

City of Gainesville – Finalist Presentation

Bid No. FADM-180000-DH - Banking Services

November 10, 2016

Together we'll go far



Agenda

- Introductions
- Qualifications
- Treasury Management
- Implementation and Training
- Wells Fargo CEO Demo
- Why Wells Fargo?

Appendix

- Disaster Preparedness Information
- Community Involvement: Alachua County

Introductions

Introductions

We appreciate the opportunity to
present our capabilities

Government Banking

Vincent Mattio, Relationship Manager
Todd Morley, Team Lead

813-225-6539
407-649-5638

Service Support

Vanessa Donovan, Relationship Associate
Yvonne Cone, Customer Service Manager

407-649-5321
813-225-4457

Treasury Management

Lynn Nieves, Treasury Management Sales Consultant
Brandon Franklin, Treasury Management Sales Analyst

813-225-4338
904-351-7482

Implementation

Gayle Montgomery, Implementation Coordinator

704-715-9085

Qualifications

Knowledgeable, Tenured & Trusted Professionals

Vincent Mattio

- Relationship Manager, Florida Government & Institutional Banking
- 8 years of banking experience in Florida, 6 years with Wells Fargo in government banking
- University of Florida: BS in Finance; MBA

Lynn Nieves

- Treasury Management Sales Consultant, Florida Government Treasury Management
- 20 years of government banking experience in Florida, 9 years with Wells Fargo
- University of Central Florida: BS in Business Administration; MBA; Certified Treasury Professional

Vanessa Donovan

- Relationship Associate II, Officer, Florida Government Banking
- 17 years with Wells Fargo Bank, 11 years as a RA in government banking
- Bridgewater State University: BS in Business Management; Minor in Mathematics

Brandon Franklin

- Treasury Management Sales Analyst, Florida Government Treasury Management
- 15 years with Wells Fargo, 9 years as a TMSA in government banking
- Bob Jones University: BS in Humanities

Wells Fargo in your community



Our people¹ in Gainesville:

- 99 team members **live** here
- 122 team members **work** here

Our locations¹:

- 8 **banking locations**, 3 in LMI* communities
- 1 **Mortgage office**
- 23 **ATMs**, 12 in LMI communities

In 2015, 45 team members completed 423 hours of volunteer time



Charitable contributions in Gainesville

Foundation giving	Total grants	\$ amount	Corporate giving	Count	\$ amount
Civic	3	25,000	Company matching gifts	58	45,763
Community development	8	52,000			
Education	10	25,750			
Environment	1	150,000			
Human services	21	30,250			
Workforce development / Adult literacy	2	13,000			

Team member giving	Participants	\$ amount
Team member giving	37	46,888

Home mortgage lending in your community²

	Total loans	\$ amount
Home purchases	376	63,039,000
<i>LMI borrower</i>	113	13,128,000
Home improvement	29	6,647,000
Home equity	1,727	115,579,282
Home refinance	143	42,170,000
<i>LMI borrower</i>	25	2,602,000

¹PeopleSoft as of October 2016

²Company data as of 12/31/15

*LMI = low to moderate income

Wells Fargo in your community cont.

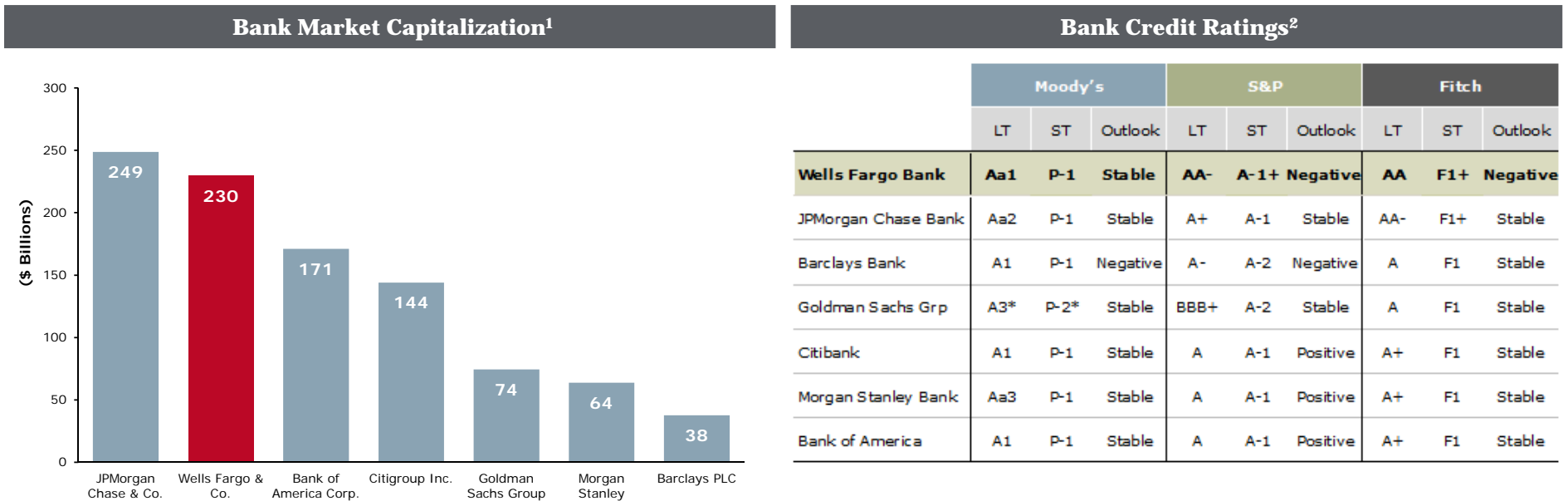
In 2016 Wells Fargo participated in the following volunteer events within the City of Gainesville:

- Ronald McDonalds House
- Bread in a Mighty Food Bank
- Cancer and Pride Walks (both)
- City of Gainesville Greenway Challenge
 - Restore 47 acres of habitat by removing invasive non-native plants in 8 nature parks utilizing volunteer, intern, staff, and contractual labor. This project engaged and educated over 2,320 citizen volunteers in the removal of 15 aggressive invasive plant species. Wells Fargo also provided a donation to support the cause.

Wells Fargo Is Among The Strongest Financial Institutions

Wells Fargo Bank is a Qualified Public Depository in the State of Florida per Florida Statutes Chapter 280

- Wells Fargo participates in the pooled collateral account monitored by the State of Florida Department of Collateral Management
- Wells Fargo Bank, N.A. is among the highest credit rated U.S. banks
- Wells Fargo continues to be one of the strongest and best-capitalized banks



¹Bloomberg as of October 21, 2016;

²Sources: Moody's, Standard & Poor's, Fitch as of October 21, 2016. Rating for bank subsidiary unless specified otherwise. Moody's LT rating reflects "Long Term Counterparty Risk Assessment," Moody's ST reflects "Short Term Counterparty Risk Assessment," *Represents Moody's "LT and ST Issuer Rating" when "Counterparty Risk Assessment" is unavailable. S&P LT reflects "LT Local Issuer Currency Credit," S&P ST reflects "ST Local Issuer Currency Credit." Fitch LT reflects "LT Issuer Default Rating," Fitch ST reflects "ST Issuer Default Rating."

Wells Fargo Deposits and Branch Locations

- Wells Fargo was the second largest bank in the County as of June 30, 2016 with a market share of 23.03% – per Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report.

Offices and Deposits of all FDIC - Insured Institutions				
Deposit Market Share Report				
Deposits as of: June 30, 2016				
Selected Market: Alachua County, Florida				
#	Bank	Branches	Deposits (\$000)	Market Share
1	Bank of America, NA	5	922,501	23.30%
2	Wells Fargo Bank, NA	8	911,591	23.03%
3	Compass Bank	4	449,959	11.37%
4	Ameris Bank	9	338,638	8.55%
5	SunTrust Bank	5	303,448	7.67%
6	Capital City Bank	7	192,238	4.86%
7	TD Bank, NA	2	190,302	4.81%
8	Harbor Community Bank	4	135,815	3.43%
9	Regions Bank	3	92,869	2.35%

- Wells Fargo maintains the following branch locations within the City of Gainesville.

Downtown Gainesville 104 N. Main Street Gainesville, FL 32601	Millhopper 4210 NW 37th Place Gainesville, FL 32606
Midtown 13th Street 1717 NW13th Street Gainesville, FL 32609	Hunters Crossing 5220 NW 43rd Street Gainesville, FL 32606
Northwest Gainesville 3838 NW 13th Street Gainesville, FL 32609	Newberry Road 6301 W. Newberry Road Gainesville, FL 32605
Southwest Gainesville 3505 SW Archer Road Gainesville, FL 32608	Haile North 2605 SW 91st Street Gainesville, FL 32608

Wells Fargo Bank (GIB) - a trusted banking services partner in Florida!

