



America's Most Convenient Bank®

Banking Services Presentation City of Gainesville

November 10, 2016

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Your Dedicated Team



TD Bank will work closely with the City to enable a "Start-Up" or Go-Live on 09/01/2017.

City of Gainesville's Relationship Team

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Our Commitment to You

Accountability

- Your Relationship Manager is responsible for your Government Banking relationship

Consistency

- One dedicated Relationship Team that is familiar with the overall relationship

Continuity

- Minimal touch points within the team ensures stability in serving the relationship

Exceptional service and a stronger relationship

Your dedicated, local Relationship Team takes a consultative approach to deliver customized treasury management solutions

Best in Class Service



Unique Employee **WOW!** Culture translates into award winning best in class service



TD Bank, Ranked # 1 in the U.S. Retail Banking Satisfaction Study for the State of Florida & Ranks as the Best Small Business Bank in the Northeast



TD Bank Won the National Middle Market Banking Award for Financial Stability for the fourth year in a row while also winning for *Overall Treasury Satisfaction*. In total, TD Bank collected 10 Greenwich Excellence Awards.



TD Bank has been recognized by DiversityInc. as a Top 50 Company for Diversity for several years, most recently in 2016.

* JD Power & Associates Award October 30, 2015

Because When You Have a Fiduciary Responsibility Peace of Mind Matters



Ranked #1 on the World's Safest Bank List
In North America



Ranked as one of the World's Strongest
Banks by Bloomberg



Bloomberg Markets (2013)

"TD stands above the pack, particularly for
customers on the East Coast." *Money* magazine

It's A Four-peat – Money magazine names TD Bank
Best Big Bank for a 4th year in a row!



One of the "World's Most Respected
Companies"





America's Most Convenient Bank®

Proposed Solution Summary

Competitive Attributes of the TD Bank Partnership



Under our tailored solution the City of Gainesville will pay NO Fees & earn over \$150,000 dollars in annual interest!

- **Advantage Checking Account** – Maximizes interest and account efficiencies. There is no need for daily reconciliation and transfer of available funds into a dedicated investment account. Each month the interest is automatically calculated and applied to the City's General Operating Account.
- The City will receive an Earnings Credit Rate on collected balances allowing all fees to be offset. Balances in excess of those required to offset fees will automatically earn competitive interest.
- **Earnings Credit Rate (ECR)** – TD Bank offers the City a **.65 Basis Point** Earnings Credit Rate (ECR) which is used to calculate what is known as your Earnings Allowance. Your Earnings Allowance will offset all service fees.
- **Interest Rate** – TD Bank is pleased to offer the City a competitive managed **.50% rate** on your excess funds not needed to offset service costs.
 - **Note:** *Based on service & volume information provided during the RFP process, the estimated target balances required to offset the City's service costs is \$30MM*

Bottom Line Net Benefit



No FDIC Assessment for the City of Gainesville – For the Life of the Contract

Projected Monthly Service Cost with TD Bank = \$0.00

Projected Avg. Monthly Interest Earned at TD Bank = \$12,548

\$150,000+ Annually at TD Bank



**Total Estimated Net Interest Benefit
Over the Initial Contract Term = \$752,880.00**

Note: Estimated projections were calculated using current rates and based on 3-month average balance and volume information in the May, June and July 2016 analysis statements provided by the City during the RFP process.

Recent Implementations & Our Approach to the Project



Our competitive advantage is we have the ability to put an implementation plan in place to efficiently and effectively transition your accounts and services to TD Bank.

We pledge to provide a seamless and efficient implementation experience.



RFP issued Nov. 2015
Full Operating Services

With their Incumbent
since 1992!



Jacksonville Housing Authority
RFP issued June , 2013
Full Operating Services

With their Incumbent Bank
Over 15 Years



RFP issued July, 2014 – Full
Operating Services

With their Incumbent Bank
an est. 18+ years



City of Titusville
RFP issued Jan. 2013

Full Operating Services



St Johns River Water Mgt. District
RFP issued 2011

Full Operating Service
TD Bank Re-Awarded 5 year Contract



Columbia County Clerk of Court
RFP issued Jan. 2013
Full Operating Services

With their Incumbent Bank for
Over a Decade



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Why Choose TD Bank?

TD Bank- The Right Choice for the City of Gainesville



As part of our commitment we are pleased to offer the following;

- **Waiving All Implementation Costs Related to the Transition**
- NO FDIC Charge For The Life of The Contract
- Waiving the 10% Reserve Requirement For The Life of The Contract
- Competitive .65bp Earnings Credit Rate
- .50% Weighted Average Interest Rate For All Excess Funds
- Unique WOW! Culture, translates to award winning best in class service
- Free Customized In Person Training on All TD Bank Services
- Dedicated Relationship Manager and team managed approach
- Aggressively Discounted Treasury Services Pricing
- Maine to Florida Industry Experience Working With Municipal Agencies
- World Class Treasury Management Products and Solutions

Treasury Management Services

The right combination of products and services helps you overcome the working capital and efficiency challenges that you face. Our best in class implementation and post implementation support means that you are not alone in facing those challenges. At TD Bank, all the products and services you need are in one place.

Products & Services

- TD eTreasury®
- TD Account Reconciliation
- TD Digital Express
- TD Check Imaging
- TD Commercial Plus Card
- TD Controlled Disbursement
- TD ACH Services
- TD Positive Pay
- TD Wire Transfers
- TD Lockbox
- TD Zero Balance Accounts
- TD Liquidity Management Direct



<https://tdtreasury.tdbank.com/>



America's Most Convenient Bank®

PUT THE POWER OF TD BANK TO WORK FOR YOU



Thank you for your consideration

Questions:

