Community Development
 - onUp
- The City continues to move with the industry trend of moving its payments from paper to electronic
 - Automation of payments
 - Future enhancements to our platform

Why SunTrust?

- SunTrust and the City are both purpose driven organizations, that strive to see the improvement of those they serve
- SunTrust has a “One Team” approach delivered by a Jacksonville and Gainesville based Relationship Team
- Long term commitment to the Gainesville Market
- Extensive experience serving Government and Not For Profits clients
- Continued commitment to provide efficiencies and best possible financial scenario to the City:
 - Aggressive pricing
 - Above market ECR, and guaranteed interest paid
 - No FDIC Assessments
 - Enhanced Rebate for a Card Program
- Ability to handle all financial needs in coordinated manner such as Treasury Management, Working Capital and Term Credit, Equipment Finance, Global Trade services, Commodity/Fuel Hedging, Employee Benefits services, Dedicated Florida based Public Finance Group, plus many others...

SunTrust Client Team



<p>Beau Cummins Head of Commercial Banking 404.926.5215 beau.cummins@suntrust.com</p>	<p>Gary Peacock South Division Commercial Head 404.658.4879 gary.peacock@suntrust.com</p>	<p>Jason Cagle Head of T&PS Sales 704.526.4516 jason.cagle@suntrust.com</p>	<p>Ron York Head of T&PS Sales, South Regional 404.813.1154 ron.york@suntrust.com</p>
--	--	--	--

NFP & G

Brian Parks
Regional President
904.632.2540
Brian.parks@suntrust.com

Lisa Hayes
NFP&G Relationship Manager
904.632.2599
Lisa.hayes@suntrust.com

Brad White
NFP&G Relationship Manager
904.907.5185
Brad.white@suntrust.com

Diane Donegan
Relationship Specialist
352.264.2077
Diane.donegan@suntrust.com

T&PS

Lorraine Waters
T&PS Team Lead
901.681.4142
Lorraine.waters@suntrust.com

Nick Ferrer
T&PS Sales Officer
904.632.2506
Nicolas.ferrer@suntrust.com

Peggy Smith
T&PS Sales Analyst
904.632.2723
Peggy.a.smith@suntrust.com

Monica Camacho
Client Service Specialist
866.448.6392 ext. 1006361
Monica.camacho@suntrust.com

Gregory Walker
Client Onboarding Specialist
407.762.5739
Gregory.r.walker@suntrust.com

Retail

Michael Carnevale
Area Manager Gainesville/Ocala
352.264.2054
Michael.carnevale@suntrust.com

Joel Tarrobal
Main St Branch Manager
352.415.4707
Joelconrad.w.tarrobal@suntrust.com

Capital Markets Sales & Trading

Sallie A. Coonan, CTP
Corporate Liquidity Product Specialist
407.237.2422
Sallie.a.coonan@suntrust.com

SunTrust Advisory Board Member

Dick Mahaffey
Retired SunTrust City President for
Gainesville

Not-For-Profit and Government Banking Relationship Management Team

Brian Parks

Region President

76 South Laura Street, Suite 20

Jacksonville, Florida 32202

904.632.2540

brian.parks@suntrust.com

Brian Parks is President & CEO of the Jacksonville/North Florida region for SunTrust Bank. Brian has been with SunTrust for over 19 years covering both Not-For-Profit & Government and Commercial & Middle Market institutions. Brian has worked on a wide variety of transactions including New Market Tax Credits, Asset Syndications, Syndicated Finance, Tax-Exempt Financing, and Public Bond Financing. Brian is responsible for the Not-For-Profit & Government and Commercial Banking units in North Florida. Brian previously served as President of SunTrust Southeast Georgia in Brunswick, GA. Brian is a graduate of Mercer University with a degree in Economics and the Graduate School of Banking at LSU.

Lisa C. Hayes

Relationship Manager

Senior Vice President

76 South Laura Street, Suite 20

Jacksonville, Florida 32202

904.632.2599

lisa.hayes@suntrust.com

A University of Florida graduate, Lisa's broad experience includes time in seven Florida markets and multiple lines of business including Business Banking, Commercial, Middle Market and Not-for-Profit & Government. During her 30 years in banking and 23 years with SunTrust, Lisa has in a variety of job families, including portfolio management & underwriting, relationship management and team leader/management. Lisa will continue to be the City of Gainesville's dedicated Relationship Manager and has specialized the last decade in the Not-for-Profit & Government segment focusing on educational facilities, governmental bodies and non-profit entities. Lisa's main focus will be to take a consultative approach to ensure City of Gainesville is using the services that best fit its operating needs with a strong focus on the City of Gainesville experience to ensure continued satisfaction.

Lisa currently serves on the Board of Directors of Catholic Charities as Chair elect, is a graduate of Leadership Jacksonville 2013 and is a recipient of The President's Volunteer Service Award for 2012, 2013, 2014 & 2015.

Not-For-Profit and Government Banking Relationship Management Team

Brad White

Senior Vice President

Relationship Manager

3522 Thomasville Rd

Tallahassee, FL 32309

PH: 850.907.5185

Brad.white@suntrust.com

Brad White is the Senior Vice President of Not for Profit and Government banking for the North Florida regions which includes Tallahassee, Gainesville, and Ocala markets and other markets within the surrounding geographies. He recently served as President of the Florida Panhandle region for SunTrust Bank overseeing its Commercial line of business.

Brad has been with SunTrust over 30 years, with 33 years in the banking industry. He held the role in Gainesville as City President and Senior Vice President of Business Banking for North Florida 2010-2014, joining the North Florida region from Rome, GA where he served as Market President for Northwest Georgia 2006-2010. Prior to that, he was Market President for Lake County in Leesburg Florida where he helped build SunTrust in that community for 20 years as head of commercial banking followed by his overseeing of the retail branch network during his tenure there. He has proudly served each community he has lived. He is a native of Leesburg, Florida and a 1983 graduate of the University of Florida and 2006 graduate of the Graduate School of Retail Bank Management at the University of Virginia.

Relationship Specialist - Not-for -Profit & Government Banking

Diane Donegan

Officer

5080 Newberry Road

Gainesville, Florida 32607

352.264.2077

diane.donegan@suntrust.com

Diane will serve as your Commercial Relationship Specialist for the City of Gainesville's daily banking needs. She has over 18 years of banking experience, 11 years of those with SunTrust. Diane will provide the City with world-class service. She is dedicated to help the City handle and resolve its depository, credit card, and loan servicing needs. Diane works closely with and supports Lisa Hayes and Brad White on a day to day basis. Diane is a native Floridian who relocated to the Ocala/Gainesville area in 1996. She maintains an office in both Ocala and Gainesville. In 2013, Diane was promoted to Bank Officer and was the recipient of the SunTrust Gold Award Winner.

Treasury Sales Officer - Treasury & Payment Solutions

Nicolas Ferrer

Vice President

76 S Laura Street

Jacksonville, Florida 32202

904.632.2506

nicolas.ferrer@suntrust.com

As your Treasury Sales Officer, Nick consults with you concerning your business needs in order to develop a customized treasury management solution. He 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. Nick joined SunTrust in 2015 and has over 12 years of banking experience including 10 years in Treasury & Payment Solutions. He is responsible for the North Florida market. Nick is a United States Army veteran with multiple overseas deployments, awards and recognitions. Nick is the Chairman of the Board for Bunker Labs Jax, a national not-for-profit organization built by military veterans, to educate, mentor and fund veteran leaders in innovation. The SunTrust Treasury & Payment Solutions team partners closely with and supports your Relationship Manager.

Treasury Sales Analyst - Treasury & Payment Solutions

Peggy A Smith

Banking Officer

904.632.2723

peggy.a.smith@suntrust.com

Peggy has been with SunTrust Bank since 2007. She has worked in various capacities over the last nine years, including roles in Mortgage and Commercial Banking. As Treasury Sales Analyst (TSA), Peggy supports the Not-for-Profit and Government Division by analyzing City of Gainesville's needs and making recommendations to optimize their treasury management processes. She also serves as a primary back up to Nicolas Ferrer, your TSO. Peggy is a graduate of the University of Phoenix with a Bachelor's Degree in Business.

City of Gainesville Services Specialist - Treasury & Payment Solutions

Monica Camacho

866.448.6394 ext. 1006361

monica.camacho@suntrust.com

Monica serves as a Treasury & Payment Solutions City of Gainesville Services Specialist for the North Florida region. She has been with SunTrust since 2011. Monica has an extensive amount of banking and operational experience to include assisting City of Gainesville related to commercial City of Gainesville. Monica has held the role of City of Gainesville Services Specialist for over a year.

Monica is responsible for all of the daily treasury service needs. Once your treasury services are implemented, Monica coordinates your day-to-day communications with SunTrust. She works to ensure that you receive high quality customer service geared to exceed your expectations.

City of Gainesville Onboarding Specialist - Treasury & Payment Solutions

Gregory Walker

Officer

407.762.5739

gregory.r.walker@suntrust.com

Your Treasury Onboarding Specialist assists you when you are adding new services or modifying existing services. They 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. The Treasury Onboarding Specialist provides necessary documentation; communicates your requirements to our operations partners; coordinates all set up processes and testing, and conducts any training that you may need related to the solution we are implementing.

Greg has been with SunTrust since 2014 working in our implementations area.

