
DRUG-FREE WORKPLACE FORM

The undersigned vendor in accordance with Florida Statute 287.087 hereby certifies that

SunTrust Bank 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 the 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 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.

Lisa C. Hayes

Lisa Hayes, Senior Vice President

09/23/2016

Date

DEBARRED AND SUSPENDED BIDDERS:

Breach of Contract

1. Scope.

This policy prescribes policies and procedures relating to:

- (a) the debarment of bidders for cause;
- (b) the suspension of bidders for cause under prescribed conditions;

And,

- (c) the rejection of bids, revocation of acceptance and termination of contracts for cause.

It is directly applicable to the advertised and negotiated purchases and contracts, for equipment and services of the City.

2. General.

Debarment and suspension are measures which may be invoked by the City either to exclude or to disqualify bidders and contractors from participation in City contracting or subcontracting. These measure should be used for the purpose of protecting the interests of the City and not for punishment. To assure the City the benefits to be derived from the full and free competition of interested bidders, these measures should not be instituted for any time longer than deemed necessary to protect the interests of the City, and should preclude awards only for the probably duration of the period of non-responsibility.

2.1 Definitions.

- (a) "Debarment" means, in general, an exclusion from City contracting and subcontracting for a reasonable, specified period of time commensurate with the seriousness of the offense, improper conduct or the inadequacy of performance.
- (b) "Suspension" means a disqualification from City contracting and subcontracting for a temporary period of time because a concern or individual is suspected upon adequate evidence (See Section 6) of engaging in criminal, fraudulent, improper conduct or inadequate performance.
- (c) A "debarment list" or "debarred bidders list" means a list of names of concerns or individuals against whom any or all of the measures referred to in this policy have been invoked.
- (d) "Bidders" means, wherever the term is used in this policy, an offerors bidding pursuant to an invitation for bids or a request for proposals.

- (e) "Affiliates" means business concerns which are affiliates of each other when either directly or indirectly one concern or individual controls or has the power to control another, or when a third party controls or has the power to control both.
- (f) "Business operations" means commercial or industrial activity engaged in regularly and continuously over a period of time for the purpose of receiving pecuniary benefit or otherwise accomplishing an objective. "Business operations" constitute and are equivalent to "carrying on business", "engaged in business", "doing business".

3. Establishment and Maintenance of a List of Concerns or Individuals Debarred or Suspended.

- (a) The Purchasing Department shall establish and maintain on the basis contained in Sections 6 and 6.1, a consolidated list of concerns and individuals to whom contracts will not be awarded and from whom bids or proposals will not be solicited.
- (b) The list shall show as a minimum the following information:
 - (1) the names of those concerns or individuals debarred or suspended (in alphabetical order) with appropriate cross-reference where more than one name is involved in a single action;
 - (2) the basis of authority for each action;
 - (3) the extent of restrictions imposed; and,
 - (4) the termination date for each debarred or suspended listing.
- (c) The list shall be kept current by issuance of notices of additions and deletions.

4. Treatment to be Accorded Firms or Individuals Debarred or Suspended

Firms or individuals listed by the Purchasing Department as debarred or suspended shall be treated as follows.

- (a) Total restrictions. A contract shall not be awarded to a concern or individual that is listed on the basis of a Section 5(a)(1), (2) or (3) felony "conviction", or to any concern, corporation, partnership, or association in which the listed concern or individual has actual control or a material interest; nor shall bids or proposals be solicited therefrom. However, when it is determined essential in the public interest by the City Commission, an exception may be made with respect to a particular procurement action where the individual or concern is effectively the sole source of supply or it is an emergency purchase.
- (b) Restrictions on subcontracting. If a concern or individual listed on the debarred and suspended bidders list is proposed as a subcontractor, the Purchasing Department shall decline to approve subcontracting with that firm or individual in any instance in which consent is required of the City before the subcontract is made, unless it is determined by the City to grant approval City Commission essential to public interest and the individual or concern is effectively the sole source of supply or it is an emergency purchase.

5. Causes and Conditions Applicable to Determination of Debarment.

Subject to the following conditions, the Purchasing is authorized to debar a firm or individual in the public interest for any of the following causes occurring within ten (10) years of debarment.

(a) Causes

- (1) "Conviction" for commission of a criminal offense as an incident to obtaining or attempting to obtain a public or private contract, or subcontract thereunder, or in the performance of such contract or subcontract.
- (2) "Convictions" of embezzlement, theft, forgery, issuance of worthless checks, bribery, falsification or destruction of records, perjury, or receiving stolen property where the conviction is based upon conduct which arose out of, or was related to, business operations of the bidder.
- (3) "Conviction" for bid-rigging activities arising out of the submission of bids or proposals.
- (4) Violation of contract provisions, as set forth below, of a character which is regarded by the City to be so serious as to justify debarment action:
 - (i) willful failure to perform in accordance with the specifications or within the time limit provided in the contract;
 - (ii) a record of failure to perform or of unsatisfactory performance in accordance with the terms of one or more contracts. Failure to perform or unsatisfactory performance caused by acts beyond the control of the firm or individual as a contractor shall not be considered to be a basis for debarment.
- (5) Debarment by any other governmental agency.

(b) Conditions.

- (1) Debarment for any of the causes set forth in this section shall be made only upon approval of the Purchasing.
- (2) The existence of any of the causes set forth in (a) of this section does not necessarily require that a firm or individual be debarred except as provided in 4(a). In each instance, whether the offense or failure, or inadequacy of performance, be of criminal, fraudulent, or serious nature, the decision to debar shall only be made if supported by a preponderance of the credible evidence available. Likewise, all mitigating factors may be considered in determining the seriousness of the offense, failure, or inadequacy of performance, in deciding whether debarment is warranted. The actual or apparent authority of an involved individual, the present relationship of involved individuals with the bidder, the past performance of the individual or concern, and the relationship of the violation to the services or materials involved shall be considered.

- (3) The existence of a cause set forth in (a)(1), (2), and (3) of this section shall be established by criminal "conviction" by a court of competent jurisdiction. In the event that an appeal taken from such conviction results in reversal of the "conviction", the debarment shall be removed upon the request of the bidder (unless other causes for debarment exists). For the purposes of this policy, the following shall have the same effect as a "conviction": pleading guilty or nolo contendere, or being found guilty by a jury or court of, the offense in question, regardless of whether probation is imposed and adjudication withheld.
- (4) The existence of a cause set forth in (a)(4) and (5) of this section shall be established by a preponderance of credible evidence by the Purchasing.
- (5) Debarment for the cause set forth in (a)(5) of this section (debarment by another agency) shall be proper if one of the causes for debarment set forth in (a)(1) through (4) of this section was the basis for debarment by the original debarring agency. Such debarment may be based entirely on the record of facts obtained by the original debarring agency, or upon a combination of such facts and additional facts.

5.1 Period of Debarment.

- (a) Debarment of a firm or individual shall be for a reasonable, definitely stated period of time commensurate with the seriousness of the offense or the failure or inadequacy or performance. As a general rule, a period of debarment shall not exceed five (5) years. However, when partial or total debarment for an additional period is deemed necessary, notice of the proposed additional debarment shall be furnished to that concern or individual in accordance with Section 8.
- (b) A debarment may be removed or the period thereof may be reduced by the City Manager upon the submission of an application supported by documentary evidence, setting forth appropriate grounds for the granting of relief; such as newly discovered material evidence, reversal of a conviction, bona fide change of ownership or management, or the elimination of the causes for which the debarment was imposed. The City Manager may request additional information, shall consider all relevant facts, and shall render a decision within twenty (20) days of receipt of the application unless a longer period is warranted under the circumstances.

6. Suspension of Bidders.

- (a) Suspension is a drastic action and, as such, shall not be based upon an unsupported accusation. In assessing whether evidence exists for invoking a suspension, consideration should be given to the amount of credible evidence which is available, to the existence or absence of corroboration as to important allegations, as well as to the inferences which may properly be drawn from the existence or absence of affirmative facts. This assessment should include an examination of basic documents, such as contracts, inspection reports, and correspondence. In making a determination to suspend, the Purchasing shall consider the factors set forth in Section 5(b)(2). A suspension may be modified by the City Manager as described in Section 5.1(b).

6.1 Causes and Conditions Under Which the City May Suspend Contractors

- (a) The Purchasing may, in the interest of the City, suspend a firm or individual when the firm or individual is suspected, upon credible evidence, of having committed one or more the following act(s) within three (3) years of the date of suspension:
- (1) Commission of fraud or a criminal offense as an incident to obtaining, attempting to obtain, or in the performance of a public contract;
 - (2) Violation of statutes concerning bid-rigging activities out of the submission of bids and proposals; and,
 - (3) Commission of embezzlement, theft, forgery, issuance of worthless checks, bribery, falsification, or destruction of records, perjury, receiving stolen property. Commission of any other offense indicating a lack of business integrity or business honesty which seriously and directly affects the question of present responsibility as a City contractor.

6.2 Period of Suspension.

- (a) All suspension shall be for temporary period pending the completion of an investigation and such legal proceedings as may ensue. In the event that prosecution has not been initiated within twelve (12) months form the date of the suspension, the suspension shall be terminated. Upon removal of suspension, consideration may be given to debarment in accordance with Section 5 of this policy.

7. Scope of Debarment or Suspension.

- (a) A debarment or suspension may include all known affiliates of a concern or individual.
- (b) Each decision to include a known affiliate within the scope of a proposed debarment or suspension is to be made on a case-by-case basis, after giving due regard to actual or apparent authority of the controlling concern or individual and similarity of the services provided by the affiliate to those provided by the debarred individual or concern.
- (c) The criminal, fraudulent, or seriously improper conduct of an individual may be imputed to the business concern with which he is connected, where such impropriety was accomplished within the course of his official duty or apparent authority, or was effected by him with the knowledge and approval of that concern. When the individual was an officer of the concern, knowledge and approval may be presumed. Likewise, where a concern is involved in criminal, fraudulent, or seriously improper conduct, any individual who was involved in the commission of the impropriety may be debarred or suspended.

8. Notice of Debarment of Suspension.

When the Purchasing seeks to debar or suspend a concern or individual (or any affiliate thereof) for cause, it shall furnish that party with a written notice:

- (1) stating that debarment or suspension is being considered;
- (2) setting forth the reasons for the proposed action;
- (3) indicating that such party will be afforded an opportunity for a hearing if he so requests one within ten (10) days; and,
- (4) indicating that such party may make a written response in accordance with Section 9(a).

9. Response to Notice of Debarment or Suspension.

- (a) In lieu of requesting a hearing within the prescribed ten (10) day period, the party may, within said ten (10) day period, notify the City of its intent to provide a written reply and submit written evidence to contest the debarment or suspension. Such written evidence must be submitted within twenty (20) days after receipt of the notice of proposed debarment or suspension in order for it to be considered.
- (b) Whatever response is received to the notice of intent to debar or suspend, such will be considered in determining whether debarment or suspension action will be made. Where a reply is received to the notice of intent to debar or to suspend, and evidence to refute such action is furnished but no hearing is requested, the information furnished will be considered in determining the action to be taken.
- (c) If a hearing is requested, it shall be conducted by the City Manager. The hearing will be held at a location convenient to the City as determined by the City Manager and on a date and at a time stated. An opportunity shall be afforded to the firm or individual to appear with witnesses and counsel, to present facts or circumstances showing cause why such firm or individual should not be debarred or suspended. The proceeding shall be of an informal nature as determined by the City Manager. After consideration of the facts, the City Manager shall notify the firm or individual of the final decision.
- (d) If no response is made to the notice of debarment or suspension within the first ten (10) day period, the decision of the Purchasing shall be deemed final and the party so notified.

10. Rejection of Bids, Breach of Contract.

- (a) Previously solicited and/or accepted bids may be rejected or acceptance revoked prior to beginning of performance upon discovery by the City that the bidder or its affiliates have committed any act which would have been cause for debarment.
- (b) If after a contract is awarded and performance has been begun the City discovers that the bidder or its affiliates have committed any act prior to award or acceptance which would have been cause for debarment had it been discovered prior to solicitation or acceptance, the City may consider such to be a material breach of the contract and such shall constitute cause for termination of the contract.
- (c) If after bids have been solicited and/or accepted or after a contract is awarded and performance begun, the City discovers that the bidder or its affiliates committed any act prior to award or acceptance which would have been cause for disbarment or suspension had it been discovered prior to solicitation or acceptance, the

City may require additional satisfactory assurances that such act(s) have not occurred and that the contract can and will be faithfully performed. If additional assurances are requested and are not satisfactory or if the bidder or its affiliates fail to immediately cooperate with all reasonable requests, including requests for information reasonably calculated to lead to the discovery of relevant evidence, then such may be considered a material breach of the contract and such shall constitute cause for termination of the contract.

ARTICLE X. LOCAL PREFERENCE POLICY*

***Editor's note:** Section 9 of Ord. No. 001261 states: "This ordinance shall become effective October 1, 2004, and shall be reviewed by the City Commission October 1, 2005, and unless extended by action of the City Commission, shall be deemed repealed effective March 31, 2006, provided that it shall remain applicable to new contracts solicited prior to repeal."

Sec. 2-620. Findings of fact.

The city annually spends significant amounts on purchasing personal property, materials, and contractual services and in constructing improvements to real property or to existing structures. The dollars used in making those purchases are derived, in large part, from taxes, fees, and utility revenues derived from local businesses in the corporate city limits of Gainesville, and the city commission has determined that funds generated in the community should, to the extent possible, be placed back into the local economy. Therefore, the city commission has determined that it is in the best interest of the city to give a preference to local businesses in the corporate city limits of Gainesville in making such purchases whenever the application of such a preference is reasonable in light of the dollar-value of proposals received in relation to such expenditures.

(Ord. No. 001261, § 1, 3-29-04)

Sec. 2-621. Definition.

"Local business" means the vendor has a valid occupational license, issued by the City of Gainesville at least six months prior to bid or proposal opening date, to do business in said locality that authorizes the business to provide the goods, services, or construction to be purchased, and a physical business address located within the limits of said locality, in an area zoned for the conduct of such business, from which the vendor operates or performs business on a day-to-day basis. Post office boxes are not verifiable and shall not be used for the purpose of establishing said physical address. In order to be eligible for local preference, the vendor must provide a copy of the occupational license.

(Ord. No. 001261, § 2, 3-29-04)

Sec. 2-622. Local preference in purchasing and contracting.

In bidding of, or letting contracts for procurement of, supplies, materials, equipment and services, as described in the purchasing policies, the city commission, or other purchasing authority, may give a preference to local businesses in making such purchase or awarding such

contract in an amount not to exceed five percent of the local business' total bid price, as described below, and in any event the cost differential should not exceed \$25,000.00. Total bid price shall include not only the base bid price but also all alterations to that base bid price resulting from alternates which were both part of the bid and actually purchased or awarded by the city commission or other authority. In the case of requests for proposals, letters of interest, best evaluated bids, qualifications or other solicitations and competitive negotiation and selection in which objective factors are used to evaluate the responses; local businesses are assigned five percent of the total points of the total evaluation points.

(Ord. No. 001261, § 3, 3-29-04)

Sec. 2-623. Exceptions to local preference policy.

The preference set forth in this Article X shall not apply to any of the following purchases or contracts:

- (1) Good or services provided under a cooperative purchasing agreement;
- (2) Contracts for professional services procurement of which is subject to the Consultants' Competitive Negotiation Act (F.S. § 287.055) or subject to any competitive consultant selection policy or procedure adopted or utilized by the city commission or charter officer;
- (3) Purchases or contracts which are funded, in whole or in part, by a governmental entity and the laws, regulations, or policies governing such funding prohibit application of that preference; or
- (4) Purchases made or contracts let under emergency or noncompetitive situations, or for litigation related legal services, etc., as such are described in the city's purchasing policies;
- (5) Purchases with an estimated cost of \$50,000.00 or less;
- (6) Application of local preference to a particular purchase, contract, or category of contracts for which the city commission is the awarding authority may be waived upon written justification and recommendation of the charter officer and approval of the city commission. The preferences established herein in no way prohibit the right of the city commission or other purchasing authority to compare quality or fitness for use of supplies, materials, equipment and services proposed for purchase and compare qualifications, character, responsibility and fitness of all persons, firms, or corporations submitting bids or

proposals. Further, the preferences established herein in no way prohibit the right of the city commission or other purchasing authority from giving any other preference permitted by law in addition to the preference authorized herein.

(Ord. No. 001261, § 4, 3-29-04)

Sec. 2-624. Application, enforcement.

The local preference shall apply to new contracts for supplies, materials, equipment and services first solicited after October 1, 2004. This article shall be implemented in a fashion consistent with otherwise applicable city purchasing policies and procedures.

(Ord. No. 001261, § 5, 3-29-04)

CITY OF GAINESVILLE

CERTIFICATION OF COMPLIANCE WITH LIVING WAGE

The undersigned hereby agrees to comply with the terms of the Living Wage Ordinance and to pay all covered employees, as defined by City of Gainesville Ordinance 020663 as amended at 030168 (Living Wage Ordinance), during the time they are directly involved in providing covered services under the contract with the City of Gainesville for

_____ NA _____ a living wage of \$ _____
per hour to covered employees who receive Health Benefits from the undersigned employer and
\$ _____ per hour to covered employees not offered health care benefits by the
undersigned employer.

Name of Service

Contractor/Subcontractor: _____ NA _____ Address: _____

Phone Number: _____

Name of Local Contact Person _____ N/A _____

Address: _____

Phone Number: _____

\$ _____

(Amount of Contract)

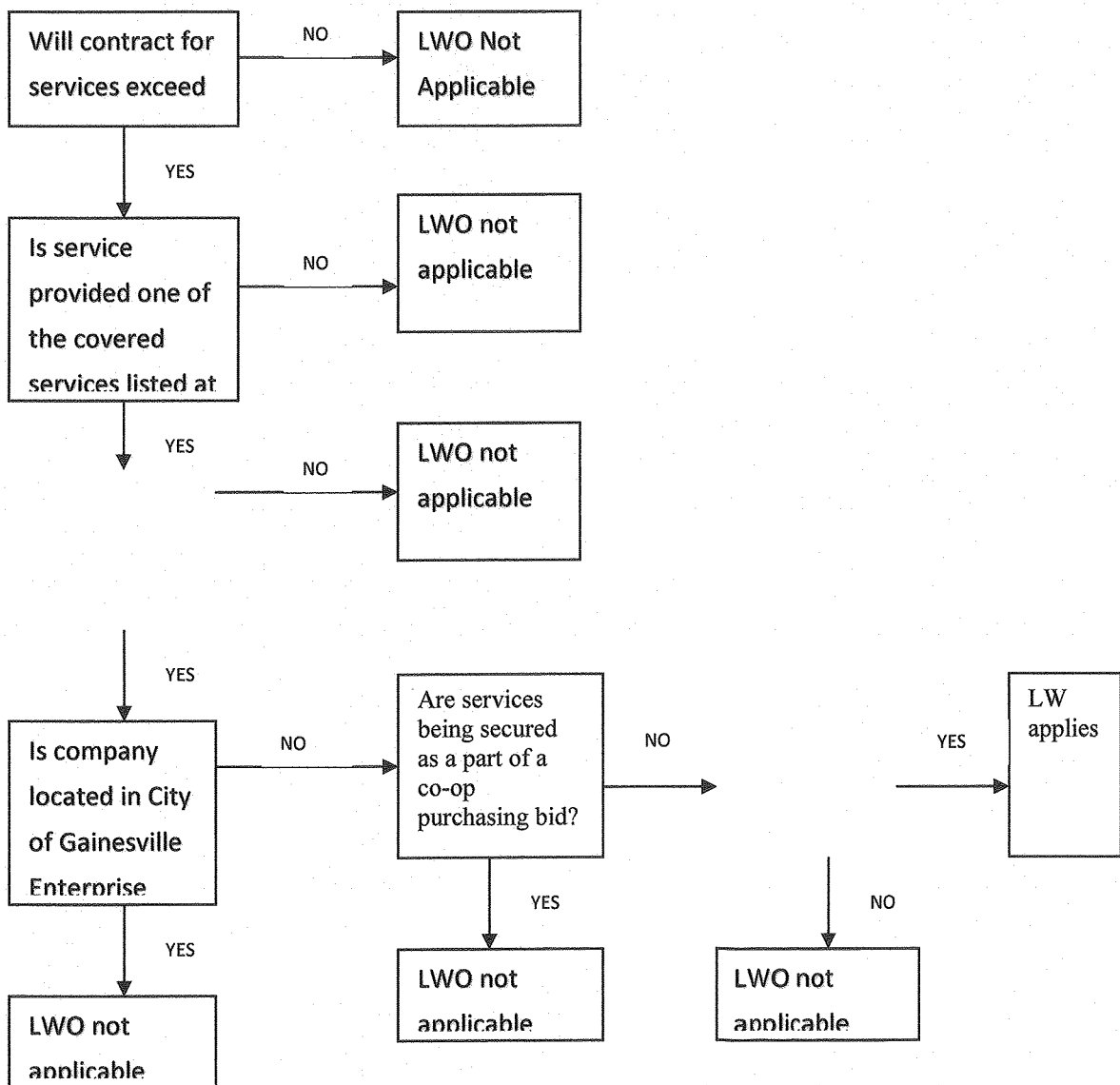
Signature: _____ Date: _____

Printed Name: _____

Title: _____

LIVING WAGE DECISION TREE

While not all encompassing, the following is provided as a guideline for contractors in determining whether the City of Gainesville Living Wage Ordinance applies to their firm in the performance of specified service contracts for covered services* with the City. Contractors are advised to review the entire text of the Living Wage Ordinance in conjunction with this guideline.



Is company a
for profit
business (i.e.
not a 501 (c)

Does
company
employ 50
or more

***Covered Services:** food preparation and/or distribution; custodial/cleaning; refuse removal; maintenance and repair; recycling; parking services; painting/refinishing; printing and reproduction services; landscaping/grounds maintenance; agricultural/forestry services;

LIVING WAGE COMPLIANCE

See Living Wage Decision Tree (Exhibit C hereto)

Check one:

Living Wage Ordinance does not apply

(check all that apply)

Not a covered service

Contract does not exceed \$100,000

Not a for-profit individual, business entity, corporation, partnership, limited liability company, joint venture, or similar business, who or which employees 50 or more persons, but not including employees of any subsidiaries, affiliates or parent businesses.

Located within the City of Gainesville enterprise zone.

Living Wage Ordinance applies and the completed Certification of Compliance with Living Wage is included with this bid.

NOTE: If Contractor has stated Living Wage Ordinance does not apply and it is later determined Living Wage Ordinance does apply, Contractor will be required to comply with the provision of the City of Gainesville's living wage requirements, as applicable, without any adjustment to the bid price.

PROPOSAL RESPONSE FORM – SIGNATURE PAGE

(submit this form with your proposal)

TO: City of Gainesville, Florida
200 East University Avenue
Gainesville, Florida 32601

PROJECT:

RFP/RFQ#: FADM – 180000-DH

RFP/RFQ DUE DATE:

Proposer's Legal Name: SunTrust Bank

Proposer's Alias/DBA: SunTrust Bank

Proposer's Address 76 S Laura Street, Jacksonville, FL 32202

PROPOSER'S REPRESENTATIVE (to be contacted for additional information on this proposal)

Name: Nicolas Ferrer, Treasury

Telephone Number: 904-632-2506

Date: 09/26/2016

Fax Number: 904-632-2946

Email address: nicolas.ferrer@suntrust.com

ADDENDA

The Proposer hereby acknowledges receipt of Addenda No.'s 1, 2, 3, to these Specifications.

TAXES

The Proposer agrees that any applicable Federal, State and Local sales and use taxes, which are to be paid by City of Gainesville, are included in the stated bid prices. Since often the City of Gainesville is exempt from taxes for equipment, materials and services, it is the responsibility of the Contractor to determine whether sales taxes are applicable. The Contractor is liable for any applicable taxes which are not included in the stated bid prices.

LOCAL PREFERENCE (check one)

Local Preference requested: YES NO

A copy of your Business tax receipt and Zoning Compliance Permit should be submitted with your bid if a local preference is requested.

QUALIFIED LOCAL SMALL BUSINESS STATUS (check one)

Is your business qualified as a Local Small Business in accordance with the City of Gainesville Small Business Procurement Program? (Refer to Definitions) YES NO

SERVICE-DISABLED VETERANS' BUSINESS (check one)

Is your business certified as a service-disabled veterans' business? YES NO

LIVING WAGE COMPLIANCE

See Living Wage Decision Tree (Exhibit C hereto)

Check One:

XX Living Wage Ordinance does not apply

(check all that apply)

- Not a covered service
- Contract does not exceed \$100,000
- Not a for-profit individual, business entity, corporation, partnership, limited liability company, joint venture, or similar business, who or which employees 50 or more persons, but not including employees of any subsidiaries, affiliates or parent businesses.
- Located within the City of Gainesville enterprise zone.

Living Wage Ordinance applies and the completed Certification of Compliance with Living Wage is included with this bid.

NOTE: If Contractor has stated Living Wage Ordinance does not apply and it is later determined Living Wage Ordinance does apply, Contractor will be required to comply with the provision of the City of Gainesville's living wage requirements, as applicable, without any adjustment to the bid price.

SIGNATURE ACKNOWLEDGES THAT: (check one)

XX Proposal is in full compliance with the Specifications.

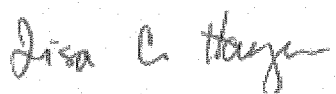
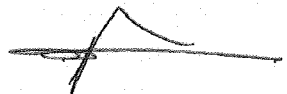
XX Proposal is in full compliance with specifications except as specifically stated and attached hereto.

Signature also acknowledges that Proposer has read the current City of Gainesville Debarment/Suspension/Termination Procedures and agrees that the provisions thereof shall apply to this RFP.

(CORPORATE SEAL)

ATTEST:

PROPOSER:



Signature

Signature

By: Nicolas Ferrer

By: Lisa Hayes, Relationship Manager

Title: Vice President

Title: Senior Vice President

GENERAL GOVERNMENT PURCHASING DIVISION SURVEY

BID INFORMATION

RFP #: FADM-180000-DH

DUE DATE: September 26, 2016

SEALED PROPOSAL ON: Banking Services

IF YOU DO NOT BID

Please check the appropriate or explain:

- _____ 1. Not enough bid response time.
- _____ 2. Specifications not clear.
- _____ 3. Do not submit bids to Municipalities.
- _____ 4. Current work load does not permit time to bid.
- _____ 5. Delay in payment from Governmental agencies.
- _____ 6. Do not handle this item.
- _____ 7. Other: _____

Company: SunTrust Bank

Address: 76 S Laura Street, Jacksonville, FL 32202

Are you a minority business? yes _____ no X

RFP (09/22/03)Rev. local pref. 10/1/04;7/25/05;10/05;4/06;10/06;3/07;10/11;05/12;03/16

This form Document No. P04-213 is a legal instrument approved by the City Attorney. Any deviations from its intended use should be authorized by the City Attorney

Qualifications

SunTrust has reviewed the City of Gainesville's Request for Proposal and meets the qualifications. SunTrust fully complies with this proposal.

Executive Summary

A Partnership with SunTrust offers Value

SunTrust Bank appreciates the opportunity to present City of Gainesville with our response to your Request for Proposal for Banking Services. Our proposal will focus on describing the financial soundness of the bank, and on our expertise in providing the highest quality and most efficient banking services at a very competitive price for City of Gainesville. We look forward to the opportunity of becoming your trusted banking partner.

The experience, services, and Resources City of Gainesville needs from a banking partner

With over 100 years of experience, SunTrust understands your unique circumstances and knows you require financial solutions that support your core objectives – and that are designed with your specific needs in mind.

- *A knowledgeable and responsive local sales team*
- *Nationally recognized cash management and customer service*
- *Financially strong, healthy and sound bank*
- *Robust and technologically advanced competitive products*

SunTrust backs its relationships with nearly two centuries of commitment, leadership and trust. Being a SunTrust City of Gainesville means a complete focus on the service, solutions and needs to build a solid foundation for success. We work to understand the City of Gainesville's business flows and recognize where our services can add value in order to establish long-term relationships. The cornerstones of our business are the strengths that we bring to the marketplace when compared to the competition: Relationship, Service, Quality and Solutions. SunTrust continues to receive industry awards for exceptional treasury management products and services, along with awards across all our lines of business.

SunTrust Government Division-- Localized Service, Proven Experience and Dedicated Resources

We understand the financial needs of municipalities – large and small alike – and we offer creative solutions to meet the challenges of today's competitive marketplace. To that extent, SunTrust has established a Not-for-Profit & Government Division (NFP&G) within our commercial line of business that specializes in delivering full service banking, investment, and financing solutions to our government clients. Our NFP&G Division serving the Florida marketplace has been in existence for over 25 years. We have a fully dedicated team of Relationship Managers and

Portfolio Managers to execute our local credit underwriting, and Commercial Banking Specialists, providing day-to-day, local support for our City of Gainesville. Through this office, we service more than 3,000 NFP&G organizations.

SunTrust's Strengths and Stability

SunTrust Government Division: City of Gainesville Approach

We approach our City of Gainesville relationships with a long-term view and a commitment to meeting your needs with comprehensive solutions that are timely, targeted, and relevant. We serve our City of Gainesville with an intense focus on your issues and objectives, dedicated relationship management, quality service, and superior execution.

<p>Exceptional Service</p>	<ul style="list-style-type: none"> • High-touch customer service: Your Relationship Manager serves as your single point of contact coordinating the resources and expertise to meet your unique needs • Experienced and well-trained personnel invested in the success of your organization • Quality leads the client experience • Through delivery of consistently high level of service, we continue to differentiate ourselves from the competition
<p>Relevant Solutions</p>	<ul style="list-style-type: none"> • A complete array of financial solutions from treasury and liquidity management to financing and investment solutions • Solutions tailored exclusively to your needs • Innovative ideas and beneficial insight that can improve your organization's effectiveness • Superior internet banking solutions • Advanced image-based solutions • Industry-leading fraud protection services • Market leading commercial card services • Government Industry experts brings industry focused solutions to meet your unique needs
<p>Solid Relationships</p>	<ul style="list-style-type: none"> • Over 100 years of experience working with Government organizations through times of opportunity and challenge • SunTrust's hallmark of commitment to community • We leverage our expertise to meet ever changing needs • Highly skilled, tenured Relationship Managers solely dedicated to the Government Banking sector • We engage in proactive dialogue to identify solutions for your needs • We listen to our clients • Financial strength enables our success

SunTrust Treasury & Payment Solution Accolades & Accomplishments

The right treasury partner can guide you in making strategic decisions that optimize a path to business success. A strong heritage of industry recognition reflects SunTrust's commitment to helping you meet your goals.




Treasury & Payment Solutions *Recognized for Excellence!*



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




March 2016
SunTrust Named Best Investment Bank in the Southeast for the Middle Market




- Latest Triennial study to be released in 2016
- 2013 - SunTrust listed as 7th largest ACH receiver



- 3/2016 - SunTrust wins 8 awards for Middle Market Banking.
- 3/2015 - SunTrust Wins Best Brand Overall Awards for Small Business and Middle Market Banking
- 2013-2014 - 11 Greenwich Excellence Awards in Small Business Market Banking




- 2014 - 1st place, Digital Banking Experience Leader in Online Banking award
- 2014 - ranked "Best in Resolution" in dealing with aftermath of card fraud events.



- SunTrust is the 9th largest overall cash management provider
- SunTrust ranks among the top ten providers in volume for 13 of 25 services



- Oct 21 2015 - SunTrust Named a Top Ten National Small Business Administration Lender. Company Advances Seven Spots in 7(a) Lending in Two Years
- 5th year in a row - National award for Small Business Overall Satisfaction
- All five national Small Business Treasury Management awards



- Dec 2015 - 8th largest Purchasing Card Issuer
- Dec 2015 - 8th largest Corporate Card Issuer
- Dec 2015 - 12th largest overall Commercial Card Issuer

SunTrust's volume ranked within the Top 10 by Ernst & Young for 10 T&PS Product categories



- Check Clearing – Total (9th)
- Coin & Currency – Revenue (7th)
- Controlled Disbursement – Checks Paid (10th)
- Demand Deposit Accounts – Checks Paid (8th)
- EDI Initiated Payments – Electronic Payments (6th)
- Information Reporting – 2012 Revenue (8th), Total Accounts and Internet Accessed Accounts (10th)
- Cards – Purchasing Card (number of cards 10th, transaction dollars 9th), Payroll Cards (6th)
- Retail Lockbox – Remittances (9th)
- Sweep Accounts – Accounts (10th)
- Wholesale & Retail Lockbox – Remittances (10th)

Why Choose SunTrust?

A Full Suite of Capabilities

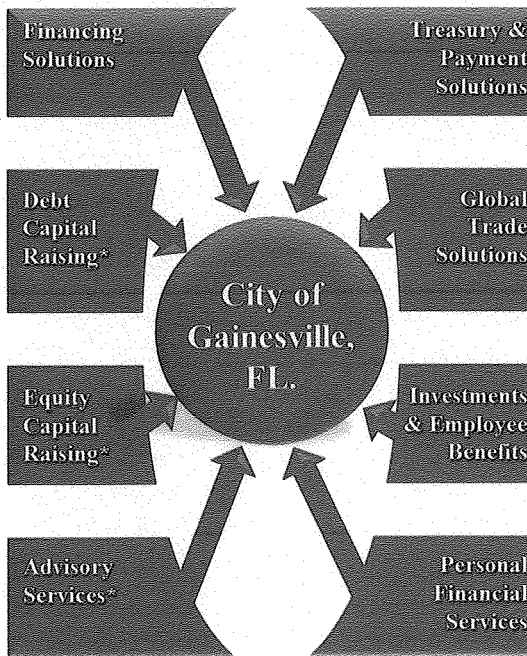
Our broad capabilities serve your business through every phase of its growth.

