



REQUEST FOR PROPOSAL
No. 987-20-1
BANKING SERVICES
ORIGINAL

MARCH 16, 2020





REQUEST FOR PROPOSAL No. 987-20-1 BANKING SERVICES



MARCH 16, 2020

SUBMITTED BY:

**Dane Sheldon, Senior Vice President
Relationship Manager**

**Maria Roman, First Vice President
Treasury Consultant**

SunTrust now Truist Bank

SunTrust now Truist Bank

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TRANSMITTAL LETTER

March 16, 2020

City of Riviera Beach
Office of City Clerk
Attn: Rickey Little
Room 140
600 W. Blue Heron Blvd.
Riviera Beach, FL 33404

RE: Request for Banking Services 987-20-1

Dear Mr. Little,

SunTrust now Truist (“the Bank”) is pleased to submit the enclosed proposal for comprehensive, high quality banking services to the City of Riviera Beach (“the City”). On behalf of our organization, thank you for allowing us to respond to your Request for Proposal.

We have evaluated the requirements discussed in the RFP, and we believe that the Bank’s team will deliver to the City the strength in service, quality and value you deserve in a banking partner. A strong heritage of industry recognition reflects our commitment to helping our clients meet their goals. Through, our partnership, we will strive to provide a seamless treasury experience, provide recommendations to deliver greater efficiencies and maximize revenue cycle management.

- **Local Presence, Team Coverage and Support** - Truist is a local bank that supports the City’s and Broward County’s residents and businesses. Our substantial presence in the community is demonstrated by the branch network in and around the City and County, yielding property taxes to the County and employment to residents.
 - Truist Bank has deep roots in the State of Florida. In Palm Beach County specifically, we maintain 33 branches, and employ over 500 teammates. We operate over 650 branches throughout the State of Florida as a whole.
 - A team of local Government Banking professionals who are dedicated to providing quality service and proactive relationship management. The local core team includes teammates who each possess between 20 - 30 years of banking experience. The primary contact and Relationship Manager for the District will be Dane Sheldon. Dane is supported by Phyllis Daley (Relationship Specialist), who will be your contact for day-to-day servicing needs. Maria Roman, Treasury Solutions Officer, will oversee the treasury services.
 - Truist manages a significant market share of over \$5 billion in deposits compared to our peers, per the FDIC Deposit Market Share Report dated 6/30/2019. We have provided over \$45million in Community Redevelopment loans since April of 2011.
 - Truist will disseminate \$120 million in CRA-qualified grants Bankwide over the next three years.

- Our SunTrust team mates served thousands of volunteer hours throughout the South Florida Region to support our communities. (Please see Section J 1-4 for additional community initiatives.)

➤ **Unique Solutions** - Our proposal outlines the use of Public Funds Advantage NOW “hybrid” account types that will allow the City to take advantage of an Earnings Credit Rate (ECR) and interest within a single account, allowing banking fees to be offset directly by the earnings credits and all excess balances to earn interest. The hybrid account type can replace the need to have separate investment accounts or sweep services to earn interest, allowing the City to maximize returns with your existing Zero Balance Account structure.

We propose our managed rates for the initial term of the contract as follows:

- i. ECR to be set at 115 basis points (1.15%) that will allow balances to offset fees;
- ii. Any excess balances in the Public Funds Advantage NOW account not required to offset fees will earn interest at a rate set at 115 basis points (1.15%) and allow the City to earn interest without transferring funds between bank accounts.

Competitive Pricing - We believe we are positioning a highly competitive line item service fee schedule. In addition, we will zero price fees for the first three (3) months of the contract effective from the initial account opening month. This will allow the City to earn interest on the average available balances maintained at a rate of 1.15%. If balance levels of \$8,000,000 are maintained and based on estimated service volumes provided, the City should earn approximately \$23,000 in interest for the initial three-month period, and \$3,000 per month in interest thereafter. In addition, we will cover the cost of supplies in the first year up to \$2,750.

- **Future Technology Investments** - Truist is committed to future investments in technology solutions to meet client needs. We have the tools and resources available and we commit to assisting the City with its overall goal of maximizing integration to increase operational efficiencies.
- **Value-Added Ideas** - Truist prides itself on presenting creative ideas to clients, and assisting the City to address management objectives to achieve your financial goals, and create efficiencies within your organization.



Key details of SunTrust now Truist's offer to the City includes:

- Earnings Credit Rate (ECR) and Interest Rate to be set at 1.15%
- Access to a team of experienced well-trained personnel invested in the success of your organization
- Periodic relationship reviews to ensure ECR and interest rates remain competitive as well as products and services are up-to-date and meet your evolving needs

Employee Advantages

We understand that you value your employees, and because of this we want to extend our relationship with the City not only to the organization, but also to your employees.

The Bank offers a variety of checking accounts, credit services and financial solutions to fit your employees' specific needs. Your employees will have access to financial services that help them save time, make progress toward their financial goals, and feel more confident and secure about their financial well-being. Please refer to section C (question 20a) for additional information about our Momentum onUp® program.

With a long history of working with government entities such as the City, we understand your fiduciary responsibilities. Truist will provide the City with excellent service and a local management structure with the authority to make expeditious decisions. The City will receive personalized attention and access to the depth of services and financial strengths of Truist. We hope, the enclosed proposal demonstrates our sincerest desire to expand our partnership with the City.

On behalf of our team, we thank you for this opportunity. We look forward to expanding our relationship and meeting the financial services needs in support of the City for many years to come.

Sincerely,

W. Dane Sheldon
Senior Vice President
Government Banking Relationship Manager

Maria Roman
First Vice President
Treasury Consultant

II. SCOPE OF SERVICES

A. BANKING SERVICES

The bank awarded the contract for banking service will be City's primary cash management partner. This bank will process all deposits, disbursements and will be the central point for cash management. In this RFP, we have described both the current operational requirements and changes that the City may make to help streamline operations and better employ bank technology.

1. General Information

Below is information on the City's accounts and their purposes.

Central Payment - main operating account. It is used for the City's incoming receivables and accounts payable disbursements- Average daily balance is estimated \$ 8 million

Payroll - a sweep account for the payment of net payroll payments to employees, both direct deposits and via check

Billing & Collection - a sweep account used to collect all over the counter collection processed in house. Over the counter receives a mix of credit card, check, cash payment for the collection of water utility, permit fees, and varies department revenues.

Parks - sweep account used as the main operating account for the City's Parks and Recreation Department.

Flexible Spending - sweep account for the City's flex spending plan for employees.

Merchant - sweep account used as a collection for all merchant collections.

Please note that at the City's discretion, accounts may be added and/or deleted.

SunTrust supports this operational need.

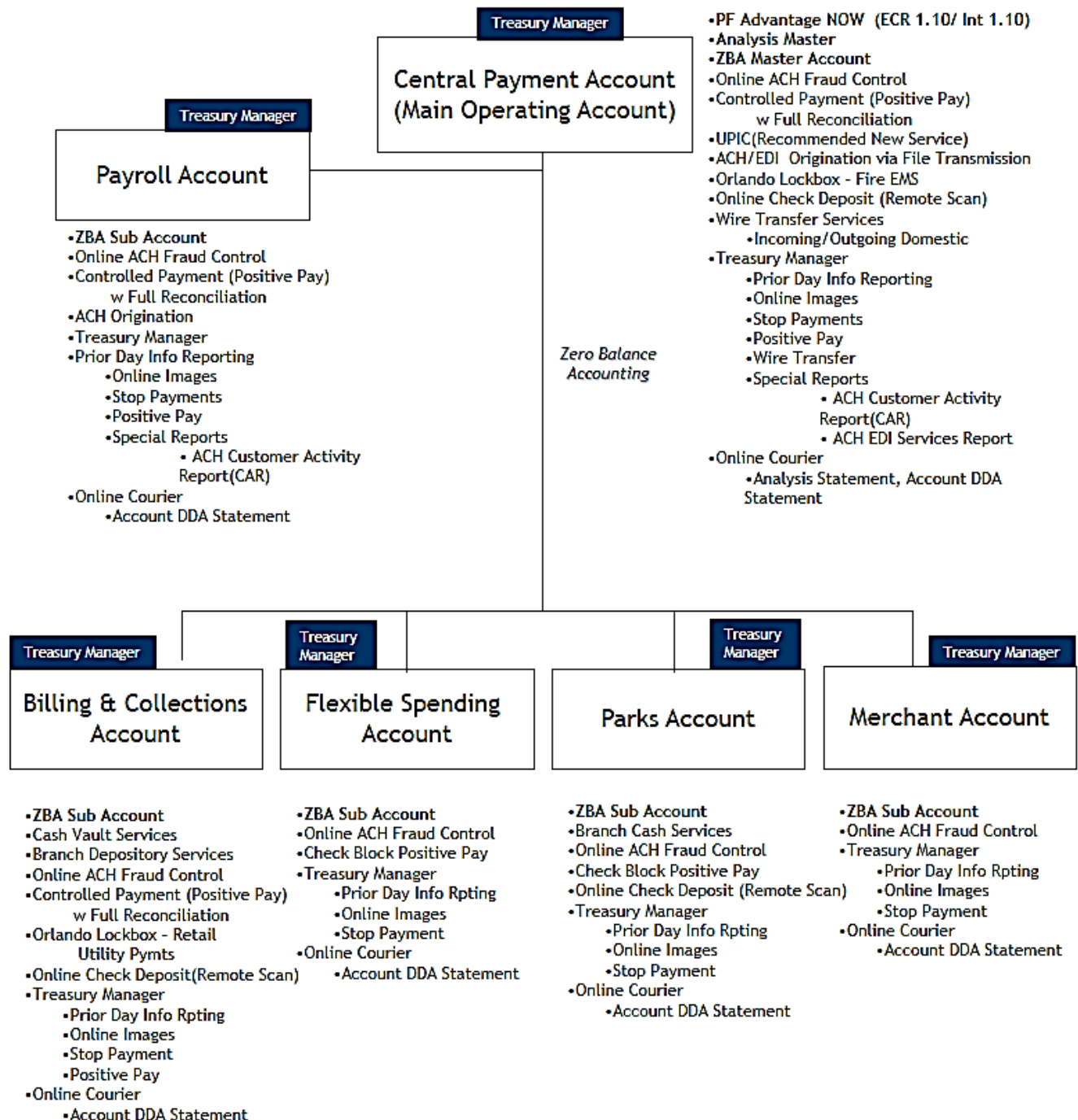
We recommend the City continue to use Zero Balance Account services to effectively monitor decentralized disbursement and depository activity.

The SunTrust Zero Balance Account service is designed for organizations such as yours that manage multiple banking accounts and want to automate routine cash management decisions between them. At the end of each business day, the system adjusts the actual account balance for each sub-account to a zero balance or to a target balance that you pre-establish. Funds are then automatically transferred between the master account and the sub-account(s) as needed, saving staff time from manually checking account balances, calculating cash positions and initiating account transfers.

As you are aware, zero balance accounting allows the City to consolidate excess funds into a central account allowing you to maximize the earnings potential of your consolidated balances.

Below please find a proposed account structure for the City of Riviera Beach.

Proposed Account Schematic City of Riviera Beach

2. Deposit Information

The following accounts are funded via sweep from/to the Central Payment account.

3. Disbursement Services

For the calendar year 2019, the City disbursed 7,645 checks.

Central Payment - 6,929 Payroll - 716

4. Reporting

Currently, the City's reporting are as follows:

Online reporting used includes

- Previous day composite
- Intraday composite (only on Central Payment)
- Return/Cancelled check copies Monthly account statements (accessed online)

Account analysis statements (accessed online)

Retention Requirements

The City's retention guidelines require a record kept for 5-7 fiscal years after the transaction has been completed.

Administrator & Employee Online Access

Currently, the City's has 5 employees accessing the bank's online reporting system, 2 of which are administrators.

5. Security Requirements

- a. Disaster Recovery Plans - The bank must have a current and tested disaster recovery plan in the event of a systems failure at the bank's primary processing site.
- b. Comprehensive Information Security Program/Plan - The bank must have a comprehensive written security program/plan that can be reviewed/assessed by the City. The security program/plan must address: system access controls; controls and procedures to prevent unauthorized access to City data; physical security of data centers and storage facilities; segregation of duties and employee background checks for those with access to the City's data; monitoring systems and procedures to detect unauthorized access to the City's data; response systems that specify actions to be taken when the bank suspects or detects that unauthorized individuals have gained access to the City's information; and measures to protect against destruction, loss, or damage of the City's information.

- c. Secure Data Transmission Storage - All account data transmitted to the City

must be encrypted while in transit or in storage on the bank's network. The bank must encrypt all the City's data that can be accessed by unauthorized personnel.

- d. Advance Notification of Technology Changes and Ability to Support Testing - The bank must provide advanced notification of changes such that the City has time to assess and implement the associated changes to the City's systems. The bank must provide the ability for the City to test changes prior to the City placing those changes into production.

Please refer to SunTrust now Truist 's Business Continuity Program on page 55 and our Security Plan on page 56 of this RFP.

SunTrust now Truist acknowledges and confirms the requirements outlined in the Scope section of this RFP.

III. FORMAT FOR PROPOSALS

Proposers must respond to each item in this section by listing the item number and providing a complete response to each question.

A. QUALIFICATIONS & EXPERIENCE

(All banks should respond to this section)

1. Complete the following table with current credit ratings by Standard & Poor’s Rating Services and Moody’s Investor Services. If the bank is not rated by these rating organizations, provide other evidence of the bank’s financial strength.

Below please find a table listing the Bank’s current credit ratings.

	Standard & Poor’s Rating	Moody’s Investor Services Rating
Bank		
Short-Term Unsecured Senior Debt	A-1	P-1
Long-Term Unsecured Senior Debt	A	A2
Bank Holding Company		
Short-Term Unsecured Senior Debt	A-2	n/a
Long-Term Unsecured Senior Debt	A-	A3

The Bank’s credit ratings can be found on the link below. <https://ir.truist.com/credit-ratings>

2. Discuss the bank’s current capital structure, adequacy, and coverage. Provide the following statistics for the last reporting period:

Below please find the Bank’s capital ratios as of the last reporting period September 30, 2019.

- a. Total Risk Based Capital Ratio: 14.7%
- b. Tier 1 Risk Based Capital Ratio: 12.2%
- c. Tier 1 Leverage Capital Ratio: 10.3%

3. Include an electronic copy of the most recent audited annual financial statements.

Below please find a link to the most recent audited annual financial statements.

<https://ir.truist.com/sec-filings>

4. Include an electronic copy of the most recent FDIC call report.

Below please find a link to the most recent FDIC call report.

<https://cdr.ffiec.gov/public/ManageFacsimiles.aspx>

5. Provide the bank’s Community Reinvestment Act (CRA) rating.

SunTrust now Truist has received a Satisfactory CRA rating from the Federal Reserve Bank of Atlanta, which is consistent with the prior exam evaluation for CRA. For further information regarding the Bank’s CRA commitment, please refer to the link found below:

<https://www.suntrust.com/about-suntrust/community-commitment/cra-public-file?cid=va-cra>

B. KEY PROPOSED PERSONNEL & TEAM

(All banks should respond to this section)

1. Provide the name, title, address, phone number, fax number, and email address of the primary contact person(s) assigned to this account.

Name:	Dane Sheldon,
Corporate Title:	Senior Vice President
Telephone:	561.835.2603
Fax:	954.779.2908
Address:	515 E. Las Olas Blvd, Ft Lauderdale, FL 33301
Email:	Email: Dane.Sheldon@Suntrust.com

2. Provide information on the key personnel that will work with the City. Information must include:

- a. Proposed role with regard to the City’s account (indicate which Service Groups they are responsible for);
- b. Biographical information;
- c. Experience working with other public and not-for-profit entities;
- d. Number of years of experience in this field;
- e. Number of years with your bank.

The dedicated team who is responsible for the City’s relationship at SunTrust now Truist is provided in this section. They are your advisory team and are responsible for understanding the City’s financial goals and objectives, recommending solutions that meet those goals and providing ongoing support throughout the relationship.

Below please find a table listing key personnel and the respective information requested.

Relationship Manager - Government Banking	
Name: Corporate Title: Telephone: Fax: Address: Email:	Dane Sheldon, Senior Vice President 561.835.2603 954.779.2908 515 E. Las Olas Blvd, Ft Lauderdale, FL 33301 Email: Dane.Sheldon@Suntrust.com
Bio information	<p>Dane is your dedicated Senior Government Banking Relationship Manager. He is located in West Palm Beach and is focused exclusively on the Government entities in Southeast Florida.</p> <p>For over 25 years, Dane Sheldon has focused his career within the banking industry and has been dedicated for over 15 years to the government marketplace. Dane began his career as a Commercial Management Associate with SunTrust Bank, where he completed a one-year commercial training program. The program provided formal credit training, treasury management product knowledge, and overall bank acumen. Upon graduation, Dane served as a Credit Training Manager for the Commercial Banking Division in Miami, Florida. Dane has served as a Government Relationship Manager focused on the Miami/Dade, Broward, and Palm Beach markets.</p> <p>Dane’s main focus is to be your advisor and will ensure that the City is utilizing accounts and services that are the best fit for your operating and strategic needs. This will include a review of new and existing services and to engage appropriate SunTrust partners that can provide the recommendations to meet your financial needs.</p> <p>His knowledge and experience provides the following to clients:</p> <ul style="list-style-type: none"> • Taxable and tax exempt financing alternatives • Underwriting services • Deposit management • Treasury management services • Investment and related banking services <p>Dane is a graduate of Tulane University, where he earned a Bachelor of Science degree in Geology. In addition, he obtained a Masters in Business Administration from the University of Miami. He serves on the board of the JDRF and the finance committee of Leadership Palm Beach County. He is the past-chair of the West Palm Beach Library Foundation.</p>

Commercial Relationship Specialist - Government Banking

Name: Corporate Title: Telephone: Fax: Address: Email:	Phyllis Daley, Banking Officer 954.765.7484 954.779.2908 515 East Las Olas Boulevard, 7 th Floor, Fort Lauderdale, FL 33301 Phyllis.Daley@SunTrust.com
Bio information	Phyllis has over 29 years of banking experience, 10 of those years with SunTrust and 4 as a dedicated relationship specialist. Phyllis supports Dane and is responsible for the day-to-day sales support regarding account and service details, documentation, deadlines, and problem resolution. Phyllis is responsible for managing the product and service needs of the clients she supports.

Treasury Consultant - Treasury Solutions

Name: Corporate Title: Telephone: Fax: Address: Email:	Maria Roman, CTP, Vice President 813.224.2095 813.224.2662 401 East Jackson Street, 20 th Floor, Tampa, Florida 33602 Maria.Roman@SunTrust.com
Bio information	<p>Maria Roman has over 20 years of banking experience in the state of Florida. She serves as SunTrust Bank’s Treasury Consultant dedicated to Government and Institutional entities. Maria partners with Dane Sheldon to manage client relationships in the South Florida counties. Her role is to provide a consultative, comprehensive, personal approach to our client’s needs in delivering a full line of product solutions and services.</p> <p>Maria began her career in banking at JP Morgan Chase in New York City and expanded her industry knowledge in Florida with Treasury Management positions at Bank of America, Fifth Third Bank, and SunTrust over a span of 20 years. 15 years have been dedicated exclusively to the Institutional and Government sector.</p> <p>Maria holds a Bachelor of Arts degree from Boston College and earned her Certified Treasury Professional credential from the Association for Financial Professionals organization in June of 2012. She is a member of the Tampa Bay Association for Financial Professionals as well as the Gulf Coast, Nature Coast and South West Florida FGFOA organizations. Maria has served as a volunteer for Junior Achievement, United Way of Tampa Bay, Metropolitan Ministries, and Catholic Charities.</p>

Market Leader - Community Bank Retail and Consumer Finance

Name:	Tari Boldin
Corporate Title:	Vice President & Branch Leader
Telephone:	561.515.3813
Fax:	561.842.6086
Address:	2001 Broadway, Riviera Beach, FL 33404
Email:	TBoldin@BBandT.com
Bio information	<p>A native South Floridian, Tari has been a banking professional for more than thirty years, beginning her stellar career with Community Savings Bank in 1988. Working diligently to build her skills and great relationships with her clients, she was promoted to Banking Center Manager of the Singer Island branch. When BankAtlantic acquired Community Savings, she was placed in the Riviera Beach branch, periodically overseeing the operations of multiple branches.</p> <p>Working in several positions, including business development, retail and business lending, Tari continued her tenure with BB&T now Truist through the acquisition of BankAtlantic in 2012. She has built excellent working relationships with her colleagues, having designed and implemented successful company events and excellent trainings. Mrs. Boldin is also responsible for the supervision, professional development and motivation of winning teams within her branch, having earned top honors for consistent business performance.</p> <p>A woman of faith and an inspiration to young people, Tari also has a huge commitment to her community, serving on the Board of Directors for Riviera Beach Community Development Corporation, Inner City Youth Golfers, WINNERS, and RLife Palm Beach. She also volunteers with the Urban League of Palm Beach County, American Heart Association, Junior Achievement, and Q81 Foundation.</p>

Middle Market Bank Leader - South Florida Region

Name:	Shawn Sackman
Corporate Title:	Market President
Telephone:	954.765.7393
Fax:	954.779.2908
Address:	515 East Las Olas Boulevard, 7th Floor Fort Lauderdale, FL 33301
Email:	Shawn.Sackman@SunTrust.com
Bio information	<p>Shawn joined SunTrust now Truist in 2004. He served as Relationship Manger focusing on a variety of different segments to include middle market for profit, municipal and non-profit organizations and most recently served as Commercial Team Leader and Market President for the Broward, Palm Beach and Treasure Coast Markets.</p> <p>Shawn has a strong partnership with the Investment Banking team and has executed a number of complex transactions to include Syndication, Corporate Finance and M&A. Shawn serves as Middle Market Bank Leader for South Florida.</p> <p>Shawn graduated with a Bachelor of Science degree from Florida State University with a double major in Finance and Marketing as well as a Masters of Business Administration degree from the University of Central Florida.</p> <p>Shawn is very engaged in the community and was named as one of the 2019 Power Leaders by the South Florida Business Journal. Additionally, Shawn was recognized in 2019 and 2018 as one of the Power Leaders in Banking by the South Florida Business Journal and top 40 under 40 at the age of 30 by both South Florida Business Journal and Gold Coast Magazine.</p> <p>Shawn is currently active on the following Boards:</p> <ul style="list-style-type: none"> • Urban League of Broward County Board Treasurer and Incoming Chair • Junior Achievement of South Florida Board Development Chair • Broward Performing Arts Foundation Board Member • Greater Fort Lauderdale Alliance Board Member • Broward Workshop Board Member • Co-Founder of Emerge Broward for young professionals • Broward County Bond Committee Member

Organizational Chart

SunTrust now Truist South Florida Government Banking Organization Chart

Executive Leadership

Commercial Banking President

David Weaver
 336.733.2471
 DhWeaver@Truist.com

South Florida Regional President

Tony Coley
 954.233.0548
 TColey@BBandT.com

South Florida Government Banking Client Team

Shawn Sackman
Middle Market Team Leader
 954.765.7393
 Shawn.Sackman@SunTrust.com

Michael Betty
Treasury Solutions Regional Team Leader
 561.417.7022
 MBettyt@BBandT.com

Dane Sheldon
Relationship Manager
 561.835.2603
 Dane.Sheldon@SunTrust.com

Phyllis Daley
Relationship Specialist
 954.765.7484
 Phyllis.Daley@SunTrust.com

Maria Roman
Treasury Solutions Officer
 813.224.2095
 Maria.Roman@SunTrust.com

South Florida Government Banking Client Team Partners

Heather Gramer
Commercial Card Solutions Officer
 954.766.2392
 Heather.Gramer@SunTrust.com

Kaivon Rad
Card Program Officer
 561.504.8382
 Kaivon.rad@SunTrust.com

Dennis McDermott
SunTrust Leasing
 404.813.6965
 Dennis.McDermott@SunTrust.com

3. Customer Service

- a. Will the bank designate a specific customer service representative for the City rather than an 800-number or e-mail address?

Yes. A Client Services Specialist (CSS) will be assigned to work with City personnel on a day-to-day basis.

Treasury Management Client Services, a group internal to SunTrust now Truist, is responsible for supporting all clients who use treasury management services. Client Services Specialists are trained to provide professional and comprehensive support for your day to day needs. This group of specialists work together as a team to address your servicing needs.

- b. What are the hours of operation of each customer service unit involved in supporting the proposed service? If different, specify the hours for each Service Group you are proposing to provide.

Your Client Services Specialist can be contacted from 8:00 a.m. to 8:00 p.m. ET Monday through Friday on bank business days. Each call is returned within eight business hours.

Our ACH and Wire Transfer Customer Service Units, assist the Client Services Specialists in researching your requests and are also accessible directly by our clients via toll free numbers. The following table lists our customer service support. Please note that your first Point of contact is Client Services.

Customer Services Unit	Support Hours
ACH	Customer service is available 7:00 a.m. ET - 8:00 p.m. ET, Monday through Friday, except on bank holidays. ACH processing occurs from 8:00 p.m. ET Sunday through 12:00 a.m. ET (midnight) Friday, except on bank holidays.
Wires	Wire transfers may be initiated by telephone between 8:30 a.m. ET and 5:00 p.m. ET. A toll-free call to SunTrust Wire Operations connects you with a wire transfer specialist.

- c. IT Resources: During what hours is technical support available? (Specify time zone).

The Bank Technical Services Group is a separate unit within Treasury Management Client Services that is comprised of a manager and combination of nine analysts and technical specialists. Escalation procedures for technical problems or concerns would be to the manager, then the head of Client Services and, if necessary, to your Treasury Consultant and/or your Relationship Manager.

The Technical Services Group is available to respond to your technical questions from 8:00 a.m. to 8:00 p.m. ET Monday through Friday on bank business days.

4. After the initial transition, how often will the primary relationship manager attend on-site meetings with City staff? Describe a typical meeting agenda for this on-site meeting.

Post implementation, your dedicated Client Team will conduct frequent consultation and regular relationship reviews and discussions. These meetings can be semi-annual or annual, as desired by the City. During these meetings, we typically review your services, keep you informed about industry trends, and make recommendations to help optimize efficiencies for the City.

A typical agenda would include discussions around future financings, treasury solutions, card program review, future needs and most importantly, feedback. We take a consultative approach and value your feedback. Our desire is to bring new ideas to help meet your needs from a credit, deposit and treasury solutions perspective.

Please see Exhibit E for a typical meeting agenda.

B. BANKING SERVICE

1. Deposit Processing

a. Provide a listing of bank branches located within 5 miles of 600 W. Blue Heron Blvd, Riviera Beach, FL 33404.

The table below lists the bank branches located within 5 miles of the City’s address.

SunTrust now Truist Locations	Location Type	Distance
North Palm Beach 667 Us Hwy #1 North Palm Beach, FL 33408	Branch	2.06 miles
PGA East 2570 PGA Blvd Palm Beach Gardens, FL 33410	Branch	3.22 miles
Royal Palm 440 Royal Palm Way Palm Beach, FL 33480	Branch	4.52 miles

Please refer to Exhibit F for a map of branches within Palm Beach and Exhibit G, which contains a list of all branch addresses in Palm Beach.

b. What is the ledger cutoff time for deposits made to branch locations?

The Bank offers a variety of deposit methods that receive same day ledger credit. Cut-off times for same day ledger credit are shown below.

Type of Deposit	Deadline (Eastern Standard Times) (Local Times or Otherwise Stated)
Night Drop	7:00 a.m.
ATM - Cash	11:59 p.m.
ATM - Check - Same Day Ledger Availability	9:00 pm
Cash Vault	4:00 p.m.
Branch - Includes coin, currency and un-encoded check deposits	Branch closure time
Online Check Deposit	10:30 p.m.
Image Cash Letter	9:30 p.m.

c. What is the normal cut-off time for an outgoing wire transfers, and your incoming notification process? List any other EFT fees not specifically covered under Account Analysis Proposal Sheet.

The table below lists the normal cut-off times for an outgoing wire transfers.

All Times in Eastern (ET)	Transfer Method			
	Telephone	SunView Treasury Manager	Enterprise Payment Processing	Automatic Standing Transfer
Domestic	8:30 a.m. 5:00 p.m.	8:30 a.m. 5:30 p.m.	8:30 a.m. - 4:00 p.m.	8:30 a.m.
Book Transfer/Internal	8:30 a.m. 5:00 p.m.	8:30 a.m. 5:30 p.m.	8:30 a.m. - 4:00 p.m.	8:30 a.m.
Drawdown	8:30 a.m. 5:00 p.m.	8:30 a.m. 5:30 p.m.	8:30 a.m. - 4:00 p.m.	8:30 a.m.
International	8:30 a.m. 5:00 p.m.	USD 8:30 a.m. 5:30 p.m. Non USD 8:30 a.m. 5:00 p.m. ⁽¹⁾ 5:30 p.m. ⁽²⁾	USD 8:30 a.m. - 4:00 p.m. Non-USD N/A	N/A

(1) If new FX contract is required. (2) If existing FX contract applies or if no FX contract is required

Processing Options

- The City can initiate outgoing wire transfers by telephone or online using SunView Treasury Manager, our web-based cash management service.
- Incoming payment advices and outgoing transfer notifications can be delivered electronically through SunView Treasury Manager, through SunTrust Online Courier® for emailed or faxed advices, or by mail.
- If a wire transfer is rejected, you are notified within the hour.
- SunTrust now Truist, provides multi-level security controls to help your organization ensure that all wire transfers released are duly authorized.
- Security controls available include requiring approval by a second person prior to the release of a wire, which helps you reduce the risk of loss due to errors or unauthorized transactions. Please refer to Pro Forma on Exhibit D for fees related to other EFT.

- d. Describe the details of how your bank administers ACH services. Include the methods by which payroll direct deposit files can be received for deposits to employees' accounts, by which utility payment files can be processed for drafting our customer's accounts, and time frames for receiving and processing these files. Describe any limitations as far as participating financial institutions.**

The Bank provides for file delivery over the internet through several channels, including Managed File Transfer, SunView Treasury Manager, and our Cash Concentration service. Each of these delivery methods are described below.

Managed File Transfer

For high transaction volumes, we recommend Managed File Transfer, our premier transmission service for incoming and outgoing secure files over the internet (HTTPS) or secure FTP. You can use this method for sending files of payroll or dividend payments, for debiting consumers for repetitive payments, and for concentrating cash from multiple depositories. Because these files tend to be large, the speed of transmission over the internet becomes a primary benefit. Whether you use your internet browser or a secure FTP client software package for your transmissions, you can send your files to the Bank directly from the City's network or your hard drive. Managed File Transfer supports files in ASCII (text) or binary formats. Managed File Transfer supports 2048-bit encryption (Highly Secured).

SunView Treasury Manager

This service offers two options for sending ACH transactions to the Bank: (1) The ACH service is used to both initiate and send files. (2) The ACH Upload service is used to pass through NACHA-formatted files to the Bank. Some companies use the ACH Upload service or Managed File Transfer for higher volume files, but use the ACH service for their lower volume files, such as for expense reimbursements, state and federal tax payments, and vendor payables. The ACH service allows you to create one or more transactions and have the batch verified and released to the bank quickly and easily for processing.

ACH Cut off time

The cut-off time for next-day settlement of ACH transactions through most processing methods is 8:00 p.m. ET. Using this schedule, transactions will post to the receiver’s account by end of day on the effective date. We also offer same day ACH capabilities, and the deadline for receipt of a same-day settlement file is 1:00 pm ET, however we strongly recommend sending files by our first deadline which is 11:30 am ET. For payroll transactions, many clients will remit their origination file 48 hours prior to the settlement date, in the event that changes are needed. We also offer weekend processing, which means we can accept and release files on Sunday night. Please refer to the table below.

Client Input Method	Cutoff Time (All times are ET)	
	Next Day ACH Processing	Same Day ACH Processing **
SunView Treasury Manager	8:00 p.m. M - F*	1:00 p.m. M - F
Online Cash Manager	8:00 p.m. M - F*	N/A
Managed File Transfer	8:00 p.m. M - F*	1:00 p.m., M-F
Online Bill Presentment and Payment	6:30 p.m. M - F	NA
TTAXplus	4:00 p.m. M - F*, Two days prior to effective date	NA
Cash Concentration through Global Payments	5:00 p.m. M - F for next day settlement	NA
Weekend Processing*	6:30 p.m. Sunday	NA

*We recommend you submit credit files by 11:30 a.m. ET to ensure recipients have access to funds at the opening of business on the effective date, because certain institutions may not memo-post credits at the opening of business the next day if the file is submitted after that time.

**For Same Day settlement, we strongly recommend that you send files as early as possible and by 11:30 a.m. ET to ensure payees receive funds on the same day in case there are any processing delays

- We are not aware of any limitations regarding ACH services.

e. The City requires staff be able to download bank statements within two (2) business days from the end of the month. How long will bank statements be available to view or download online?

Yes. SunTrust now Truist can meet this requirement. Through SunTrust Online Courier, statements can be delivered directly to your desktop within **1-3 business days** following month end.

The Bank can provide account analysis statements and information through SunTrust Online Courier. Electronic account analysis statements are delivered on the **7th business day**.

Transaction history is also available through SunView Treasury Manager and Online Courier.

SunView Treasury Manager: Obtain company transaction history dating back 18 months.

SunTrust Online Courier: Obtain a statement image or previous statement by secure email or have it downloaded directly to your PC or other applications, such as a treasury workstation. Up to 60 days of files and reports can be accessed in this manner.

- f. In a week where there are no holidays, what is the latest possible time that the City may submit a valid ACH payroll file to ensure that its employees are paid Thursday morning? For example, by 5 p.m. Wednesday. If the City submits a valid ACH approved file by this time and for some reason the bank were to fail to process it, would the bank assume the responsibility of wiring funds to the City's employees?**

Yes. Although we recommend that you send PPD payroll files two days in advance, we can process your one-day payroll files that are received by 8:00 p.m. ET on the bank business day prior to the settlement date.

The risk related to submitting your ACH credit files after 11:30 a.m. ET for next day credit is that any issue causing the file to suspend may result in its being released in a later processing window. Because some receiving banks pick up their incoming transactions only once a day, they may not pick up the transactions released in the later window in time to make funds available to recipients at opening of business on the effective date of the payroll. In this unlikely circumstance, the receiver's account is credited at the end of day on the effective date.

The Bank's responsibility for errors shall be governed by the banking service and wire agreements.

2. Returned Item Processing

- a. Can returned items be automatically redeposited?**

Yes. Items returned as insufficient or uncollected can be re-presented automatically up to two times. No entries are posted to your account at the time of re-presentation. Returned entries are posted after all re-presentments have been exhausted.

- b. Does the bank offer Represented Check Entries ("RCK") services?**

Yes. We are able to process the RCK standard entry class transaction through ACH if the City can create the RCK transaction from the returned check information, in either SunView Treasury Manager or the City's internal application. Standard ACH requirements and procedures would apply.

Unfortunately, we currently do not offer a service in our Return Items Department to convert paper checks to electronic transactions.

c. Can the bank provide online access to electronic images (back and front) of returned items to the City? How soon after an item is returned can these images be accessed?

Yes. Services within SunView Treasury Manager are image-enabled, so the City can launch images wherever a paper-based transaction is reported, such as directly from detail in the balance reporting, positive pay or stop payment modules. Images are available online for paid items, positive pay exception items, deposit tickets, items within each deposit, and miscellaneous adjustment tickets.

A separate image search service is also available from which any available image can be accessed. Images of items processed in the Bank lockboxes, including checks, return item, and documents are available from the image browser service associated with the lockbox.

- After the item is returned, images can be accessed next business day through SunView Treasury Manager

3. Availability of Deposits

a. How does the bank determine and calculate availability of deposited items? Does the bank calculate availability by item or formula?

Float is the time between when a check is deposited at the Bank, and when the funds are made available to the depositor for use. The Bank assigns float at the individual item deposited (check) level based on a number of criteria, including deposit method, account type, and the endpoint on which the check is drawn. An availability schedule is used to detail float assignments by deposit channel, endpoint and time of deposit.

The Bank calculates availability on an item-by-item basis.

b. Does the bank give immediate availability for on-us items?

Yes. The City will receive same day credit for on-us (SunTrust now Truist) checks, and same-day credit for on-us ACH transactions. The only exception is for checks drawn against accounts on the SunTrust Controlled Disbursement service.

c. Provide a copy of the availability schedules the bank proposes to use for the City; include branch deposit.

Availability of funds will be determined according to the Bank banking service agreements and availability schedules included with the Proposal. Please see Exhibit H for a copy of the availability schedules the bank proposes to the City.

4. Disbursements/Positive Pay

a. How will the City be notified of positive pay exception items? Can an e-mail notification be sent to specific users alerting them that there is an exception item to review?

SunTrust now Truist recommends our Controlled Payment Reconciliation Service (CPR).

CPR is a bundled service comprised of Controlled Disbursement, Positive Pay, and Full Account Reconciliation. This Positive Pay service offers a unique prior to post matching process to accelerate reporting on exception items. The exception window is 23 hours, starting at 3:00 p.m. ET until 2:00 p.m. ET on the following business day.

The City can be notified of Positive Pay exceptions through SunView Treasury Manager.

Yes. An email notification can be sent to specific users alerting them that there is an exception item to review through SunView Treasury Manager.

b. At what time will the City receive the information on exception items? How much time will the City have to review discrepancies and notify the bank to accept or reject?

We post exception reports and images of exception items through SunView Treasury Manager by 10:00 am ET. The City can make pay/return decisions directly through SunView Treasury Manager.

c. If the City is unable to provide a “pay” or “no pay” decision before the deadline, what happens? Does the bank offer a “do not pay” default?

If a decision has not been determined by the 2:00 p.m. daily deadline, the bank will enact the client’s predetermined pay or return default decision. The default decision is intended to be a contingency backup.

d. Will stale-dated checks be reported as positive pay exception items? If the bank’s system does not automatically flag stale-dated checks as positive pay exceptions, how does the bank propose to meet the City’s requirement that these checks be returned?

For Non-ARP and Non-CPR Clients

Per the SunTrust now Truist Rules and Regulations for Deposit Accounts, "The Bank maintains the option to either pay or dishonor any stale dated item, which is an item more than six (6) months old, upon presentation to the Bank. However, if the item is paid by us in good faith, we will not be liable for paying such an item."

If the City subscribes to the Positive Pay and/or the Full Account Reconciliation service, you will be notified of stale-dated items through the SunView Treasury Manager exception process. No item will be considered “stale” by the bank if we have an issue file. Issue information is retained in the Bank processing system until the checks match and pay. Items that the City no longer wishes to honor may be voided through issue file upload or by instructing the Bank to remove the records. These items would then appear as “Paid No Issue” exceptions in the SunView Treasury Manager Positive Pay service module. Additionally, our Controlled Payment Reconciliation service has a form of stale date control through the escheatment option.

e. What are the options for transmitting check issuance information to the bank? What is the deadline for transmitting check issuance files to the bank?

SunTrust now Truist offers three options for transmitting check issuance information to the Bank.

1. SunView Treasury Manager
2. Online Courier
3. Managed File Transfer

With Managed File Transfer, the City must submit check issue files to us by 11:00 p.m. ET (for next day processing). If the City has a manual check issue or void (separate from the issue file), it must submit through SunView Treasury Manager by 9:00 p.m.

f. Does the bank offer the ability to manually enter one-time check disbursements issued during the day outside of the regular batch file? How quickly will the teller line receive this information?

Yes. If the City has a manual check issue or void (separate from the issue file), it must be submitted through SunView Treasury Manager by 9:00 p.m. ET.

Checks cashed at SunTrust now Truist branch locations are verified against the issue file at the point of encashment. The check number and amount will be compared to the outstanding issue record. If the check matches on check number and amount, the transaction will be approved. If the check does not match or an issue record is not on file, branch personnel will contact the City for payment instructions. The teller system is updated ten (10) times per day with issue information as it is received throughout the day. The Payee Name is not currently available in our teller system for verification by branch personnel.

g. What controls are in place to protect against lost files and duplications of file uploads? If duplicate files are sent, is there a penalty or potential issue?

To protect your Positive Pay files, SunTrust now Truist will send an Issue File Acknowledgement (IFA) to your designated representatives by email upon our receipt of each file you transmit to us. The IFA will contain record and dollar totals for you to verify that the correct file was transmitted and received.

If duplicate files should occur, the Bank will report all exception items to the City. You provide your pay or return decisions by the deadline on any exception items reported to you. If a decision is not provided, SunTrust will rely on your default instructions for the disposition of the item. Your default instructions for the handling of exception items are specified by you during account setup.

h. How is payee information captured from the physical checks? What steps does the bank take to prevent exception items being flagged due to erroneous capture of payee information?

Online Check Deposit is a web-based software application that allows business clients to submit check images for deposit electronically from their facility using a scanner and a personal computer. Clients use this service to send an image file of the front and back of each check, as well as, the MICR line data to SunTrust for deposit in lieu of giving us physical paper documents.

Clients capture images of checks for deposit, and transmit the images to SunTrust for processing. The software inserts a virtual endorsement on the back of each check image to ensure each item has a payee endorsement present. The client must confirm each deposit before transmitting it to SunTrust for processing. OCD offers multiple user roles within the application. If a client user profile only has permission to capture the deposit, the deposit will be placed in a queue for approval by a client user profile with approval rights. Approvers will be sent an e-mail acknowledgement that a deposit is in the queue awaiting approval. Users with approval rights can submit the deposit to SunTrust and will receive an e-mail confirmation of deposit receipt for their company records. SunTrust uses established check clearing channels to collect the funds. MICR data and check images are used by SunTrust in the check collection process.

As a valued added service, during the check capture process, clients can also capture remittance data for each check by either scanning associated optical character recognition (OCR) remittance coupons and/or keying additional data fields.

i. How do tellers handle check presentments issued on a ZBA Subsidiary account? Will tellers be able to verify the availability of funds and cash the check? Before refusing to cash the check, what procedures are tellers required to follow?

The teller can verify if there are available funds in the master account prior to cashing the check.

If the client has Positive Pay, Teller Positive Pay provides fraud control service by verifying that the check presented at the teller line matches the information (record) on the issue file provided by the client. Positive Pay (including Teller) does not verify funding availability.

If a client has Positive Pay service for Zero Balance Accounts, the process will be the same as highlighted above.

Controlled Disbursement Accounts (CDA) can be funded from Zero Balance Accounts (ZBA). Clients using a CDA will initiate payments by issuing checks from their SunTrust CDA (Payment Initiation). Clients are informed (Funding Notification) by 8:20 a.m. ET of the amount of items that will be posted to the account for that day. Using the Funding Notification, clients can ensure that funds will be available in the Controlled Disbursement Account to cover that day's presentments (Funding). Funds can be transferred into a CDA from collection or concentration accounts within SunTrust (ZBAs), or funds can be wired from the client's concentration bank to cover presentments.

5. Stop Payments

a. Are stop payment requests effective immediately? If not, how long does it take for a stop payment request to become effective?

Stop payment requests will be effective the same business day if placed prior to 10:00 p.m. ET. Payments that are currently in process of clearing your account may be paid.

b. Will the system automatically verify if a check has been paid before processing the stop payment?

Yes. Both the Bank's internal system and SunView Treasury Manager have the ability to verify if a check has been paid prior to accepting the stop.

A few exceptions apply to SunView Treasury Manager:

- New accounts require a six-month activation period for Stop Payment Services
- Once the account is activated, the service will verify the paid status of a check for the previous six months, including the previous night's posting before accepting the stop

If the City requires a stop payment on an inactive account or is unable to access SunView Treasury Manager, call your Client Services Specialist during bank business hours.

SunTrust now Truist Telephone Banking service is available 24 hours a day, seven days a week to place stop payments.

c. What term options are available for stop payments? Does the fee for a stop payment vary based upon term? List fees for all term options.

No. The fee for stop payment does not vary based upon term.

Stop payments remain in effect for six months after they are placed for demand deposit accounts (DDA) and Controlled Disbursement accounts (CDA). For Controlled Payment Reconciliation (CPR) service accounts, stop payments will remain in the system for 30 months. The issue record must exist in the CPR processing system before a stop payment will be accepted. As long as an unpaid issue record exists in the bank's CPR processing system, a stop payment can be placed on it.

Please refer to Pro Forma on Exhibit D for pricing related items regarding stop payment.

d. Is there a report that lists stop payments that are set to expire?

No. The Bank does not provide a report that lists stop payments that are set to expire. However, SunView Treasury Manager provides the option to view a list of stop payments that have expired.

e. Can stop payments be automatically renewed? If so, for how long? What are the associated fees for each renewal, if any?

Yes. Through SunView Treasury Manager stop payment periods can be reset or extended. The City is able to conveniently define the parameters for required retention periods.

6. End-of-Day Overdrafts

a. Does the bank return items if an overdraft exists? If yes, how flexible is this policy?

Overdrafts shall be governed by the terms of the SunTrust now Truist banking service agreements as negotiated between the parties, including but not limited to the Rules and Regulations for Deposit Accounts.

b. What are the fees and interest charges associated with overdrafts? How are these charges calculated?

Standard overdraft fees for insufficient funds and unavailable funds are determined on a per transaction basis. The fee for items resulting in insufficient funds and unavailable funds may be charged through account analysis and can be offset by the earnings credit allowance. This applies to all analyzed accounts.

SunTrust now Truist does charge for use of uncollected funds on Analyzed Checking Accounts. The fee for drawing on uncollected funds is a rate-based charge, assessed on the monthly average negative collected balance. It is charged through account analysis and can be offset by the earnings credit allowance.

c. Is there a fee per check or per occurrence when there is an overdraft? If so, what is it?

Please reference 6b above for response.

d. Is there a daily cap on fees? If so, what is it?

Yes. The maximum number of insufficient funds transactions for which a fee applies is capped at 20 per banking day.

7. Daylight Overdrafts

a. Describe the bank's policies concerning daylight balance overdrafts. Indicate whether this is applied to each individual account or across all accounts of a client relationship.

The Bank can assess the daylight overdraft position for a single account or an entire relationship by incorporating the assistance of various online systems. Please note however, our daylight overdraft tracking does not automatically reflect loan advances or investment transactions. These are internal reporting systems and our clients do not have access to this information.

b. Are outgoing wire transfers held if the intra-day limit is reached?

Yes. Your Relationship Manager may establish an intra-day limit per account or per relationship. Should a wire transfer be initiated at a time when the account is overdrawn, the wire will be suspended until further funding verification can be met. Your Relationship Manager will be contacted for approval if the funding source cannot be determined.

8. ACH Processing

a. What ACH file transmission options are available?

The Bank provides for file delivery over the internet through several channels, including Managed File Transfer and SunView Treasury Manager. Each of these delivery methods are described below.

Please refer to Question B.1d for a detailed response.

b. What are the transmission deadlines for one-day and two-day ACH files?

Below please find the ACH cutoff times for one-day and two-day ACH files.

ACH Processing Deadlines

Client Input Method	Cutoff Time (All Times are ET)	
	Next Day ACH	Same Day ACH**
SunView Treasury Manager	8:00 p.m. Mon - Fri *	1:00 p.m. Mon - Fri
Online Cash Manager	8:00 p.m. Mon - Fri *	N/A
Direct Transmission	8:00 p.m. Mon - Fri *	1:00 p.m. Mon - Fri
Online Bill Presentment and Payment	6:30 p.m. Mon - Fri *	N/A
TTAXplus	4:00 p.m. Mon - Fri Two days prior to effective date	N/A
Cash Concentration through Global Payments	5:00 p.m. Mon - Fri For next day	N/A

*Files submitted between Friday and Sunday by 6:30 p.m. with a Monday effective date will settle on Monday. When Monday is a bank holiday, the deadline is Monday at 6:30 p.m. for Tuesday settlement.