Corporate Liquidity Product Specialist -Capital Market Sales and Trading

Sallie A. Coonan, CTP

Phone: 407.237.2422

sallie.a.coonan@suntrust.com

As the Corporate Liquidity Product Specialist, Sallie brings investment services and consultative sales to the SunTrust team. She can discuss products, interest rates, yields, and investment options. SunTrust Corporate Liquidity Product Group offers highly competitive liquidity solutions for the investment of operating, core, and strategic cash.

Sallie has been with the SunTrust organization for over 25 years. She currently provides liquidity/Investment coverage for the Institutional & Governmental banking group for the state of Florida. Sallie is a graduate of Xavier University (OH) with a degree in Business Administration. She is a Certified Treasury Professional with the national Association for Financial Professionals. Sallie is also a member of the Florida Government Finance Officers Association.

SunTrust Bank Overview



Among the Largest U.S. Universal
Banking Financial Institutions

- Headquartered in Atlanta, Georgia
- 10th Largest bank in the United States⁽¹⁾
- Market capitalization of ~\$18.5BN⁽²⁾
- Assets of \$190.8BN
- Tier 1 Capital Ratio of 9.8%
- Ratings for Bank LT Deposits: A1/A-/A Bank Senior Debt: Baa1/A-/A-
- NYSE listed company (STI)
- More than 25,000 employees and over 1,400 branch locations
- National client base ranging from commercial to large-cap



Commercial & Business Banking

- Strategically deliver robust Universal Banking Platform
- Regional and industry focused delivery model
- Build long-term, mutually relevant “Client First” relationships
- Loan Commitments of ~\$44.1BN
- Client annual revenues ranging from \$1MM to \$250MM



Comprehensive
Universal Banking Platform

- Integrated corporate and investment banking solutions
- Consistent provider of leadership capital with over \$53BN committed to corporate clients
- Proven capital markets, leveraged finance, M&A, equity research and sales/trading capabilities
- Multiple industry focused investment banking practice groups
- More than 100 established private equity relationships
- 35 equity research professionals covering >540 companies
- Comprehensive traditional banking products and services

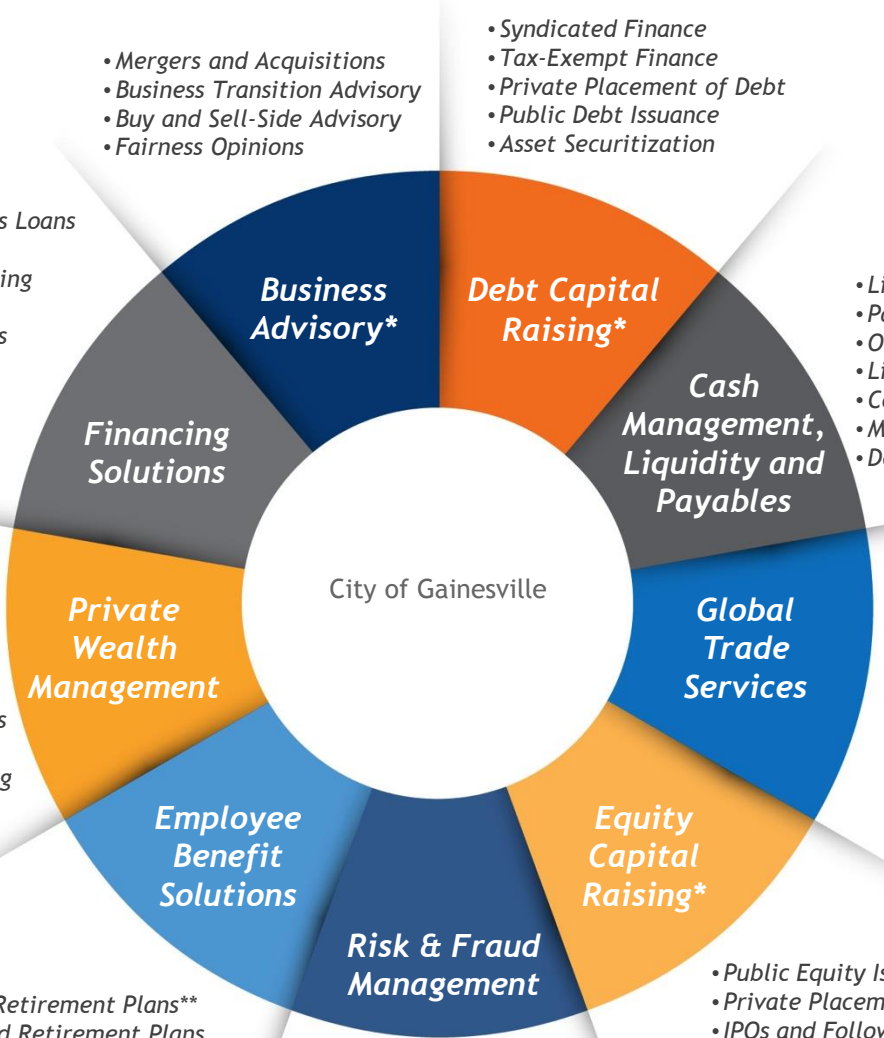
Note: Figures as of December 31, 2015, unless otherwise noted.

1) Rank based upon deposits

2) Market Capitalization as of January 25, 2016

Financial Expertise to Power Smart Growth

SunTrust brings a suite of financial capabilities and industry knowledge to help you accomplish your goals



- Mergers and Acquisitions
- Business Transition Advisory
- Buy and Sell-Side Advisory
- Fairness Opinions

- Syndicated Finance
- Tax-Exempt Finance
- Private Placement of Debt
- Public Debt Issuance
- Asset Securitization

- Revolving Line of Credit/Terms Loans
- Equipment Leasing
- Real Estate and Project Financing
- Insurance Premium Financing
- Franchise and Vendor Programs
- ESOP
- Dividend Recapitalization
- SBA

- Liquidity/Cash Position Management
- Payables and Receivables
- Online Information and Control Services
- Liquidity Investment Solutions
- Commercial and Purchasing Card Programs
- Merchant Services
- Deposits and Cash Management

- Financial Planning
- Wealth Management
- Banking Services
- Investment Management**
- Concentrated Equity Strategies
- Insurance**
- Retirement and Estate Planning

- Trade Finance
- Letters of Credit
- International Cash Management and Investment Services

- 401(k) and Retirement Plans**
- Nonqualified Retirement Plans
- Workplace Banking
- Health Savings Accounts
- Gift Card Programs

- Fraud Protection Services
- Interest Rate Risk Management
- Equity Concentration Hedging
- Currency Risk Management

- Public Equity Issuance
- Private Placements of Equity
- IPOs and Follow-on offerings
- Convertible Securities
- Share Repurchase Programs

*Offered by SunTrust Robinson Humphrey, Inc.
 ** Offered by SunTrust Investment Services, Inc.

North Florida , our Commitment to the City, Purpose & onUp

SunTrust - Community Development

Our Purpose

SunTrust is an organization passionate about *Lighting the Way to Financial Well-Being*. Our purpose to instill a sense of confidence in the financial circumstances of clients, teammates and communities is at the center of everything we do.

\$15 million in available funds to various organizations



220,000 volunteer hours provided to 3,000+ nonprofit organizations



SunTrust Provides teammates with:

- 8 hours of paid volunteer leave annually to support their passions and communities.
- An additional vacation day of purpose to focus on their own financial well-being

\$2.4 billion in community development loans, leases and investments.



Inclusion

Hispanic

African American

Women

Veterans

Disabilities

Asian American

Generations

LGBTQA



North Florida - Community Development

Grants and Investments

\$240M

In 2016 the SunTrust Foundation contributed to more than 50 organizations in the North Florida area

30%

*Contribution to Financial Well-Being initiatives;
52% to CRA-qualified initiatives*



Service

5,200+

Hours of service by 165 North Florida teammates at 75+ events in the market YTD

Board Positions

25 teammates serving on Boards with a community service or community development purpose



Notable Partnerships



North Florida - Community Development

North Florida Lending and Economic Growth

\$70MM+ YTD



Community development loans originated in 2016 supporting economic development, job growth, community services and the revitalization and stabilization of targeted areas in our local communities



- 76% of Americans live paycheck to paycheck
- 27% of Americans have no savings whatsoever
- 40% of Americans do not have \$2000 saved for an emergency
- 80% of people admitted that their personal finances kept them awake at night
- 12% of Americans skip going to the doctor because of financial concerns

Now we're addressing this need by sparking a Movement

onUp

onUp moments

- The onUp Movement is how we reach as many people as possible. It's about moving forward from financial stress to financial confidence one smart step at a time
- The Movement is for everyone. In fact, SunTrust wants to inspire 5 million people by 2020 to take a step toward becoming financially confident
- We're empowering people to talk about money and giving them the tools to move onward and upward

What do we mean by Financial Confidence?

- It's not about how much money you have, **but what you do with what you have**
- It's aligning financial behaviors with what matters most to you
- It's about being fully present in the **moments that matter**
- **777,589** participants have joined the movement

Treasury Solutions Discussion

Treasury & Payment Solutions: Tailoring Solutions

We tailor our solutions to the unique needs of our clients across an array of industry segments that include:

<i>Non-Profit/Gov't</i>	<i>Healthcare</i>	<i>Wholesale</i>	<i>Manufacturing</i>	<i>Retail</i>	<i>Services</i>
<p><i>Government (State, Local, National)</i> <i>Religious</i> <i>Professional</i> <i>Civic/Social</i> <i>Education</i> <i>Arts/Recreation</i></p>	<p><i>Physician Practices</i> <i>Dental Practices</i> <i>Outpatient Care</i> <i>Hospitals</i> <i>Nursing Facilities</i> <i>Continuing Care</i></p>	<p><i>Parts & Equipment</i> <i>Machinery</i> <i>Industrial Supplies</i> <i>Appliances</i> <i>Electronics</i> <i>Lumber/Hardware</i> <i>Food & Beverage</i> <i>Chemicals</i> <i>Petroleum</i></p>	<p><i>Food/Beverage</i> <i>Textile/Apparel</i> <i>Chemical/Mineral</i> <i>Wood/Paper</i> <i>Plastics/Rubber</i> <i>Fabricated Metal</i> <i>Machinery</i> <i>Electronics</i> <i>Agribusiness</i></p>	<p><i>Auto Dealers</i> <i>Soft Line</i> <i>Hard Line</i> <i>Grocery/Pharmacy</i> <i>Restaurants</i> <i>Franchise</i></p>	<p><i>Legal</i> <i>Engineering</i> <i>Computer Systems</i> <i>Insurance</i> <i>Technical</i> <i>Accounting</i> <i>Advertising</i> <i>Transportation</i> <i>Logistics</i></p>

Solutions

Accelerate Receivables	Optimize Liquidity	Control Payables and Payroll
<ul style="list-style-type: none"> • ACH & Electronic Data Interchange • Branch & Cash Vault Services • Integrated Receivables • Lockbox Services & Online Check Deposit • Merchant Services • Online Payment Acceptance • Wire Transfer 	<ul style="list-style-type: none"> • Account Access and Visibility • Automated Report Delivery • Automated Email and Text Alerts • Custom and Standardized Reports • Document Image Delivery • Internet-Based Data Transmission • Deposit Account & Sweep Investments 	<ul style="list-style-type: none"> • ACH & Electronic Data Interchange • Check Issuance • Fraud Control Solutions • Integrated Payables • Commercial Card Solutions • Payroll and Payroll Card Solutions • Wire Transfer

Treasury & Payment Solutions - Current Solutions

ACH Fraud Control

- *Protect against unauthorized ACH activity*
- *Increase control over ACH transactions that post to your account with enhanced decision making, monitoring and reporting*
- *Reduce errors due to misrouted transactions or erroneous dollar amounts posting to the accounts*

SunTrust Online Courier®

- *Streamline your daily information reporting retrieval process with automatic delivery of balance and transaction information*
- *Have data pushed to you on your PC, smartphone, or wireless device as soon as it is available, reducing the time it takes to access your information*
 - *Customize reports to receive relevant data that meets your needs*
 - *Import report data directly into your application, spreadsheet, or decision-support tool*
 - *Save time and minimize errors resulting from manual data entry*

Treasury & Payment Solutions - Current Solutions

Controlled Payment Services

- *Early same day reporting of all checks that are presented for payment*
- *Manages your cash more effectively and maximize your working capital*
- *With more checks being presented through image exchange, more items are being received in time for the first presentment total report*
 - *Full recon allows for seamless reconciliation*
 - *Positive Pay protects your accounts from paper fraud*

ACH Initiation

- *Deposit funds directly into the recipient's account, regardless of where they bank*
- *Set up recurring disbursements, including travel and entertainment expenses, stockholder distributions, or vendor payments*
- *Improve efficiency through minimizing the time and paperwork required to prepare, distribute, and reconcile routine payments*
- *Reduce bank fees by eliminating check-related fees such as stop payments and check storage costs*

Treasury & Payment Solutions - Recommended Enhancements

Payables Solutions

- *Refocus internal resources on core business functions by allowing SunTrust to process your integrated payables, including checks, ACH transactions, wire transfers, and card payments on your behalf*
- *Reduce internal costs, improve controls, and blend disbursement outsourcing with your other treasury management services, creating your own integrated payments system for expanded and more efficient payables processing*

Commercial Card Services

- *Streamline accounts payable processes and reduce the cost of managing procurement*
- *Automate reconciliation – integrate with your enterprise resource planning and expense management systems*
- *Monitor spending through better reporting by department, group, and individual with a customizable card technology platform*
- *Safeguard against fraud loss in purchasing with greater control over card activation and spend restrictions*

Image Cash Letter

- *Transmit check images for deposit and check clearing, leveraging your capture capabilities and submitting your images in a secure connection.*
- *Email the control totals for each file, within two hours of our receipt of your file, you will receive a confirmation email that the file has been processed*
 - *Electronically transmit check deposits for processing*
 - *Reduce costs, time, and risks associated with preparing and transporting checks*

Payables Automation

Payables automation helps improve the accounts payable process and provides valuable insight into your working capital and forecasting.

88%

of companies cite increased efficiency as the primary reason for transitioning to electronic payments

Source: 2015 AFP Payments Cost Benchmarking Survey



Enterprise Payment Processing

Save the time and expense associated with internal payment processing – shift the burden to SunTrust and blend disbursement outsourcing with your other treasury management services.