- Revolvers/Terms Loans
- Project Finance
- Equipment Leading
- Insurance Premium Financing
- Franchise & Vendor Programs

- Syndicated Finance
- Interest Rate Risk Management
- Real Estate Leasing
- Tax-Exempt Finance
- Private Placement of Debt
- Public Debt Issuance
- Asset Securitization

- Public Equity Issuance
- Private Placements of Equity
- IPOs
- Follow-on Offerings
- Convertible Securities

- Mergers & Acquisitions
- Buy-and Sell-side Advisory
- Business Valuations
- Fairness Options
- Business Transition



- Payables & Receivables
- Online Information & Control Services
- Liquidity/Cash Position Management
- Commercial Card Programs
- Merchant Services

- Currency Risk Management
- Trade Finance
- Overseas Investment Trade Services

- Investment Advisory & Management
- Fixed Income Investments
- Retirement Plans
- Health Savings Accounts
- Employee Banking

- Wealth & Investment Management
- Financial Planning
- Investment Services**
- Insurance**
- Concentrated Equity Strategies
- Executive Banking

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



SUNTRUST Bank has been named a “Best Brand” winner for small business banking and middle market banking by Greenwich Associates, which evaluated more than 750 banks for the awards.

History

SunTrust Bank is a state member bank that has been in continuous existence since 1891. It is wholly-owned by SunTrust Banks, Inc., a major bank holding company which is publicly traded on the New York Stock Exchange, ticker symbol (STI). SunTrust Bank first started as Trust Company of Georgia in 1893. After almost a century of steady growth and stability, in July 1985, Trust Company of Georgia, Atlanta, Georgia, and Sun Banks, Inc., Orlando, Florida merged to form the bank holding company SunTrust Banks, Inc. SunTrust Bank was incorporated in the State of Georgia effective November 14, 1989.

SunTrust Banks, Inc., headquartered in Atlanta, is one of the nation's largest banking organizations, serving a broad range of consumer, commercial, corporate, and institutional services. Through its flagship subsidiary, SunTrust Bank, the company provides deposit, credit, trust, and investment services to a broad range of retail, business, and institutional knowledge. Other subsidiaries provide mortgage banking, brokerage, investment management, equipment leasing, and capital market services. Atlanta-based SunTrust enjoys leading market positions in some of the highest growth markets in the United States and serves the government entities in selected markets nationally.

SunTrust's nearly 1,500 retail branches and 2,200 ATMs are located primarily in Florida, Georgia, Maryland, North Carolina, South Carolina, Tennessee, Virginia and the District of Columbia. In addition, SunTrust provides the City of Gainesville with a full selection of technology-based banking channels including online, state-of-the-art customer services centers, and through the latest mobile devices.

SunTrust has 5 full service Branch Locations and 7 ATM locations within 20 miles surrounding the City's offices.

SunTrust is one of top three banks in market share in the North Central Florida region.

Nationwide Wholesale Banking Presence

Wholesale Banking has a national network of offices located in key cities



Our Treasury & Payment Solutions Division provides a broad range of solutions to meet your payables and receivable processing needs, and liquidity management solutions to optimize working capital. You will have access to professionals dedicated to your industry in which they possess a deep knowledge of your industry, which knows your challenges, and understands your needs. Through this team of industry and product experts, we will provide you with the confidence to pursue the growth that enables the City of Gainesville to reach its strategic goals.

Understanding your business needs

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. In addition, 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 is 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. Moreover, this understanding allows us to provide you with a complete solution for today and tomorrow.

Solutions to position you for the future

SunTrust is committed to helping the City of Gainesville address risk, fraud management, and process improvement challenges. To accomplish this, we have designed our service offerings to take advantage of opportunities presented by an evolving cash management and payments environment. In fact, all of our product enhancements are priorities identified by the City of Gainesville as those most critical to running their cash management operations more efficiently and with greater control.

We provide innovative solutions to help our client control their disbursements, manage collections, and increase working capital. SunTrust strives to exceed the City of Gainesville's expectations and deliver value by:

- Serving as trusted advisors in long-term relationships
- Delivering creative solutions and making investments in products where appropriate
- Excelling in service delivery; doing it right the first time

As a nationally recognized payment solutions organization, SunTrust offers personalized service and an unwavering focus on retaining and growing our business relationships with every City of Gainesville.

SunTrust is fully capable of performing all of the requirements referenced in your proposal. As your financial partner, we will evaluate with you the best structure and solutions for maximizing your cash. Our goal is to assist



the City of Gainesville in making the most of your bottom line by leveraging technology with structure and providing the most beneficial banking relationship.

Industry Update – Same Day ACH

SunTrust recognizes the importance of faster payments and is currently working diligently so we can offer the City of Gainesville same-day payment service by September 2016. We will be ready to Receive Same-day ACH credits by the NACHA-specified date, but we plan to also offer the City of Gainesville an option to use Same-day Origination this year. Our Treasury Sales Officers will have additional information they can provide to the City about the approach we plan to use, so please don't hesitate to contact your sales officer if you'd like additional information about our solution.

Please see the following details regarding the Same-day ACH NACHA Rule that was approved in May 2015 to be implemented in three phases beginning September 2016:

- All Receiving Depository Financial Institutions (RDFIs) will be required to receive Same-day ACH transactions.
- Most ACH transactions are eligible for same-day processing. However, International ACH transactions (IATs) and transactions valued over \$25,000 are *not* eligible for same-day processing.
- Beginning in Phase 1, effective September 23, 2016, ACH *credits only* are eligible for same-day processing and RDFIs must provide end-of-day funds availability for all Same-day ACH credits received.
- In Phase 2, effective September 15, 2017, ACH *debits* will be eligible for same-day processing in addition to ACH credits.
- Phase 3, effective March 18, 2017, will require RDFIs to provide funds availability to their depositors by 5:00 pm at the RDFI's local time for Same-day ACH credits.
- Financial institutions' offering of Same-day ACH origination is optional.
- Additional information regarding the Same-day ACH Rule is available at www.nacha.org/same-day-ach.

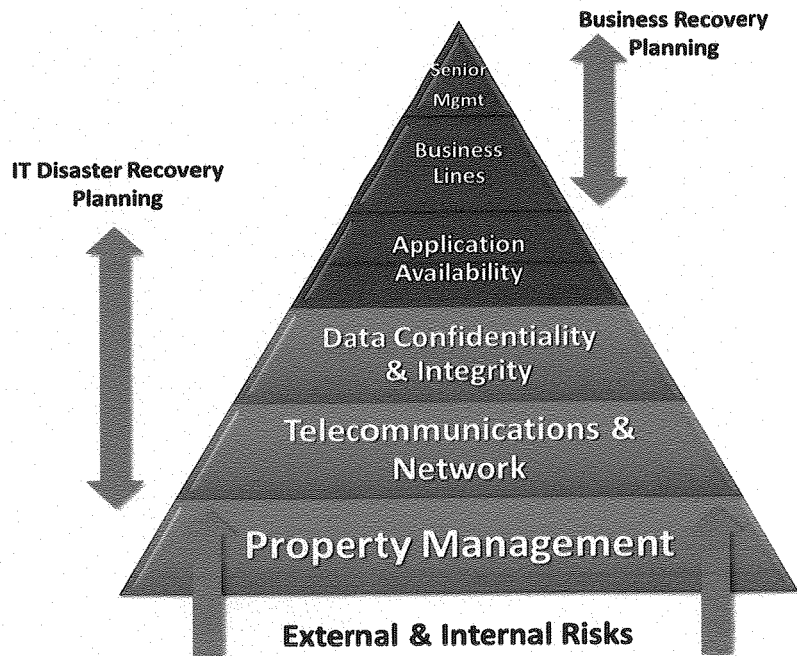
Recovery and Contingency Plan

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 assure 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 your company with uninterrupted service will never waver, regardless of 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 your company. 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.





PURPOSE: WHY WE ARE HERE

LIGHTING THE WAY TO FINANCIAL WELL-BEING

PRINCIPLES: WHAT GUIDES OUR ACTIONS

client first
warmth is our currency;
meeting client needs
is our responsibility.

one team
we shine as one,
individually
we're accountable.

**executional
excellence**
service builds loyalty;
discipline builds excellence.

profitable growth
we're empowered locally;
we win by executing
consistently.

VALUES: WHAT DEFINES OUR PEOPLE

TRUST

**PASSION
TO WIN**

PRECISION

COURAGE

PERFORMANCE PROMISE: HOW WE WILL WIN

be the best financial services company through:

deepest client relationships
most productive teammates

top financial performance
leading the movement for financial well-being

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



Inclusion

We aspire to be a magnet for talent, innovation and financial well-being through deliberate and inclusive connections with our teammates, communities and clients.

2 | SUNTRUST

North Florida - Community Development

Grants and Investments

\$240M

In 2015 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



Notable Partnerships



Service

7,250+

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

Board Positions

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



North Florida - Community Development

North Florida Lending and Economic Growth

\$151MM



Community development loans originated in 2015 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.*



Service Model

Our Service Approach – Your Dedicated Team

SunTrust employs a team approach and places great emphasis on developing and maintaining meaningful City of Gainesville relationships. The relationships that we develop are based on a strong understanding of our City of Gainesville's needs. This dedication enables us to offer solutions designed to help our City of Gainesville meet their banking and financial goals.

SunTrust differentiates itself with the highest level of processing quality and an unmatched level of service. Service quality is absolutely critical in satisfying City of Gainesville and maintaining a competitive advantage in the marketplace. To us, customer service includes listening to your needs and responding quickly to your inquiries.

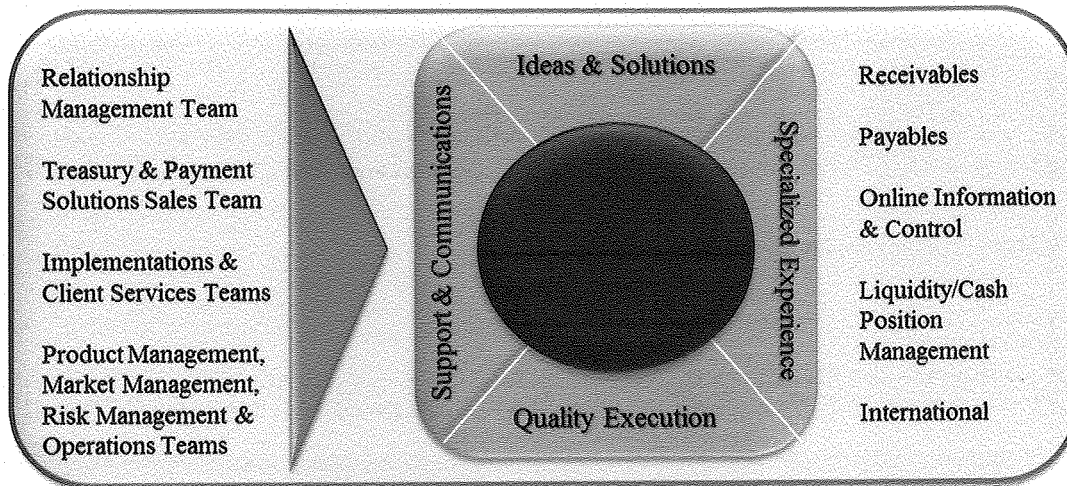
You will have direct access to your dedicated team that have a local presence (in-house and in-market) and no language barriers. All direct contact access with no additional charges. We believe you will be pleased with the proven model we have designed to meet your servicing and implementation needs.

Exceptional Service & Dedicated Support

- High-touch customer service delivered through a dedicated Treasury Management City of Gainesville Services Group
- Seamless implementation delivered through an efficient Treasury Management Onboarding Group
- Experienced and well-trained personnel
- Quality leads the City of Gainesville experience
- Through delivery of a consistently high level of service, we will continue to differentiate ourselves from the competition

Integrated Delivery of Service and Solutions

Our goal is to keep you, our City of Gainesville, at the center of everything we do. We offer premier treasury solutions coupled with seamless implementation and high-touch customer service to meet your specific treasury and payments needs. You will have an assigned and dedicate City of Gainesville service specialist that will be familiar with your particular servicing needs.



Next Steps

Moving Forward to Build a Strong Banking Partnership

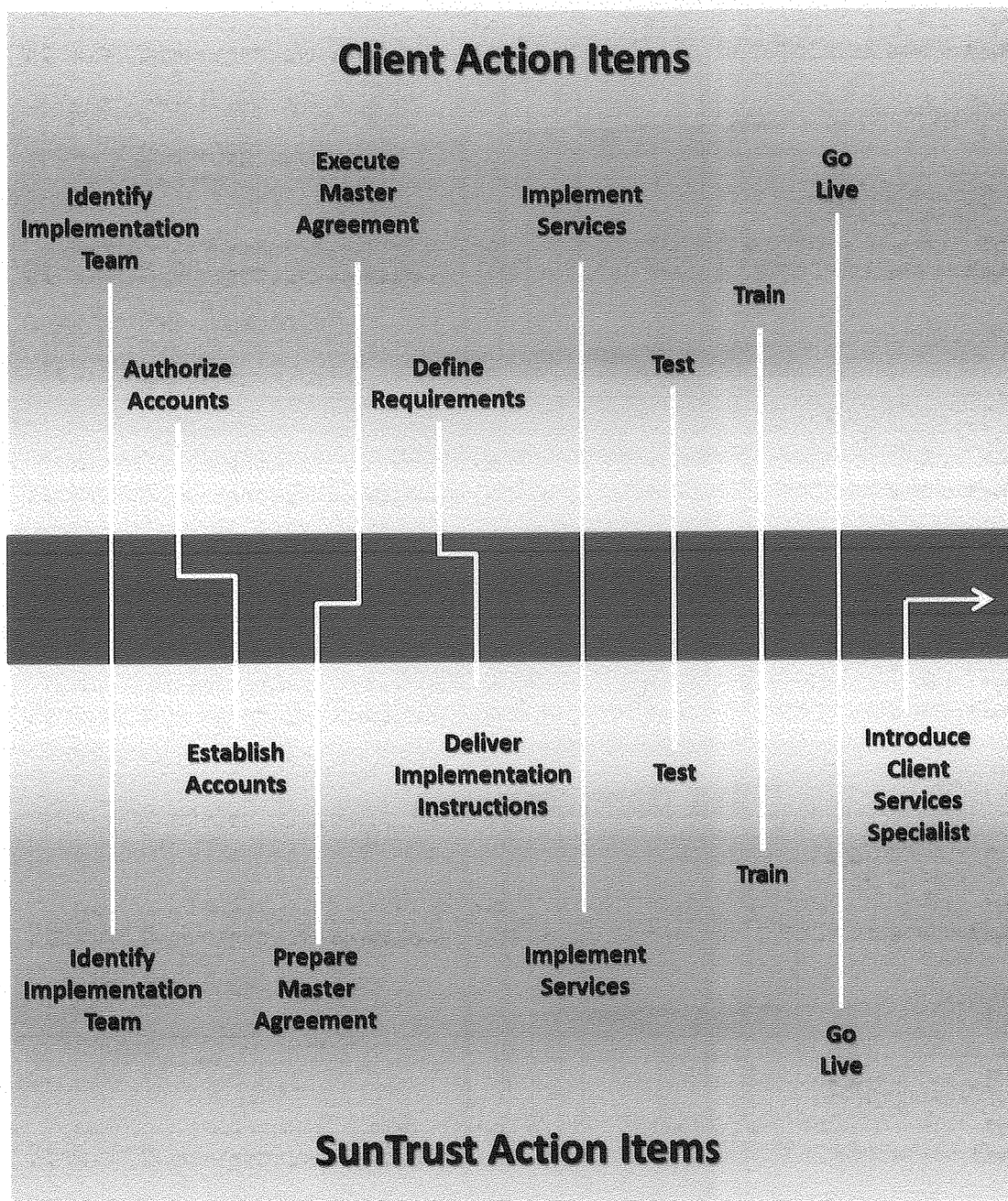
The end result is clear: The City of Gainesville wants a banking partner with proven expertise in treasury and payment solutions and who has your best interests at heart. Further, minimizing disruptions to your employees and City of Gainesville is a primary consideration and you need assurance that any 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. A more detailed implementation timeline for the specific services we propose can be provided upon request.