- The City of Gainesville is a valued relationship in the Wells Fargo Government and Institutional Banking (GIB) segment. We look forward to developing our relationship with the City by providing superior customer support and banking services.
- An experienced team of government banking professionals with 46 years of combined government experience is responsible for the City's relationship and available to handle the day-to-day banking needs.
- More Florida Governments trust Wells Fargo than any other Qualified Public Depository - *We are the largest holder of public funds deposits in the State of Florida according to the State Bureau of Collateral Management's publication in July 2016.*
- We pride ourselves on developing consultative partnerships with our clients
- Community involvement is not just a slogan - we live here, we give here!
- Wells Fargo was one of the first and most experienced Government and Institutional Banking groups in the State of Florida, dating back to 1992. This experience and dedication to this unique segment has resulted in Wells Fargo providing banking services for a large array of government entities throughout the state – several of which are listed below:

- Alachua County Clerk
- City of Clearwater
- City of DeLand
- City of Lakeland
- City of South Daytona
- Clay County Board
- Clay County Tax Collector
- Lake County Sheriff's Office
- Lake County Tax Collector
- Orange County Sheriff's Office
- Polk County
- Seminole County Sheriff's Office
- St Johns County Clerk
- St Johns County Tax Collector
- University of Florida
- Volusia County Clerk

Treasury Management

Our approach

Executing superbly helps build our relationship – continued process improvement

Our approach:



Discover

Careful Assessment of your current processing state, identification of pain points or efficiency opportunities along the way

Diagnose

Collection and disbursement processing inefficiencies, how can pain points be reduced and efficiencies gained

Design

Partnership approach to what the future state needs to look like

Deliver

Project management approach to implementing effective treasury management solutions

**Create momentum for change
Improve performance
Reduce risk**

Innovative Treasury Products & Services: Committed to Treasury Management

National Recognition

Wells Fargo reinvests 3-5% of Treasury Management product revenues back into our Treasury Management product line

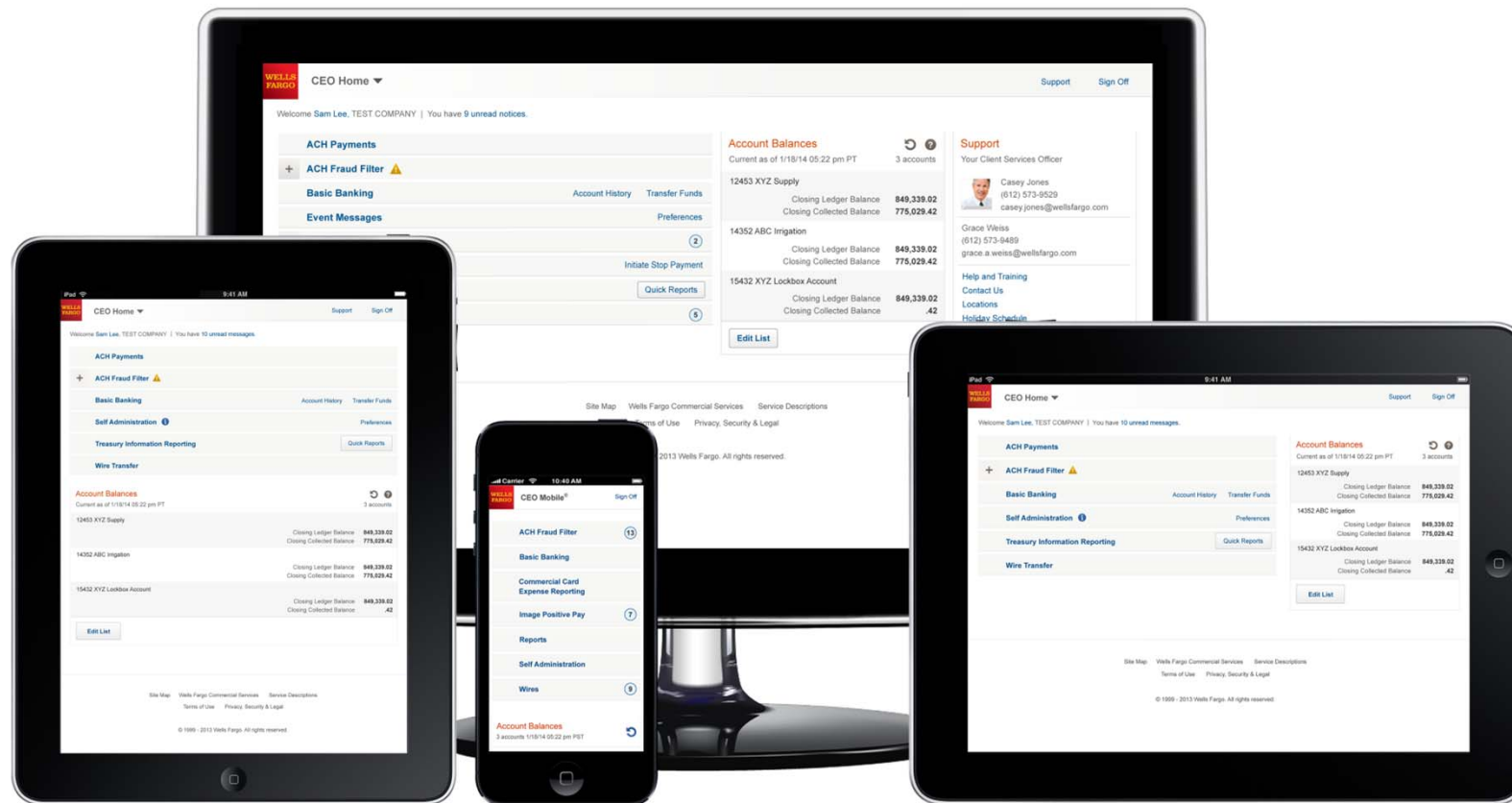
- 91% and 96% - The percentage of middle-market and large-corporate customers who would recommend Wells Fargo to a colleague (2016 Treasury Management Monitor, Phoenix-Hecht, January 2016)
- 16 As out of 22 total grades– 2016 Phoenix Hecht Middle Market Quality Index
- 19 As out of 22 total; no bank received more A+ grades than Wells Fargo. 2016 Phoenix Hecht Large Corporate Quality Index
- Largest Financial Institution Originator of Automated Clearing House Payment, 2014 – NACHA – The Electronic Payments Association
- Best Bank for Payments and Collections in North America, Global Finance magazine for 2016
- Best in Mobile Banking– World’s Best Corporate and Institutional Digital Banks, Global Finance, 2015
- CEO Video: wholesale.wellsfargobank.com/ceovideo