Improve internal efficiencies by outsourcing payables processing

Online accessibility

- Verify receipt of files
- Monitor the check-printing process
- Suspend a file, payment, or multiple payments
- Confirm completion of processing
- View PDFs of check images before items are mailed
- Identify date/time information of checks available for pickup by mail or courier

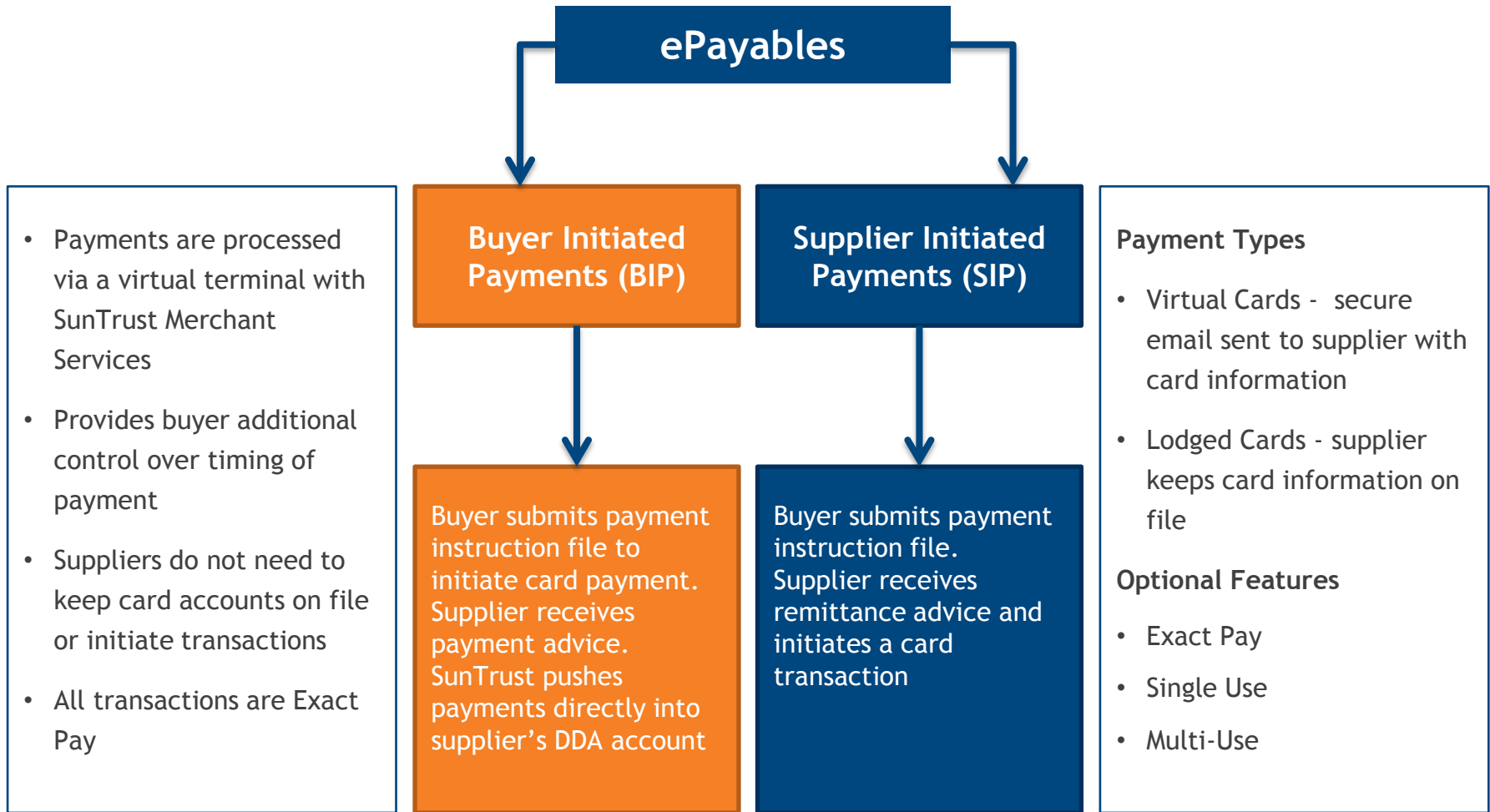
Improve efficiency and cut operating costs

- Consolidate payment transaction files – send a single file for ACH, wires, checks and card payments
- Eliminate the internal maintenance of check stock and preparation of checks
- Reduce mail charges by using our postal pre-sorting and bulk discounts

Minimize risk

- Privacy and security of privileged company information
- Reduce exposure to check stock theft and fraud loss

ePayables Overview



Why Clients Like This Service

SunView Treasury Manager brings simplicity and ease to your financial operations, allowing you to focus on what's important