Client Focused Implementation Process

SunTrust implementation process is centered around each individual client's needs by offering a seamless transition with a focus on quality, optimization and continued support.

	Quality	Optimization	Continuity
Client Focused Customization	<ul style="list-style-type: none"> • Simplified agreement process • Proven solutions to meet your specific needs 	<ul style="list-style-type: none"> • Understand your needs and systems for proper solution implementation. • Offer recommendations based on implementing similar clients and/or using similar systems. 	<ul style="list-style-type: none"> • Work with your existing file formats. • Identify short and mid-term goals to streamline manual processes.
Dedicated Team Approach	<ul style="list-style-type: none"> • Dedicated onboarding team with years of experience. • Conduct kick-off meeting in person to capture all requirements and build project plan. • Technical support staff has vast experience with onboarding clients with different ERP and treasury workstations. 	<ul style="list-style-type: none"> • Proven project plan methodology to streamline the onboarding process. • Weekly touch point meeting to ensure project deadlines and expectations are met. • Customized testing plan with various checkpoints. 	<ul style="list-style-type: none"> • Client onboarding team stays with you post-implementation until all services are working as planned. • Client service team is staffed to support individuals during work hours. • Technical support available from 8:00 a.m. – 7:00 p.m.
Product & System Training	<ul style="list-style-type: none"> • Customized training plan will be offered on an individualized basis and includes in person or web-based support. • Training will be focused on how you plan to use the implemented solutions. 	<ul style="list-style-type: none"> • Client readiness team ensures full training completion prior to going live. 	<ul style="list-style-type: none"> • Post go-live training is available as questions may arise. • Follow-up on training progress during weekly meetings.



Clarifications & Exceptions

Clarification and Exceptions

The following Clarifications and Exceptions are an integral part of SunTrust Bank's Proposal in response to the Request for Proposals to Provide Banking Services for the City of Gainesville RFP NO. ADM-180000-DH issued on August 10, 2016.

The SunTrust Bank banking and treasury management service agreements for the services SunTrust is offering to provide pursuant to the terms of the SunTrust Proposal and that shall apply to the services if our Proposal is accepted are either attached hereto or can be accessed by the link provided. These agreements include the SunTrust Treasury Management Master Agreement, SunTrust Treasury Management Terms and Conditions (available at www.suntrust.com/treasuryterms by entering password tm-terms1), Rules and Regulations for Deposit Accounts, the Funds Transfer Agreement, and any documents referred to in any of the foregoing. Notwithstanding any provision in the RFP to the contrary or in any standard agreement that may be included in it, it is the expectation of SunTrust that the SunTrust banking service agreements included with the Proposal shall constitute the contract for the banking and treasury management services to be provided pursuant to the RFP. All requested services will be provided pursuant to the terms of the relevant SunTrust banking and treasury management service agreement(s) and the terms expressly set forth in the Proposal, subject to further negotiation of any such documentation or to agreements you may require. Any negotiated changes to the Proposal, any banking and treasury management service agreements, or any additional agreements you may require must be satisfactory to each party, in its discretion. SunTrust has addressed the requirements in the RFP along with certain exceptions, clarifications, or modifications relating to such requirements, and SunTrust only agrees to terms in the RFP as modified by the SunTrust Proposal. All certifications or representations required by the RFP or made in the Proposal are made to the extent of the personal knowledge, without investigation, of the individual signing the Proposal on behalf of SunTrust.

SunTrust takes exception to provisions of this RFP NO. ADM-180000-DH and any agreement contained in it that:

- require SunTrust or any affiliate of SunTrust to indemnify or hold any person or entity harmless,
- restrict the ability of SunTrust to terminate the services,
- restrict the ability of SunTrust to amend, alter or withhold services offered,
- restrict the ability of SunTrust to amend the terms of the banking and treasury management service agreements,
- restrict the ability of SunTrust to assign the agreements to an affiliate of SunTrust or to assign them due to a change in control of SunTrust or the sale of the relevant assets used to provide the banking and treasury management services,
- restrict the use of subcontractors by SunTrust or seek to alter the form and content of the contracts with such subcontractors, or
- require SunTrust to comply with federal, state or local laws, regulations or ordinances that are not otherwise applicable to SunTrust in the ordinary course of providing banking and treasury management services.

Trade Secret and/or Confidential and/or proprietary Information, Page 4: The City of Gainesville shall not be required to return materials submitted with the Proposal to SunTrust, but materials submitted by SunTrust remain the property of SunTrust, and SunTrust reserves the right to object to and defend against disclosure of confidential or other proprietary information.

Public Entity Crimes, Page 6: SunTrust does not track the information requested. The representations required by the affidavit are made solely to the extent of the knowledge, without investigation, of the individual signing the proposal on behalf of SunTrust.

Subcontractors, Page 14: Note that while SunTrust does not propose to hire any third parties specifically for providing banking services to the City of Gainesville, SunTrust uses a number of vendors and other third parties to provide a variety of banking services to its overall client base. SunTrust does not currently anticipate subcontracting with third parties specifically in support of this contract. Therefore, SunTrust takes a general exception to any requirements relating to subcontractors or subcontracts in the RFP, and expressly reserves the right to add, delete, or modify its use of vendors or subcontractors without review or approval by the City of Gainesville. SunTrust is responsible for the performance of its vendors.

Florida Public Records Act, Page 14: SunTrust will comply with the requirements to the extent applicable to the bank.

Municipal Advisor


Please note that any investment services, such services are provided subject to separate contract requirements and are not addressed by the SunTrust Treasury Management agreements. Also please note that neither SunTrust Bank ("STB") nor SunTrust Robinson Humphrey ("STRH") is a registered "municipal advisor" within the meaning of SEC Rule 15Ba-1-1 through 15Ba1-8 (as amended, the "Municipal Advisor Rule"). Unless you notify us in writing to the contrary, you must represent at all times under any agreement we enter into with you for the services requested in the RFP or that you may request in the future that, for the purposes of the Municipal Advisor Rule, none of the funds held or to be held in any deposit account(s) that you may seek to invest in any Sweep investment, or with respect to which you may seek Investment Services, constitute (i) "proceeds of municipal securities" or (ii) "municipal escrow investments" (each as defined in the Municipal Advisor Rule) and you covenant and agree that if such funds are "proceeds of municipal securities" or "municipal escrow investments" or become comingled with "proceeds of municipal securities" or "municipal escrow investments" you will notify us in writing and you shall not seek to invest such funds in any Sweep investment or seek investment advice from either STB or STRH with respect to any such funds, without providing prior written notice. You acknowledge and agree that STB and STRH will each rely on this representation and that one of your knowledgeable officials with access to the appropriate information, or that has direct knowledge of the source of

Exhibits

Exhibit A. Sample of SunTrust's Monthly Bank Statement



Sample Check Enclosure Bank Statement



SUNTRUST BANK
P O BOX 422227
ORLANDO, FL 32862-2227

=====
=====
=====

PAGE 1 OF X
82 / X1X / YYY / 00 / 00
0007000033333
07 / 31 / 2005

**Account
Statement**

Questions? Please call
1-800-786-8767

XYZ COMPANY
805 MAIN STREET
DAYTONA BEACH, FL 32114

THANK YOU FOR BANKING WITH SUNTRUST. TO LEARN MORE ABOUT HOW SUNTRUST CAN MEET YOUR FINANCIAL SERVICES NEEDS, PLEASE VISIT OUR WEBSITE AT www.SUNTRUST.COM

Account Summary	Account Type	Account Number	Statement Period	Taxpayer ID
	ANALYZED BUSINESS CHECKING	0007000033333	07/01/2005 - 07/31/2005	XX-XXX-XXXX

Description	Amount	Description	Amount
Beginning Balance	\$80,172.43	Average Balance	\$97,121.76
Deposits/Credits	\$46,822.58	Average Collected Balance	\$97,118.52
Checks	\$18,444.98	Number of Days in Statement Period	31
Withdrawals/Debits	\$ 0.00		
Ending Balance	\$117,550.03		

Deposits/Credits	Date	Amount	Serial #	Date	Amount	Serial #
	07/07	100.00		07/21	46,722.58	

Total Items Deposited: 8

Checks	Check Number	Amount	Date Paid	Check Number	Amount	Date Paid	Check Number	Amount	Date Paid
	0101	335.00	07/01	0110	2,900.00	07/07	0118	250.00	07/19
	0103*	48.38	07/08	0111	228.98	07/08	0119	48.04	07/22
	0104	518.00	07/05	0112	1,176.46	07/07	0120	151.00	07/22
	0105	39.26	07/07	0113	407.90	07/22	0121	2,059.94	07/25
	0106	172.50	07/08	0114	518.00	07/21	0122	6,500.00	07/22
	0107	54.32	07/06	0115	190.71	07/20	0124*	67.48	07/26
	0108	208.00	07/05	0116	277.63	07/21	0125	1,897.00	07/22
	0109	119.58	07/05	0117	217.22	07/22			

*Break in check sequence

Balance Activity History	Date	Balance	Collected Balance	Date	Balance	Collected Balance
	07/01	80,637.43	80,637.43	07/21	129,056.30	129,056.30
	07/05	87,904.85	87,904.85	07/22	119,868.14	119,868.14
	07/06	83,850.53	83,850.53	07/25	117,808.20	117,808.20
	07/07	83,884.81	83,784.81	07/26	117,740.74	117,740.74
	07/08	83,884.95	83,884.95	07/29	117,550.03	117,550.03
	07/19	83,120.35	83,120.35			

Member FDIC

SunTrust Bank, Member FDIC. ©2005, SunTrust Banks, Inc. SunTrust is a federally registered service mark of SunTrust Banks, Inc. mkts 14507-05

Exhibit B. Sample of SunTrust's Monthly Analysis 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

Relationship and Account Information

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

Accounts Included in Relationship

0007000033333	003900111111	0039002222222	007000111111
008400001111	0098002222222	0098003333333	018900111111
0417900333333	1000001234567	100000234567	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	1,628.34
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

SERVICE DETAIL

SERVICES PROVIDED FOR PERIOD	VOLUME	UNIT	TOTAL EXPENSE	BAL
DEMAND DEPOSIT SERVICES				
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	262	0.1600	41.92	35,866.85
MISCELLANEOUS SERVICES	1	10.0000	10.00 F	8,556.02
			397.92	340,461.32
ZERO BALANCE SERVICES				
ZBA MASTER ACCOUNT	1	50.0000	50.00	42,780.12
ZBA SUB ACCOUNT	9	15.0000	135.00	115,506.33
			185.00	158,286.45
LOCKBOX SERVICES				
LBX MAINTENANCE - MONTHLY	1	115.0000	115.00	98,394.28
IMG LBX ITEMS SCANNED	42	0.1500	6.30	5,390.30
			121.30	103,784.58

Exhibit C. SunTrust's Annual Reports

Due to the size of the reports, please refer to:

<http://investors.suntrust.com/financial-information/annual-reports/>

Exhibit D. SunTrust's Quarterly Earnings

Due to the size of the reports, please refer to:

<http://investors.suntrust.com/financial-information/quarterly-earnings/default.aspx>

Exhibit E. Certificate of Qualified Public Depository



STATE OF FLORIDA
Office of the Chief Financial Officer
Division of Treasury
Bureau of Collateral Management

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

This is to certify that

SUNTRUST BANK
303 PEACHTREE STREET NORTHEAST
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(13), Florida Statutes.

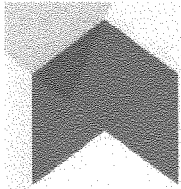
Given under my hand this 8th day of December, 2014.

A handwritten signature in black ink, appearing to read "J. B. Atwater", written over a horizontal line.

CHIEF FINANCIAL OFFICER, STATE OF FLORIDA

DFS-01-1002
Rev. 3/92

Exhibit F. Insurance Requirement



SunTrust Banks, Inc. (and all subsidiaries) 2016 Insurance Coverage Summary

SunTrust Banks, Inc., with total assets of \$191 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:	\$160,000,000
Coverage Type:	Coverage for wrongful acts of directors and officers while fulfilling their respective duties
Carrier:	XL Group & multiple other carriers
Expiration:	10/01/16

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:	08/01/17

Bankers Professional Liability (E&O)

Per Loss Limit:	\$160,000,000
Coverage Type:	Coverage for wrongful acts, errors, omissions, neglect, etc. in rendering professional services
Carrier:	XL Group & multiple other carriers
Expiration:	10/01/16

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:	08/01/17

Financial Institution Bond (Crime)

Per Loss Limit:	\$160,000,000
Coverage Type:	Coverage for employee dishonesty, fraud, robbery, theft, forgery, etc.
Carrier:	XL Group & multiple other carriers
Expiration:	10/01/16

Workers Compensation

Per Loss Limit:	Statutory Limits
Coverage Type:	Coverage for employee injury as prescribed/mandated by state regulation
Carrier:	Arch Insurance Co.
Expiration:	08/01/17

Cyber Liability

Per Loss Limit:	\$125,000,000
Coverage Type:	Coverage for liability as a result of a data security breach or violation of consumer data protection laws
Carrier:	Chubb & multiple other carriers
Expiration:	06/01/17

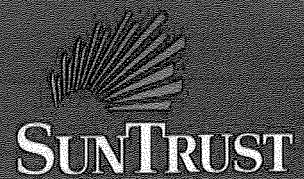
Umbrella Liability

Per Loss Limit:	\$100,000,000
Coverage Type:	Coverage for liability in excess of the general liability and auto liability limits
Carrier:	AWAC & multiple other carriers
Expiration:	08/01/17

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



Exhibit G. Supplier On-Boarding Strategy



SUPPLIER ON-BOARDING STRATEGY - INITIAL

- Client provides an AP file consisting of suppliers that are currently paid by check
- Our team will perform a match based on historical data which identifies three types of suppliers;
 - SunTrust acceptors
 - Visa/MasterCard acceptors
 - Non-acceptors
- The client is assigned a dedicated Supplier Enrollment Consultant who will oversee the management and administration of the enrollment campaign in order to maximize results.
 - Manage a team of specialists making outbound calls
 - Call on suppliers with \$1MM spend and greater
 - Review best practices
 - Schedule and lead weekly update calls
- The matched file will be scrubbed by the Supplier Enablement Consultant. This process includes segmenting by annual spend the matched AP file by SunTrust Acceptors, Visa Acceptors, Non-acceptors and those which are unlikely to enroll (ex. insurance providers, financial institutions, government agencies).
- The Supplier Enablement Consultant will also develop a payables vendor match analysis summary. This analysis is used to set expectations for the supplier enrollment campaign by providing an overview of the scrubbed AP file in association with Best Practices.
- An upload file is then created with all targeted suppliers for review and approval by the client. This allows the client to remove any suppliers they chose to not be contacted regarding e-payables.
- A campaign kick-off call will be scheduled and attended by the client's stakeholders and all SunTrust T&PS teammates that are assigned to the client's payables implementation.
 - Best Practices review
 - Supplier onboarding process and collateral
 - Understanding the clients payables process
 - Finalize the supplier upload file
- Suppliers on the approved upload file are mailed a client approved pre-enrollment letter messaging the clients e-payables initiative, partnership with SunTrust and benefits of participation.
- The Supplier Enablement Consultant will also request for an authorization letter from the client to hold on file in the event a supplier contact does not receive the pre-enrollment letter.
- SunTrust's calling efforts will commence 5 days after the pre-enrollment letters are mailed to targeted suppliers. The effort will continue for approximately 4 weeks per 100 suppliers.
- Our specialists will attempt to contact all suppliers and either enroll or decline enrollment in the client payables program. We call suppliers one time per week over a 4 week period.
- The Supplier Enablement Consultant will schedule weekly conference calls with the client for the purpose of providing visibility and campaign updates. These updates include supplier enrollments to be flagged in the clients AP system for card payment, declinations



and client actions. Client actions include requests for supplier phone numbers, account numbers etc.

- Enrolled suppliers are provided with full card details over the phone and are sent an email confirming their participation in the payables program.
- The supplier enrollment campaign is completed; a final enrollment report is submitted and reviewed by the client and the Supplier Enablement Consultant.

SUPPLIER ON-BOARDING STRATEGY - MAINTAINING AND GROWING PROGRAM

- Ensure all internal stakeholders are fully aware and supportive of e-payables initiative.
- Insert enrollment form with checks mailed to suppliers (under \$50k threshold)
- Identify an internal AP person that can make payments to suppliers that accept but cannot hold card details.
- Train AP team to handle supplier objections.
- Client participates in enrollments of large dollar spend suppliers, greater than \$5MM.
- Provide SunTrust an updated vendor AP file annually to identify new opportunities for supplier enrollment using our match/scrub process.
- Mandate the program to key suppliers
- Differentiate payment terms for suppliers that accept card, checks and ACH in order to steer suppliers towards card acceptance
- Procurement team negotiates credit card payment in new or renewal of contracts with suppliers.
- One off supplier contacts can be emailed to assigned consultant for enrollment in e-payables.