Wells Fargo: A leader in innovation

Commercial Electronic Office® (CEO®) service

We designed the *Commercial Electronic Office (CEO)* portal, *CEO* services, and the *CEO Mobile®* service to help you find information faster and complete critical tasks easily.

The enhancements also ensure the *CEO* portal looks and works the same way on a variety of devices, including desktops, tablets, and smartphones.



Be in the know when on the go

78%

Business continuity plans in which use of mobile devices plays a role¹

¹ 2011 AT&T Business Continuity Study, U.S. National Results

- Leverage for business continuity — the mobile connection has proven to be a vital tool in natural disasters
- Access your corporate banking services when and where you need them, no matter what type of web-enabled mobile device you use — smartphone, BlackBerry, Android, iPhone®, or tablet
- You can use the CEO Mobile® service to:
 - Initiate and approve payments
 - Deposit checks using an iPhone
 - Receive alerts about critical transactions or items needing your attention
 - Review account balances and transactions
 - Manage commercial cards
 - Review and reset rates for expiring term loans
 - Administer and reset passwords
- Monitor the City's cash position and make select decisions when away from your desk
- Secure site <http://ceomobile.wf.com>, CEO® portal authentication credentials required for sign-on, and 128-bit SSL encryption



Commercial Electronic Office® (CEO®)

- CEO® provides the City of Gainesville with:
 - Unparalleled control over your financial transactions
 - Faster access to information
 - Single sign-on
 - Self administration feature
 - Daily ease of use

CEO provides Internet access to over 50 financial applications through a single sign-on

Treasury Management

ACH Deletes & Reversals
Fraud Manager
ACH Inquiry
ARP Register Maintenance
Basic Banking
Cash Vault Inquiry
CEO Workstation
Client Analysis Statement
Deposit Maintenance
Desktop Deposit Service
Document Retrieval
Electronic Document Delivery
Event Messaging
Internet ACH
Payment and Delivery Preferences
Returned Item Services

Treasury Management (cont'd)