Streamline online banking access

- Single point of access to account information, cash position, transaction management
- Information available on demand, to help improve decision-making
- Intuitive and easy to use

Enhance workflow and efficiency

- Automate cash management processes
- Simplify payments initiation with customized templates for wires, ACH, and transfers
- Import and export data to other applications
- Customize reports for the view you want to see

Minimize fraud loss

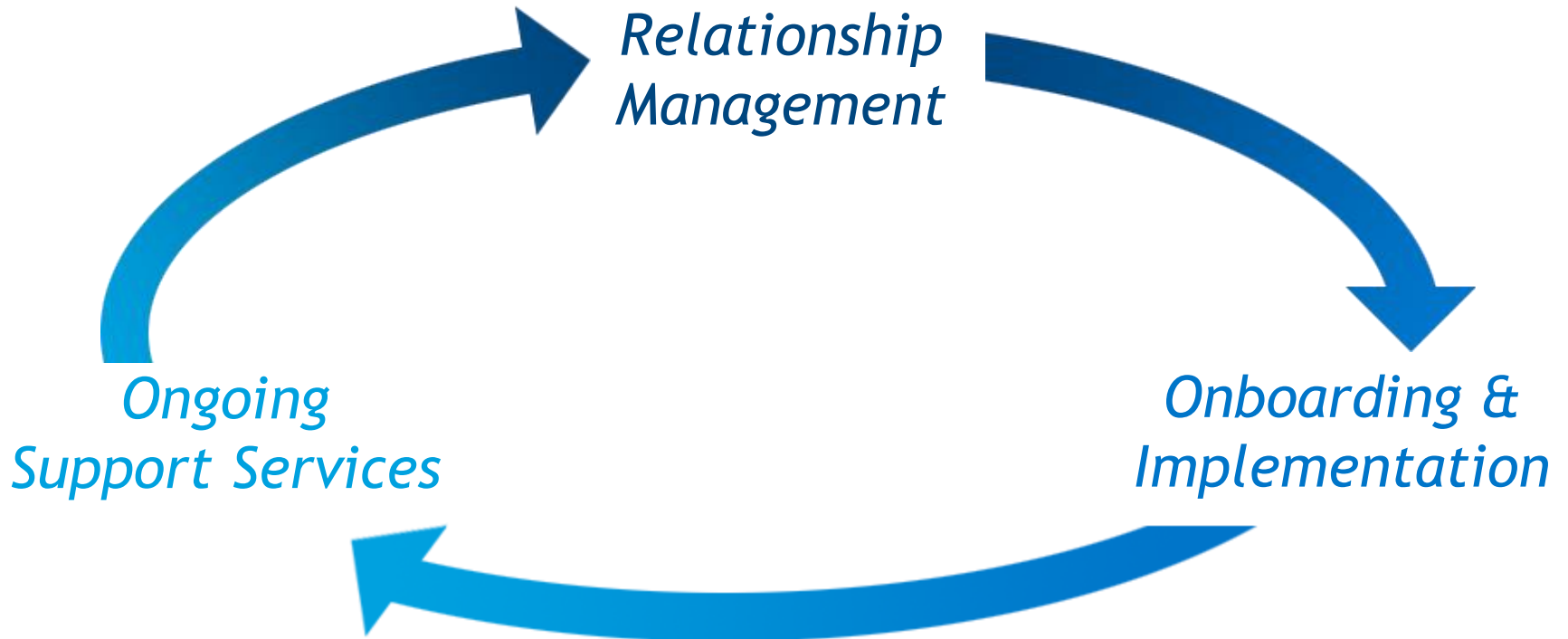
- Identify and curb fraud on your accounts
- Multiple layers of built-in security features, robust user administration tools, and security alerts

Future Enhancement - SunView

The enhancement of the Online Treasury Manager service and the development of the Wholesale Client Portal integrates new and existing functionality in a user-focused, intuitive manner. The phases of development are staged to ensure a streamlined, efficient, user-friendly system that can easily integrate into your business processes. SunTrust is committed to investing in industry-leading solutions to meet our clients' needs.



Knowledge and Dedication to Address Your Treasury and Payments Needs



Relationship Management

- Partners with you to achieve an understanding of your business requirements and payment needs and advises on relevant treasury and commercial card solutions
- Ensures your satisfaction with existing services and delivers appropriate SunTrust specialists as needed
- Keeps you informed about industry trends and new services

Onboarding & Implementation

- Leads implementation processes for treasury and commercial card programs
- Partners with you from receipt of initial request through the entire implementation process
- Maintains product and industry expertise
 - Provides product demonstrations
 - Offers technical expertise on product usage and integration
 - Advises on industry-specific needs

Ongoing Support Services

- Provides ongoing client support and ensures you fully benefit from your SunTrust treasury solutions
- Coordinates day-to-day communication to ensure you receive high-quality customer service

SunTrust Treasury & Payment Solutions - Recognized for Excellence



March 2016

SunTrust Named Best Investment Bank in the Southeast for the Middle Market by Global Finance Magazine



February 2016

SunTrust Wins 8 Awards for Middle Market Banking

- Advice to Help My Business Grow
- Cash Management – Customer Service
- Cash Management – Overall Satisfaction
- Ease of Product Implementation
- Industry Expertise
- Likelihood to Recommend – National
- Likelihood to Recommend – South
- Relationship Manager Performance

Greenwich Associates conducted more than 13,000 interviews with business executives at U.S. companies in the middle market banking segment, comprised of annual sales of \$10 to \$500 million.



March 2016

SunTrust Named Silver Winner in the 2016 PYMNTS Innovator Awards' Best Check Innovation Category



December 2015

SunTrust Named 8th Largest Purchasing Card Issuer and 8th Largest Corporate Card Issuer



July 2014

SunTrust Wins First Place, Digital Banking Experience Leader in Online Banking

SunTrust Ranked Best in Resolution in Dealing with Aftermath of Card Fraud Events



2014

SunTrust Named 9th Largest Overall Cash Management Provider

SunTrust Ranked Among Top Ten Providers in Volume for 18 of 25 Services



2014

SunTrust Named 8th Largest ACH Receiver

In Closing

- We want to continue get to know your business and be your banking partner
- Dedicated primary Relationship Manager, supported through a “One Team” approach, seamless implementation and high-touch client service from professionals who differentiate themselves daily
- Our goal is a relationship that allows the City to prosper, through an unwavering commitment to the City and the market, we execute with excellence. We believe service builds loyalty and discipline builds experience
- Understanding your needs is central to our approach, which is focused on asking questions and listening carefully to your organization on an ongoing basis. SunTrust has a long-history and extensive background serving Government and Not For Profit clients
- We have delivered a Treasury Proposal that will continue to put the City in a competitive situation through an above market ECR, competitive interest paid, aggressive Rebate on a Card program, and no FDIC fees
- SunTrust provides clients a universal banking platform with a complete suite of commercial, corporate, and investment banking products working collaboratively to achieve the optimal capital and T&PS structure for our clients
- We also understand that changing your banking partner is a major task, and is not taken lightly. By remaining with SunTrust, you will completely avoid the costly, time-consuming process of converting to a new provider. That means productivity remains high and operations continue without interruption

*We pledge to listen to
your unique
requirements,
understand your needs,
and deliver on your
expectation to the
fullest*

*Thank you for taking the time to meet with us today.
We look forward to continuing a relationship that is focused on The
City of Gainesville and its employees.*

Important Disclosures

This presentation is for informational purposes only and is being furnished on a confidential basis. By accepting this information, the recipient agrees that it will use the information only to evaluate its potential interest in the strategies described herein and for no other purpose and will not divulge any such information to any other party.

This presentation does not constitute a commitment to lend money, underwrite any proposed transaction, purchase securities or other assets, provide financing, arrange financing, or provide any other services. SunTrust Robinson Humphrey, Inc. and its representatives and affiliates make no representation and have given you no advice concerning the appropriate regulatory treatment, accounting treatment, or possible tax consequences of the proposed transactions described herein. Prior to entering into any proposed transaction, you should determine, without reliance upon SunTrust Robinson Humphrey, Inc. or its representatives or affiliates, the economic risks and merits, as well as the legal, tax and accounting characteristics and consequences, of the transaction and that you are able to assume these risks. These materials should not be relied upon for the maintenance of your books and records or for any tax, accounting, legal or other purposes.

All materials, including proposed terms and conditions, are indicative and for discussion purposes only. Finalized terms and conditions are subject to further discussion and negotiation and will be evidenced by a formal written agreement. Except as required by applicable law, we make no representation or warranty, express or implied, to you or to any person as to the content of the information contained herein. Opinions expressed herein are current opinions only as of the date indicated. Any historical price(s) or value(s) are also only as of the date indicated. We are under no obligation to update opinions or other information.

In connection with Treasury Regulation Section 1.6011-4, it is our mutual intent that the tax structure and tax treatment of the transactions contemplated by this presentation are not confidential and that notwithstanding anything herein to the contrary that each of us (and our employees, representatives and agents) may disclose to any and all persons, without limitation of any kind, the tax structure and tax treatment of the transactions contemplated herein.

SunTrust Robinson Humphrey is the trade name for the corporate and investment banking services of SunTrust Banks, Inc. and its subsidiaries. Securities underwriting and M&A advisory services are provided by SunTrust Robinson Humphrey, Inc., member FINRA and SIPC. | Lending, financial risk management, and treasury and payment solutions are offered by SunTrust Bank. | Deposit products are offered by SunTrust Bank, Member FDIC. © SunTrust Banks, Inc. All rights reserved.