Exhibit H. Pricing Proposal – Commercial Card Program



Pricing Proposal

Company: City of Gainesville

Date: 09.26.16

Rebate Program

The Annual spend from all Commercial Card programs shall be summed to determine the applicable rebate rate.

In accordance with the table below, at the end of each rebate period, the Company shall receive a revenue share of its Net Spend* based upon the following calculation. The Annual Spend amount shall determine the Rebate Rate. The Net Spend shall be the Annual Spend less Cash Transactions ("Cash Transactions" means transactions from financial institutions such as cash advances, convenience checks, travelers' checks, gift cards, etc.) less Large Ticket Transactions less Negotiated Interchange Transactions. "Large Ticket Transactions" means transactions that qualify for reduced interchange rates. "Negotiated Interchange Transactions" means transactions from merchants that have negotiated reduced interchange rates and transactions that carry network payment gateway transactions. At the end of each rebate period, the Net Spend Rebate* shall be the Net Spend for the rebate period, multiplied by the Rebate Rate described below and reduced by charge-offs (which may carry over to subsequent rebate periods). "Charge-offs" means all amounts that remain unpaid by the Company or Cardholder for a period of 180 days, including personal charges made by the Cardholder or Authorized User.

Rebate periods are measured on an annual (12-month cycle) commencing the month of the Activation Date and shall continue for consecutive annual periods during the term of the Agreement. If the Agreement terminates during any such rebate period for any reason, other than a termination by Bank for cause, the Company shall receive a rebate based on such rebate period's to-date spend. Rebate payments shall be paid to the Company by ACH within sixty (60) days after the end of each rebate period, or, if applicable, after the effective date of termination of the Agreement.

Annual Spend	REBATE RATE		
	P-Card Monthly Bill	P-Card 2x Monthly Bill	P-Card Weekly Bill
	18 day pay	10 day pay	5 day pay
\$0 to \$4,000,000	1.25%	1.27%	1.30%
\$4,000,000 to \$8,000,000	1.55%	1.57%	1.60%
> \$8,000,000	1.65%	1.67%	1.70%

- * Net Spend Rebate = [Net Spend x Rebate Rate] – [Chargeoffs]
- Net Spend = [Annual Spend] – [Large Ticket] – [Negotiated Interchange Transactions] – [Cash Transactions]
- Annual Spend = [Purchases] + [Cash Transactions] – [Credits] – [Fees]

Large Ticket Rebate Program

At the end of each rebate period, the Company shall receive a revenue share of its Large Ticket transactions based upon the following calculation. The Large Ticket Rebate shall be the sum of the Large Ticket transactions for the rebate period multiplied by 0.70%. The rebate periods are yearly (on a 12-month cycle) commencing the month of the Activation Date and shall continue for consecutive yearly periods during the term of the Agreement. Rebate payments shall be aggregated with the Net-Spend Rebate Program and paid to the Company by ACH within sixty (60) days after the end of the rebate period.

Fee Schedules

Card Fees	
Item	Cost
Annual Card Fee	\$0
Annual Executive Card Fee (Corporate Card Only)	\$100 per card
Central Travel Account (CTA) Annual Fee	\$150 per account
Annual Rewards Fee (Corporate Card Only)	\$75 per enrolled card
Cash Advance Fee	3% (\$3 minimum)
Late Fee Central Bill	1.5% of outstanding balance
Late Fee Individual Bill (Corporate Card Only)	\$30
Foreign Transaction Fee	Pass through from Network (currently 1%)
Non-Sufficient Fund Fee	\$29 each
Copy of Sales Slips & Statements	\$5 each
Card Replacement Fee	None
"Rush" Delivery Fee for Card Replacement	\$25
Program Administration Annual Maintenance Fee	\$3,500. Paid in arrears if prior year's Annual Spend does not exceed \$500,000 WAIVED
Supplier Maintenance Fee (Payables Manager Only)	\$25 per supplier. Paid in arrears for each supplier with zero dollar spend after 12 months of enrollment

Company Fees	
Item	Cost
One Time Fees	
Card Design: Logo	\$1000 WAIVED
Card Design: Custom Plastic	Priced upon request
Data Extract: File Set-up Fee (Standard)	Included
Data Extract: File Set-up and Maintenance Fee (Custom) per file	\$2,500 WAIVED
Data Extract: Auto-Generate Set-up Fee	\$1,500 WAIVED
Data Extract: Auto-Delivery Set-up Fee	\$1,500 WAIVED
ESP Module: Statement Manager Set-up Fee	Included
ESP Module: Expense Manager Set-up Fee	\$5,000 WAIVED
ESP Module: Payables Manager Set-up Fee	\$5,000 WAIVED
ESP Module: Requisition Manager Set-up Fee	\$5,000 WAIVED
ESP Module: Transaction Manager Set-up Fee (Single Level Approval)	\$1,000 WAIVED
ESP Module: Transaction Manager Set-up Fee (Multi Level Approval)	\$5,000 WAIVED
FTP Set-up Fee	\$2,500 WAIVED
File Translation Set-up Fee and Maintenance Fee per file	\$2,500 WAIVED
Imaging Set-up Fee	\$1,000 WAIVED
Online Form Set-up Fee (Standard Forms)	Included
Online Form Set-up Fee (Custom Forms)	Up to \$1,000 per form
Third Party Data Import Set-up Fee	\$5,000 per 3 rd Party
Training: Instructor lead, web-based for Program Administrators (s)	Included
Training: On site	\$2,500 per day
Monthly Fees	
Expense Report Fee	\$2.00 per expense report
Imaging Fee	\$0.35 per image (\$100 minimum per month)
Statement Manager: 3 rd Party Statement Fee	\$2.00 per statement
Miscellaneous Fees	
Professional Services	\$250 per hour

Exhibit I. Safekeeping Services Fee Schedule

SunTrust Bank - Safekeeping Services Fee Schedule

Effective August 1, 2016

Standard Features:

- Holdings deposited with SunTrust are held in a separate account in customer's name.
- As custodian, SunTrust Bank Safekeeping disburses all proceeds and interest payments on holdings held in custody. Credit Advices are available on the on-line customer portal for the customer of record.
- Safekeeping Services is staffed by experienced Customer Service Representatives that are available Monday – Friday from 8:30am to 5:00pm. .
- A monthly statement of holdings is available on-line via the customer portal.

Pricing:

Securities Transactions:

Account Maintenance:

Safekeeping of Assets.....	\$2.25 / \$ million / month*
<i>plus</i>	
Securities Held.....	\$2.00 / security receipt held / month

* Minimum monthly charge of \$2.25. Monthly assets are calculated based on average daily balance.

Security Receives and Deliveries:

<i>Transacted through SunTrust Robinson Humphrey</i>	<i>No charge</i>
<i>Transacted through external broker</i>	\$25.00
Income Collection.....	\$5.00 / item
Pledges and Releases	\$12.50

US Government Guaranteed Loan / SBA COOF / SBA RMOF Transactions:

Account Maintenance:

Safekeeping of Assets.....	\$2.25 / \$ million / month*
<i>plus</i>	
Positions Held.....	\$5.00 / physical receipt held / month

* Minimum monthly charge of \$2.25. Monthly assets are calculated based on average daily balance.

Receives and Deliveries:

<i>Transacted through SunTrust Robinson Humphrey</i>	<i>No charge</i>
<i>Transacted through external broker</i>	\$150.00

Payment Information:

Fees may be paid monthly via Analysis (for eligible corporate or institutional accounts) or by automatic transfer (ACH) from your SunTrust checking, savings or money market account. Fees paid by automatic transfer will be charged to your account on a quarterly basis.

For more information about Safekeeping or our other investment products and services, we invite you to contact your SunTrust Robinson Humphrey Sales Representative or the SunTrust Safekeeping Customer Service Department at (800) 685-4786

Exhibit J. Recommended Solutions



**SunTrust Pro Forma
Account Analysis Statement
City of Gainesville**

Services Provided For This Period	Volume	Unit Price	Svc Charges
Online Check Deposit Services			
3620 Online Deposits Credited	0	0.4500	\$0.00
5738 Online Check - Implementation	0	75.0000	\$0.00
5745 Deposit Location Set-Up	0	5.0000	\$0.00
5775 Online Check Deposit - Monthly	0	25.0000	\$0.00
5747 Online Deposited Items - Early	0	0.1000	\$0.00
5746 Online Deposited Items - Late	0	0.1000	\$0.00
		subtotal:	\$0.00
Image Cash Letter			
5709 ICL Transmission-Per Trans	0	12.0000	\$0.00
5710 ICL Record-Per Record	0	0.0000	\$0.00
5748 ICL Deposits Credited	0	0.6000	\$0.00
5750 ICL On-Us Items	0	0.0400	\$0.00
5760 ICL Transit Items	0	0.0600	\$0.00
5761 ICL Unqualified Transit Items	0	0.0650	\$0.00
5762 ICL Unqualified On-Us Items	0	0.0450	\$0.00
		subtotal:	\$0.00
Controlled Payment Services			
33271 Controlled Payment-Mth Maint	0	160.0000	\$0.00
		subtotal:	\$0.00
Enterprise Payment Processing			
42149 EPP Ck/Document Print Implem	0	1,200.0000	\$0.00
42156 EPP Ck/Document Print Mainten	0	200.0000	\$0.00
42161 EPP Ck/Document Print 1st Page	0	0.4500	\$0.00
42169 EPP Ck/Documt Prnt Manual Mail	0	2.5000	\$0.00
42176 EPP Ck/Document Print Us Mail	1	0.0000	\$0.00
42237 EPP Ck/Doct Print Express Mail	1	0.0000	\$0.00
42145 EPP Ck Print Inserting Item	0	0.1000	\$0.00
42144 EPP Ck/Doct Manual Retrieval	0	20.0000	\$0.00
42139 EPP Pospay CPR ARP File Items	0	0.0600	\$0.00
42137 EPP Ck/Doct Print Add'l Pages	0	0.2500	\$0.00
42311 EPP ACH-Ck Print Implem	0	1,750.0000	\$0.00
42316 EPP Maintenance Ck And ACH	0	300.0000	\$0.00
42365 EPP Print Standard Insert Item	0	0.1500	\$0.00
		subtotal:	\$0.00
Total:			\$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. Some fees may be billed in DDA and will not appear in this pro forma. Please contact your Treasury Sales Officer or Relationship Manager for details. SunTrust Bank, Member FDIC. SunTrust is a federally registered service mark of SunTrust Banks, Inc.



**SunTrust Pro Forma
Account Analysis Statement
City of Gainesville**

Services Provided For This Period	Volume	Unit Price	Svc Charges
Online Check Deposit Services			
3620 Online Deposits Credited	0	0.4500	\$0.00
¹ 5738 Online Check - Implementation	0	75.0000	\$0.00
5745 Deposit Location Set-Up	0	5.0000	\$0.00
5775 Online Check Deposit - Monthly	0	25.0000	\$0.00
5747 Online Deposited Items - Early	0	0.1000	\$0.00
5746 Online Deposited Items - Late	0	0.1000	\$0.00
		subtotal:	\$0.00
Image Cash Letter			
5709 ICL Transmission-Per Trans	0	12.0000	\$0.00
5710 ICL Record-Per Record	0	0.0000	\$0.00
5748 ICL Deposits Credited	0	0.6000	\$0.00
5750 ICL On-Us Items	0	0.0400	\$0.00
5760 ICL Transit Items	0	0.0600	\$0.00
5761 ICL Unqualified Transit Items	0	0.0650	\$0.00
5762 ICL Unqualified On-Us Items	0	0.0450	\$0.00
		subtotal:	\$0.00
Controlled Payment Services			
33271 Controlled Payment-Mth Maint	0	160.0000	\$0.00
		subtotal:	\$0.00
Enterprise Payment Processing			
¹ 42149 EPP Ck/Document Print Implem	0	1,200.0000	\$0.00
42156 EPP Ck/Document Print Mainten	0	200.0000	\$0.00
42161 EPP Ck/Document Print 1st Page	0	0.2900	\$0.00
42169 EPP Ck/Documnt Prnt Manual Mail	0	2.5000	\$0.00
42176 EPP Ck/Document Print Us Mail	1	0.0000	\$0.00
42237 EPP Ck/Doct Print Express Mail	1	0.0000	\$0.00
42145 EPP Ck Print Inserting Item	0	0.1000	\$0.00
42144 EPP Ck/Doct Manual Retrieval	0	20.0000	\$0.00
42139 EPP Pospay CPR ARP File Items	0	0.0600	\$0.00
42137 EPP Ck/Doct Print Add'l Pages	0	0.2500	\$0.00
¹ 42311 EPP ACH-Ck Print Implem	0	1,750.0000	\$0.00
42316 EPP Maintenance Ck And ACH	0	300.0000	\$0.00
42365 EPP Print Standard Insert Item	0	0.1500	\$0.00
		subtotal:	\$0.00
Total:			\$0.00

¹ One time fee

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. Some fees may be billed in DDA and will not appear in this pro forma. Please contact your Treasury Sales Officer or Relationship Manager for details. SunTrust Bank, Member FDIC. SunTrust is a federally registered service mark of SunTrust Banks, Inc.

Exhibit K. Availability Schedules

Availability Schedule



Orlando - Tier 6

Description	RT Numbers	Mon through Thur				Friday			
		Flt	Frac	Dead	\$ Cut	Flt	Frac	Dead	\$ Cut
0000 Select Federal Res & FHLB	See Select List	1	100%	2359	0	1	100%	2359	0
0000 UST, Bonds & PMO	0000-0051, -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	1	92%	2000	2,500	1	98%	2359	0
0110 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0111 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0111 Windsor Locks RCPC	0111, 0116, 0117, 0118, 0119, 0211	1	92%	2000	2,500	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	98%	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 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	1	92%	2000	2,500	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 RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0410 Cleveland City	0410	1	92%	2000	2,500	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%	2000	2,500	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%	2000	2,500	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%	2000	2,500	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	1	92%	2000	2,500	1	98%	2359	0
0510 Richmond RCPC	0514	1	92%	2000	2,500	1	98%	2359	0
0510 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0519 Charleston City	0519	1	92%	2000	2,500	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	1	92%	2000	2,500	1	98%	2359	0
0520 Baltimore RCPC	0521, 0522, 0540, 0550, 0560, 0570	1	92%	2000	2,500	1	98%	2359	0
0520 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	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%	2359	0	1	98%	2359	0
0539 Columbia RCPC	0532	1	92%	2000	2,500	1	98%	2359	0
0539 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0610 Atlanta City	0610	1	92%	2359	0	1	98%	2359	0
0610 Atlanta RCPC	0611, 0612, 0613	1	92%	2000	2,500	1	98%	2359	0
0610 SunTrust CDAS	0611-0079	0	100%	0600	0	0	100%	0600	0
0620 Birmingham City	0620	1	92%	2359	0	1	98%	2359	0
0620 Birmingham RCPC	0621, 0622	1	92%	2000	2,500	1	98%	2359	0
0620 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0630 Jacksonville City	0630	0	100%	0300	0	0	100%	0300	0
0630 Jacksonville RCPC	0631, 0632	1	100%	2359	0	1	100%	2359	0
0630 Select Clearinghouse	See Select List	0	100%	0300	0	0	100%	0300	0

Orlando - Tier 6

Description	RT Numbers	Mon through Thur				Friday			
		Flt	Frac	Dead	\$ Cut	Flt	Frac	Dead	\$ Cut
0640 Nashville City	0640	1	92%	2000	2,500	1	98%	2359	0
0640 Nashville RCPC	0641, 0642	1	92%	2000	2,500	1	98%	2359	0
0640 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0650 New Orleans City	0650	1	92%	2359	0	1	98%	2359	0
0650 New Orleans RCPC	0651, 0652, 0653, 0654, 0655	1	92%	2000	2,500	1	98%	2359	0
0650 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0660 Miami City	0660	0	100%	0300	0	0	100%	0300	0
0660 Miami RCPC	0670	1	100%	2359	0	1	100%	2359	0
0660 Select Clearinghouse	See Select List	0	100%	0300	0	0	100%	0300	0
0710 Chicago City	0710	1	92%	2000	2,500	1	98%	2359	0
0710 Chicago/Peoria RCPC	0711, 0712, 0719	1	92%	2000	2,500	1	98%	2359	0
0710 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0720 Detroit City	0720	1	92%	2000	2,500	1	98%	2359	0
0720 Detroit RCPC	0724	1	92%	2000	2,500	1	98%	2359	0
0720 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0730 Des Moines City	0730	1	92%	2000	2,500	1	98%	2359	0
0730 Des Moines RCPC	0739	1	92%	2000	2,500	1	98%	2359	0
0730 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0740 Indianapolis City	0740	1	92%	2000	2,500	1	98%	2359	0
0740 Indianapolis RCPC	0749	1	92%	2000	2,500	1	98%	2359	0
0740 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0750 Milwaukee City	0750	1	92%	2000	2,500	1	98%	2359	0
0750 Milwaukee RCPC	0759	1	92%	2000	2,500	1	98%	2359	0
0750 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0810 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	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	1	92%	2000	2,500	1	98%	2359	0
0820 Little Rock City	0820	1	92%	2000	2,500	1	98%	2359	0
0820 Little Rock RCPC	0829	1	92%	2000	2,500	1	98%	2359	0
0820 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0830 Louisville City	0830	1	92%	2000	2,500	1	98%	2359	0
0830 Louisville RCPC	0813, 0839, 0863	1	92%	2000	2,500	1	98%	2359	0
0830 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0840 Memphis City	0840	1	92%	2000	2,500	1	98%	2359	0
0840 Memphis RCPC	0841, 0842, 0843	1	92%	2000	2,500	1	98%	2359	0
0840 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0910 Minneapolis City	0910, 0960	1	92%	2000	2,500	1	98%	2359	0
0910 Minneapolis Country	0911, 0912, 0913, 0914, 0915	3	100%	2359	0	3	100%	2359	0
0910 Minneapolis RCPC	0918, 0919	1	92%	2000	2,500	1	98%	2359	0
0910 Select RCPC &/or Country	See Select List	1	92%	2000	2,500	1	98%	2359	0
0910 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0920 Helena City	0920	1	92%	2000	2,500	1	98%	2359	0
0920 Helena RCPC	0921, 0929	1	92%	2000	2,500	1	98%	2359	0
0920 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1010 Kansas City City	1010	1	92%	2000	2,500	1	98%	2359	0
1010 Kansas City Country	1011, 1012, 1019	3	100%	2359	0	3	100%	2359	0
1010 Select RCPC &/or Country	See Select List	1	92%	2000	2,500	1	98%	2359	0
1010 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1020 Denver City	1020	1	92%	2000	2,500	1	98%	2359	0
1020 Denver Country	1021, 1022, 1023	3	100%	2359	0	3	100%	2359	0
1020 Denver RCPC	1070	1	92%	2000	2,500	1	98%	2359	0
1020 Select RCPC &/or Country	See Select List	1	92%	2000	2,500	1	98%	2359	0
1020 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1030 Oklahoma City City	1030	1	92%	2000	2,500	1	98%	2359	0
1030 Oklahoma City Country	1031	3	100%	2359	0	3	100%	2359	0
1030 Oklahoma City RCPC	1039	1	92%	2000	2,500	1	98%	2359	0
1030 Select RCPC &/or Country	See Select List	1	92%	2000	2,500	1	98%	2359	0
1030 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1040 Omaha City	1040	1	92%	2000	2,500	1	98%	2359	0
1040 Omaha Country	1041	3	100%	2359	0	3	100%	2359	0
1040 Omaha RCPC	1049	1	92%	2000	2,500	1	98%	2359	0
1040 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0

Orlando - Tier 6

Description	RT Numbers	Mon through Thur				Friday			
		Flt	Frac	Dead	\$ Cut	Flt	Frac	Dead	\$ Cut
1110 Dallas City	1110	1	92%	2000	2,500	1	98%	2359	0
1110 Dallas Country	1113	3	100%	2359	0	3	100%	2359	0
1110 Dallas RCPC	1111, 1119	1	92%	2000	2,500	1	98%	2359	0
1110 Select Clearinghouse	See Select List	0	92%	0600	0	0	98%	0600	0
1110 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1120 El Paso City	1120	1	92%	2000	2,500	1	98%	2359	0
1120 El Paso RCPC	1122, 1123, 1163	1	92%	2000	2,500	1	98%	2359	0
1120 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1130 Houston City	1130	1	92%	2000	2,500	1	98%	2359	0
1130 Houston RCPC	1131	1	92%	2000	2,500	1	98%	2359	0
1130 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1140 San Antonio City	1140	1	92%	2000	2,500	1	98%	2359	0
1140 San Antonio RCPC	1149	1	92%	2000	2,500	1	98%	2359	0
1140 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1210 San Francisco City	1210, 8000-0001	1	92%	2000	2,500	1	98%	2359	0
1210 San Francisco Country	1214	3	100%	2359	0	3	100%	2359	0
1210 San Francisco RCPC	1211, 1212, 1213	1	92%	2000	2,500	1	98%	2359	0
1210 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1220 Los Angeles City	1220, 1223	1	92%	2000	2,500	1	98%	2359	0
1220 Los Angeles RCPC	1221, 1222, 1224	1	92%	2000	2,500	1	98%	2359	0
1220 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1230 Portland City	1230	1	92%	2000	2,500	1	98%	2359	0
1230 Portland RCPC	1231, 1232, 1233	1	92%	2000	2,500	1	98%	2359	0
1230 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1240 Salt Lake City City	1240, 8000-0005	1	92%	2000	2,500	1	98%	2359	0
1240 Salt Lake City RCPC	1241, 1242, 1243	1	92%	2000	2,500	1	98%	2359	0
1240 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1250 Seattle City	1250	1	92%	2000	2,500	1	98%	2359	0
1250 Seattle RCPC	1251, 1252	1	92%	2000	2,500	1	98%	2359	0
1250 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
9999 Canadian Items	RT Format of #####-###	3	100%	2359	0	3	100%	2359	0

Availability Schedule



Orlando - Tier 6 Select Lists

Lead	Description	D RT	Float/Dead/Cut
0000	Select Federal Res & FHLB	0110-0001	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0110-0053	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0111-0048	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0112-0048	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0210-0120	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0212-0400	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0212-0639	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0213-0500	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0214-0950	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0220-0026	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0260-0973	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0310-0004	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0410-0001	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0410-0291	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0420-0043	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0420-0091	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0430-0030	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0430-0143	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0440-0050	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0510-0003	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0519-0002	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0520-0027	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0530-0020	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0539-0008	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0610-0014	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0610-0876	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0620-0019	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0630-0019	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0640-0010	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0640-0091	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0650-0021	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0654-0348	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0660-0010	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0710-0030	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0710-0450	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0720-0029	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0724-1338	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0730-0033	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0730-0091	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0740-0020	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0740-0101	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0750-0012	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0810-0004	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0810-0091	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0820-0013	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0820-0125	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0830-0059	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0840-0003	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0910-0008	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0910-0091	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	0920-0026	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1010-0004	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1010-0091	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1011-0194	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1020-0019	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1020-0603	1.00 / 2359 / \$0000

Orlando - Tier 6 Select Lists

Lead	Description	D_RT	Float/Dead/Cut
0000	Select Federal Res & FHLB	1030-0024	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1030-0362	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1040-0012	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1040-0019	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1110-0003	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1110-1083	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1119-1083	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1120-0001	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1130-0004	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1130-1750	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1140-0072	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1210-0037	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1210-0070	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1211-3994	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1220-0016	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1222-4014	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1230-0001	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1240-0031	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1250-0001	1.00 / 2359 / \$0000
0000	Select Federal Res & FHLB	1250-0050	1.00 / 2359 / \$0000
0110	Select RCPC &/or Country	0112-0153	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	0113-0292	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	0115-0091	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	2113-7013	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	2113-7334	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	2113-8048	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	2113-8266	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	2113-8273	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	2113-8293	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	2113-8644	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	2113-9177	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	2113-9182	1.92 / 2359 / \$2500
0110	Select RCPC &/or Country	2114-8965	1.92 / 2359 / \$2500
0111	Select RCPC &/or Country	0119-0044	1.92 / 2359 / \$2500
0111	Select RCPC &/or Country	0111-0250	1.92 / 2359 / \$2500
0111	Select RCPC &/or Country	0211-0110	1.92 / 2359 / \$2500
0111	Select RCPC &/or Country	2111-7013	1.92 / 2359 / \$2500
0111	Select RCPC &/or Country	2118-7168	1.92 / 2359 / \$2500
0111	Select RCPC &/or Country	2118-7202	1.92 / 2359 / \$2500
0111	Select RCPC &/or Country	2211-7224	1.92 / 2359 / \$2500
0111	Select RCPC &/or Country	2211-7229	1.92 / 2359 / \$2500
0210	Select RCPC &/or Country	0212-0002	1.92 / 2359 / \$2500
0210	Select RCPC &/or Country	0212-0033	1.92 / 2359 / \$2500
0210	Select RCPC &/or Country	0212-7265	1.92 / 2359 / \$2500
0210	Select RCPC &/or Country	0214-0791	1.92 / 2359 / \$2500
0210	Select RCPC &/or Country	0219-0235	1.92 / 2359 / \$2500
0210	Select RCPC &/or Country	0219-0828	1.92 / 2359 / \$2500
0210	Select RCPC &/or Country	0212-0233	1.92 / 2359 / \$2500
0210	Select RCPC &/or Country	0212-1359	1.92 / 2359 / \$2500
0210	Select RCPC &/or Country	0214-0546	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	0213-0937	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2213-7327	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2213-7338	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2213-7982	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2213-8012	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2213-8034	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2213-8079	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2213-8171	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2223-7186	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2223-8035	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2223-8038	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2223-8069	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2223-8129	1.92 / 2359 / \$2500

Orlando - Tier 6 Select Lists

Lead	Description	D_RT	Float/Dead/Cut
0220	Select RCPC &/or Country	2223-8222	1.92 / 2359 / \$2500
0220	Select RCPC &/or Country	2223-8231	1.92 / 2359 / \$2500
0310	Select RCPC &/or Country	0311-0020	1.92 / 2359 / \$2500
0310	Select RCPC &/or Country	0311-0022	1.92 / 2359 / \$2500
0310	Select RCPC &/or Country	0311-0026	1.92 / 2359 / \$2500
0310	Select RCPC &/or Country	0311-0035	1.92 / 2359 / \$2500
0310	Select RCPC &/or Country	0311-0008	1.92 / 2359 / \$2500
0310	Select RCPC &/or Country	0311-0086	1.92 / 2359 / \$2500
0310	Select RCPC &/or Country	0313-0001	1.92 / 2359 / \$2500
0410	Select RCPC &/or Country	0412-0382	1.92 / 2359 / \$2500
0410	Select RCPC &/or Country	0412-0005	1.92 / 2359 / \$2500
0410	Select RCPC &/or Country	0412-0258	1.92 / 2359 / \$2500
0410	Select RCPC &/or Country	0412-1501	1.92 / 2359 / \$2500
0410	Select RCPC &/or Country	0412-1503	1.92 / 2359 / \$2500
0410	Select RCPC &/or Country	0412-1571	1.92 / 2359 / \$2500
0410	Select RCPC &/or Country	2412-7195	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0421-0119	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0422-0503	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0421-0014	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0421-0019	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0421-0126	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0421-0211	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0421-0240	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0421-0269	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0421-0416	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0421-0482	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0422-0029	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0422-0091	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0422-0570	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0422-0680	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	0422-1506	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	2422-7222	1.92 / 2359 / \$2500
0420	Select RCPC &/or Country	2422-7940	1.92 / 2359 / \$2500
0430	Select RCPC &/or Country	0433-0160	1.92 / 2359 / \$2500
0430	Select RCPC &/or Country	0433-0682	1.92 / 2359 / \$2500
0430	Select RCPC &/or Country	0433-0685	1.92 / 2359 / \$2500
0430	Select RCPC &/or Country	0433-1809	1.92 / 2359 / \$2500
0440	Select RCPC &/or Country	0441-1544	1.92 / 2359 / \$2500
0440	Select RCPC &/or Country	0441-0130	1.92 / 2359 / \$2500
0440	Select RCPC &/or Country	0441-1119	1.92 / 2359 / \$2500
0440	Select RCPC &/or Country	0441-7228	1.92 / 2359 / \$2500
0510	Select RCPC &/or Country	0514-0054	1.92 / 2359 / \$2500
0510	Select RCPC &/or Country	0514-0050	1.92 / 2359 / \$2500
0510	Select RCPC &/or Country	0514-0886	1.92 / 2359 / \$2500
0510	Select RCPC &/or Country	2514-8018	1.92 / 2359 / \$2500
0510	Select RCPC &/or Country	2514-8056	1.92 / 2359 / \$2500
0510	Select RCPC &/or Country	2514-8073	1.92 / 2359 / \$2500
0510	Select RCPC &/or Country	2514-8161	1.92 / 2359 / \$2500
0510	Select RCPC &/or Country	2514-8162	1.92 / 2359 / \$2500
0510	Select RCPC &/or Country	2514-8283	1.92 / 2359 / \$2500
0510	Select RCPC &/or Country	2514-8331	1.92 / 2359 / \$2500
0519	Select RCPC &/or Country	0515-0129	1.92 / 2359 / \$2500
0519	Select RCPC &/or Country	0515-0339	1.92 / 2359 / \$2500
0520	Select RCPC &/or Country	0521-0110	1.92 / 2359 / \$2500
0520	Select RCPC &/or Country	0540-0003	1.92 / 2359 / \$2500
0520	Select RCPC &/or Country	0550-0028	1.92 / 2359 / \$2500
0520	Select RCPC &/or Country	0550-0077	1.92 / 2359 / \$2500
0520	Select RCPC &/or Country	0550-0138	1.92 / 2359 / \$2500
0520	Select RCPC &/or Country	0560-0525	1.92 / 2359 / \$2500
0520	Select RCPC &/or Country	0560-0884	1.92 / 2359 / \$2500
0520	Select RCPC &/or Country	2540-7011	1.92 / 2359 / \$2500
0520	Select RCPC &/or Country	2550-7198	1.92 / 2359 / \$2500

Orlando - Tier 6 Select Lists

Lead	Description	D RT	Float/Dead/Cut
0530	Select RCPC &/or Country	0531-0112	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-0156	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-0798	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-0073	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-0219	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-0358	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-0363	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-0364	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-0456	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-0987	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-1059	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-1203	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-1209	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-1213	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-1227	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-1235	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	0531-1247	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	2531-7704	1.92 / 2359 / \$2500
0530	Select RCPC &/or Country	2531-7783	1.92 / 2359 / \$2500
0539	Select RCPC &/or Country	0532-0001	1.92 / 2359 / \$2500
0539	Select RCPC &/or Country	0532-0160	1.92 / 2359 / \$2500
0620	Select RCPC &/or Country	0622-0155	1.92 / 2359 / \$2500
0620	Select RCPC &/or Country	0622-0351	1.92 / 2359 / \$2500
0620	Select RCPC &/or Country	0622-0373	1.92 / 2359 / \$2500
0620	Select RCPC &/or Country	0622-0479	1.92 / 2359 / \$2500
0620	Select RCPC &/or Country	0622-0536	1.92 / 2359 / \$2500
0620	Select RCPC &/or Country	0622-0579	1.92 / 2359 / \$2500
0620	Select RCPC &/or Country	0622-0590	1.92 / 2359 / \$2500
0620	Select RCPC &/or Country	2622-7583	1.92 / 2359 / \$2500
0630	Select Clearinghouse	0631-0068	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0111	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0116	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0139	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0170	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0220	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0225	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0466	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0540	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0579	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0662	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0684	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0749	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0751	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0762	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0943	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0962	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-0970	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1005	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1030	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1096	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1164	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1203	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1239	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1243	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1249	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1301	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1322	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1334	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1360	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1365	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1384	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1391	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1405	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0631-1417	0.00 / 0300 / \$0000

Orlando - Tier 6 Select Lists

Lead	Description	D_RT	Float/Dead/Cut
0630	Select Clearinghouse	0632-1011	0.00 / 0300 / \$0000
0630	Select Clearinghouse	0632-1012	0.00 / 0300 / \$0000
0630	Select Clearinghouse	2631-8445	0.00 / 0300 / \$0000
0630	Select Clearinghouse	2631-8470	0.00 / 0300 / \$0000
0630	Select Clearinghouse	2631-8535	0.00 / 0300 / \$0000
0630	Select Clearinghouse	2631-8978	0.00 / 0300 / \$0000
0630	Select Clearinghouse	2631-9008	0.00 / 0300 / \$0000
0630	Select Clearinghouse	2631-9128	0.00 / 0300 / \$0000
0640	Select RCPC &/or Country	0641-0139	1.92 / 2359 / \$2500
0640	Select RCPC &/or Country	0641-0307	1.92 / 2359 / \$2500
0640	Select RCPC &/or Country	0642-0132	1.92 / 2359 / \$2500
0640	Select RCPC &/or Country	0642-0145	1.92 / 2359 / \$2500
0640	Select RCPC &/or Country	0642-0434	1.92 / 2359 / \$2500
0640	Select RCPC &/or Country	0642-0719	1.92 / 2359 / \$2500
0650	Select RCPC &/or Country	0654-0013	1.92 / 2359 / \$2500
0650	Select RCPC &/or Country	0654-0015	1.92 / 2359 / \$2500
0650	Select RCPC &/or Country	0655-0368	1.92 / 2359 / \$2500
0660	Select Clearinghouse	0670-0135	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-0151	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-0239	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-0617	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-0643	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-0770	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-0864	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-1113	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-1306	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-1356	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-1364	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-1507	0.00 / 0300 / \$0000
0660	Select Clearinghouse	2670-8413	0.00 / 0300 / \$0000
0660	Select Clearinghouse	2670-9061	0.00 / 0300 / \$0000
0710	Select RCPC &/or Country	0711-7443	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	0719-2302	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	0719-2322	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	0719-2328	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	0711-0011	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	0711-1206	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	0711-2320	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	0711-2480	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	0719-0477	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	0719-0906	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	0719-2331	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	0719-2445	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	2711-8370	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	2719-7156	1.92 / 2359 / \$2500
0710	Select RCPC &/or Country	2719-7257	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	0724-0478	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	0724-1292	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	0724-0070	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	0724-0347	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	0724-1361	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	0724-8679	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	2724-7167	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	2724-7183	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	2724-7807	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	2724-7984	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	2724-7991	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	2724-7993	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	2724-8012	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	2724-8017	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	2724-8250	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	2724-8283	1.92 / 2359 / \$2500
0720	Select RCPC &/or Country	2724-8390	1.92 / 2359 / \$2500

Orlando - Tier 6 Select Lists

Lead	Description	D RT	Float/Dead/Cut
0730	Select RCPC &/or Country	0739-0212	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-0057	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-0185	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-0188	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-0336	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-0535	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-1011	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-1534	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-1921	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-2093	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-2115	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-2187	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-2225	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-2242	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-2257	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-2259	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	0739-7211	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	2739-7064	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	2739-7289	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	2739-7294	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	2739-7336	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	2739-7345	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	2739-7509	1.92 / 2359 / \$2500
0730	Select RCPC &/or Country	2739-7618	1.92 / 2359 / \$2500
0740	Select RCPC &/or Country	0749-0859	1.92 / 2359 / \$2500
0740	Select RCPC &/or Country	0749-0027	1.92 / 2359 / \$2500
0740	Select RCPC &/or Country	0749-0035	1.92 / 2359 / \$2500
0740	Select RCPC &/or Country	0749-0065	1.92 / 2359 / \$2500
0740	Select RCPC &/or Country	0749-0100	1.92 / 2359 / \$2500
0740	Select RCPC &/or Country	0749-0553	1.92 / 2359 / \$2500
0740	Select RCPC &/or Country	2749-7288	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	0759-0272	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	0759-0600	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	0759-1160	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	0759-0101	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	0759-0659	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	0759-0724	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	0759-7213	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	2759-7113	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	2759-7182	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	2759-7185	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	2759-7665	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	2759-7777	1.92 / 2359 / \$2500
0750	Select RCPC &/or Country	2759-7873	1.92 / 2359 / \$2500
0810	Select RCPC &/or Country	0815-0049	1.92 / 2359 / \$2500
0810	Select RCPC &/or Country	0815-1769	1.92 / 2359 / \$2500
0810	Select RCPC &/or Country	0812-0454	1.92 / 2359 / \$2500
0810	Select RCPC &/or Country	0815-0652	1.92 / 2359 / \$2500
0810	Select RCPC &/or Country	0815-0973	1.92 / 2359 / \$2500
0810	Select RCPC &/or Country	0815-1776	1.92 / 2359 / \$2500
0810	Select RCPC &/or Country	0815-1852	1.92 / 2359 / \$2500
0810	Select RCPC &/or Country	0815-7440	1.92 / 2359 / \$2500
0810	Select RCPC &/or Country	0819-0559	1.92 / 2359 / \$2500
0810	Select RCPC &/or Country	2865-7333	1.92 / 2359 / \$2500
0810	Select RCPC &/or Country	2865-8280	1.92 / 2359 / \$2500
0820	Select RCPC &/or Country	0829-0098	1.92 / 2359 / \$2500
0820	Select RCPC &/or Country	0829-0321	1.92 / 2359 / \$2500
0820	Select RCPC &/or Country	0829-0405	1.92 / 2359 / \$2500
0820	Select RCPC &/or Country	0829-0700	1.92 / 2359 / \$2500
0830	Select RCPC &/or Country	0863-0001	1.92 / 2359 / \$2500
0830	Select RCPC &/or Country	0839-0068	1.92 / 2359 / \$2500
0840	Select RCPC &/or Country	0842-0127	1.92 / 2359 / \$2500
0840	Select RCPC &/or Country	0842-0162	1.92 / 2359 / \$2500

Orlando - Tier 6 Select Lists

Lead	Description	D_RT	Float/Dead/Cut
0910	Select RCPC &/or Country	0913-0001	1.92 / 2000 / \$2500
0910	Select RCPC &/or Country	0913-0002	1.92 / 2000 / \$2500
0910	Select RCPC &/or Country	0914-0004	1.92 / 2000 / \$2500
0910	Select RCPC &/or Country	0914-0850	1.92 / 2000 / \$2500
0910	Select RCPC &/or Country	0912-1592	1.92 / 2359 / \$2500
0910	Select RCPC &/or Country	0919-0053	1.92 / 2359 / \$2500
0910	Select RCPC &/or Country	0919-0028	1.92 / 2359 / \$2500
0910	Select RCPC &/or Country	0919-0063	1.92 / 2359 / \$2500
0910	Select RCPC &/or Country	0919-0137	1.92 / 2359 / \$2500
0910	Select RCPC &/or Country	0919-1446	1.92 / 2359 / \$2500
0920	Select RCPC &/or Country	0929-0516	1.92 / 2359 / \$2500
0920	Select RCPC &/or Country	0921-0285	1.92 / 2359 / \$2500
0920	Select RCPC &/or Country	0929-0133	1.92 / 2359 / \$2500
0920	Select RCPC &/or Country	0929-0165	1.92 / 2359 / \$2500
0920	Select RCPC &/or Country	2929-7082	1.92 / 2359 / \$2500
1010	Select RCPC &/or Country	1011-0002	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0054	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0063	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0085	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0103	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0166	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0238	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0372	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0722	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0805	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0915	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-1226	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-1481	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-1482	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-1498	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1012-0402	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1012-1901	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1019-0376	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1012-0568	1.92 / 2359 / \$2500
1010	Select RCPC &/or Country	1012-1870	1.92 / 2359 / \$2500
1010	Select RCPC &/or Country	1012-1885	1.92 / 2359 / \$2500
1010	Select RCPC &/or Country	1011-0010	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0014	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0031	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0114	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0283	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0287	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0295	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0388	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0622	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0838	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0980	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-1047	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-1133	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-1195	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-1483	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-1488	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-1489	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-1491	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-8912	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1012-0351	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1012-0594	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1012-0646	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1012-1009	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1012-1042	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1012-1300	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1012-1788	1.92 / 2000 / \$2500

Orlando - Tier 6 Select Lists

Lead	Description	D_RT	Float/Dead/Cut
1010	Select RCPC &/or Country	1019-0214	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1019-0217	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1019-0474	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1019-1832	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	3011-7058	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	3011-7064	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	3011-7070	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	3011-7081	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	3011-7094	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	3011-7095	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	3011-7098	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	3011-7133	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	3012-7173	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	3012-7175	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	3012-7178	1.92 / 2000 / \$2500
1010	Select RCPC &/or Country	1011-0115	1.92 / 2359 / \$2500
1010	Select RCPC &/or Country	1011-0176	1.92 / 2359 / \$2500
1010	Select RCPC &/or Country	1011-0231	1.92 / 2359 / \$2500
1010	Select RCPC &/or Country	1011-0456	1.92 / 2359 / \$2500
1010	Select RCPC &/or Country	3011-7100	1.92 / 2359 / \$2500
1010	Select RCPC &/or Country	3011-7128	1.92 / 2359 / \$2500
1020	Select RCPC &/or Country	1021-0091	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1021-0151	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1021-0164	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1021-0340	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1021-0399	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1021-0526	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1021-0581	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1021-0628	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1021-0652	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1022-0161	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1023-0047	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1023-0066	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1023-0109	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1023-0151	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1023-0153	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	3021-7029	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1021-0040	1.92 / 2359 / \$2500
1020	Select RCPC &/or Country	1070-0106	1.92 / 2359 / \$2500
1020	Select RCPC &/or Country	1070-0109	1.92 / 2359 / \$2500
1020	Select RCPC &/or Country	1070-0123	1.92 / 2359 / \$2500
1020	Select RCPC &/or Country	1070-0145	1.92 / 2359 / \$2500
1020	Select RCPC &/or Country	1070-0219	1.92 / 2359 / \$2500
1020	Select RCPC &/or Country	1070-0244	1.92 / 2359 / \$2500
1020	Select RCPC &/or Country	1070-0504	1.92 / 2359 / \$2500
1020	Select RCPC &/or Country	1022-0252	1.92 / 2000 / \$2500
1020	Select RCPC &/or Country	1022-0124	1.92 / 2359 / \$2500
1020	Select RCPC &/or Country	1070-0032	1.92 / 2359 / \$2500
1030	Select RCPC &/or Country	1031-0120	1.92 / 2000 / \$2500
1030	Select RCPC &/or Country	1031-0413	1.92 / 2000 / \$2500
1030	Select RCPC &/or Country	1031-0539	1.92 / 2000 / \$2500
1030	Select RCPC &/or Country	1031-0739	1.92 / 2000 / \$2500
1030	Select RCPC &/or Country	1031-1274	1.92 / 2000 / \$2500
1030	Select RCPC &/or Country	3031-7265	1.92 / 2000 / \$2500
1030	Select RCPC &/or Country	3031-7285	1.92 / 2000 / \$2500
1030	Select RCPC &/or Country	3031-8454	1.92 / 2000 / \$2500
1030	Select RCPC &/or Country	3031-8489	1.92 / 2000 / \$2500
1030	Select RCPC &/or Country	1031-0221	1.92 / 2359 / \$2500
1030	Select RCPC &/or Country	1031-0345	1.92 / 2359 / \$2500
1030	Select RCPC &/or Country	1031-1125	1.92 / 2359 / \$2500
1030	Select RCPC &/or Country	3031-7377	1.92 / 2359 / \$2500
1040	Select RCPC &/or Country	1049-0004	1.92 / 2359 / \$2500
1040	Select RCPC &/or Country	1049-0032	1.92 / 2359 / \$2500

Orlando - Tier 6 Select Lists

Lead	Description	D_RT	Float/Dead/Cut
1110	Select Clearinghouse	1119-9377	0.92 / 0600 / \$0000
1110	Select RCPC &/or Country	1113-0088	1.92 / 2359 / \$2500
1110	Select RCPC &/or Country	1119-0130	1.92 / 2359 / \$2500
1110	Select RCPC &/or Country	1119-0065	1.92 / 2359 / \$2500
1110	Select RCPC &/or Country	3119-9051	1.92 / 2359 / \$2500
1120	Select RCPC &/or Country	3122-7001	1.92 / 2359 / \$2500
1120	Select RCPC &/or Country	3122-7037	1.92 / 2359 / \$2500
1120	Select RCPC &/or Country	3122-7618	1.92 / 2359 / \$2500
1120	Select RCPC &/or Country	3122-7647	1.92 / 2359 / \$2500
1120	Select RCPC &/or Country	3163-8639	1.92 / 2359 / \$2500
1120	Select RCPC &/or Country	3163-8680	1.92 / 2359 / \$2500
1120	Select RCPC &/or Country	3163-8683	1.92 / 2359 / \$2500
1130	Select RCPC &/or Country	1131-9372	1.92 / 2359 / \$2500
1130	Select RCPC &/or Country	1131-0913	1.92 / 2359 / \$2500
1130	Select RCPC &/or Country	3131-7778	1.92 / 2359 / \$2500
1130	Select RCPC &/or Country	3131-8336	1.92 / 2359 / \$2500
1130	Select RCPC &/or Country	3131-8551	1.92 / 2359 / \$2500
1130	Select RCPC &/or Country	3131-8757	1.92 / 2359 / \$2500
1130	Select RCPC &/or Country	3131-8764	1.92 / 2359 / \$2500
1130	Select RCPC &/or Country	3131-8939	1.92 / 2359 / \$2500
1140	Select RCPC &/or Country	1149-2322	1.92 / 2359 / \$2500
1140	Select RCPC &/or Country	1149-1161	1.92 / 2359 / \$2500
1140	Select RCPC &/or Country	1149-2052	1.92 / 2359 / \$2500
1140	Select RCPC &/or Country	1149-2401	1.92 / 2359 / \$2500
1140	Select RCPC &/or Country	1149-2411	1.92 / 2359 / \$2500
1210	Select RCPC &/or Country	1211-3752	1.92 / 2359 / \$2500
1210	Select RCPC &/or Country	1211-4039	1.92 / 2359 / \$2500
1210	Select RCPC &/or Country	1211-4182	1.92 / 2359 / \$2500
1210	Select RCPC &/or Country	1211-3779	1.92 / 2359 / \$2500
1210	Select RCPC &/or Country	1211-4266	1.92 / 2359 / \$2500
1210	Select RCPC &/or Country	3211-7083	1.92 / 2359 / \$2500
1210	Select RCPC &/or Country	3211-8037	1.92 / 2359 / \$2500
1220	Select RCPC &/or Country	1221-0002	1.92 / 2359 / \$2500
1220	Select RCPC &/or Country	1221-0170	1.92 / 2359 / \$2500
1220	Select RCPC &/or Country	1221-0527	1.92 / 2359 / \$2500
1220	Select RCPC &/or Country	1222-0477	1.92 / 2359 / \$2500
1220	Select RCPC &/or Country	1222-4284	1.92 / 2359 / \$2500
1220	Select RCPC &/or Country	3222-7162	1.92 / 2359 / \$2500
1220	Select RCPC &/or Country	1222-0119	1.92 / 2359 / \$2500
1220	Select RCPC &/or Country	1222-0347	1.92 / 2359 / \$2500
1220	Select RCPC &/or Country	1222-3842	1.92 / 2359 / \$2500
1220	Select RCPC &/or Country	1222-3857	1.92 / 2359 / \$2500
1220	Select RCPC &/or Country	1222-4086	1.92 / 2359 / \$2500
1230	Select RCPC &/or Country	1231-0372	1.92 / 2359 / \$2500
1230	Select RCPC &/or Country	1231-7195	1.92 / 2359 / \$2500
1230	Select RCPC &/or Country	1232-0505	1.92 / 2359 / \$2500
1230	Select RCPC &/or Country	1232-0651	1.92 / 2359 / \$2500
1230	Select RCPC &/or Country	1232-0601	1.92 / 2359 / \$2500
1230	Select RCPC &/or Country	1232-0687	1.92 / 2359 / \$2500
1230	Select RCPC &/or Country	1233-0843	1.92 / 2359 / \$2500
1240	Select RCPC &/or Country	1243-0300	1.92 / 2359 / \$2500
1240	Select RCPC &/or Country	1243-0074	1.92 / 2359 / \$2500
1250	Select RCPC &/or Country	1252-0094	1.92 / 2359 / \$2500
1250	Select RCPC &/or Country	1251-0817	1.92 / 2359 / \$2500
1250	Select RCPC &/or Country	1251-0819	1.92 / 2359 / \$2500
1250	Select RCPC &/or Country	1251-0844	1.92 / 2359 / \$2500
1250	Select RCPC &/or Country	1251-0845	1.92 / 2359 / \$2500
1250	Select RCPC &/or Country	3251-7063	1.92 / 2359 / \$2500

On-Us Availability



SunTrust On-Us Select List

Lead	Description	D RT	Float/Dead/Cut
0510	On-Us	0510-0002	0.00 / 2359 / \$0000
0514	On-Us	2514-7395	0.00 / 2359 / \$0000
0519	On-Us	0519-7408	0.00 / 2359 / \$0000
0531	On-Us	0531-0046	0.00 / 2359 / \$0000
0532	On-Us	2532-7217	0.00 / 2359 / \$0000
0550	On-Us	0550-0270	0.00 / 2359 / \$0000
0610	On-Us	0610-0010	0.00 / 2359 / \$0000
0611	On-Us	0611-0047	0.00 / 2359 / \$0000
0611	On-Us	0611-0061	0.00 / 2359 / \$0000
0611	On-Us	0611-0066	0.00 / 2359 / \$0000
0611	On-Us CDA	0611-0079	1.00 / 2359 / \$0000
0611	On-Us	0611-0304	0.00 / 2359 / \$0000
0611	On-Us	0611-0363	0.00 / 2359 / \$0000
0611	On-Us	0611-0374	0.00 / 2359 / \$0000
0611	On-Us	0611-0424	0.00 / 2359 / \$0000
0611	On-Us	0611-0429	0.00 / 2359 / \$0000
0611	On-Us	0611-0443	0.00 / 2359 / \$0000
0611	On-Us	0611-1945	0.00 / 2359 / \$0000
0611	On-Us	0611-1952	0.00 / 2359 / \$0000
0611	On-Us	0611-1992	0.00 / 2359 / \$0000
0611	On-Us	0611-2030	0.00 / 2359 / \$0000
0611	On-Us	0611-9187	0.00 / 2359 / \$0000
0612	On-Us	0612-0003	0.00 / 2359 / \$0000
0613	On-Us	0613-0041	0.00 / 2359 / \$0000
0630	On-Us	0630-0234	0.00 / 2359 / \$0000
0631	On-Us	0631-0134	0.00 / 2359 / \$0000
0631	On-Us	0631-0215	0.00 / 2359 / \$0000
0631	On-Us	0631-0509	0.00 / 2359 / \$0000
0631	On-Us	0631-0526	0.00 / 2359 / \$0000
0631	On-Us	0631-0530	0.00 / 2359 / \$0000
0631	On-Us	0631-0656	0.00 / 2359 / \$0000
0631	On-Us	0631-1084	0.00 / 2359 / \$0000
0631	On-Us	0631-1231	0.00 / 2359 / \$0000
0631	On-Us	0631-1341	0.00 / 2359 / \$0000
0631	On-Us	0631-1545	0.00 / 2359 / \$0000
0632	On-Us	0632-0609	0.00 / 2359 / \$0000
0640	On-Us	0640-0004	0.00 / 2359 / \$0000
0640	On-Us	0640-0339	0.00 / 2359 / \$0000
0641	On-Us	0641-0378	0.00 / 2359 / \$0000
0642	On-Us	0642-0744	0.00 / 2359 / \$0000
0660	On-Us	0660-0060	0.00 / 2359 / \$0000
0670	On-Us	0670-0147	0.00 / 2359 / \$0000
0670	On-Us	0670-0607	0.00 / 2359 / \$0000
0840	On-Us	0840-0001	0.00 / 2359 / \$0000
0840	On-Us	0840-0695	0.00 / 2359 / \$0000
0840	On-Us	0840-0742	0.00 / 2359 / \$0000
0840	On-Us	0840-7432	0.00 / 2359 / \$0000

Notes to Availability Schedules

1. This availability Schedule supersedes all previously published schedules and is subject to change without prior notification.
2. Funds availability and deadlines are based on the deposit times for items as they are received at a SunTrust operations center. All deadlines are stated in military time. For deposits made at a branch location, the day of deposit is subject to the branch ledger cut-off.
3. Availability is stated in business days from the date of ledger credit and is adjusted to reflect Federal Reserve Bank holidays and closings.
4. Items drawn on Non-CDA SunTrust Bank Routing Numbers will receive 0-Day availability. All other SunTrust RT's will receive 1-Day availability.
5. Items drawn on thrift institutions (RT numbers starting with a 2 or 3) receive the same availability as items drawn on banks (RT numbers starting with 0 or 1) located in the same geographic area.
6. Items drawn on banks located outside of the local Federal Reserve territory may be subject to fractional availability. For example, availability stated as 1-Day and 95% means that 95% of the funds will be available in one day and 5% will be available in two days. In general, these fractions account for charge-backs incurred by SunTrust for missed clearing deadlines due to inclement weather, flight delays, system or equipment failure, and other reasons beyond the Bank's control.
7. Low dollar items drawn on endpoints with a dollar cut amount may be deferred an extra day. For example, availability stated as 1-Day with a \$2500 cut means that items greater than or equal to \$2500 will receive one day and items below \$2500 will receive two days.
8. Items are processed on high speed sorting equipment. Availability on rejected items may be delayed by one additional business day.
9. Forward collection items that are subsequently returned for non-payment may be assessed additional float.
10. This Schedule is confidential and proprietary. You may not share, reprint or distribute the Schedule or any portion thereof without the prior express written consent of SunTrust Bank.

Exhibit L. Merchant



SunTrust Merchant Services RFP Response

Payment Solutions Proposal – City of Gainesville

Thursday, September 22, 2016

Rebecca Rissmann
Senior Business Consultant
Commercial Mid-Market Group
SunTrust Merchant Services
407.212.9615
rebecca.rissmann@firstdata.com

SunTrust Merchant Services, through a strategic alliance with First Data Merchant Services Corporation (First Data), submits our response to City of Gainesville Request for Proposal (RFP) for Credit Card Processing on Service and Equipment. First Data has devoted more than 40 years of experience in the payment industry to make every transaction easier, safer and more flexible for merchants, consumers and organizations around the world.

From the one of the world's most advanced credit processing platforms to the expertise that support our products and services, First Data has the products, services and experience to help you meet your goals now and in the future. With First Data as your partner, you gain:

To help your organization achieve your goals, First Data offers more than 40 years of experience, innovative hardware and a team of talented experts with the knowledge to help you succeed and the goal to maximize your satisfaction. With First Data's solutions, you can expand its reach and make even deeper impacts on those you currently serve. We look forward to taking the next step with you as a partner in commerce.

- **Industry-Leading Credit Card Processing.** Our network, which processes more than 2,300 transactions per second for over 6.2 million merchant locations and financial institutions across the world, can bring City of Gainesville the stability and security you need to deliver the best service to your customers throughout in Southwest Florida.
- **Innovative Point of Sale (POS) Solutions.** Whether you choose one of our award-winning Clover® devices, our state-of-the-art proprietary POS solutions or leading hardware from one of our partners, you will receive cutting-edge equipment that can meet your current and future demands and accept payments through traditional magnetic stripes, EMV-enabled cards, mobile wallets (e.g., Apple Pay, Samsung Pay, Android Pay, etc.), prepaid cards and beyond.
- **EMV Enablement from a Pioneer in the Standard.** First Data has provided support for merchants and organizations across the globe for the upcoming EMV liability shift. In response to the October 2015 deadline, First Data has helped organizations of all sizes convert to PCI-compliant systems to avoid penalties and reduce risk.
- **Implementation and Conversion Expertise.** Our dedicated implementation team works tirelessly to manage the process and ensure your transition progresses efficiently. A single point of contact simplifies implementation and allows you to focus on what is important: running your business.
- **A Trusted Long-Term Partner with a Committed Vested Team.** First Data offers experts in your industry that provide a personalized client experience from the top down. Your client relationship team will help you navigate your First Data partnership and provide consistent customer support that can help you expand and improve your organization.
- **Ecommerce Specialized Solutions.** Whether you are just starting a new business, looking for a more PCI compliant website solution or wanting to seamlessly integrate payment processing to your website, the Global Gateway e4 solution makes it easy to accept a wide range of payments and manage your payment transactions anytime, anywhere. A highly intuitive web-based interface and simple API's allow you to remove the complexity of accepting card-not-present payments quickly and easily, keeping your focus on operating and growing your business.

Processing Pricing Summary

VS/MC/DSVR Rates:

Qualified	1.99%
Enhanced Bill Back	0.89%
Authorization Fee	\$0.15 per transaction
PIN Debit	\$0.25 per transaction

American Express Opt Blue Rates:

Transactions \$0.00 - \$100.00

Interchange (Cost) +	1.50%
Authorization fee	\$0.10 per transaction

Transactions \$100.01 - \$3,000.00

Interchange (Cost) +	1.85%
Authorization fee	\$0.10 per transaction

Transactions \$3,000.01 <

Interchange (Cost) +	2.30%
Authorization fee	\$0.10 per transaction
Transaction Cost	+ 0.55%

Other Fees:

Batch Settlement Fee	\$.39
Trans Armor	19.95 per Month
<p>Visa and MasterCard require all merchants are PCI Compliant. SunTrust Merchant Services partners PCI Rapid Comply to ensure our merchants are in compliance to avoid any potential fees and/or fines issued from Visa and MasterCard. Upon approval of your merchant account, you will receive a welcome kit with instructions as to how to go online and complete the PCI questionnaire.</p>	
Monthly Minimum Processing Fee	\$5.00
Chargeback fee	\$25.00 per incident

Equipment Recommendation Summary

Solution for Compliance:
Solutions for Liability:

TransArmor/PCI Rapid Comply/Up-To-Date Equipment
TransArmor/EMV Ready Equipment

Equipment Solution Options:

Card Present Transactions – Physical Locations

Clover Mini Solution..... Existing Equipment

Card Non-Present Transactions – Online/Phone Solution

PayEzy API/Web-Hosted Checkout/Real-Time Payment Manager \$99.00 One Time Set-up Fee

*\$9.99 per month access fee applies to each location.

Exhibit M. Addendums

ADDENDUM NO. 1



Date: September 1, 2016

Bid Date: September 26, 2016
at 3:00 P.M. (Local Time)

Bid Name Request for Proposals for Banking Services

Bid No.: FADM-180000-DH

NOTE: This Addendum has been issued only to the holders of record of the specifications.

The original Specifications remain in full force and effect except as revised by the following changes which shall take precedence over anything to the contrary:

1. Any questions shall be submitted in writing to the City of Gainesville Purchasing Division by 3:00 p.m. (local time), September 15, 2016. Questions may be submitted as follows:

Email: holderds@cityofgainesville.org

or

Faxed (352) 334-3163

Attention: Diane Holder

2. Please find attached:

- a) Copy of the black out period information (Financial Procedures Manual Section 41-424 Prohibition of lobbying in procurement matters) distributed during mandatory pre-bid meeting.
- b) RFP in word format-Attachment A (separate attachment on Demandstar)
- c) Account Analysis statement-May 2016-Attachment B
- d) Account Analysis statement-June 2016-Attachment C
- e) Account Analysis statement-July 2016-Attachment D
- f) Purchasing Card Contract – Attachment E
- g) Merchant Processing Statements-May, 2016-Attachment F
- h) Merchant Processing Statements-June, 2016-Attachment G
- i) Merchant Processing Statements-July, 2016-Attachment H

The following are answers/clarifications to questions received:

3. Question: Can the RFP be made available in word format? We utilize the City's RFP as the foundation for our response.

Answer: See attached RFP in word format-Attachment A

4. Question: Please provide account analysis statements for the last 3 months.

Answer: See Attachments B, C, and D.

5. Question: Is the intent of the City to have a comprehensive banking services contract providing all services to both the City and Gainesville Regional Utilities?
Answer: No, this RFP is for City Banking Services only. Gainesville Regional Utilities will continue to use SunTrust for its banking services until they do their own separate RFP, probably in 2017 or 2018.
6. Question: Section VI - B indicates the city currently utilizes a third party vendor for the purchasing card program. Can you provide a copy of the existing contract and rebate schedule? And will the City consider awarding the purchasing card program to a vendor not providing comprehensive banking services?
Answer: See Attachment E. No, standalone purchasing card services are not being considered at this time.
7. Question: Does the current purchasing card contract cover both the City and Gainesville Regional Utility?
Answer: No. The City's existing purchasing card contract covers the City only.
8. Question: Will the City consider awarding a purchasing card provider separate of banking services?
Answer: Not at this time. The City is allowing banking services providers to include purchasing card services within their banking services proposals if they choose to. Purchasing card services will be evaluated if included, and the City may choose to use a purchasing card service proposed by the selected banking services provider. However, if purchasing card services are not included in a banking services proposal, there will be no negative impact on the banking services proposal, and the City will continue using its current purchasing card service provider. Also, the City reserves the right to continue using its current purchasing card service provider regardless of the banking services provider selected. The City may choose to do a separate RFP for purchasing card services at some later date.
9. Question: Please provide 3 months of merchant processing statements capturing all volume for all merchant accounts, including volume from Clover and online payments.
Answer: See Attachments F, G, and H.
10. Question: Please list the make and model of all terminals in use today. Example: Ingenico iCT250
Answer: Clover Mini (Model C300) and Clover Mobile (Model C201)
11. Question: Please list all software in use today to facilitate collection of payments. Examples: Paymentus, Click2Gov, NCourts
Answer: CSI Payment Portal, WebParcs (Parking Garage), ActiveNet (Public Works), iNovah
12. Question: Does the City currently allow card payments for parking on street and in city-owned garages? If so, please list the parking system provider. Example: Parkeon, IPS, Amano
Answer: Yes, HUB Parking is the vendor that is used.
13. Question: Will the City consider awarding the merchant services contract to a vendor not providing comprehensive banking services?
Answer: Not at this time. The City may conduct a merchant services RFP at some point in the future if we feel that it's necessary.

14. Question: Please provide the RFP in Microsoft Word format and if possible SECTION VII – PRICE PROPOSAL in either Microsoft Excel or Word
Answer: See Question #3.
15. Question: Please provide the last three months of analysis statements for ALL the accounts included in the RFP.
Answer: See Question #4.
16. Question: Page 5 states “Both the Technical Proposal and the Price Proposal, if required to be submitted in a separate envelope, must be signed by an officer of the company who is legally authorized to enter into a contractual relationship in the name of the proposer, and proposer(s) must affix their company’s corporate seal to both Proposals.” – Please confirm that we are to submit the technical and price proposals as separate documents.
Answer: It is not necessary to submit separate documents.
17. Question: Please confirm whether it would be acceptable to include the City’s logo in our response.
Answer: Please do not include the City’s logo in RFP responses.
18. Question: In order to get a better understanding of the vendor payments originated by the City, would it be possible to get the District’s vendor file (see attached spreadsheet) with a 12 months of vendor data to analyze in order to provide a proposal for our solution?
Answer: The requested data report does not currently exist, and would have to be compiled. The City does not believe that it’s necessary to respond to the Banking Services RFP.
19. Question: Merchant Services – The following questions refer to our merchant Services solution
- a. What is the model type for their Clover devices? See Question #10.
 - b. Please provide 3 months of merchant statements. See Question #9.
 - c. Please confirm whether the merchant transactions are Card Present transitions?
Merchant transactions can be made with a card, or over the phone.
 - d. Please elaborate on any particular reporting requirements?
The City currently uses My Clientline - similar reporting requirements will be required.
 - e. Does the City charge a convenience fee?
The City doesn’t currently charge a convenience fee.
20. Question: In the past, the RFP for the City has typically included the Gainesville Regional Utilities relationship. Please confirm if this is the case as well on this RFP.
Answer: See Question #5.
21. Question: We have several brick and mortar bank branches within the City and County limits that pay local business taxes. Would this qualify for Local Preference if we provide the Tax Receipts and Zoning Compliance Permit for them?
Answer: Multiple local branches are a requirement for being considered for the City’s Banking Services, so local preference consideration will be given to all proposers who meet the RFP minimum requirements. Proposers who do not meet the minimum requirements will be disqualified.

ACKNOWLEDGMENT: Each Proposer shall acknowledge receipt of this Addendum No. 1 by his or her signature below, and a copy of this Addendum to be returned with proposal.

CERTIFICATION BY PROPOSER

The undersigned acknowledges receipt of this Addendum No. 1 and the Proposal submitted is in accordance with information, instructions, and stipulations set forth herein.

PROPOSER: SunTrust Bank _____

BY: Lisa C. Hay _____

DATE: 9/23/2018 _____

ACKNOWLEDGMENT: Each Proposer shall acknowledge receipt of this Addendum No. 2 by his or her signature below, and a copy of this Addendum to be returned with proposal.

CERTIFICATION BY PROPOSER

The undersigned acknowledges receipt of this Addendum No. 2 and the Proposal submitted is in accordance with information, instructions, and stipulations set forth herein.

PROPOSER: SunTrust Bank

BY: Lisa C. Hay

DATE: 9/23/2016

ADDENDUM NO. 3



Date: September 15, 2016

Bid Date: September 26, 2016
at 3:00 P.M. (Local Time)

Bid Name Request for Proposals for Banking Services

Bid No.: FADM-180000-DH

NOTE: This Addendum has been issued only to the holders of record of the specifications.

The original Specifications remain in full force and effect except as revised by the following changes which shall take precedence over anything to the contrary:

The following are answers/clarifications to questions received:

1. Question: Please clarify if clearing house deposited items are check deposits.
Answer: Clearing house deposited items are ACH deposits.
2. Question: Is the City using image cash letter?
Answer: The City doesn't use image cash letter, but may consider it.
3. Question: Please explain the web originated items under the ACH section of the pricing exhibit.
Answer: We originated items are payments made to the City online – business taxes, parking citations, parking decals, landlord licenses, building permits, etc.

ACKNOWLEDGMENT: Each Proposer shall acknowledge receipt of this Addendum No. 3 by his or her signature below, and a copy of this Addendum to be returned with proposal.

CERTIFICATION BY PROPOSER

The undersigned acknowledges receipt of this Addendum No. 3 and the Proposal submitted is in accordance with information, instructions, and stipulations set forth herein.

PROPOSER: SunTrust Bank
BY: Lisa C. Hays
DATE: 9/23/2016