Retail Lockbox Image
Self Administration
Stops-Images-Search
Statements and Notices
Sweep Statement and Confirmations
Treasury Information Reporting
WellsTAX Payments
Wholesale Lockbox Image
Wire Transfer
Credit & Loan
Credit Management
Fed Funds On-line
Interest Rate Management
Wells Fargo Business Credit Reporting
Cards
Commercial Card Expense Reporting
Wells Fargo Visa Gift Card

International Services

Foreign Exchange On-line
Trade Finance On-line
Trade Services On-line

Trust and Investment

Fed Funds On-line
Institutional Investing Online
Retirement Plan Payments
Retirement Solutions Online
Securities Lending Reporting
Trust Information Delivery
& Portfolio Reporting
Trust Transaction Management
Wells Capital Management
Wells Fargo Advantage Funds

Implementation and Training

Implementation

Benefit from Our Proven Track Record of Successful and Timely Implementations

- **The City of Gainesville will be provided a \$10,000.00 transition incentive credit.** This credit can be applied to account analysis charges, implementation and setup fees, and supply orders (i.e. deposit tickets, deposit bags, and/or Desktop Deposit scanners at cost from the Bank's preferred vendor).

Wells Fargo has the experience and the expertise to implement new services efficiently and effectively

- Project Management Approach Coordinated by a Treasury Services Implementations Coordinator
- Weekly status conference calls to ensure project momentum is maintained and benchmarks are met
- Regular updates to Project Plan with responsibilities assigned and completion dates monitored
- Clear guidelines and expectation for the City to manage their resources best
- Implementation Team stays in place until all aspects of services are operational to your satisfaction

We encourage you to contact our reference at Polk County to discuss their transition to Wells Fargo!

Training and continuing education

- **Instructor-led programs through the Internet**
 - Live Meeting “Webinars”
 - Product specific
 - Interactive sessions

- **Online tutorials**
 - On-demand flexibility
 - Product specific
 - Continuous accessibility

- **Customer events and customer focus groups**
 - Global Payments Conferences or Electronic Payments Forums
 - Customer Advisory Council and CEO User Focus Groups

Wells Fargo CEO Demo

Why Wells Fargo?

The Wells Fargo Advantage

Wells Fargo is your best choice for a financial services provider and we respectfully ask for your business. We have assembled the best possible combination of people, products and resources. We offer the City of Gainesville many advantages:

- Experienced relationship management team focused on the public sector and sized to reflect the City's complexity and importance
- Sophisticated technology and treasury management platform
- Proven track record of superior customer service
- Extensive experience transitioning public agencies to Wells Fargo
- Competitive pricing



A photograph of a traditional horse-drawn carriage with three brown horses pulling it across a green field. The carriage is red with yellow wheels and has a driver on top. The background features a large green tree on the right, a line of trees in the distance, and a bright blue sky with scattered white clouds.

Together we'll go far

Thank You!

Appendix

- Disaster Preparedness
- Community Involvement: Alachua County

Wells Fargo in your community



Our people¹ in Alachua County:

- 119 team members **live** here
- 122 team members **work** here

Our locations¹:

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- 1 **Mortgage office**
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²Company data as of 12/31/15

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CRA snapshot

City of Gainesville

- **270** mortgage loans extending **\$42.7 million** in credit^{1,2}
 - Of that, **82** were in LMI communities, providing **\$12.7 million** in credit and **80** mortgage loans were made to LMI borrowers, providing **\$7.6 million** in credit
- **227** small business loans extending **\$10.2 million** in credit¹
 - Of that, **84** were in LMI communities, providing **\$5.2 million** in credit
- **1** small farm loan, providing **\$100,000** in credit¹
- **2** community development loans totaling **\$17.6 million** and **7** community development investments totaling **\$55,000**^{1,2}

Alachua County

- **548** mortgage loans extending **\$111.9 million** in credit^{1,2}
 - Of that, **91** were in LMI communities, providing **\$14.0 million** in credit and **143** mortgage loans were made to LMI borrowers, providing **\$15.8 million** in credit
- **369** small business loans extending **\$14.7 million** in credit¹
 - Of that, **85** were in LMI communities, providing **\$5.3 million** in credit
- **3** small farm loans, providing **\$201,100** in credit¹
- **2** community development loans totaling **\$17.6 million** and **7** community development investments totaling **\$55,000**^{1,2}

Company data as of 12/31/15

¹Mortgage includes home purchase, home improvement, home refinance, and multifamily originated and purchased loans

²Totals include low, moderate, middle, upper and unclassified income levels

Note: Some community development activity cannot be tracked at the city level. Community development activity is subject to change as updates are received