**Our Same-Day file deadline is 1:00 p.m., but we recommend that you submit same-day files by 11:30 a.m. ET to allow time to meet the 1:00 p.m. deadline in case of any processing delays.

These processing deadlines are subject to change without prior notice.

c. What would happen to an ACH file if the City exceeds its daily exposure limit?

Your file will not be rejected if it exceeds your limit, it will however be temporarily suspended. At that time, the Bank ACH Support Services will contact Dane Sheldon, your Relationship Manager for resolution.

Dane will be familiar with the City’s transactions, and with his approval, the file will be processed in the next available ACH window.

If Dane does not approve the file, he will contact you to inform you the file has been rejected and to discuss remediation.

d. Does the bank accept both debits and credits on the same file? If so, discuss any additional requirements.

Yes. SunTrust now Truist can accept both debits and credits on the same file. However, as the Bank automatically creates the offsetting entry that posts to your account, we ask you to send unbalanced files for processing.

e. How are returned and rejected ACH transactions handled? What information does the bank provide to assist in identifying returned and rejected ACH transmissions? When is this information available?

Your returns received by 2:00 p.m. ET are posted to the account on the day of receipt. Returns received after that deadline are held and posted the following business day. The City will have the ability to access this information online through SunView Treasury Manager.

Notifications of Change (NOC) and return item advices are detailed in the Client Activity Report (CAR). The report is available through the Special Reports service in SunView Treasury Manager at the opening of business on the day following receipt of the transaction. It is also available in an encrypted, password-protected PDF file sent by email through SunTrust Online Courier, or by automated fax, or by mail. ACH return and NOC reporting is also available through Online Cash Manager. The report contains five sections, which are suppressed unless there is activity on the selected date. In addition to daily online access, this report is available by mail or fax.

The following information is available in SunView Treasury Manager for item returned:

Field Name	Description
FILE REFERENCE	This field indicates the reference number that is assigned to the file in which the live item being returned was processed.
EFFECTIVE DATE	This field indicates the effective date of the original live entry (YY/MM/DD).
ENTRY DESCRIPTION	This field indicates the type of transaction using application description.
RETURN REASON	This field indicates the NACHA-defined return reason indicating the reason the entry was returned.
TC	This field indicates the transaction code of the original entry that was returned.
AMOUNT	This field indicates the dollar amount of the live entry.
INDIVIDUAL NAME/ID	This field indicates the name and identification number of the individual to whom the original item (debit or credit) was distributed.
TRANSIT/ROUTING	This field indicates the transit/routing number of the institution to which the original live entry was distributed.
ACCOUNT NUMBER/REFERENCE NUMBER	This field indicates the account number to which the original entry was destined and the reference number assigned to that entry.

f. Does the bank offer an ACH payables platform that can be used to securely store vendor payment data? If so, describe the system’s capabilities and provide details about how vendors would “enroll”, how information would be communicated to the City and a complete pricing schedule.

Yes. Our Enterprise Payment Processing solution (EPP), more commonly referred to as integrated payables, can receive a single, integrated file containing payment information for wire transfers, ACH/bulk payments, and check and draft payments. This file can be originated from your ERP or TWS system.

EPP can create an issue file for Positive Pay and/or Account Reconciliation services. It can also provide ACH addenda information or paper remittance attached to the check to payees on your behalf.

Once we receive your payment file, the wire transfers are sent to the Bank Wire system, the ACH/bulk payment transactions to the Bank ACH system, and the draft and check issue records to the Bank check processing system.

Vendor Enrollment

For clients using EPP for check printing, but interested in transitioning to ACH payments, the Vendor Enrollment option may be of value. This option enables the client's vendor to go to a designated SunGard web site to enroll to begin receiving ACH payments from the clients. The client will work with SunTrust and SunGard to decide on an enrollment communication plan for vendors. For example, SunGard can include a letter to vendors when checks are mailed, or can include a special insert with checks to ask vendors to enroll for ACH payments. If vendors are interested in following up, they would log on to the SunGard web site, enter the necessary identification number (as specified by our client) and enter their ACH profile information. The profile information would include the bank routing and transit number and account number to which the ACH payment would be applied.

SunGard provides our client with information on which vendors register for ACH payment. Our client would then need to include an indicator on their payment files to denote "ACH payment" for vendors that register. Even if a vendor completes the online registration to switch to ACH payment, the payment will be made by check until our client updates his payment files to indicate that the payment should be made by ACH. The client always determines how a payment should be made to his vendors or suppliers

When vendors elect ACH payment and our client sends payment file, the vendor will receive an email notification from SunGard's application alerting the vendor that the client has initiated an ACH payment. The vendor can then log on to the vendor site (using his unique log on ID and Password) to view a PDF of the remittance information provided by the client. The vendor can print a copy of the PDF or save it to their desktop. This Online Remittance Reporting is included for vendors when an STI client elects to use the ACH Vendor Enrollment Option.

Vendor Enrollment is a customized solution and requires that SunTrust and SunGard work with each client individually to design and execute an ACH Enrollment Campaign for a client. This service option is only available as a B-to-B solution and cannot be offered to individuals receiving payments from clients.

Please refer to Exhibit D for pricing related items.

9. Wire Processing

a. Describe the options for initiating wire transfers (online, by phone, other).

The Bank supports multiple wire transfer initiation methods to meet the City's needs, including via Internet, by telephone, or CPU-to-CPU (direct transmission).

SunView Treasury Manager: This is the recommended wire transfer initiation method for “normal” transaction volumes. SunView Treasury Manager provides secure and convenient wire initiation at a lower price than telephone-initiated wires.

SunView Treasury Manager features include:

- Repetitive or non-repetitive wires
- Different security specifications for repetitive and non-repetitive
- Real-time reporting of all wires
- 18 months of detailed history online
- Extended same-day processing hours to 5:30 p.m. ET (or 5:00 p.m. ET for international requests in foreign currencies)

Through SunView Treasury Manager’s “Wire Payment Import”, you have the ability to import a standard CSV or user-defined CSV files, which include one-time or template payments. Domestic and international wires can be submitted but these files must be submitted separately.

Direct Transmission/Bulk Wire Initiation Files: For a high volume of wires, we recommend that you use CPU-to-CPU transmission to send bulk file wire transfer requests through our Enterprise Payment Processing (EPP) solution. The Bank EPP supports several wire types: domestic, US dollar international, US tax payments, drawdown requests, and internal Bank transfers. The hours for wire initiation using this method are 8:30 a.m. ET- 4:00 p.m. ET.

We can receive and process payables files in a format that you prefer, including these options:

- Comma Separated Value (CSV)/Comma Delimited
- Fixed Record Length (FRL) file
- XML format
- EDI X12 820
- SAP IDoc
- Your proprietary format

You can submit files in advance to EPP. You have the ability to upload/transmit files into the system anytime with the file remaining in the EPP queue until you release the file for processing (unless you select Straight-thru-processing). If the file contains future-dated wires, these transactions will be processed by the wire system on their respective dates.

Automated Transactions (Standing Orders): These are system-generated wires that are automatically released based on parameters already established by the client. Clients can set these up via SunView Treasury Manager.

Telephone: Wire transfers may also be initiated by telephone between 8:30 a.m. ET and 5:00 p.m. ET. A toll-free call to the Bank Wire Operations connects you with a wire transfer specialist. For security, the caller must provide a user PIN (personal identification number) to initiate a wire. The PIN is linked to specific account permissions and dollar amount limits in the automated wire transfer system.

Branch: For your convenience, wires can be initiated in person at a majority of our branches. A higher fee may apply for this method.

- b. What is the cutoff time for outgoing domestic Fed wires? If the cutoff time varies based on how the wire is initiated (i.e. online or by phone), provide all cutoff times.**

Incoming domestic wire transfers receive same day credit until 6:30 p.m. ET, which mirrors Federal Reserve Bank hours. Please refer to answers in Section III C.1c and Section III C.9a.

- c. If wire transfers can be initiated online, describe the system's security features. Can varying degrees of authorization be set (i.e. multiple authorizers, maximum dollar amounts, etc.)?**

For SunView Treasury Manager, the City defines the security policy for release of wire transfers, which your Security Administrator then applies in determining which services users can access. He or she sets authority levels and dollar limits for your wire transfer entry and approval activity. The approval limits control the maximum dollar amount a user can request or approve for each wire transfer and/or for all wire transfers on a given day. Separate dollar limits can be assigned to different users. In addition, users can be given permission to enter wires and/or to approve them, but not given permission to approve the transactions they have entered for themselves.

The system can require dual Security Administrators. The Bank recommends dual administration authority on all services involving transaction initiation and on all user setups and permissions.

Any changes made by your Security Administrator that would impact the dollar limit or account permissions of a PIN holder must not exceed those permissions allowed on Schedule A to Funds Transfer Agreement.

The Security Administrator does not administer or distribute changes to PIN numbers. These functions are administered and controlled by the Bank. All changes to Schedule A must be made by an individual authorized to execute agreements based on the company's corporate resolution on file with the Bank.

For **Enterprise Payment Processing**, the City defines the security policy for release of wire transfers, which your Security Administrator then applies in determining which services users can access. He or she sets authority level, and defines user parameters around the generation of emails.

The system requires that a file of transactions is submitted by one person with a Control Total submitted by a second person, ensuring dual control. If you elect to transmit a file of wires, you can also transmit a Control Total file, but the transmissions would need to be separate sessions.

- d. Discuss the process the City must use to set up repetitive wire transfers with the bank, including communication methods (e.g., written request, fax, online).**

Within SunView Treasury Manager, you can create pre-defined templates for wire transfers that you expect to execute regularly. These templates store partial payment information and pre-fill this information when you execute a wire transfer using the template.

The City can also create customized groups of wire templates to make organization and retrieval easier.

For your most frequent wire transfer transactions, we recommend you set up a bank-defined repetitive wire template. For bank-defined templates, the Bank team builds the template and it serves as a contingency for you to execute wire transfers via telephone if you are unable to access SunView Treasury Manager. Additionally, your Security Administrator(s) can assign user permissions and dollar limits to bank defined templates via SunView Treasury Manager.

We do not support the use of repetitive wire transfers or templates within the Enterprise Payment Processing (EPP) system. You must submit complete wire instructions for all wire transfers initiated through EPP.

10. Intra-Bank Account Transfers

a. What is the cut-off time for same-day intra-bank account transfers?

The cut-off time for same-day intra-bank account transfers is 9:30 pm ET. Please see notes below for additional details.

Function	Cut-off Time	Notes
Account Transfers	9:30 p.m. ET	Real-time until 9:30 p.m. ET. After 9:30 p.m. ET, settlement is Next Business Day by 7:00 a.m. ET. Account transfers can be future-dated up to one year (365 days)

11. Fraud Protection & Controls

a. Describe the bank’s ability to block unauthorized ACH debits received. If the bank provides ACH debit filtering, what level of filtering can be applied (originator, originator & dollar amount, etc.)?

SunTrust now Truist considers the security of City’s accounts of utmost importance. We offer several ACH Fraud Controls, available through our Online ACH Control solution, to help you protect your accounts from unauthorized ACH transactions before they post to your account.

ACH Fraud Controls allow you to:

- Block all ACH debits, all ACH credits, or both
- Establish ACH debit and/or credit filters
- Limit the number of transactions allowed from a specific company
- Set maximum dollar amounts per company or transaction
- Receive emailed alerts of pending debit transactions requiring authorization or verification

- Control the acceptance of the first transaction from a company, with a required acceptance process through Online ACH Control
- Establish a standing authorization to allow future transactions from that company
- Use dual verification to require that a second individual approves decisions
- Calendar monitoring - for an additional layer of protection we are able to monitor when data files are to be received and processed.
- Enhanced audit reporting and email notifications for greater control

b. With ACH debit blocking, does the bank notify the City of attempts to debit funds that have been automatically rejected?

Yes. ACH debit blocking allows the Bank to notify the City of attempts to debit funds that have been automatically rejected. Users defined by your Security Administrator will receive email notifications.

c. Does the bank offer ACH Positive Pay (ability to make pay / no pay decisions on unidentified transactions)?

Yes. Please see response to question 11a & 11b above.

d. Does the bank offer Universal Payment Identification Codes (ability to mask account numbers to reduce the risk of unauthorized direct debits)?

Yes. The Bank offers Universal Payment Identification Code, or UPIC, an electronic payment solution that helps protect your account from unauthorized debit activity. The UPIC is a unique number assigned to you specifically for this purpose. Distribute your UPIC and a universal Routing Transit number; even print them on your invoices to securely receive electronic payments. The key to the UPIC is that we systematically block any debits from being processed to your UPIC. All incoming ACH credits appear on your statement the same way credits to your actual account number would appear. You benefit from faster funds availability and lower costs associated with ACH payments without account number vulnerability. When opening new accounts is the ideal time to implement UPIC.

12. Online Reporting System

a. Describe the reports that will be available to the City through the bank's balance reporting system. Include sample reports.

Through SunView Treasury Manager, we offer the City centralized access to our broad selection of Treasury and Payment services. The many features of SunView Treasury Manager include:

Balance Reporting/Electronic Report Delivery

- Information reporting available at 7:00 a.m. ET with 18 months of history
- Prior day and current day reporting of balance, summary and detail transaction data
- Current day positive pay, including teller positive pay
- Pre-formatted special reports for ACH, EDI and Positive Pay

ACH Initiation

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

Account Transfer

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

Wire Transfer Initiation

- Repetitive and free-form wire transfers
- Domestic and international payments
- Real-time wire transfer reporting
- Batch wire import capability

Stop Payment

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

Online Image Services

- Searchable image archive of nearly all paper-based transactions, including paid checks, deposit tickets and deposited items, and account adjustments
- Images available through the Information Reporting service in SunView Treasury Manager for up to 7 years

Within SunView Treasury Manager, the City can easily create, customize, and save reports so that you can see and use the information you need. You can customize reports by account, transaction type and date range, and you can customize report export criteria.

Once you have determined what information you want in each report, you can save it for access in the future.

Please refer to Exhibit I for sample reports.

b. How soon after the cut-off dates are the following items ready?

	Online	By Mail
Bank Statements	2-3 business days	Mailed 2 days after the end of cycle
Full Reconciliation Information	7 business days	Mailed 7 days after the end of cycle
Partial Reconciliation Information	5 business days	Mailed 5 days after the end of cycle

c. What transaction types are reported in previous day reporting? What previous day reports are available? Is complete wire addenda information included in prior day reports? Provide examples of previous day balance and transaction reports.

We offer flexible and customizable current day and prior day information reports on all transaction types, including:

- Checks (received and paid)
- Remote deposit capture checks
- ACH debits and credits (Domestic and IAT)
- Wire transfers, both domestic and international including drawdown and federal tax reports
- Internal account transfers
- Cash deposits via branch or vault services (coin / currency)
- Lockbox Deposits

Prior day standard bank reports available through SunView Treasury Manager are listed below

- Multi-Day Statement Report
- Paid Check Report
- Prior Day Detail - No Check Report
- Prior Day Combination Report
- Prior Day Combination Report
- Prior Day Summary Report

Yes. Complete wire addenda are included in prior day reports.

Please refer to Exhibit I for samples of prior day reports

d. What time is previous day information available?

Prior day information is available as early as 7:00 a.m. ET.

e. How many business days of balance history are stored on the reporting system for previous day reporting?

SunView Treasury Manager stores 18 months of balance reporting prior day historical information.

f. Can the City have previous day reporting without enrolling for current day reporting? If so, is there information that would not be available?

Yes. Both SunView Treasury Manager and SunTrust Online Courier allow you to access both prior day and current day information. These options can be set up independently, so you have the flexibility to choose the information that best meets your financial reporting needs.

g. What transaction types are reported in current day reporting? What current day reports are available? Provide samples of current day balance and transaction reports.

We offer flexible and customizable current day information reports on all transaction types.

Transaction Types for Current Day:

- Controlled Disbursement
- Lockbox items
- ACH debits and credits
- Wire transfers, both domestic and international
- SunView Treasury Manager account transfers
- Sweep Investment Credits
- Intra Day Debits and Credits

Account balance and transaction information is updated continuously throughout the day as our goal is to ensure you have the most accurate information possible in making your daily financial decisions.

We offer the following Current Day reports:

- Current Day Combination Report
- Current Day Detail Report
- Current Day Detail New Items Report
- Current Day Summary Report

Please see Exhibits I for samples of current day balance and transaction reports.

h. The City would like to be able to track their cash position on a daily basis. Is the City able to customize current day reports to include data fields such as collected balance, outstanding (uncleared) checks, float and outstanding wires, transfers and ACHs?

Yes. SunView Treasury Manager features a Cash Position Worksheet tool which can help you calculate your daily cash position with ease - giving you a head start on your financial

management tasks. Choose from daily, weekly, monthly, or free form options, and save your worksheet as a template for frequent use.

- i. **Are there any existing reports that would allow the City to quickly view their current day cash position? If so, please provide sample reports.**

Yes. The flexibility of the SunView Treasury Manager dashboard enables the City to access a Cash Position Worksheet, which allows for short-term forecasting in order to easily manage your daily cash position.

- j. **Are there any details provided in current day reporting that are not available in previous day reporting?**

Current Day Combination Report

The Current Day Combination Report provides both current day summary and transaction detail information on the same report for all accounts.

The City can customize this report by selecting specific accounts and ranges by date, amount, and/or reference numbers.

- k. **Complete the following table indicating for how long each item is available online? Differentiate between the standard term and the terms available for an additional fee. Please note, this question is asking for how long the items are available, not when they are available.**

	Standard Term (Included at no additional cost)	Optional Terms Available
Prior / Previous Day Reporting	18 months	7 years
Current Day Reporting	18 months	7 years
Monthly Account Statements	60 calendar days	Additional statements can be requested from your Client Service Specialist
Images of Cleared Checks	18 months in Balance Reporting	7 years in Image Inquiry Module

- l. **Is it possible to have images of cleared checks readily available online for 3 years?**

Yes. It is possible to have images of cleared checks readily available online for 3 years.

- m. **In what file formats can transaction data be downloaded? Can activity be downloaded into MS Excel?**

Yes. Transaction data activity can be downloaded into MS Excel.

The City can receive data in multiple formats, some of which are used for purposes other than Information Reporting. We support EDI ASC X12 transaction sets 813, 820 versions 3040 through 5010, 822 versions 4010, 823, 829, and 835, SWIFT 940/950 (data exchange), NACHA formats, BAI-2 and proprietary formats.

SunView Treasury Manager offers BAI-2, text (report format), CSV, and a SunTrust now Truist proprietary CSV format.

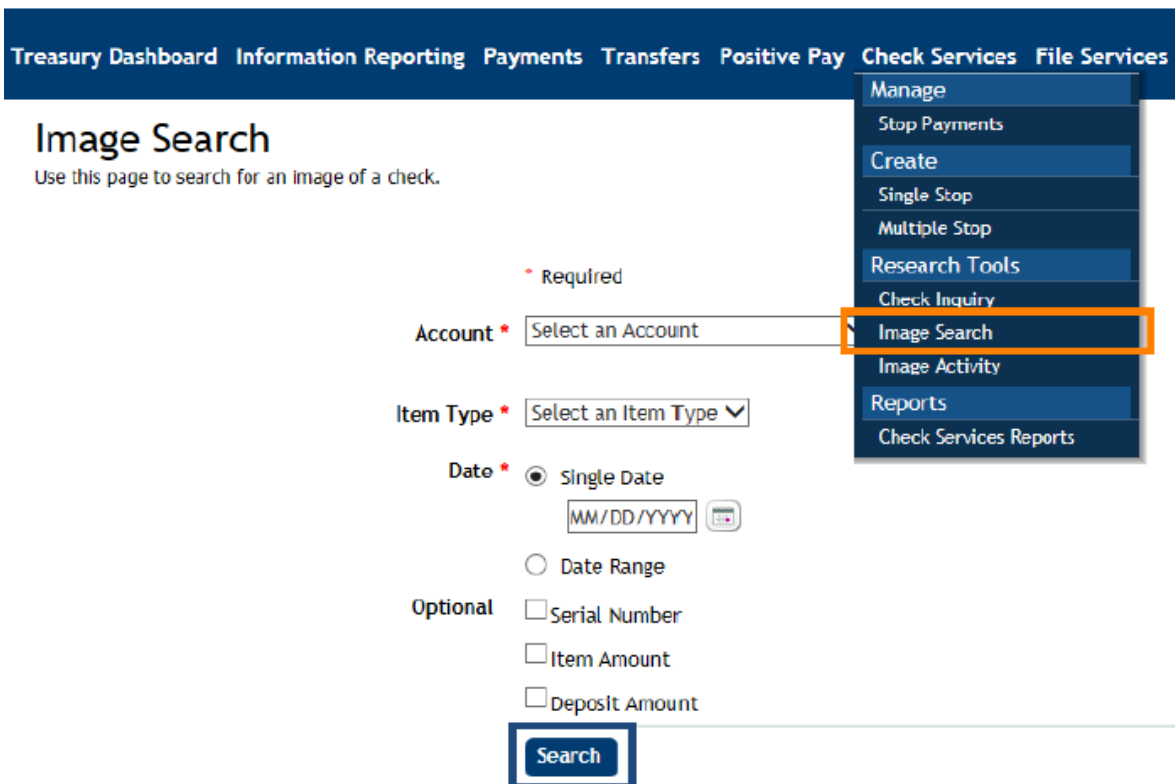
SunTrust Online Courier offers BAI-2, text (report format), XML, CSV, a SunTrust now Truist proprietary CSV format and encrypted PDF report files.

n. Can all reports and statements be downloaded into MS Excel? If not, which reports or statements are able to be downloaded in this format?

Yes. Your data can be downloaded in a variety of formats to Excel and other software packages.

o. Describe the process of locating a cleared check online. What types of indexing capabilities are available within the bank’s system to identify the desired check image?

The Image Viewing feature through Sunview Treasury Manager enables you to view credit, debit, and deposit items by performing an image search. The columns included in the list differ slightly depending on the type of item (credit, debit, or deposit). The Images column provides a View Image link for the corresponding item. Below please find an illustration of the view image capabilities.



p. Can electronic reports be customized and saved by users within the bank's online platform? Can the templates be shared with other users?

Yes. Within SunView Treasury Manager, the City can easily create, customize, and save reports so that you can see and use the information you need. You can customize reports by account, transaction type and date range, and you can customize report export criteria. Once you have determined what information you want in each report, you can save it for access in the future.

Yes. Templates can be shared with other users.

q. Can electronic reports be scheduled to be generated automatically? Can the reports be e-mailed or accessed by designated users?

Yes. SunTrust Online Courier automates delivery of your banking information. This service allows multiple delivery methods such as:

- Internet using a Java®-based program to securely deliver information automatically
- FTP - using your own FTP software, or having SunTrust Online Courier deliver files and reports to your FTP server
- Email containing encrypted, password-protected attachments in PDF format
- SMS text message to a mobile or tablet device
- Fax delivery

In addition, electronic reports can be accessed by designated users of the City.

5. System Administrators

a. Can the City designate administrators? What capabilities and functionalities do administrators have (i.e. adding new users, removing users, setting authorization levels, etc.)?

Yes. The City must designate at least one or more company security administrator (CSA) to control account access and transactional capabilities of any users within your company. Using the Administration function, any of your company's CSAs can activate/deactivate users and entitle any users for access to any accounts and other functions available to the City in SunView Treasury Manager (including the CSAs themselves). They can also administer passwords, and designate another user as CSA. In addition, the CSA can manage account preferences, including nicknaming accounts and controlling the display of accounts within SunView Treasury Manager. Any CSA can administer his or her own entitlements to include access to any accounts and other functions available to you in the City's SunView Treasury Manager setup.

b. What levels of authorization (i.e. accounts view, transaction capabilities, etc.) can be permitted or turned off for individual users?

The Bank offers the capability to segregate user authorities in multiple ways.

Through the Security Administrator module within SunView Treasury Manager, the City has the ability to permit and restrict user access to functions and accounts. You can assign separate initiation and approval authority for transactions (i.e. ACH or wire transfer).

SunView Treasury Manager also provides dual administration approval options for assigning new users and their access levels.

c. When setting up a new user, can a current user's privileges be copied from one user to another?

Yes. SunView Treasury Manager allows administrators to create a new user by copying an existing user's entitlements.

6. Reconciliation Services

a. What report options are available for full reconciliations? Do these reports include information on check, ACH, and wire transactions? Provide sample reports.

Full reconciliation reports, along with bank statements and checks, are mailed within seven business days from the date the issue file is received. The Bank provides detailed information on check disbursements, including the following reports to be used in the management and control of disbursement activity:

- **Paid Only Report:** This report displays the check serial number, amount, date issued, date paid, and additional information on each check paid during the period. The School has the option of selecting how the checks are displayed (by check serial number, date paid, or date issued).
- **Unpaid Only Report:** This report lists all unpaid (outstanding) checks issued during the period. Checks may be listed in order of either the check serial number or the issue date.
- **Consolidated Report:** This single report combines the information in the Paid Only Report and the Unpaid Only Report. It displays the check serial number, amount, and issue date for each paid or unpaid check issued during the period. In addition, it provides the paid date for each paid check. The School can select how the checks are displayed (by check serial number, date paid, or date issued) at implementation.
- **Recap of Posted Items:** This report provides a summary by date of all activity processed in the account during the period including all paid checks, issues, stops placed, stops removed, and cancelled (voided) items.
- **Diagnostic Summary Report:** This report displays additional detail for all items that were identified with an exception condition code on the Paid Only, Unpaid Only or Consolidated Reports. Exception condition codes are used in certain circumstances. Examples include when a check is paid but no issue information was received, when a check is voided, when a check was paid in a prior period but no issues information has been received, when a stop payment was issued but the check has not been presented for payment, and when a stop payment was issued and the check was presented and returned. The Bank produces this report only when there are coded exception items during the period.
- **Outstanding Settlement Report:** This report summarizes the amounts added to and subtracted from the School's outstanding balance during the current reconciliation period.

- **Miscellaneous Debit and Miscellaneous Credit Reports:** These reports document miscellaneous entries recorded during the statement period. They correspond to the “Withdrawals/Debits” and “Deposits/Credits” sections on your company’s bank statement. The Bank only produces these reports when miscellaneous debits or credits post to the account during the period.
- **Settlement Sheet:** The Bank provides a completed Account Reconciliation Settlement Sheet to summarize the reconciliation, including any adjustments or returns during the period.

Partial Account Reconciliation

Partial Account Reconciliation is ideal for an organization that issues more than 300 checks each month and wants to perform its own reconciliation. The Bank provides the necessary paid check data to facilitate subsequent in-house reconciliation of outstanding issues and assist in the determination of the City’s cash position.

After a payee deposits a check that the City issued, the depositing bank routes it back to the Bank for payment. The Bank compiles a detailed list of paid check information, adds any other debits that were made to the account, and then sends the list for the City’s staff to perform its reconciliation. The list can be sent in a variety of formats, including electronic transmission, CD-ROM or paper.

Statement cutoff frequency determines the frequency of reconciliation reporting, which can occur weekly, bi-weekly or monthly.

Partial Account Reconciliation provides five standard reports for each statement period with detailed check information. The reporting options for Partial Reconciliation are listed below and provide the necessary tools for in-house reconciliation.

- **Paid Only Report:** This report displays the check serial number, amount, date paid, and additional information on each check paid during the period. The City can select how the checks will be displayed (by check serial number or date paid).
- **Recap of Posted Items:** This report provides a summary by date of all activity processed in the account during the period including all paid checks, stops placed, stops removed, and cancelled (voided) items.
- **Miscellaneous Debit Report:** This report lists all non-check debits to the City’s account during the period. It corresponds to the “Withdrawals/Debits” section of the bank statement. The Bank produces this report only when miscellaneous debits post to the account.
- **Miscellaneous Credit Report:** This report lists deposits and other credits to the City’s account during the period. It corresponds to the “Deposits/Credits” section of the bank statement. The Bank produces this report only when miscellaneous credits post to the account.
- **Settlement Sheet:** The Bank provides a completed Account Reconciliation Settlement Sheet to summarize the reconciliation, including any adjustments or returns during the period.

Please see Exhibits I for sample reports.

b. Describe how reconciliation data would be transmitted to the City? What data elements are available?

Reconciliation data can be provided through the following channels: Paper, CD-ROM, SunView Treasury Manager, SunTrust Online Courier, and Data File Transmission. Check serial number, amount and date paid.

7. Account Analysis Statements

a. Provide a sample analysis statement. How soon after month-end is the analysis statement available?

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

Please see Exhibit J for sample analysis statement

b. Are account analysis statements available online? How many prior months are available? Can the account analysis details be downloaded into MS Excel?

Yes. Account analysis details be downloaded into MS Excel.

The Bank can provide account analysis statements and information through SunTrust Online Courier. Electronic account analysis statements are delivered on the 7th business day.

SunTrust Online Courier: Obtain a statement image or previous statement by secure email or have it downloaded directly to your PC or other applications, such as a treasury workstation. Up to **60 days** of files and reports can be accessed in this manner.

16. Receivables Management

a. Do you offer any receivables management services? If so, please describe the service and how it could be used by the City to streamline and automate its accounts receivable processing.

SunTrust now Truist offers lockbox services with a networked platform, enhanced security and the latest technology. SunTrust is committed to ensuring that we provide efficient and cost-effective service to our clients.

SunTrust now Truist's Lockbox service features unique postal destinations, aggressive pickup schedules, and automated systems to process checks as quickly as possible, as well as providing increased accuracy. Additionally, our web-based reporting and Lockbox Image Browser allow access to deposit totals and images of checks, remittance documents, and correspondence.

- **Automatic processing:** Payments can be automatically processed, eliminating or significantly reducing the manual input of payment information. SunTrust uses high-

speed opening and scanning equipment to accurately post payments based on your OCR coupon scanline and programmed instructions.

- **Manual processing:** Payments received without a remittance documents can be processed in our Wholesale lockbox. Based on your unique processing needs, our networked platform provides the ability for operators to process the payments without disrupting the processing work stream.
- **Maximize cash flow:** Using a SunTrust Lockbox reduces mail, processing, and check collection float, which provides faster access to funds that allows for investing or paying down debt.
- **Accelerate account posting:** Faster access to your information lets you apply those funds sooner, improving your ability to provide high quality customer service to your remitters. SunTrust's Integrated Receivables solution offers a consolidated file of your receipts in a custom format that can vary based on your business units. This solution helps ease the receipt of payments received via multiple channels by helping to simplifying the posting process.
- **Breadth of clients' experience:** By outsourcing part of your receivables processing to SunTrust, you minimize labor costs and the need to invest in new technology, while still benefiting from better staff utilization and improved productivity. SunTrust Operations Managers have decades of experience managing receivables to meet the unique needs of our clients.

b. Do you offer receivables matching for electronic payments? If so, describe the information you would need from City.

SunTrust offers a wide range of receivable services designed to reduce the time it takes to collect and process payments, and help businesses operate more efficiently. As an example, Electronic Data Interchange (EDI) is a communication vehicle that provides companies with electronic data information that can be used concerning sending and receiving financial transactions and/or accompanying information.

17. Earnings Credit Rates

- a. Does the City have the option of paying the bank by invoice (“hard dollars”) or compensating balances (“soft dollars”)? Is the pricing the same for either option? If not, what is the difference?**

Either option is acceptable. There is no difference in the pricing. SunTrust now Truist proposes that the City utilize our “Advantage NOW” hybrid account structure, which offers the City the use of “Qualified Public Funds” in a collateralized account (FL Statute 280 compliant), which should yield a significant net benefit to the City. This “Hybrid” account allows the City to take advantage of an Earnings Credit Rate (ECR) and interest within a single account, allowing banking fees to be offset directly by the earnings credits and any excess balances to earn interest. Any earnings on

excess balances would post to the operating account when the account analysis settles each month.

- b. How is your bank’s earnings credit rate determined, adjusted, and applied? Include in the explanation the impact of the bank’s reserve requirement and the formula for converting service charges to balance requirements.**

The Earnings Credit Rate (ECR) is applied to the City’s average available balance in the account for the month. This rate is applied to 100% of average available fund balances that allow you to offset service charges with balances. The earning allowance is calculated utilizing the formula below:

$$\text{Average Available Balances} \times \text{Interest Rate} \times \text{days in the month} \div \text{days in year}$$

Reserve Requirement

Please note, the Bank currently does not deduct a Federal Reserve requirement from the balances or charge a deposit assessment for Public Funds accounts. This is a benefit to the City, as some banks pass this charge-along to clients, which reduces the value of balances.

- c. Does a reserve requirement apply on balances?**

No. A reserve requirement is not assessed on collected bank balances.

- d. Will the bank assess any balance based charge (FDIC-like, FICO, or other) to the City? If so, what is the current charge for an entire year on a \$1,000,000 balances? How is this charge competed? Is this charge assessed on ledger or collected balances?**

SunTrust now Truist does not charge clients FDIC pass-through related fees, and we don’t charge collateralized deposits a Deposit Assessment fee as our competitors do. Our cost proposal takes this into consideration.

- e. Provide the earnings credit rate history for the 36-month period from January 2016 through December 2019. Indicate the earnings credit rate for each month.**

The ECR rate is currently a managed rate. The rates and tiers have been the same since 2016. The table below lists rates and tiers for respective balances.

Advantage NOW PF ECR

Analysis Period	250M+	100M+	25M+	0+
Jan 2016 - Jan 2020	0.15	0.15	0.10	0.10

- f. What is the bank’s current earnings credit rate? Are you willing to lock in a “floor” earnings credit rate? If so, for how long?**

The Bank does not offer a “floor” rate. However, we are proposing a highly competitive ECR rate of 1.15%.

- g. Are you willing to link the earnings credit rate to a market index? If so, which index would you suggest and what spread?**

SunTrust now Truist does not offer indexed rates, as managed rates are more beneficial to our clients, particularly during market rate downturns.

- h. Does the bank have any limits on the amount of deposits that the City could maintain with the bank?**

The Bank does not impose limits on our clients' deposits.

18. Overnight Investment Option or Interest Bearing Bank Deposit

- a. What interest bearing account(s) does the bank offer for the overnight sweep of the City's demand deposit accounts?**

We are able to provide a variety of demand deposit account options to maximize interest earned on account balances. While the Bank still offers Automatic Investment Services (sweep) to our clients, a majority of our clients prefer avoiding the fees associated with a sweep account and taking advantage of other competitively structured deposit products. For that reason, we are recommending our Public Funds Advantage NOW hybrid account for maximum benefit to the City.

- PF Advantage NOW Hybrid standard rate has been 2bps going back to January 2016.

- b. If a sweep is proposed, what time of day is the sweep deadline? Is it end- of-day or next-day sweep?**

The sweep occurs at the close of business. All transactions (debits/credits) as well as deposit float are taken into account prior to the sweep. It is a "same day" or "end of day" sweep.

- c. If the bank is proposing a money market mutual fund, provide a copy of the current prospectus and identify the class of shares by providing the ticker symbol or CUSIP.**

SunTrust now Truist is not proposing a money market mutual fund.

19. Communication

- a. Will the City have the ability to communicate with the bank through their online portal in lieu of sending and receiving secure emails?**

Yes. SunView Treasury Manager provides a secure message functionality, which allows you to communicate with the Bank Support Representatives by sending and receiving messages in a highly secure environment.

20. City Employees

- a. Presently, City employees who utilize direct deposit for payroll distributions are eligible for a checking or a savings account without a monthly service fee, and receive discount on mortgage points and safety deposit boxes. Please identify**

services that would be offered to City employees. The City has approximately 560 plus employees. Payroll is processed bi-weekly and will be approximately \$34 million in Fiscal 2019.

As of May 2019, SunTrust now Truist employs approximately 314 Palm Beach employees.

We understand that you value your employees, and because of this we want to extend our relationship with the City not only to the organization, but also to your employees.

The Bank offers a variety of checking accounts, credit services and financial solutions to fit your employees' specific needs. Your employees will have access to financial services that help them save time, make progress toward their financial goals, and feel more confident and secure about their financial well-being.

Momentum onUp® is an industry-leading workplace financial wellness program for our clients. The program is designed to educate and equip employees to better manage their money, reducing their financial stress with the objective of improving their satisfaction and commitment to your company. Our customizable mix of online learning, budgeting apps, instructor-led training, expert counseling and hard-copy materials will boost your employee's financial confidence.

b. If any, please provide a history of lending within the City for business, consumer, mortgages, auto, and personal loans.

Governmental finance has four active loans and we have provided a total amount of \$45,927,000 million in financing to Riviera Beach Community Redevelopment since April 2011.

c. Please provide the nearest location of full bank services within the City's limits.

Below please find the nearest location of full bank services within the City's limit.

SunTrust now Truist Locations	Location Type	Distance
North Palm Beach 667 Us Hwy #1 North Palm Beach, FL 33408	Branch	2.06 miles

21. Community Reinvestment Act

a. Detail the manner in which the Bank complies with the Community Reinvestment Act and how the Bank's policies and practices benefit the City of Riviera Beach.

SunTrust now Truist Community Reinvestment Program is the primary mechanism by which the Company will identify, assess and report performance against internal CRA criteria and targets. It is the intent of the Community Reinvestment Program to comply with the spirit and the letter of CRA through the Bank's corporate purpose of "Lighting The Way to Financial Well-Being" by meeting the financial services needs of the communities it serves, including

low- and moderate-income communities. This is achieved through key activities performed by the Corporate Community Reinvestment Officer and Region/Division Community Development Managers who work with LOB and Region/Division Senior Executives to incorporate CRA goals and objectives into LOB/Function plans and strategies.

The Bank CRA performance is evaluated on a regular basis, and that evaluation is made available to the public. The most recent CRA Performance Evaluation and other information for the public about the Bank Community Reinvestment Program are available in the About SunTrust section of www.suntrust.com.

D. REFERENCES

(All banks must respond to this section)

1. The City will check references provided by you. Provide the company name, contact person, phone number, email address and address of at least three (3) municipalities for whom you've provided services for during the past three (3) years. Preference is for governmental entities. Describe the services provided for each such entity or company.
2. If possible, the City prefers references that utilized the same relationship manager as will be recommended for this engagement. This section of the RFP response should also include an affirmative statement that the bank grants its consent for the City to contact the proposer's references for purposes of evaluating the proposer for this engagement and acknowledges that any information obtained from the bank's references will not be disclosed to the bank.
3. Provide at least two other references, in the same format, consisting of clients for which you have provided similar services in the past, but for which you are no longer providing those services.

Please see "Attachment C" for the five requested references.

The Bank grants its consent for the City to contact the requested references for the purpose of evaluating the Bank for this engagement and acknowledges that any information obtained from the bank's references will not be disclosed to the bank.

E. CONFLICTS OF INTEREST

(All banks must respond to this section)

1. Disclose whether your bank or any individuals assigned to provide services to the City have any conflicts of interest with the City, or any Board members or employees of the City and, if so, the nature of the conflict.

No individuals directly involved in responding to this RFP are presently employed by ENTITY. While the individual signing the Proposal on behalf of SunTrust now Truist has not performed an investigation relating to this issue, such individual is not personally aware of any conflicts

of interest that would prohibit the Bank from entering into an agreement with ENTITY for the provision of banking services. The Bank lacks the information necessary (such as the identity of ENTITY's employees, officers or directors) to make a conclusive determination regarding whether or not a potential conflict of interest exists. If ENTITY determines at any time that an unacceptable conflict of interest exists, ENTITY may terminate the contract pursuant to the Treasury Management Terms and Conditions.

F. INSURANCE REQUIREMENTS

1. Confirm that the Bank will procure and maintain the following policy of insurance:

The Service Provider shall provide at its own cost and expense during the life of the contract, the following insurance coverages to the City of (30) thirty business days' prior to the commencement of any work. All service providers including any independent contractors and subcontractors utilized must comply with these requirements. All insurance policies shall be issued by companies authorized to do business under the laws of the State of

Florida. The insurance shall be evidenced by certificates and/or policies including premiums as determined by the City. It shall be an affirmative obligation upon the Service Provider to advise the City's Risk Manager at phone no. 561-840-4880, e-mail at hr@rivierabeach.org, 2051 Martin Luther King Blvd, Room 302, Riviera Beach, FL 33404 within 24 hours or the next business day of cancellation, non-renewal or modification of any stipulated insurance and failure to do so shall be construed to be a breach of this Agreement/contract. The City reserves the right to require additional coverages and limits based upon the particular service or change in service provided by the Service Provider.

If the service provider maintains higher limits than the minimums shown below, the City requires and shall be entitled to coverage for the higher limits maintained by the service provider.

General Liability Insurance coverage with limits of liability not less than

\$5,000,000 per occurrence. Coverage shall include Premises and Operations; Independent Contractors' Products and Completed Operations and Contractual Liability. This policy shall provide coverage for death, personal injury or property damage that could arise directly or indirectly from the performance of this agreement. The minimum limits of coverage shall be \$1,000,000 per occurrence/\$2,000,000 aggregate. The Certificate of Insurance shall indicate an Occurrence Basis. The City shall be endorsed as an additional insured under the General Liability coverage. The Service Provider's General Liability coverage shall be primary and non-contributory.

Professional Liability Insurance coverage with limit of liability not less than \$5,000,000 per occurrence.

Contractual, Insurance Broad form property, Independent contractor, and personal injury not less than \$3,000,000 annual aggregate.

Worker Compensation Insurance coverage with statutory limits as well and employers' liability coverage with minimum limit of \$1,000,000.

- a. \$1,000,000 per accident
- b. \$1,000,000 disease each employee
- c. \$1,000,000 disease policy limit

For policies written on a Claims-made basis, service provider shall maintain a retroactive date prior to or equal to the effective date of the contract. In the event the policy is canceled, non-renewed, switched to an occurrence form or there is a change in retroactive date, or any other event triggering the right to purchase a Supplemental Extended Reporting Period (SERP) during the life of this contract, the service provider shall agree to purchase a SERP with a minimum reporting period of not less than three (3) years. Coverage is to apply on a primary basis.

Misrepresentation of any material fact, whether intentional or not, regarding the Bank's insurance coverage, policies or capabilities may be grounds for rejection of the proposal and rescission of any resulting. Evidence of ability to obtain appropriate insurance coverage shall be provided in each proposing Bank's or individual's proposal.

Please refer to Exhibit K for the Certificates of Liability Insurance.

Truist's general liability policy does not have the requested \$5,000,000 per occurrence limit. Truist's policy has a limit of \$2,000,000 per occurrence. However, the certificate will also include an umbrella limit of \$15,000,000.

G. CONTROL

(All banks must respond to this section)

1. Describe the bank's security environment. Specifically cover the physical and digital security and software safeguards that you have put in place to control access to funds transfer systems and client account information.

For SunView Treasury Manager, the City defines the security policy for release of wire transfers, which your Security Administrator then applies in determining which services users can access. He or she sets authority levels and dollar limits for your wire transfer entry and approval activity. The approval limits control the maximum dollar amount a user can

request or approve for each wire transfer and/or for all wire transfers on a given day. Separate dollar limits can be assigned to different users. In addition, users can be given permission to enter wires and/or to approve them, but not given permission to approve the transactions they have entered for themselves.

The system can require dual Security Administrators. The Bank recommends dual administration authority on all services involving transaction initiation and on all user setups and permissions.

Any changes made by your Security Administrator that would impact the dollar limit or account permissions of a PIN holder must not exceed those permissions allowed on Schedule A to Funds Transfer Agreement.

The Security Administrator does not administer or distribute changes to PIN numbers. These functions are administered and controlled by the Bank. All changes to Schedule A must be made by an individual authorized to execute agreements based on the company's corporate resolution on file with the Bank.

For Enterprise Payment Processing, the City defines the security policy for release of wire transfers, which your Security Administrator then applies in determining which services users can access. He or she sets authority level, and defines user parameters around the generation of emails.

The system requires that a file of transactions is submitted by one person with a Control Total submitted by a second person, ensuring dual control. If you elect to transmit a file of wires, you can also transmit a Control Total file, but the transmissions would need to be separate sessions.

2. Describe the bank's security procedures for its information reporting system, both for access and information protection (e.g. RSA tokens, secure certification, etc.)?

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

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

Trusteer Rapport complements security measures such as firewalls and anti-virus software, but does not replace them.

Trusteer Rapport must be installed and actively running on any computer used to sign on to SunView Treasury Manager. For more information, visit trusteer.com/support/faq

During implementation, the Bank creates a Security Administrator ID for the representative you have authorized to be the City Security Administrator. Once the Security Administrator is

trained, he/she will use the administrator module within the service to add, modify, or delete users and assign the appropriate levels of access and permissions.

Your Security Administrator has the power to add and delete users. However, if it is necessary to replace your Security Administrator, the request can be made to your dedicated Client Services Specialist by telephone, letter, fax, or email. SunView Treasury Manager also supports secure messaging, which is received by the Treasury Management Technical Services Group.

Regardless of the method used to make the request, sufficient information must be available to verify and authenticate the request as being from an individual authorized by your company to provide instructions to the Bank.

Users can be added or deleted immediately by the City's Security Administrator, which enables you to delete or disable a user as soon as you know there is a need for the action. If the action is something that must be handled by the Bank, the change will be effective as soon as the information has been successfully entered into the application. If there is an urgent need for the Bank to delete or disable a user for you, please make sure you convey that information when you contact us.

3. Describe the backup and recovery capabilities in the event the proposed systems are unavailable. Who would the City contact to initiate day-to day transactions if online capabilities and functionality are temporarily unavailable?

As with all large financial organizations, the Bank's business continuity plans and procedures are highly regulated. This means that at any point in time, the Bank 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 now Truist Business Continuity program provides for enterprise-wide planning and testing to enable the Bank 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.

The Bank 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. The Bank 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.

The City may contact a Client Services Specialist (CSS), who will be assigned to work with the City personnel on a day-to-day basis.

4. Discuss the bank's security environment related to cybersecurity. Specifically describe the cyber risks to which the proposed services may be exposed and explain your approach and response to protection against these risks. What are the bank's crisis communications plans in the event of a cyber-attack?

- The Bank's information security program includes incident management and response procedures, which also includes client notification.

As a financial institution we face ongoing and emerging risks and regulations related to the activities that surround the delivery of banking and financial products. Coupled with external influences such as market conditions, fraudulent activities, disasters, cyber-attacks and other security risks, country risk, vendor risk, and legal risk, the potential for operational and reputational loss remains elevated.

Our operations rely on computer systems, networks, the internet, digital applications, and the telecommunications and computer systems of third parties to perform business activities. The use of digital technologies introduces cyber-security risk that can manifest in the form of information theft, physical disruptions, criminal acts by individuals, groups, or nation states, and a client's inability to access online services.

- The Bank uses a wide array of techniques to secure our operations and proprietary information such as Board-approved policies and programs, network monitoring, access controls, dedicated security personnel, and defined insurance instruments, as well as consult with third-party data security experts.
- To control cyber-security risk, the Bank maintains an active information security program that conforms to FFIEC guidance. This information security program is aligned with our operational risks and is overseen by executive management, the Board, and our independent audit function. It continually monitors and evaluates threats, events, and the performance of its business operations and continually adapts and modifies its risk reduction activities accordingly.
- Further, we recognize our role in the overall national payments system and we have adopted the National Institute of Standards and Technology Cyber Security Framework ("NIST CSF"). We also fully participate in the federally recognized financial sector information sharing organization structure, known as the Financial Services Information Sharing and Analysis Center ("FS-ISAC").

The Bank's Cybersecurity program policy is designed to protect physical and electronic data in order to preserve the confidentiality, integrity, and availability of information owned by or in the care of SunTrust now Truist Banks. Some of the supporting information security Standards and Procedure includes Data protection standard, network security standards, logging and monitoring standards and procedures, and incident management and response procedures, including client notification.

5. Does the bank maintain cyber liability insurance? If so, list the types and amount/limits carried.

SunTrust now Truist uses the Bank of New York Mellon for custodian. They have the following insurance coverage:

- Financial Institution Bond/ Computer Crime Policy; Total Combined Limit: \$250,000,000
- Cyber Liability; Limit of Liability: \$450,000,000
- Bankers Professional Liability - Limit of \$200,000,000

Please refer to Exhibit K for our FI Bond/Cyber certificate from McGriff, Seibel & Williams, Inc.

1. **Describe the encryption capabilities that are supported by the bank for the transmission of data between the bank and the City. Describe the file verification capabilities that are supported by the bank, such as checksum or hash totals to ensure that no data is missed or substituted.**

The Bank supports the following secure FTP protocols: SSL, SSH, and HTTPS over internet connections and PGP encryption. We provide for file delivery over the internet through several channels, including Managed File Transfer and SunTrust Online Courier. We will work with the City to address data security objectives.

2. **Describe the process and procedures for providing notification of technology changes, such as file content/structure, and new/modified data availability reporting changes to the City.**

Methods of communication may include: Formal letter(s), onsite meeting, email or direct telephone call.

H. IMPLEMENTATION/CONVERSION

(All banks must respond to this section)

1. **Provide a detailed conversion plan for transitioning to your bank. Please include the estimated length of time for the transition and the amount of effort required by City staff.**

Should we be fortunate enough to be awarded the City's Banking Services contract, a transition team, led by an Onboarding Coordinator/Specialist will be assembled, based on the services selected, to assist with all phases of the implementation and help ensure a successful implementation of your services. Implementation is initiated by your Treasury Consultant, Maria Roman, and is typically divided into three stages:

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

Maria will schedule an initial meeting or conference call between your designated representatives and your SunTrust Treasury Client Onboarding Specialist. During this meeting, we will outline an implementation plan and address all critical business issues,

including action steps and responsibilities for both SunTrust and the City. The Onboarding Specialist will also conduct a fact-finding interview with your designated representative(s) to help ensure all services will be established according to your requirements.

The Onboarding Specialist will work with the City to complete the necessary documentation regarding your requirements, conduct training for the personnel you designate, and will continue to be your point of contact through an initial post-implementation period following the setup of your service to help you understand how to use the service and make sure you are satisfied with it.

Once you are comfortable with the service, the Onboarding Specialist will transition your servicing relationship to your Client Services Specialist.

Please refer to Exhibit L for a sample implementation timeline. The steps outlined therein have been developed to assure a smooth implementation of your services.

2. Who will be responsible for coordinating the transition? If a conversion team is used, how will the City's account be transitioned to the ongoing client service team?

Please see above. Your dedicated Client Team is involved in the implementation from beginning to end and will continue to service your account after your go live date.

3. Indicate the bank's plans for initial and ongoing education and training of the City employees in the use of your bank's systems. Will the bank commit to an annual training program?

The City will have several options to receive training.

- Self-service / Online through SunView Treasury Manager: User manuals, quick reference guides, and online help screens are all available online. This option enables you to perform much of your own training quickly and conveniently, on your own schedule.
- Telephone: SunTrust provides telephone training via Live Meeting during the implementation phase at no charge. We have found it to be the most efficient method of training, and most respectful of our client's time. Your SunTrust Treasury Onboarding Specialist will schedule training as part of your implementation.
- Customer Service: Technical assistance for frequently asked questions is always available from the Treasury Management Technical Services Group. Contact information will be provided during implementation.
- On -Site Training: Your Treasury Consultant, can help you arrange for on-site training at no cost.

4. Can the bank provide the City with a demo account of their online platform, prior to the finalist interviews? If so, provide a user name and password for the City to log in to the demo account.

We welcome the City to explore our web-based demo for our SunView Treasury Manager solution through the link below.

Demo Website: www.suntrust.com/sunviewinfo (password: cash-mgt1)

We are also happy to schedule a live demo of our solution with you and your team at your convenience.

5. **Will the bank provide dedicated information technology (IT) liaison(s) to work on set-up, file transfer, testing, and troubleshooting / issue resolution?**

I. NEW SERVICES AND IDEAS

(All banks must respond to this section)

1. **Describe any new services or ideas that will enhance the City's use of cash management services and receivables management.**

Treasury Process Review

The Bank's Treasury Process Review (TPR) was formed to deepen the bank's knowledge of our clients' organizations through the use of ethnographic studies & tools. The review is complex in scope; typically includes more than one functional area, i.e. payables, receivables and can encompass single or multiple site locations. Our Technical Specialists spend 2-4 business days on site and conduct multiple interviews with several departments. They perform ethnographic questioning, obtain details about your day to day activities and cash flow and document your process. Once the evaluation is completed, a package of reports and charts with detailed observations and recommendations are provided based on financial impact and ease of implementation. The TPR provides an enhanced onboarding and transition experience for our clients.

2. **Please provide any additional information that you believe to be pertinent but not specifically requested elsewhere in the RFP.**

Other Value Added Solutions

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

The Bank differentiates itself with high levels of processing quality and level of service. To us, customer service includes listening to the City needs and responding quickly to your inquiries.

The City will have an assigned client service specialist that will aim to be familiar with your particular servicing needs (in-house and in-market). We believe you will be pleased with the model we have designed to address your servicing and implementation needs.

Treasury Management Client Services also has a separate Technical Services Group that assists with software- or Internet-based applications that are more technical in nature and password re-set assistance for users.

We use a client-centric approach for developing new services. Our Treasury Payment & Solutions Product Management structure is designed to reflect the way our clients organize their financial activities - by Card/e-commerce, Deposits/Liquidity, Digital, and Treasury Management. Each team works closely with internal partners to identify, develop, and deliver products that meet or exceed the needs of our clients.

To keep pace with clients' needs and with market trends and regulatory changes, we participate in industry-related organizations and surveys, obtain information from journals and publications, and, most importantly, listen to our clients. We employ several methods for obtaining this valuable information from clients, such as targeted client surveys, feedback provided to Relationship Managers or Treasury Consultant, and client focus groups.

J. COMMUNITY BASED INITIATIVES

(All banks must respond to this section)

1. Discuss the Firm's existing community oriented activities, specifically:

a. Number of individuals you employ in the City.

Total Employees in Palm Beach County: 540

Total Heritage SunTrust: 299

Total Heritage BB&T: 241

Total Employees working in Riviera Beach: 6

b. The investments that your bank has made in the City's community.

Through BB&T now Truist's Governmental finance has provided a total amount of \$45,927,000 million in financing to Riviera Beach Community Redevelopment since April 2011. Below please find investment details to both the CRA and to Changes Wellness & Recovery Center.

1) Riviera Beach Community Redevelopment Agency

2019: \$20,000.00

2018: \$10,000.00

2017: \$5,000.00

2) Changes Wellness & Recovery Center

2019: \$15,000.00

2018: \$10,000.00

c. Community outreach program(s) for hiring and/or contracting.

Diversity

- Truist will continue its commitment to employing a diverse workforce to meet the financial service needs of their clients and communities.
- Truist will support supplier diversity and promotion of opportunities for women, minority, and veteran-owned businesses. Truist will strive to attain a spend rate of 10% of its annual vendor spending on qualifying diverse suppliers.

d. Existing plans for expanding community based banking and financial services in the City.

Truist will disseminate \$120 million in CRA-qualified grants Bankwide over the next three years. Philanthropic giving will include support for a variety of organizations and purposes but will primarily focus on four Philanthropic Pillars:

1. Affordable Housing targeting transitional, rental and homeownership
2. Essential community services include social services, health care and infrastructure programming.
3. Small Business Access to Capital - Identify CDFI or CDCs supporting small businesses accessing capital or micro loans supporting business development. Utilize Community Development Fund to identify Equity like lending investments.
4. Workforce development is essential to economic development and financial confidence. Targeted organizations include Urban Leagues, workforce centers, and reentry programs

e. Any public outreach or financial education programs.

SunTrust now Truist has provided to the Riviera Beach citizenry an interactive guided journey through 7 financial wellness topics. It is free on onUp.com and users can create a login to work through the program at their own pace.

We also have a partnership with Operation HOPE, a national nonprofit providing financial literacy empowerment and economic education to youth and adults. We participate in HOPE Inside and have Operation HOPE financial counselors embedded in our branches throughout our footprint. We have two in South Florida. They provide free financial counseling to our customers and community members. We also provide financial literacy training in partnership with various nonprofits throughout SFL.

Hope Highlights

- SunTrust Banks and BB&T Corporation, Operation HOPE has assisted on average increased credit scores by 42 points in 5.4 months, increased savings and decreased debt across all locations.
- To date, support from the two banks has allowed Operation HOPE to have a positive impact on the lives of over 35,321 adults and 5,000 youth.

- SunTrust Banks, Inc. and BB&T Corporation have provided over \$11MM in direct contributions to fund Operation HOPE programs that support underserved communities and address the needs of vulnerable populations.

Please see Exhibit M for additional details of ST and BB&T now Truist contributions to Hope

- Support for the City's businesses, foundations, charities, and residents for the last SunTrust now Truist extended two new SBA 504 loans (\$1,309,000 and \$1,047,000) to 1649 AVENUE L LLC to purchase a commercial property to be owner occupied. The new property to be occupied is located in a low income area in Riviera Beach, Florida. Additionally, BB&T now Truist provided 11 SBA loan in 2018 and 6 SBA loans in Riviera Beach in 2019. The Bank also provided 5 personal mortgage loans totaling \$750,000 to the Riviera Beach CRA Homebuyer Club.

2. **Each Firm shall pledge not to discriminate against any individual seeking a loan on the basis of race, color, religion, sex or national origin; not to indulge in red-lining activities against any City of Riviera Beach neighborhood; and to make loans available, within legal restrictions and prudent financial practices, on low and moderate income residential property and for small business in the City. Each Firm will be evaluated on the performance of the Firm meeting the credit and financial needs of the people and neighborhoods of the City, especially those with low and moderate incomes.**

The bank has acknowledged and confirmed this request.

3. **List all branches opened and closed in the City during the past twelve months and any proposed branch openings or closing for the next twelve months.**

Please refer to Exhibit G for a list of all 33 open branches in Palm Beach County. We have included a map to illustrate branches within 5 miles from the City's office, in addition to all open branches in your county. Currently, we do not provide a list of closed branches.

4. **Describe how you see your bank's role in future economic development and explain how the bank can partner with the City in fulfilling its mission of fostering economic development within the City.**

- The Community Benefits Plan (CBP), is a three year, \$60 Billion commitment (2020-2022) and is a direct result of input received in listening sessions that BB&T and SunTrust hosted in metro and rural communities, including location in South Florida, as well as comments shared during public meetings regarding the proposed merger.
- The plan was drafted in cooperation with community based organizations. A Truist Community Advisory Board will be created to provide information and updates on progress of the plan and to obtain input and feedback on emerging issues and challenges facing Low to Moderate Income (LMI) families and communities. The City of Riviera Beach will have an opportunity to provide input.
- Additionally, there is further commitment to Racial Equity & Supplier Diversity and Rural Communities.

- Truist will provide dedicated funding assistance for Historically Black Colleges and Universities (HBCU) with leadership development, community development projects, student workforce development and scholarships

K. SUB-CONTRACTING

(All banks must respond to this section, if applicable)

Subcontractors may be used to perform work under the Agreement. If the proposer intends to use subcontractors, the bank must identify in the proposal the names of the subcontractors and the portions of the work the subcontractors will perform.

The bank must provide the following information concerning each prospective subcontractor:

1. Complete name of the subcontractor;
2. Complete address of the subcontractor;
3. Type of work the subcontractor will be performing;
4. Percentage of work the subcontractor will be providing;
5. Evidence, as set out in the relevant section of this RFP, that the subcontractor is registered and, if applicable, holds a valid State of Florida business license;
6. A written statement, signed by each proposed subcontractor, that clearly verifies that the subcontractor is committed to render the services required by the contract; and
7. A copy of the prime-contractor/sub-contractor contract verifying the prime- contractor has the sole responsibility for any and all services under this RFP and is financially liable, without exception, to the City for all services contracted by the proposer under this RFP.

The bank's failure to provide this information may cause the City to consider its proposal nonresponsive and reject it. The substitution of one subcontractor for another may be made only at the discretion and prior written approval of the City.

Note that while the Truist Bank does not propose to hire any third parties specifically for providing banking services to the City, the Bank uses a number of vendors and other third parties to provide a variety of banking services to its overall client base. The Bank does not currently anticipate subcontracting with third parties specifically in support of this contract. Therefore, the Bank 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. The Bank is responsible for the performance of its vendors.

L. SAMPLE CONTRACT

(All banks must respond to this section)

1. Provide a sample of the proposed contract for your bank’s services. Please also provide copies of all other documents that need to be signed/entered into related to the provision of the services requested in this RFP, including any documents referenced or incorporated into the contracts/agreements.

Please refer to Exhibit C for our sample contract: Treasury Management Master Agreement

M. PRICING

(All banks must respond to this section)

1. For how long will the bank guarantee the proposed fees for each Service Group being proposed? Please complete the following table:

Service Group	Proposed pricing guaranteed for how many years?
1. General Banking	Three (3) Years

2. Provide a complete fee schedule for services being proposed. Fees related to all services described in the proposal must be listed - even if the service is not specifically referenced on the pro forma. Also, include any one-time or set-up charges, research fees, minimum fees, and all other fees that will be charged.

- a. General Banking - Complete the pro forma schedules included in Attachments B using Association of Finance Professionals (AFP) Service Codes, where applicable.

The proposed fee schedule, along with a sample account analysis pricing Pro Forma and glossary are provided in the Exhibit D of our RFP response.

3. Incentives

- a. Are you willing to offer any transition or retention incentives?

SunTrust now Truist will waive implementation fees. In addition, we will zero price fees for the first 3 months. Due to the hybrid account structure, the City will earn **interest only** on balances maintained during the first 3 months, as no balances will be allocated towards fees during that period. The City will earn over \$22,000 in interest, assuming \$8MM in balances is maintained.

4. General Banking

(Only banks proposing for Service Group 1 should respond to this section)

- a. If the City chooses to use compensating balances, are there any charges that could not be paid in this way?

Check and depository services supply fees (i.e. deposit bags, checks) cannot be assessed via the account analysis.

ATTACHMENTS

- A. Notice of Intent to Respond
- B. Pro Forma | Pricing Summary – (To be completed by Sales and Pricing Team)
- C. Pro Forma | Reference for Government Client
- D. Pro Forma | Representation and Disclosure
- E. Pro Forma | Bank's Certification
- F. Pro Forma | Non-Collusion Affidavit
- G. Pro Forma | Indemnification Clause
- H. Pro Forma | Drug Free Workplace
- I. Pro Forma | Notification of Public Entity Crimes Law
- J. Pro Forma | Truth in Negotiations Certificate
- K. Pro Forma | Sworn Statement Pursuant to Section 287.133(3)(A), Florida Statutes, on Public Entity Crimes
- L. W9
- M. Addendum 1 & 2

Attachment A
NOTICE OF INTENT TO RESPOND

In order to provide timely updates to this Request for Proposal, including responses to questions submitted, we ask that potential bidders complete the following form and return it by e-mail to Rickey Little at rlittle@rivierabeach.org by January 17, 2020.

Business Name: SunTrust now Truist

Contact Person: **Dane Sheldon,**

Contact E-mail: dane.sheldon @suntrust.com

Physical Address: 515 E Las Olas Blvd, Ft Lauderdale, FL 33301

Mailing Address: Same as Above

Phone #: 561-835-2603

Fax #: n/a

Yes, we plan to submit a proposal to provide services to the City.

No, we do not plan to submit a proposal.

Reason: _____

Attachment B
PRO FORMA - PRICING SUMMARY

Notes: Our Cost Submission was a combination of the TD November Account Analysis Statement & Attachment B. We used the Analysis Statement to fill in gaps in line item pricing.

Per attachment B			SunTrust			
AFP CODE	Attachment B Service Description	Monthly Volume	AFP CODE	SunTrust Service Description	Monthly Volume	Proposed Unit Cost
General Account Services			General Account Services			
01 0000	Account Maintenance W/ Check return	5	3021	Monthly Acct Maintenance Fee	5	\$10.00
01 0020	ZBA-Parent Account Maintenance	1	36654	ZBA Master Account	1	\$12.50
01 0021	Zero Balance Sub Account Maintenance	3	36655	ZBA Sub Account	3	\$15.00
99 9999	Remote Capture Deposit Correction	3	3880	Deposit Correction	3	\$4.00
ACH Services			ACH Services			
25 0000	ACH Maintenance	3	48439	ACH Monthly Maintenance	3	\$20.00
25 0102	ACH Originated Items	2,528	48457	ACH PPD Debits Originated	64	\$0.07
25 0120	ACH Addenda Record Initiated	5	48379	ACH Addenda Records Orig	5	\$0.01
25 0201	ACH Received Credits	101	3268	Electronic Credits Posted	150	\$0.09
25 0200	ACH Cash Received Debits	49	3267	Electronic Debits Posted	56	\$0.10
25 0302	ACH Returns Per Item	11	48383	ACH Return Transaction	11	\$2.00
25 0501	ACH File Transfer	18	48447	ACH File Transmission	18	\$5.00
25 1057	ACH Filter	15	54376	AFC Filter Setup/Chg By Client	16	\$5.00
25 1050	ACH Positive Pay Accounts	4	54370	ACH Fraud Control Month Maint	4	\$12.00
25 1070	ACH Notice Of Change	9	48384	ACH Notification Of Change	9	\$2.00
25 1002	Bank Assisted Noc Correction Surcharge	8	48384	ACH Notification Of Change	8	\$2.00
Depository Services			Depository Services			
01 0111	ZBA Credit Transfer	56		No Charge		
01 0110	ZBA Debit Transfer	56		No Charge		
01 0101	Deposits Processed	166	3220	Miscellaneous Credits	166	\$0.45
01 0200	Checks Deposited	4,865	3651	Items Deposited	4,865	\$0.06
01 0140	Brinks-Change Order	1	13189	VLT Electronic Change Order	1	\$5.00
01 0144	Brinks-Change Order-Coin	25	13233	VLT Rolled Coin Order	25	\$0.10
01 0148	Brinks-Change Order-Partial Strap	2	13226	VLT Currency Order-Half Strap	2	\$0.80
01 014A	Brinks-Change Order-Per Strap	2	13227	VLT Currency Order-Full Strap	2	\$0.60
01 0117	Brinks-Currency Processing >40000	158	13262	Branch/VLT Cash Dep Per \$1000	40	\$0.90
01 0100	Brinks-Deposit Charge	3	12492	Cash Vault Deposits	3	\$1.00
01 001Z	Branch Cash Processing	6,011	13048	Vault Cash Deposited Per \$1	6,011	\$0.001
01 1310	Remote Capture Check Deposited	2,260	5747	Online Deposited Items - Early	2,260	\$0.08
01 1300	Remote Scanner Monthly Maintenance	1	5775	OCD Monthly Maint Per Scanner	1	\$25.00
01 1334	Remote Scanner-Additional Scanners		5775	OCD Monthly Maint Per Scanner	0	\$25.00
15 0100	Checks Paid	593	3263	Items Paid Enclosed	593	\$0.10
Paper Disbursement Services			Paper Disbursement Services			
10 0400	Returned Check Final Press	11	6631	Deposited Item Returned	11	\$5.00
Account Reconciliation			Account Reconciliation			
15 9999	Check Block Positive Pay	3	63528	Basic Positive Pay	3	\$25.00
15 0299	Payee POS Monthly Maintenance	2	63532	Payee Name Verification Item	593	\$0.018
15 9999	ARP-Full Recon W/POS Pay Maintenance	2	63450	Full Recon - Base Fee	2	\$40.00
20 0100	ARP-Paid Items	593	63451	Full Recon - Item	593	\$0.05
			63470	Positive Pay	2	\$30.00
20 0201	ARP-Issue File Transmission	10	63208	ARP Auto D/T To Bank/Tran	9	\$7.00
20 0201	ARP-Issue File Transmission	9	63217	ARP Auto D/T To Bank/Rcrd	593	\$0.01

AFP CODE	Attachment B Service Description	Monthly Volume	AFP CODE	SunTrust Service Description	Monthly Volume	Proposed Unit Cost
EDI Services			EDI Services			
30 0010	EDI Monthly Maintenance	1	78950	EDI 820 Orig Maintenance	1	\$60.00
30 0223	EDI Addenda	192	78908	EDI Auto D/T To Suntrust/Rcrd	192	\$0.02
30 0220	EDI Remittance Entry	60	78907	EDI Auto D/T To Suntrust/Trans	60	\$1.00
Information Reporting Services			Information Reporting Services			
40 005Z	ETRS-Base Pkg Maintenance-Gold	1	73254	TM/OLC Maintenance Fee	1	\$50.00
40 0272	ETRS-Transaction Record	250	73266	TM/OLC Current Day/Detail Item	250	\$0.06
40 0272	ETRS-Transaction Record	821	73260	TM/OLC Prior Day/Detail Item	821	\$0.02
40 0052	ETRS-Balance Report Accounts	2	73258	TM/OLC Prior Day/Account	5	\$13.00
40 0052	ETRS-Balance Report Accounts	3	73264	TM/OLC Current Day/Account	5	\$12.00
40 0340	ETRS-Extended Image Search	1	73294	TM Image Item Retrieval/Image	1	\$0.50
40 9999	ETRS-Secure ID Token	8		No Charge		
15 0410	ETRS-Stop Payment	6	73282	TM Online Stop Payment	6	\$5.00
35 0124	ETRS-Book Transfer	2	73286	TM Account Transfer	2	\$0.50
35 0104	ETRS-Wire Out Domestic	1	73290	TM Wire Transfer Service/Month	1	\$15.00
35 0551	ETRS-Customer Maint Wire Templates	15		No Charge		
Lockbox Services			Lockbox Services			
05 0000	Lbx-700-Monthly Maint Caller Box	1	18530	WLBX Maintenance - Monthly	1	\$80.00
05 0100	Lbx-700-Remittance-Per Item	166	18514	WLBX IMG Items Scanned	3,383	\$0.03
05 0115	Lbx-700-Batch Preparation	37		No Charge		
05 011G	Lbx-700-Destruction of Remit Docs	166		No Charge		
05 011L	Lbx-700-Packaging	1		No Charge		
05 011M	Lbx-700-Wholesale Correspondence	69	18594	WLBX Non-Remit Mail/No Payment	74	\$0.18
05 013B	Lbx-700-Cash Transactions	4	18606	WLBX Cash Payment Process	4	\$1.00
05 0002	Lbx-700-Box Rental	1	18604	WLBX P.O. Box Annual Rental	1	\$50.00
05 0144	Lbx-700-Image Capture (Non-Check)	468		<i>included w/ code 18514</i>		
05 0420	Lbx-700-Trnms Ftp OBS Lockbox Outbound Total	55	18709	WLBX Data Trans - Per File	44	\$5.00
			18710	WLBX Data Trans - Per Record	2,912	\$0.005
05 0530	Lbx-700-Unprocessable Item	112	18556	WLBX Rejected Items	112	\$0.25
05 0424	Lbx-700-Wholesale Web Per Item	634	18750	WLBX Standard Item	2,912	\$0.30
10 0240	Lbx-700-Check Clearing Fee	166	3652	WLBX Transit Deposited Item	2,329	\$0.06
			3653	WLBX On-Us Deposited Item	583	\$0.05
05 0010	Lbx-701-Monthly Maint Caller Box	1	18530	WLBX Maintenance - Monthly	1	\$80.00
05 0012	Lbx-701-Box Rental	1	18604	WLBX P.O. Box Annual Rental	1	\$50.00
05 0200	Lbx-701-Item Processing	2,749		<i>included w/ code 18514</i>		
05 020Z	Lbx-701-Batch Preparation	98		No Charge		
05 021F	Lbx-701-Packaging	1		No Charge		
05 021M	Lbx-701-Correspondence	5		<i>included w/ code 18594</i>		
05 0530	Lbx-701-Unprocessable Item	3		<i>included w/ code 18556</i>		
10 0240	Lbx-701-Check Clearing	2,746		<i>included w/ code 3652 & 3653, 18750</i>		
			18635	WLBX Image Transmission- File	44	\$5.00
05 0425	Lbx-701-Image Transmission Per Item	2,397	18522	WLBX IMG Items Transmitted	2,397	\$0.015
05 0406	Lbx-704-Web Access Maintenance	1		No Charge		
Wires & Other Fund Transfer Services			Wires & Other Fund Transfer Services			
35 0300	Wire International-Domestic	6	73504	TM Domestic Repetitive Wire	6	\$10.00
35 0402	EFT-Wire Notification Email	7	73456	OLC Wire Tran. Email Advice	7	\$2.00

AFP CODE	Attachment B Service Description	Monthly Volume	AFP CODE	SunTrust Service Description	Monthly Volume	Proposed Unit Cost
Additional Fees and Services			Additional Fees and Services			
ACH Services			48705	ACH Batch Or File Reversal	1	\$30.00
			48458	ACH PPD Credits Originated	1,200	\$0.07
			48459	ACH Corp Debits Originated	64	\$0.07
			48460	ACH Corp Credits Originated	1,200	\$0.07
Depository Services			12264	Cash Vault Monthly Maint 1 Loc	1	\$16.00
			13135	Vault Deposit Error	0	\$10.00
			9291	Branch/ITM Cash Dep Per \$1000	6	\$1.00
Paper Disbursement Services			3620	OCD-Deposits Credited	30	\$0.40
			6625	Dep Items Return - Represented	6	\$2.00
Account Reconciliation			63472	Positive Pay Mismatch Item	0	\$1.50
			63473	ARP Positive Pay Returned Chk	0	\$6.00
			63512	Manual Issue - Item Charge	0	\$0.10
EDI Services			78871	EDI Origination Per 1K Charact	0	\$0.60
Information Reporting Services			73262	TM/OLC Current Day Serv/Month	1	\$15.00
			73256	TM/OLC Prior Day Serv/Month	1	\$15.00
Lockbox Services			18582	Lockbox Deposits	44	\$0.70
			18596	WLBX Data Capture Keystrokes	0	\$0.02
			18528	WLBX Image Archive 90 Days	10,149	\$0.012
			18519	WLBX Crrspnd/Batch Maintenance	2	\$50.00
Wires & Other Fund Transfer Services			73505	TM Domestic Non-Rep Wire	1	\$10.00
			45343	Incoming Domestic Wire Transfr	0	\$15.00
			73500	TM Int'l Non-Rep Wire Non USD	0	\$30.00
			73501	TM Int'l Rep Wire Non USD	0	\$30.00
			73502	TM Int'l Non-Rep. Wire USD	0	\$30.00
			73503	TM Int'l Repetitive Wire USD	0	\$30.00
Implementation Fees			73250	TM Implementation Fee	1	\$0.00
			5738	OCD Implementation	1	\$0.00
			13126	VLT Implementation Setup	1	\$0.00
			48387	ACH Service Implementation	1	\$0.00
			54378	ACH Fraud Control Set-Up	1	\$0.00
			45319	Wire Implementation Per Acct	1	\$0.00
			18559	WLBX Program Setup Non-Complex	1	\$0.00
			18560	WLBX Program Setup Complex	1	\$0.00
			73250	TM Implementation Fee	1	\$0.00
			73310	OLC Implementation Fee	1	\$0.00

ATTACHMENT C
PRO FORMA | REFERENCES FOR GOVERNMENT CLIENTS

(1) Name of Company: City of Miami Beach

Address: 1700 Convention Center Drive, Miami Beach, FL 33139

Contact Name and Title: Allison Williams, Deputy Finance Director

Contact Phone: 305.673.7466 Contact Fax: 786-394-4272

Contact Email: allisonwilliams@miamibeachfl.gov

Date Contract Began: 2/1/2013 Length of Contract Term: 5yr/ exts. to 12/21.

Services Provided:

Zero Balance Accounting, Image Cash Letter, Cash Vault, Positive Pay, ACH Fraud Control, ACH Origination, Wire Transfer Services, Online Banking Services

(2) Name of Company: City of Coral Gables

Address: 2800 SW 72nd Avenue, Miami FL, 33155

Contact Name and Title: Diana Gomez, Finance Director

Contact Phone: 305.460.5275 Contact Fax: 305.460.5376

Contact Email: dgomez@coralgables.com

Date Contract Began: 3/2014 Length of Contract Term: 5yr/exts. to 3/21

Services Provided:

Zero Balance Accounting, Wholesale/Retail Lockbox, Cash Vault, Positive Pay, ACH Fraud Control, ACH Origination, Wire Transfer Services, Online Banking Services

(3) Name of Company: City of Coconut Creek

Address: 4800 West Copans Road, Coconut Creek, FL 33663

Contact Name and Title: Peta-Gay Lake, Deputy Director of Financial Services

Contact Phone: 954-973-6730 Contact Fax: 954-973-6754

Contact Email: plake@coconutcreek.net

Date Contract Began: 9/2012 Length of Contract Term: 5yr/exts. To 8/21

Services Provided:

Zero Balance Accounting, Retail Lockbox, Cash Vault, Positive Pay, ACH Fraud Control, ACH Origination, Wire Transfer Services, Online Banking Services

REFERENCES FOR PAST GOVERNMENT CLIENTS

Name of Company: City of Plantation

Address: 400 NW 73rd Avenue, Plantation, FL 33317

Contact Name and Title: Mary Fowler, Finance Director

Contact Phone: 954.797.2229 Contact Fax: N/A

Contact Email: _mfowler@plantation.org

Date Contract Began: 3/2009 Length of Contract Term: 5yr/ exts. to 9/2018.

Name of Company: South Florida Regional Transportation

Address: 800 NW 33rd Street, Pompano Beach, FL 33064

Contact Name and Title: Joseph Khouzami, Accounting Manager

Contact Phone: 954.788-1780 Contact Fax: N/A

Contact Email: _khouzamij@sfrta.fl.gov

Date Contract Began: 10/2010 Length of Contract Term: 5yr/ exts. to 4/2018.

Signature: W. Dane Sheldon Signed before me this 3 day of FEB, 2020

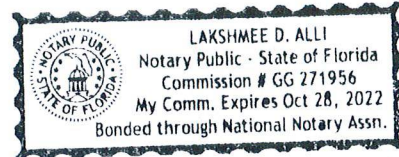
by Dane Sheldon (name) as Senior Vice President (title) of
Truist Bank (Bank), and who is

personally known to me _____ or produced FLA as
identification.

[Signature]

Notary Public (signature)

Notary Stamp:



In the event Bank cannot execute this form as drafted, Bank may substitute a similar Representations and Disclosure certifying to the facts applicable to the Bank.

Remainder of page left blank intentionally.

ATTACHMENT E – BANK CERTIFICATION

Florida Resolutions



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

QUALIFIED PUBLIC DEPOSITORY RESOLUTIONS
 Public Deposits Program

Truist Bank

Printed Legal Name of Qualified Public Depository (QPD)

Charlotte, North Carolina

Home Office City and State

I, _____, _____
 Name Title

certify that I am the official custodian of _____ corporate records for the above named QPD, and that the following is a correct copy of resolutions adopted by the board of directors of this QPD at a meeting held on the _____ day of _____, _____. These resolutions appear in the minutes of said meeting and have not been modified.

BE IT resolved that:
(QPD shall check all resolutions that apply)

- (1) The Board of Directors of this QPD affirms that the Contingent Liability Agreement effective _____ has been formally accepted, constitutes an official record of this QPD, and that this QPD, as a guarantee for its contingent liability, agrees to collectively share in any loss to public depositors caused by the default or insolvency of other QPDs, pursuant to section 280.07, F.S.
- (2) The Board of Directors of this QPD affirms that the Collateral Control Agreement effective _____ and all Collateral Control Agreements which this QPD may enter into in order to hold Florida public deposits have been formally accepted and constitute an official record of this QPD, pursuant to section 280.041, F.S.
- (3) The Board of Directors of this QPD affirms that the Federal Home Loan Bank Letters of Credit Agreement effective _____ and all Federal Home Loan Bank Letters of Credit Agreements which this QPD may enter into in order to hold Florida public deposits have been formally accepted and constitute an official record of this QPD, pursuant to section 280.041, F.S.
- (4) Any officer listed below by name or title is authorized to attest to or execute forms accepted under these resolutions or any other forms requiring attestation or proof of authority on behalf of this QPD, pursuant to sections 280.041 and 280.05, F.S. and Rule 69C-2.032, F.A.C.

Name or Title	Name or Title
Ernest M. Sessoms, SVP	Gay W. Leggett, Banking Officer
<hr/>	
D. Michele Lewis, SVP	
<hr/>	

- (5) **OPTIONAL:** The Board of Directors of this QPD elects _____ as an authorized agent for reports. This election meets the definition and conditions set forth in the "Florida Security for Public Deposits Act". Proof of agency relationship is attached to this resolution, pursuant to section 280.041, F.S., and Rule 69C-2.029 and 69C-2.032, F.A.C.

**QUALIFIED PUBLIC DEPOSITORY RESOLUTIONS
PUBLIC DEPOSITS PROGRAM**

- (6) **OPTIONAL:** The Board of Directors of this QPD elects _____ as an authorized agent for transactions. This election meets the definition and conditions set forth in the "Florida Security for Public Deposits Act". Proof of agency relationship is attached to this resolution, pursuant to section 280.041, F.S., and Rule 69C-2.029 and 69C-2.032, F.A.C.
- (7) **OPTIONAL:** The Board of Directors of this QPD elects _____ as an operating subsidiary for ownership of collateral securing Florida public deposits. This election meets the definition and conditions in the "Florida Security for Public Deposits Act". Operating Subsidiary Resolutions are attached, pursuant to section 280.041, F.S., and Rule 69C-2.029 and 69C-2.032, F.A.C.

Each resolution accepted shall remain in effect until it is replaced with an updated resolution, or until this QPD's contingent liability in the Public Deposits Program expires.

WITNESS my signature under seal of Truist Bank
Printed Legal Name of QPD

this ~~17th~~ ^{7th} day of December, 2019

[Signature]
*Signature of Official Custodian of Corporate Records

[Signature] Assistant General Counsel
*Signature and Title of Second Officer or Director



*NOTE: If the official custodian of corporate records is designated by the foregoing resolutions as one of the signing officers, a second officer or director of the QPD shall also sign.

**RECERTIFICATION OF RESOLUTION
PROOF OF AUTHORIZATION**

As the official custodian of corporate records for the above named QPD, I certify that there has been no change to resolution number four accepted on page one and that it is still in full force and effect.

WITNESS my signature under seal of Truist Bank
Printed Legal Name of QPD

this 23 day of December, 2019

[Signature]
*Signature of Official Custodian of Corporate Records

[Signature] Assistant General Counsel
*Signature and Title of Second Officer or Director



*NOTE: If the official custodian of corporate records is designated by the foregoing resolutions as one of the signing officers, a second officer or director of the QPD shall also sign.

**ATTACHMENT F
PRO FORMA | NON COLLUSION AFFIDAVIT**

I state that I am Senior Vice President of Truist Bank
(Title) (Name of Bank)

and that I am authorized to make this AFFIDAVIT on behalf of my Bank, and its owners, directors, and officers. I am the person responsible in my Bank for the price(s) and the amount of this proposal.

I state that:

(1) The budgets shown in this proposal have been arrived at independently and without consultation, communication or agreement with any other contractor, responder, or potential responder to this Request for Proposal (RFP).

(2) Neither the price(s) nor the amount of the proposal, and neither the approximate budgets nor approximate amounts in this proposal, have been disclosed to any other Bank or person who is a responder or potential responder to this RFP, and they will not be disclosed before the proposal opening.

(3) No attempt has been made or will be made to induce any Bank or person to refrain from responding to this RFP, or to induce them to submit a budget that is higher than the budget in this proposal, or to submit any intentionally high or noncompetitive proposal or other form of non-responsive proposal.

(4) The proposal and budget prepared by my Bank is made in good faith and not pursuant to any agreement or discussion with, or inducement from, any Bank or person to submit a complementary or other noncompetitive proposal.

(5) Vendor shall disclose below, to their best knowledge, any Riviera Beach officer or employee, or any relative of any such officer or employee as defined in Section 112.3135 (1) ©, Fla. Stat. (1989), who is an officer or director of, or has a material interest in, the vendor's business, who is in a position to influence this procurement. Any Riviera Beach officer or employee who has any input into the writing of specifications or requirements, solicitation of offers, decision to award, evaluation of offers, or any other activity pertinent to this procurement is presumed, for purposes hereof, to be in a position to influence this procurement. For purposes hereof, a person has a material interest if he/she directly or indirectly owns more than 5 percent of the total assets or capital stock of any business entity, or if they otherwise stand to personally gain if the contract is awarded to this vendor.

Failure of a vendor to disclose any relationship described herein shall be reason for debarment in accordance with the provisions of the City Procurement Code.

(6) Truist Bank, it's affiliated, subsidiaries, officers, directors, and
(Name of Bank)

employees are not currently under investigation by any governmental agency and have not in the last four years been convicted or found liable for any act prohibited by State or Federal law in any jurisdiction, involving conspiracy or collusion with respect to bidding or proposing on any public contract, except as follows:

I state that Truist Bank understands and acknowledges
(Name of Bank)

above representations are material and important, and will be relied on by the City of Riviera Beach in awarding the contract(s) for which this proposal is submitted. I understand and my Bank understands that any misstatement in this affidavit is and shall be treated as fraudulent concealment from the City of Riviera Beach of the true facts relating to the submission of proposals for this contract.

Signature *Dane Sheldon*

Name and Title Dane Sheldon, Senior Vice President

SWORN TO AND SUBSCRIBED

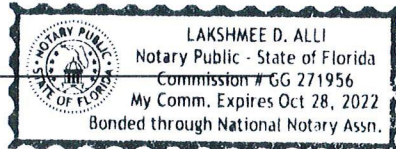
BEFORE ME THIS 3RD DAY

OF FEB, 2020

[Handwritten Signature]

(Notary Public)

My Commission Expires _____



**ATTACHMENT G
PRO FORMA | INDEMNIFICATION CLAUSE**

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

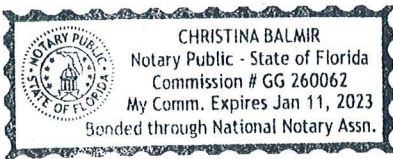
In any and all claims against the City, or any of their agents or employees by any employee of the Proposer, any subcontractor, anyone directly or indirectly employed by any of them or anyone for whose acts any of them may be liable, the indemnification obligation under this Paragraph shall not be limited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

Signature W. Dane Sheldon
Name and Title W. DANE SHELDON, SUP

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 3RD DAY
OF FEB, 2020

[Signature]
(Notary Public)

My Commission Expires Jan 11, 2023



**ATTACHMENT H
PRO FORMA | DRUG FREE WORKPLACE**

Preference shall be given to businesses with drug-free workplace programs. Whenever two (2) or more proposals which are equal with respect to price, quality, and service are received by the State or by any political subdivision for the procurement of commodities or contractual services, a proposal received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie proposals will be followed if none of the tied vendors have a drug-free workplace program. In order to have a drug-free workplace program, a business shall:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under contract 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 contract, 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 of the Florida Statutes 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 form complies fully with the above requirements.

This certification is submitted by Dane Sheldon the
(INDIVIDUAL'S NAME)

Senior Vice President of Truist Bank
(TITLE) (NAME OF COMPANY/VENDOR)

who does hereby certify that said Company/Vendor has implemented a drug free workplace program which meets the requirements of Section 287.087, Florida Statutes, which are identified in numbers (1) through (6) above.

W. Dane Sheldon
SIGNATURE

2/3/2020
DATE

ATTACHMENT I
PRO FORMA | NOTIFICATION OF PUBLIC CRIMES LAW

Pursuant to Section 287.133, Florida Statutes (1995), you are hereby notified that a person or affiliate who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a proposal on a contract to provide any goods or services to a public entity, may not submit a proposal on a contract with a public entity for the construction or repair of a public building or public work, may not submit proposals on leases or real property to a public entity, may not be awarded or perform work as a Bank, supplier, sub Bank , or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in s. 287.017 [F.S.] for CATEGORY TWO [\$10,000.00] for a period of 36 months from the date of being placed on the convicted vendor list.

Acknowledged by:

Truist Bank

Bank Name



Signature

Dane Sheldon, Senior Vice President

Name & Title (Print or Type)

ATTACHMENT J
PRO FORMA | TRUTH IN NEGOTIATIONS CERTIFICATE

This is to certify that, to best of my knowledge and belief, the cost or pricing data submitted, either actually or by specific identification in writing, to the Contracting Officer or the Contracting Officer's representative in support of Request for Proposal No. 987-20-1 _____*are accurate, complete, and current as of Enter signing date 2/3/2020 .**

This certification includes the cost or pricing data supporting any advance agreements and forward pricing rate agreements between Bank and the City that are part of the proposal.

BANK: Truist Bank

SIGNATURE: W. Dane Sheldon

NAME: Dane Sheldon

TITLE: Senior Vice President

DATE: Enter signing date 2/3/2020 ***

*Identify the proposal, request for price adjustment, or other submission involved, giving the appropriate identifying number (e.g., RFP No.).

** Insert the day, month, and year when price negotiations were concluded and price agreement was reached, of, if applicable, an earlier date agreed upon between the parties that is as close as practicable to the date of agreement on price.

*** Insert the day, month, and year of signing, which should be as close to practicable to the date when the price negotiations were concluded and the contract price was agreed to.

ATTACHMENT K
PRO FORMA | SWORN STATEMENT PURSUANT TO SECTION 287.133(3)(A),
FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES

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

1. THIS SWORN STATEMENT IS SUBMITTED TO City of Riviera Beach

by Dane Sheldon, Senior Vice President
(Print Individual's Name and Title)

For Truist Bank
(Print Name of Entity Submitting Sworn Statement)

whose business is Banking and Financial Services and (if applicable)

its Federal Employer Number (FEIN) is 56-1074313

2. I understand that a "public entity crime" as defined in Paragraph 287.133 (1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or of the United States, including, but not limited to, any bid or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.
4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
 - a. A predecessor or successor of a person convicted of a public entity crime; or
 - b. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.
5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means

any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts for the provisions of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

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

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

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

The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. However, there has been a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative Hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list. (Attach a copy of the final order).

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 (ONE) ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES, FOR A CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

Signature W. Dane Sheldon

Name and Title Dane Sheldon, Senior Vice President

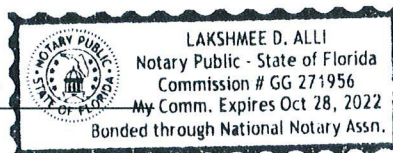
SWORN TO AND SUBSCRIBED

BEFORE ME THIS 3RD DAY

OF FEB, 2020

[Signature]
(Notary Public)

My Commission Expires _____



NOTICE

ADDENDUM NO. ONE (1)

JANUARY 06, 2020

**CITY OF RIVIERA BEACH
BID NO. 987-20-1
BANKING SERVICES**

TO ALL PROPOSERS ON THE ABOVE PROJECT: PLEASE NOTE CONTENTS HEREIN AND AFFIX (PASTE OR STAPLE) TO PROPOSAL DOCUMENTS YOU HAVE ON HAND.

The following statements supersede and supplant corresponding items in the above subject proposal as follows:

**GENERAL INFORMATION: CHANGE CLOSING DATE TO 03/16/2020 at 11:00 A.M.
CHANGE START DATE OF AWARD OCTOBER 01/2020**

SPECIFICATION:

PLANSHEETS:

It will be required that Addendum No. 1 be signed in acknowledgment of receipt and that it be attached to the proposal when same is submitted at **11:00 A.M., Monday, March 16, 2020** at the office of the City Clerk, 600 W. Blue Heron Boulevard, Suite 140, Riviera Beach, Florida. For information on this BID, please contact:

Rickey Little, Interim Director of Procurement
2051 MLK Blvd., Suite #310
Riviera Beach, FL 33404
rlittle@rivierabch.com

Trust Bank
NAME OF COMPANY

DATE: 2/3/2020

W. Dave Shelden
PROPOSER'S SIGNATURE

NOTICE

ADDENDUM NO. TWO (2)

JANUARY 27, 2020

**CITY OF RIVIERA BEACH
BID NO. 987-20-1
BANKING SERVICES**

TO ALL PROPOSERS ON THE ABOVE PROJECT: PLEASE NOTE CONTENTS HEREIN AND AFFIX (PASTE OR STAPLE) TO PROPOSAL DOCUMENTS YOU HAVE ON HAND.

The following statements supersede and supplant corresponding items in the above subject proposal as follows:

GENERAL INFORMATION: SEE CITY WEB SITE FOR ANSWERS TO QUESTIONS

SPECIFICATION:

PLANSHEETS:

It will be required that Addendum No. 1 be signed in acknowledgment of receipt and that it be attached to the proposal when same is submitted at **11:00 A.M., Monday, March 16, 2020** at the office of the City Clerk, 600 W. Blue Heron Boulevard, Suite 140, Riviera Beach, Florida. For information on this BID, please contact:

Rickey Little, Interim Director of Procurement
2051 MLK Blvd., Suite #310
Riviera Beach, FL 33404
rlittle@rivierabch.com

TRUIST BANK
NAME OF COMPANY

W. Dame Shelton
PROPOSER'S SIGNATURE

DATE: 2/3/2020

EXHIBIT A - TRUIST DISCLOSURE



Keeping you informed

Our goal is to keep you fully informed as SunTrust and BB&T move forward as Truist. In the coming months, you will receive additional information regarding how any changes will impact you. For now, please read the following information concerning your accounts.

As you are aware, SunTrust Bank (“SunTrust”) merged with Branch Banking and Trust Company, a North Carolina banking corporation (“BB&T”) and the combined bank is now known as Truist Bank (“Truist”). Although now Truist, your SunTrust branch will continue to operate under the SunTrust name for some period of time until its operating systems convert to Truist systems.

Amendment to Documents

Effective on the date of the merger, any agreement, disclosure, form or instrument naming SunTrust as a party, constitutes a valid and binding obligation with Truist even though the documents reference SunTrust as the party in interest. The documents shall be read with Truist in place of SunTrust.

The terms and conditions of any agreement, disclosure, form or instrument shall remain in effect unless modified or amended in accordance with any such provision contained therein.

IMPORTANT NOTICE REGARDING FDIC INSURANCE

Your deposits at Truist will continue to be insured by the FDIC up to the maximum amount allowed by law. Any deposits you held separately at SunTrust and BB&T prior to the date of the merger will continue to be insured separately for a period of six months from the merger date. Any deposit made to an account you open on or after the date of the merger at SunTrust is a Truist deposit for FDIC insurance purposes.

Certificates of Deposit (CDs) are insured separately for six months from the merger date or until maturity, whichever is later. In addition, if you have a CD that is renewed for the same term and amount during this six-month transition period, the CD will continue to be insured separately until the next renewal date.

After the six-month transition period, your deposits at the former SunTrust and the former BB&T will be added together for the purpose of determining the amount of your FDIC coverage at Truist. Your total deposits at Truist that are in the same ownership rights and capacity will be insured up to \$250,000.00. If you have more than \$250,000.00 in total deposits at the combined banks, you may call the FDIC directly at **877-275-3342** for more information about how your funds may be insured at Truist.

Consumer Privacy

Your privacy is important at Truist and we are committed to maintaining and protecting your personal information. After the merger date, accounts opened at SunTrust will continue to be governed by the SunTrust privacy policy up to the date of conversion of the operating systems to Truist. We will keep you informed as to any changes to the privacy policy that may occur upon conversion to Truist.

For any account opened after the merger date, you will still be able to manage your privacy choices for Truist to fit your particular needs.

EXHIBIT B - EXCEPTIONS & CLARIFICATIONS

The following Clarifications and Exceptions are an integral part of SunTrust now Truist's Proposal in response to the City of Riviera Beach Request for Proposal No. 987-20-1 for Banking Services issued on January 3rd, 2020.

Truist is in the process of merging the operating systems of SunTrust and BB&T, and this proposal includes accounts and services previously offered by SunTrust. As work continues towards conversion to Truist systems, services will be provided under the SunTrust name for a period of time. You will receive advance notice of any updates or changes to your accounts, products and services, in accordance with the terms of your agreement(s).

The banking and treasury management service agreements for the services the bank is offering to provide pursuant to the terms of the 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 now Truist 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. To the extent of any conflict in pricing included in the pro forma provided in our proposal and any pricing set forth elsewhere in the proposal, pricing in the pro forma will take precedence. Interest rates for Demand Deposit Accounts (DDA) are managed rates subject to bank discretion in accordance with SunTrust's Rules and Regulations for Deposit Accounts. A DDA rate committed for a specific time period is limited to a maximum period of up to one year from account opening. A supplemental disclosure may be provided at the end of the implementation process that includes the pricing for all features available within or associated to the product(s) requested during the onboarding process. SunTrust now Truist has addressed the requirements in the RFP along with certain exceptions, clarifications, or modifications relating to such requirements, and the bank only agrees to terms in the RFP as modified by the SunTrust now Truist 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 now Truist.

SunTrust now Truist takes exception to the provisions of the RFP and any agreement contained in it that:

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

P23: Sub-Contracting

Note that while the Truist Bank does not propose to hire any third parties specifically for providing banking services to the City, the Bank uses a number of vendors and other third parties to provide a variety of banking services to its overall client base. The Bank does not currently anticipate subcontracting with third parties specifically in support of this contract. Therefore, the Bank 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. The Bank is responsible for the performance of its vendors.

P20: Insurance Requirements

Truist's general liability policy does not have the requested \$5,000,000 per occurrence limit. Truist's policy has a limit of \$2,000,000 per occurrence. However, the certificate will also include an umbrella limit of \$15,000,000.

EXHIBIT C - TREASURY MANAGEMENT MASTER AGREEMENT

NOTICE REGARDING SUNTRUST MERGER

SunTrust Bank ("SunTrust") has merged with Branch Banking and Trust Company, a North Carolina banking corporation ("BB&T") and formed Truist Bank, a North Carolina banking corporation ("Truist"). All references to SunTrust or the bank in this agreement and in all other agreements, forms, or other documents related to this agreement, including any extensions, modifications, or amendments to this agreement, whether now or hereafter existing, will be deemed to refer to and mean Truist, and this agreement (and other related documents) are hereby modified accordingly. This agreement constitutes a valid and binding obligation of Truist Bank even though the agreement references SunTrust as a party in interest, and this agreement shall be read with Truist Bank in place of SunTrust Bank. By executing this agreement, you acknowledge receipt of this Notice and agree that all documents comprising the agreement are subject to the provisions of this Notice.

1. **Introduction.** Throughout this master agreement, SunTrust Bank is referred to as "we," "us," "our," or "the bank". The various treasury management services described in our treasury management terms and conditions (defined below) are referred to as the "services". This master agreement, the treasury management terms and conditions, and the other documents defined below are together referred to as the "agreement". The entity using our services is referred to as "client", "customer", "you" or "your". Each individual identified in any resolution or other similar document that we accept from you who is authorized to enter into agreements such as this master agreement on your behalf is referred to as your "authorized signer". Each authorized signer is also authorized to give us instructions related to the services.

The authorized signer who signs this agreement represents and warrants that you have legal capacity to execute and perform the agreement and that any actions required by your organizational documents or governance procedures to enter into and perform the agreement have been taken. The agreement is a legally binding contract that can only be changed by the means specified in it. By accepting services from us you agree that you are bound to the terms and conditions of the agreement.

2. **Organization of Agreement.** The agreement is made up of the documents described below. If there is any inconsistency on a particular issue among the documents that make up the agreement, the documents will control that issue in the order set forth from top to bottom below.

The documents and their purposes are:

(a) **The Treasury Management Terms and Conditions.** Our treasury management terms and conditions contains a general terms and conditions section that applies to all services, and a second section that describes the specific terms and conditions that apply to each individual service. The most recent version of our treasury management terms and conditions is always posted on the following website: www.suntrust.com/treasuryterms. By accepting services from us, you are charged with notice of the treasury management terms and conditions and, at all times while you are receiving services, you agree that you are bound by its then current content posted on the website, subject to your right to receive notice of changes to it as specified in Section 3 of this master agreement.

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

(c) **Ancillary Implementation Agreements.** Certain services can pose higher risks to you and to the bank and lead to disputes between you and us. Therefore, we may, in our discretion, require that your authorized signers confirm a request to receive such services and the operational details related to such request by executing an Ancillary Implementation Agreement ("AIA"). Examples of AIAs include AIAs relating to funds transfer ("wire") and Automated Clearing House ("ACH") services. Any required AIA will be provided at the time we implement a service that requires one. We will not implement the relevant service until the required AIA is executed and returned to us by one of your authorized signers.

(d) **Service Confirmations.** A service confirmation is a document that is sent to your authorized signer(s) during the implementation process. It memorializes instructions you have given us regarding our implementation of a service for you, such as the account(s) linked to that service, the authorized users for that service, and the options you have selected for that service. Not all services you request will result in the transmission of a service confirmation to you at the time the service is implemented, but when a service confirmation is generated it will be sent by e-mail. The facts and details we provide in each service confirmation are deemed accurate as of the time you commence using the applicable service and at all times thereafter unless you notify us of any discrepancies or inaccuracies before you begin using the service. A service confirmation may also be sent when we modify or add a service at your request where your request reflects a change to instructions that were reflected on a prior service confirmation (or on an exhibit to a service schedule, a service profile, or other document previously used to record such instructions).

(e) **Online Services and Software Materials.** Where software is used in connection with a service, we grant you a nonexclusive, nontransferable, limited license or sublicense to use such software solely in connection with and while receiving that service. A separate license agreement (in the form of a "shrink wrap" or "click wrap" agreement with us or a third party vendor) may be required and there may also be a user manual for the software or certain online services. The software and those other items constitute "software materials". Any license agreement, online terms, and/or user manual sets forth the terms and conditions relating to use of those online services and software materials as well as important instructions and requirements for their use.

(f) **Implementation/Setup Forms.** An implementation/setup form is a document used by the bank to capture additional information and instructions you may give us with respect to a particular service, such as the billing account for the service, contact information and information reporting preferences specified by you. These forms are not sent to you to review. However, absent a finding of manifest error on the part of the bank in creating such forms in the ordinary course of providing the services to you, the content of such forms will be deemed accurate and correct.

(g) **Deposit Rules and Regulations.** The rules and regulations for deposit accounts that you maintain with us set forth certain general provisions relating to the establishment, maintenance and operation of your deposit accounts. The rules and regulations shall continue to apply to and govern the terms of your deposit accounts.

(h) **The Delegation of Authority.** Use of a delegation of authority is optional. By using one, your authorized signers give other individuals within your company ("delegates") certain authority with respect to all the services you receive or some sub-set of those services as specified in the delegation of authority. If a delegation of authority is used, a delegate has the authority conferred by such delegation for such services until that authority is revoked by

one of your authorized signers. Such delegated powers include the power to receive and respond to service confirmations, execute AIAs when required, and to otherwise provide us instructions in the same manner as an authorized signer. Such powers are subject to the same conditions as stated herein when the bank interacts with an authorized signer in matters related to AIAs, service confirmations, new services, modifications to existing services or removal of services.

3. Amendments to Agreements. We may add to, change or delete provisions in this master agreement, the general terms and conditions, or terms and conditions for any individual service in our discretion. We will attempt to give an authorized signer at least 30 calendar days' prior notice of these changes. It is your obligation to maintain up-to-date contact information with us at all times. If you continue to use a service after any modification becomes effective, you are bound by such modification. If a modification is required by applicable law, clearing house rules or funds transfer system rules, or if we believe the change is necessary to preserve the security or integrity of the systems that we use in providing any service, or to protect the bank or you from risk of immediate, significant loss, we may give you (and all customers impacted by that change) notice of the modification promptly after we make it. In such case, you are bound by the modification as of the date you receive notice of it unless you terminate your use of the relevant service(s) within a reasonable period of time after you receive our notice. We may modify the terms of the software materials or the deposit rules and regulations by following the procedures set forth in those documents.

4. New Services. When we implement a new service for you, we may create an AIA or a service confirmation for that new service. As noted in the definition of an AIA, if the service requires an AIA, you may not use that service until you have executed and returned the AIA. However, any service confirmation we send will be deemed accurate and correct as of the time you begin using the service. You do not need to contact us when you receive the service confirmation unless you notice errors in it, in which case you must notify us of such errors before you begin using the service. For any new service, you must also successfully complete any testing or training we may require for that service. If you attempt to use a new service without satisfying one or more of these conditions, we may refuse to provide that service. However, if we do provide it before you have satisfied all required conditions, you agree to be bound by the terms of the agreement relating to that service including the general terms and conditions, the terms and conditions for that new service, and the specifications stated in any service confirmation that you did not dispute prior to your use of the new service.

5. Modifications to Existing Services and Changes to Your Setup. If we agree to change our implementation of a service for you in response to your instructions and those instructions are of the type that were reflected on a prior service confirmation (or on an exhibit to a service schedule, a service profile, or other document previously used to record such instructions) at the time of initial implementation of the service, we may send or otherwise make a new service confirmation reflecting those instructions available to you. If the change impacts information that should be captured on an AIA, we will send a new AIA to your authorized signer, and the change will not take effect until an authorized signer has executed and returned the new AIA to us. You must also

successfully complete any required testing or training for the change. We may, in our discretion, accept written instructions we deem acceptable as sufficient record from an authorized signer to memorialize the request to remove a service or make a change to a service. At our election and in our discretion, we may accept telephonic instructions for changes to a service or removal of service from an authorized signer on a recorded line. However, we may, in our discretion, refuse to accept letters, e-mails or other forms of communications containing requests to change prior instructions or remove services if we deem the information provided in such communications to be insufficient, or we question the source of any such information or the authority of the individual making the request, or for any other reason that we, in good faith, believe will protect you or us from a significant loss.

6. Electronic Records and Signatures. You consent to the use of electronic records and signatures with respect to your use of the services. In addition, you agree that, when you receive a service confirmation as an attachment to an e-mail message, (a) you will be deemed to have confirmed that the content of that service confirmation is correct if we do not receive a prompt response informing us of any inaccuracy in the service confirmation, and (b) you will be deemed to have accepted the service in conformity with the implementation details specified in that service confirmation, including any account numbers listed therein and any persons listed therein who are identified as having authority to use the specified services and access the relevant accounts. It is your responsibility to provide us accurate e-mail contact information for your authorized signers and to notify us of any changes to that information so that we can communicate important information to them.

7. Signature. This master agreement may be delivered to us by giving the signed original of it to your treasury management contact or sending it by facsimile or e-mail attachment. It may also be transmitted by any electronic signature process we specifically adopt and accept for this purpose. The individual signing this agreement represents and warrants that he or she is, in fact, one of your authorized signers. This master agreement and the comprehensive agreement it describes completely replaces any prior agreements you may have with us with respect to the services or the subject matter referred to herein. However, any previous instructions you have given us while those prior agreements were in effect continue to be effective until replaced or deleted in accordance with the agreement including through a service confirmation, an AIA, or other written instruction provided by you that is acceptable to us.

IN WITNESS WHEREOF, client has executed this master agreement as of the date set forth below.

Client Name:

Authorized Signer:

Print Name:

Print Title:

Date:

EXHIBIT D - PRO FORMA & GLOSSARY



**SunTrust Pro Forma
Account Analysis Statement
City of Riviera Beach
Pro Forma ID: 1125417**

Balances	
Average Positive Ledger Balance	\$8,000,000.00
Average Ledger Balance	\$8,000,000.00
Less: Average Float	\$0.00
Average Collected Balance	\$8,000,000.00
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$8,000,000.00
Less: 0.00% Related Reserves	\$0.00
Average Available Balance	\$8,000,000.00
Net Analysis Position	
Value Of Applicable Available Balance	\$7,540.98
Earnings Credit Rate	1.15%
Less: Balance Based Charges	\$4,474.29
Net Analysis Position	\$3,066.69
Interest on Excess Balances at 1.15%	\$3,066.70
Excess Balances Available to Earn Interest	\$3,253,359.97
Interest to be Posted To Account	\$3,066.70

Services Provided For This Period	Volume	Unit Price	Svc Charges
Demand Deposit Services			
3021 Monthly Acct Maintenance Fee	5	10.0000	\$50.00
3220 Miscellaneous Credits	166	0.4500	\$74.70
3268 Electronic Credits Posted	150	0.0850	\$12.75
3651 Items Deposited	4,865	0.0600	\$291.90
¹ 3652 WLBX Transit Deposited Item	2,329	0.0600	\$139.74
² 3653 WLBX On-Us Deposited Item	583	0.0500	\$29.15
3880 Deposit Correction	3	4.0000	\$12.00
3263 Items Paid Enclosed	593	0.1000	\$59.30
³ 3267 Electronic Debits Posted	56	0.1000	\$5.60
		subtotal:	\$675.14
Zero Balance Services			
36654 ZBA Master Account	1	12.5000	\$12.50
36655 ZBA Sub Account	3	15.0000	\$45.00
		subtotal:	\$57.50
Online Check Deposit Services			
3620 OCD-Deposits Credited	30	0.4000	\$12.00
5738 OCD Implementation	1	0.0000	\$0.00
5775 OCD Monthly Maint Per Scanner	1	25.0000	\$25.00
5747 Online Deposited Items - Early	2,260	0.0800	\$180.80
		subtotal:	\$217.80

A pro forma provides pricing information based on assumptions and estimations of price and volume. It constitutes a contractual offer for pricing only in conjunction with an explicit pricing commitment document which outlines applicable accounts and pricing term (if any). Once implemented, your actual prices will be reflected on your monthly account analysis statement. To obtain or review questions on your account analysis statement, contact your Treasury Sales Officer. See a listing of treasury terms at www.SunTrust.com/2020ServiceCodes.

Friday, February 14, 2020

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Services Provided For This Period	Volume	Unit Price	Svc Charges
Returned Check Services			
6631 Deposited Item Returned	11	5.0000	\$55.00
6625 Dep Items Return - Represented	6	2.0000	\$12.00
		subtotal:	\$67.00
Branch/Night Deposit Services			
* 9291 Branch/ITM Cash Dep Per \$1000	6	1.0000	\$6.00
		subtotal:	\$6.00
Cash Vault Services			
12264 Cash Vault Monthly Maint 1 Loc	1	16.0000	\$16.00
12492 Cash Vault Deposits	3	1.0000	\$3.00
13126 VLT Implementation Setup	1	0.0000	\$0.00
13135 Vault Deposit Error	0	10.0000	\$0.00
13189 VLT Electronic Change Order	1	5.0000	\$5.00
13227 VLT Currency Order-Full Strap	2	0.6000	\$1.20
13226 VLT Currency Order-Half Strap	2	0.8000	\$1.60
13233 VLT Rolled Coin Order	25	0.1000	\$2.50
13048 Vault Cash Deposited Per \$1	6,011	0.0010	\$6.01
* 13262 Branch/VLT Cash Dep Per \$1000	40	0.9000	\$36.00
		subtotal:	\$71.31
ARP Services			
63450 Full Recon - Base Fee	2	40.0000	\$80.00
63451 Full Recon - Item	593	0.0500	\$29.65
63470 Positive Pay	2	30.0000	\$60.00
63472 Positive Pay Mismatch Item	0	1.5000	\$0.00
63473 ARP Positive Pay Returned Chk	0	6.0000	\$0.00
63208 ARP Auto D/T To Bank/Tran	9	7.0000	\$63.00
63217 ARP Auto D/T To Bank/Rcord	593	0.0100	\$5.93
63512 Manual Issue - Item Charge	0	0.1000	\$0.00
63528 Basic Positive Pay	3	25.0000	\$75.00
63532 Payee Name Verification Item	593	0.0180	\$10.67
		subtotal:	\$324.25
ACH Services			
48387 ACH Service Implementation	2	0.0000	\$0.00
48439 ACH Monthly Maintenance	3	20.0000	\$60.00
48447 ACH File Transmission	18	5.0000	\$90.00
48457 ACH PPD Debits Originated	64	0.0700	\$4.48
48458 ACH PPD Credits Originated	1,200	0.0700	\$84.00
48459 ACH Corp Debits Originated	64	0.0700	\$4.48
48379 ACH Addenda Records Orig	5	0.0100	\$0.05
48460 ACH Corp Credits Originated	1,200	0.0700	\$84.00
48383 ACH Return Transaction	11	2.0000	\$22.00
48384 ACH Notification Of Change	17	2.0000	\$34.00
* 48705 ACH Batch Or File Reversal	1	30.0000	\$30.00
		subtotal:	\$413.01
ACH Fraud Control			
54370 ACH Fraud Control Month Maint	4	12.0000	\$48.00
* 54376 AFC Filter Setup/Chg By Client	16	5.0000	\$80.00
54378 ACH Fraud Control Set-Up	1	0.0000	\$0.00
		subtotal:	\$128.00



Services Provided For This Period	Volume	Unit Price	Svc Charges
EDI Services			
78871 EDI Origination Per 1K Charact	0	0.6000	\$0.00
78907 EDI Auto D/T To Suntrust/Trans	60	1.0000	\$60.00
78908 EDI Auto D/T To Suntrust/Rcord	192	0.0200	\$3.84
78950 EDI B20 Orig Maintenance	1	60.0000	\$60.00
		subtotal:	\$123.84
Wire Transfer Services			
45319 Wire Implementation Per Acct	1	0.0000	\$0.00
73504 TM Domestic Repetitive Wire	6	10.0000	\$60.00
73505 TM Domestic Non-Rep Wire	1	10.0000	\$10.00
4 45343 Incoming Domestic Wire Transfr	0	15.0000	\$0.00
		subtotal:	\$70.00
Lockbox Services			
18530 WLBX Maintenance - Monthly	2	80.0000	\$160.00
18582 Lockbox Deposits	44	0.7000	\$30.80
18556 WLBX Rejected Items	112	0.2500	\$28.00
18594 WLBX Non-Remit Mail/No Payment	74	0.1800	\$13.32
18606 WLBX Cash Payment Process	4	1.0000	\$4.00
18596 WLBX Data Capture Keystrokes	0	0.0180	\$0.00
18559 WLBX Program Setup Non-Complex	1	0.0000	\$0.00
18560 WLBX Program Setup Complex	1	0.0000	\$0.00
18514 WLBX MG Items Scanned	3,383	0.0300	\$101.49
7 18528 WLBX Image Archive 90 Days	10,149	0.0120	\$121.79
18635 WLBX Image Transmission- File	44	5.0000	\$220.00
18522 WLBX MG Items Transmitted	2,397	0.0150	\$35.96
18519 WLBX Crspnd/Batch Maintenance	2	50.0000	\$100.00
8 18709 WLBX Data Trans - Per File	44	5.0000	\$220.00
9 18710 WLBX Data Trans - Per Record	2,912	0.0050	\$14.56
18604 WLBX P.O. Box Annual Rental	2	50.0000	\$100.00
10 18750 WLBX Standard Item	2,912	0.3000	\$873.60
		subtotal:	\$2,023.52
Treasury Manager			
73250 TM Implementation Fee	1	0.0000	\$0.00
73254 TM/OLC Maintenance Fee	1	50.0000	\$50.00
73256 TM/OLC Prior Day Serv/Month	1	15.0000	\$15.00
73258 TM/OLC Prior Day/Account	5	13.0000	\$65.00
73260 TM/OLC Prior Day/Detail Item	821	0.0200	\$16.42
73262 TM/OLC Current Day Serv/Month	1	15.0000	\$15.00
73264 TM/OLC Current Day/Account	5	12.0000	\$60.00
73266 TM/OLC Current Day/Detail Item	250	0.0600	\$15.00
73282 TM Online Stop Payment	6	5.0000	\$30.00
73286 TM Account Transfer	2	0.5000	\$1.00
73290 TM Wire Transfer Service/Month	1	15.0000	\$15.00
73294 TM Image Item Retrieval/Image	1	0.5000	\$0.50
		subtotal:	\$282.92
Online Courier			
73310 OLC Implementation Fee	1	0.0000	\$0.00
73456 OLC Wire Tran. Email Advice	7	2.0000	\$14.00
		subtotal:	\$14.00
International Services			
73500 TM Intl Non-Rep Wire Non USD	0	30.0000	\$0.00
73501 TM Intl Rep Wire Non USD	0	30.0000	\$0.00



Services Provided For This Period	Volume	Unit Price	Svc Charges
73502 TM Int'l Non-Rep. Wire USD	0	30.0000	\$0.00
73503 TM Int'l Repetitive Wire USD	0	30.0000	\$0.00
		subtotal:	\$0.00
Total:			\$4,474.29

- ¹ 80% of volume from code 18750
- ² 20% of volume from code 18750
- ³ Volume per November AA statement and not indicated in RFP
- ⁴ Service per November AA statement and not indicated in RFP
- ⁵ Volume comes from code 01 0117, with 158 divided by 4 since we charge per \$1000 vs >\$4000
- ⁶ Service and volume per November AA statement and not indicated in RFP
- ⁷ volume comes from code suntrust 18514 multiplied by 3
- ⁸ assuming 2 files per day, per lockbox and non on weekends
- ⁹ volume is from code 18750
- ¹⁰ volume is a combination of code 10 0240 for both lockboxes



Service Glossary

Service Code	Service Description	Definition
9	Negative Collected Balance Fee	Rate-based fee for maintaining a negative collected balance at the closing of any given day during a month. The fee is calculated using the monthly average negative collected balance multiplied by the SunTrust Prime Rate plus 3% (subject to change at the Bank's discretion). The fee will not be assessed if there is no negative collected balance at closing for any day during the month. Per Negative Daily Closing Collected Balance.
35	Deposit Assessment Fee	Monthly fee assessed on the average positive ledger balance for the month (at a price of \$0.1465 per \$1000) for deposit accounts. For a deposit account, the average positive ledger balance is divided by \$1000 to determine total fee volume. For client relationships with multiple deposit accounts, the average positive ledger balance is summed across all accounts and divided by \$1000 to determine total fee volume. The fee is then proportionally allocated based upon each individual accounts average positive ledger balance. Per Account With Average Positive Collected Ledger Balance, Per \$1,000 On Deposit.
3021	Monthly Acct Maintenance Fee	Monthly fee for maintaining a business account (Acct) in a deposit system. Per Account, Per Month.
3220	Miscellaneous Credits	Fee for posting a miscellaneous credit to an account. Includes, but is not limited to, business deposits, ATM deposits & bank assisted transfers. Per Credit Posted.
3263	Items Paid Enclosed	Fee for posting paid items written against an account and enclosing the physical paid items with the deposit account statement. Paid items include but are not limited to checks, certified checks, and legal order debits. Per Check Or Item Paid.
3267	Electronic Debits Posted	Fee for posting an electronic debit. Transaction types may include but are not limited to ACH debits and other online banking transfers. Per Debit.
3268	Electronic Credits Posted	Fee for posting an electronic credit. Transaction types may include but are not limited to ACH credits, Real Time Payment (RTP) credits and other online banking transfers. Per Credit.
3620	OCD-Deposits Credited	Fee per deposit for processing and posting (crediting) items captured using the Online Check Deposit (OCD) service. Per Deposit Posted.
3651	Items Deposited	Per item fee for check (item) deposits made at locations including but not limited to branch, ATM, Teller Connect Machine, Cash Vault or through the mail. Per Check Deposited.
3652	WLBX Transit Deposited Item	Fee for payment items deposited through wholesale lockbox (WLBX) that are drawn on other financial institutions (transit). Per Deposited item.
3653	WLBX On-Us Deposited Item	Fee for payment items deposited through wholesale lockbox (WLBX) that are drawn on SunTrust (on-us). Per Deposited item.
3880	Deposit Correction	Fee for processing a debit or credit adjustment to an account resulting from an inaccurate deposit ticket amount. Corrections on deposit ticket include but are not limited to coin, currency and or check amounts. Per Adjustment.
5738	OCD Implementation	One-time client fee for implementing Online Check Deposit (OCD). Per Client, Per Implementation.
5747	Online Deposited Items - Early	Per item fee to process deposited checks through the Online Check Deposit (OCD) service prior to 5:30 p.m. ET (Early). Per Item.
5775	OCD Monthly Maint Per Scanner	Monthly maintenance (Maint) fee per scanner for the capability to use the Online Check Deposit (OCD) service. The fee will not be charged after 90 consecutive days of inactivity. The charge will resume upon scanner activity. Per Month, Per Scanner.



Service Code	Service Description	Definition
6625	Dep Items Return - Represented	Fee for re-presenting a deposited (Dep) item after it is returned by the paying bank. The re-presenting process is completed prior to a deposited item return being debited against an account. Per Re-presentation.
6631	Deposited Item Returned	Fee for processing a deposited item returned. Per Returned Item.
9291	Branch/ITM Cash Dep Per \$1000	<p>Fee per \$1000 of cash deposited (Dep) over the counter (OTC) at a bank branch location or through an Interactive Teller Connect Machine (ITM) that is processed and verified for a calendar month. For each depository source, the amount of cash deposited for the month is aggregated and rounded up to the nearest \$1000. This total is then divided by 1000 to calculate volume. Volume from depository sources is summed for fee calculation.</p> <p>Individual cash deposits made through over the counter (OTC) less than \$10 are not included in to the aggregate amount of cash deposited for the month.</p> <p>Individual cash deposits made through an Interactive Teller Connect Machine less than \$100 are not included in the aggregate amount of cash deposited for the month. Monthly Cash Deposited Per \$1000.</p>
12264	Cash Vault Monthly Maint 1 Loc	Monthly maintenance fee for the capability of using the bank's cash vault (VLT) services for one client locations. Per Month.
12492	Cash Vault Deposits	Fee for posting a deposit consisting of any combination of coin, currency, checks, food stamps or merchant card drafts delivered to the bank's cash vault location. Per Deposit.
13048	Vault Cash Deposited Per \$1	Fee for processing and verifying cash (currency and coin) at the cash vault facility per dollar deposited. Each deposit is rounded to the nearest whole dollar. Per Dollar Deposited.
13126	VLT Implementation Setup	One-time setup fee for implementing cash services (deposits and/or delivery) through the bank's vault (VLT) facility. Per Client.
13135	Vault Deposit Error	Fee for handling and processing a deposit ticket delivered to the cash vault facility which contains an error. An error occurs each time the deposit ticket amount generated/prepared does not reconcile to the verified deposit amount. Per Deposit Ticket Error.
13189	VLT Electronic Change Order	Fee for each vault (Vlt) coin and/or currency change order received via the Voice Response Unit (VRU), Web Order System or other electronic delivery method. Per Electronic Order.
13226	VLT Currency Order-Half Strap	Fee for each half strap of currency included in an order provided from the cash vault (Vlt) facility. Half strapped currency is defined as a quantity of 50 bills of the same denomination. Per Half Strap.
13227	VLT Currency Order-Full Strap	Fee for each full strap of currency included in an order provided from the cash vault (Vlt) facility. Full strapped currency is defined as a quantity of 100 bills of the same denomination. Per Full Strap.
13233	VLT Rolled Coin Order	Fee for each roll of coin included in an order provided from the cash vault (Vlt) facility rolled in accordance with Federal Reserve standards. Per Roll.
13262	Branch/VLT Cash Dep Per \$1000	Monthly fee for processing and verifying a deposit (Dep) presented to the bank's branch office or night depository that is forwarded to the cash vault (Vlt) for processing. The cash deposit fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. Monthly aggregate deposit amounts less than \$1,000 are rounded up to the next \$1,000 for fee calculation. Per \$1000 Deposited.
18514	WLBX IMG Items Scanned	Per Image (IMG) fee for remittance document items scanned. Simplex scanning of a remittance document item will count as 1 image per item and duplex scanning will count as 2 images. Items may include but are not limited to the remittance envelope and contents that are scanned in accordance with client wholesale lockbox (WLBX) instructions. Per Image.
18519	WLBX Crrspnd/Batch Maintenance	Monthly maintenance fee for separate batching of correspondence (Crrspnd) for each wholesale lockbox (WLBX). Per Lockbox, Per Month.
18522	WLBX IMG Items Transmitted	Per Image (IMG) fee for the actual number of wholesale lockbox (WLBX) images that are transmitted to a client's specified destination. Images include but are not limited to payment items, documents and envelopes, if scanned. Simplex imaging will count as 1 image per item and duplex imaging will count as 2 images per item. Per Image.
18528	WLBX Image Archive 90 Days	Per Image fee for all items imaged and archived for 90 days. Simplex imaging will count as 1 image per item and duplex imaging will count as 2 images per item. Item is defined in accordance with client wholesale lockbox (WLBX) instructions. Per Image.



Service Code	Service Description	Definition
18530	WLBX Maintenance - Monthly	Per month fee for maintaining a wholesale lockbox (WLBX). Per Lockbox, Per Month.
18556	WLBX Rejected Items	Per item fee for handling items that were received through a wholesale lockbox (WLBX) and were rejected. Rejects include but are not limited to payment items that do not conform to client defined business rules or cannot be processed. Per Item.
18559	WLBX Program Setup Non-Complex	Per implementation fee for making a non-complex programming setup for a client's customized data transmission and/or development for data entry services for wholesale lockbox (WLBX). Per Implementation Occurrence.
18560	WLBX Program Setup Complex	Per implementation fee for making a complex programming setup for a client's customized data transmission and/or development for data entry services for wholesale lockbox (WLBX). Per Implementation Occurrence.
18582	Lockbox Deposits	Fee for processing and posting a deposit of items received in a Lockbox. Per Deposit.
18594	WLBX Non-Remit Mail/No Payment	Per item fee for handling mail with no payment (also known as a non-remi item) for a wholesale lockbox (WLBX). Item is defined in accordance with client wholesale lockbox instructions. Per Item.
18596	WLBX Data Capture Keystrokes	Per keystroke fee for keying/capturing client specified data for a wholesale lockbox (WLBX). Per Keystroke.
18604	WLBX P.O. Box Annual Rental	Annual wholesale lockbox (WLBX) Post Office (P.O.) box rental fee (assessed the month of implementation and each January thereafter). This fee is not applied at the sub-lockbox level. Per P.O. Box, Per Calendar Year.
18606	WLBX Cash Payment Process	Per envelope fee for receiving and processing cash payments for a wholesale lockbox (WLBX). Per Envelope.
18635	WLBX Image Transmission- File	Per transmission file fee for creating an image file to be sent to a wholesale lockbox (WLBX) client. Per File Created.
18709	WLBX Data Trans - Per File	Fee for transmitting (Trans) each file of wholesale lockbox (WLBX) data based on client instructions. Per File.
18710	WLBX Data Trans - Per Record	Fee for transmitting (Trans) each record of wholesale lockbox (WLBX) data via file transmission. Per Record.
18750	WLBX Standard Item	Per item fee for standard processing of a wholesale lockbox (WLBX) item. Item is defined in accordance with client wholesale lockbox instructions. Per Item.
36654	ZBA Master Account	Monthly per account fee for maintaining a Zero Balance Account (ZBA) Master Account. Per Month, Per Master Account.
36655	ZBA Sub Account	Monthly per account fee for maintaining a Zero Balance Account (ZBA) Subsidiary (Sub) Account. Per Month, Per Sub Account.
45319	Wire Implementation Per Acct	One-time fee for the implementation of each account set up on the wire transfer system. Per Implementation.
45343	Incoming Domestic Wire Transfr	Fee for receiving an incoming domestic wire transfer (Transfr) from a non-SunTrust account. Per Incoming Wire Transfer.
48379	ACH Addenda Records Orig	Fee for processing reference information in an Addenda Record associated with an ACH originated (Orig) transaction. Per Addenda Record.
48383	ACH Return Transaction	Fee for processing a returned ACH transaction. Per Transaction.
48384	ACH Notification Of Change	Fee for processing each ACH Notification of Change. Per Notification Of Change.
48387	ACH Service Implementation	Fee for the implementation service, including setup and testing, of a new ACH origination point (source) for any transmission to be sent by the client as a NACHA-formatted file. Per Setup.
48439	ACH Monthly Maintenance	Monthly maintenance fee for the capability to originate ACH payments via direct transmission or Treasury Manager upload (pass-through) on each account. Per Month, Per Account.
48447	ACH File Transmission	Fee for processing an ACH origination file sent via direct transmission. Per File.
48457	ACH PPD Debits Originated	Fee for a Prearranged Payment and Deposit (PPD) ACH debit transaction originated through direct transmission or Treasury Manager upload (pass-through) to debit a consumer account. Per Transaction.

Service Code	Service Description	Definition
48458	ACH PPD Credits Originated	Fee for a Prearranged Payment and Deposit (PPD) ACH credit transaction originated through direct transmission or Treasury Manager upload (pass-through) to credit a consumer account. Per Transaction.
48459	ACH Corp Debits Originated	Fee for an ACH debit (CCD, CTX) transaction originated through direct transmission or Treasury Manager upload (pass-through) to a corporate (Corp) account. Per Transaction.
48460	ACH Corp Credits Originated	Fee for an ACH credit (CCD, CTX) transaction originated through direct transmission or Treasury Manager upload (pass-through) to a corporate (Corp) account. Per Transaction.
48705	ACH Batch Or File Reversal	Fee for a client's request that subsequently results in the reversal of an ACH batch or file after it has been released for processing. Per Batch Or File.
54370	ACH Fraud Control Month Maint	Monthly maintenance (Maint) fee for each account with ACH Fraud Control (AFC) service which provides the capability to block or filter ACH transactions received. Per Month, Per Account.
54376	AFC Filter Setup/Chg By Client	Fee for the client to set up or change (Chg) each authorization (filter) for an account with ACH Fraud Control (AFC) through Online ACH Control (OAC). Per Setup Or Change Of An Authorization.
54378	ACH Fraud Control Set-Up	Fee for the set up of the ACH Fraud Control (AFC) service on each account. AFC provides the capability to block or filter ACH transactions received. Per Setup, Per Account.
63208	ARP Auto D/T To Bank/Tran	Per file fee for providing the bank with an automated (Auto) managed file data transmission (D/T) for an account enrolled in Account Reconciliation (ARP). The file transmitted (Tran) may include but is not limited to a paid no issues file and or a paid items file. Per File.
63217	ARP Auto D/T To Bank/Rcord	Per record (RCRD) fee for providing the bank with an automated (Auto) managed file data transmission (D/T) for an account enrolled in Account Reconciliation (ARP). The file transmitted may include but is not limited to a paid no issues file and or a paid items file. A record is where one line on the file equals one record. Per Record.
63450	Full Recon - Base Fee	Monthly base fee for the capability to provide full reconciliation (Recon) services. Per Month, Per Account.
63451	Full Recon - Item	Per item fee for providing full reconciliation (Recon) services. Per Item.
63470	Positive Pay	Monthly maintenance fee for the capability to provide Positive Pay check fraud prevention services. Per Account, Per Month.
63472	Positive Pay Mismatch Item	Per item fee for handling a check drawn on a Positive Pay ARP account that does not match the issue record as provided by the client. Mismatches include but are not limited to paid-no-issue records (PNIs) and encoding errors. Per Item.
63473	ARP Positive Pay Returned Chk	Fee for each Account Reconciliation (ARP) or Positive Pay check (Chk) returned. Per Returned Check.
63512	Manual Issue - Item Charge	Per item fee for manually inputting a single-item issue record. Per Item.
63528	Basic Positive Pay	Monthly fee for each account set up on Basic Positive Pay. Per Account, Per Month.
63532	Payee Name Verification Item	Per item fee for verifying the payee name listed on a check against the payee name listed on the ARP issue file. Per Check.
73250	TM Implementation Fee	Fee for the implementation of a new Treasury Manager (TM) client setup. Per New Client Setup.
73254	TM/OLC Maintenance Fee	Monthly fee for maintaining a Company ID for the capability to access or to utilize the Treasury Manager (TM) and or Online Courier (OLC) service. If Online Courier is added with different services (Prior Day, Current Day, Special Reports), and or different billing account/detail account combinations that are not set up on Treasury Manager, a fee will be assessed for both the Treasury Manager Company ID and the Online Courier Company ID, otherwise a single fee will be assessed. Per Company ID, Per Month.

Service Code	Service Description	Definition
73256	TM/OLC Prior Day Serv/Month	<p>Monthly fee for maintaining a Company ID for the capability to access or to utilize the prior day information reporting service (Serv) for Treasury Manager (TM) and or Online Courier (OLC).</p> <p>If prior day information reporting is also received via Online Courier and the billing account/detail account combination differs from those set up on Treasury Manager, a fee will be assessed for both the Treasury Manager Company ID and Online Courier Company ID; otherwise, a single fee will be assessed. Per Company ID, Per Month.</p>
73258	TM/OLC Prior Day/Account	<p>Fee for each account for prior day detail and summary information reporting for Treasury Manager (TM) and or Online Courier (OLC).</p> <p>If prior day information reporting is also received via Online Courier and the billing account and detail account combination differs from those set up on Treasury Manager, the per account fee will also be assessed for each account set up on Online Courier for prior day information reporting. Per Account.</p>
73260	TM/OLC Prior Day/Detail Item	<p>Fee for each prior day information reporting detail item loaded for each account in Treasury Manager (TM) and or Online Courier (OLC).</p> <p>If prior day information reporting is also received via Online Courier and the billing account and detail account combination differs from those set up on Treasury Manager, the per detail item fee will also be assessed for each item reported via Online Courier. Per Detail Item.</p>
73262	TM/OLC Current Day Serv/Month	<p>Monthly fee for maintaining a Company ID for the capability to access or to utilize the current day information reporting service (Serv) for Treasury Manager (TM) and or Online Courier (OLC).</p> <p>If current day information reporting is also received via Online Courier and the billing account and detail account combination differs from those set up on Treasury Manager, a fee will be assessed for both the Treasury Manager Company ID and Online Courier Company ID; otherwise, a single fee will be assessed. Per Company ID, Per Month.</p>
73264	TM/OLC Current Day/Account	<p>Fee for each account for current day detail and summary information reporting for Treasury Manager (TM) and or Online Courier (OLC).</p> <p>If current day information reporting is also received via Online Courier and the billing account and detail account combination differs from those set up on Treasury Manager, the per account fee will also be assessed for each account set up on Online Courier for current day information reporting. Per Account.</p>
73266	TM/OLC Current Day/Detail Item	<p>Fee for each current day information reporting detail item loaded for each account in Treasury Manager (TM) and or Online Courier (OLC).</p> <p>If current day information reporting is also received via Online Courier and the billing account and detail account combination differs from those set up on Treasury Manager, the per detail item fee will also be assessed for each item reported via Online Courier. Per Detail Item.</p>
73282	TM Online Stop Payment	<p>Fee for processing an electronic/online stop payment request submitted through Treasury Manager (TM). Fee is for each individual stop payment request whether for a single check or a range of checks. Per Stop Payment Request.</p>
73286	TM Account Transfer	<p>Fee per completed account transfer through Treasury Manager (TM). Per Completed Account Transfer.</p>
73290	TM Wire Transfer Service/Month	<p>Monthly fee for the capability to use wire transfer services that include but is not limited to initiating and or importing wire transactions through Treasury Manager (TM). The fee is assessed per Company ID. Per Company ID, Per Month.</p>
73294	TM Image Item Retrieval/Image	<p>The image retrieval fee for each click to view an image (item) within Treasury Manager (TM). To retrieve non-SunTrust items older than 18 months, a minimum of two clicks is required; the fee will be assessed upon the first click to view the image (which initiates image retrieval from an archive) and for the second click to view the image when available. Per Click.</p>



Service Code	Service Description	Definition
73310	OLC Implementation Fee	Fee for a new implementation setup to include initial training for Online Courier (OLC). Per OLC Company ID.
73456	OLC Wire Tran. Email Advice	Fee for providing the Online Courier (OLC) Wire Transfer (Tran) Advice via email. Per Wire Advice Sent.
73500	TM Int'l Non-Rep Wire Non USD	Fee for each foreign currency (non USD) international (Int'l) wire sent using a non-repetitive (Non-Rep) wire transfer template via Treasury Manager (TM). Per Wire Sent.
73501	TM Int'l Rep Wire Non USD	Fee for each foreign currency (non USD) international (Int'l) wire sent using a repetitive (Rep) wire transfer template via Treasury Manager (TM). Per Wire Sent.
73502	TM Int'l Non-Rep. Wire USD	Fee for each USD international (Int'l) wire sent using a non-repetitive (Non-Rep.) wire transfer template via Treasury Manager (TM). Per Wire Sent.
73503	TM Int'l Repetitive Wire USD	Fee for each USD international (Int'l) wire sent using a repetitive wire transfer template via Treasury Manager (TM). Per Wire Sent.
73504	TM Domestic Repetitive Wire	Fee for sending a domestic repetitive wire transfer initiated through Treasury Manager (TM). Fee is assessed when client uses a repetitive bank defined wire template (not built by the client). Per Wire Transfer.
73505	TM Domestic Non-Rep Wire	Fee for sending a domestic non-repetitive (Non-Rep) wire transfer initiated through Treasury Manager (TM). Per Wire Transfer.
78871	EDI Origination Per 1K Charact	Fee per 1,000 (1k) characters (Charact) of EDI formatted payment data originated from client and sent to ACH for processing and storing or for processing of a check printing file. Per 1,000 Characters.
78907	EDI Auto D/T To Suntrust/Trans	Fee for processing each automated (Auto) EDI electronic data transmission (D/T) transaction (Trans) file that is received by SunTrust. Per File.
78908	EDI Auto D/T To Suntrust/Rcord	Fee for processing each record (Rcord) included in the automated (Auto) EDI electronic data transmission(s) (D/T) that is received by SunTrust. Per Record.
78950	EDI 820 Orig Maintenance	Monthly fee, if there is originating (Orig) file volume, for maintaining account information in the EDI system for ASC x12 820 file. Per Month.

EXHIBIT E - SAMPLE AGENDA

Relationship Review Agenda

Date:

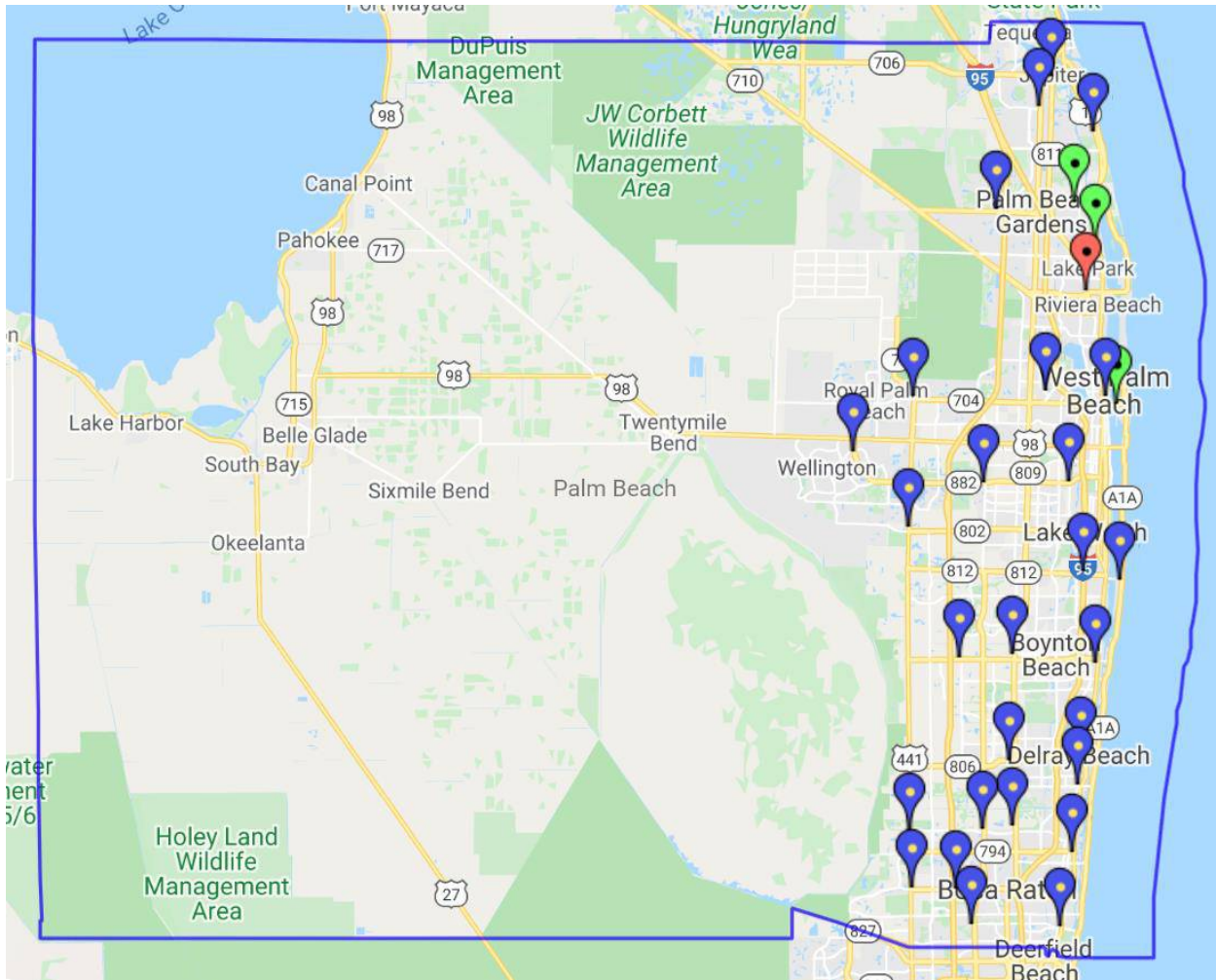
Time:

Location:

- I. Introductions
- II. Review of Market Conditions/Industry Trends
- III. Account Structure Review
- IV. Value Added Recommendations
- V. Questions & Answers

EXHIBIT F - BRANCH MAP

The map below illustrates 31 branches within Palm Beach County. The items in green are branches within 5 miles from the City of Riviera Beach office. Red is the address provided by the City.



Data as of 12/31/19

<https://www.zeemaps.com/map?group=3701197>



EXHIBIT G - BRANCH LOCATIONS IN PALM BEACH

Branch Address	City	State	Zip Code
2250 W WOOLBRIGHT RD	BOYNTON BEACH	FL	33426
101 E CAMINO REAL, SUITE 104	BOCA RATON	FL	33432
25 SE 3RD AVE	DELRAY BEACH	FL	33483
5200 W ATLANTIC AVE	DELRAY BEACH	FL	33484
6653 JOG RD	BOCA RATON	FL	33496
5092 CHAMPION BLVD	BOCA RATON	FL	33496
7800 GLADES RD	BOCA RATON	FL	33434
9885 W GLADES RD	BOCA RATON	FL	33434
4899 N FEDERAL HWY	BOCA RATON	FL	33431
140 E LINTON BLVD	DELRAY BEACH	FL	33483
315 S FEDERAL HWY	BOYNTON BEACH	FL	33435
7400 W CAMINO REAL, SUITE 100	BOCA RATON	FL	33433
9936 CLINT MOORE RD	BOCA RATON	FL	33496
9945 LAKE WORTH RD	LAKE WORTH	FL	33467
9909 HAGEN RANCH RD	BOYNTON BEACH	FL	33437
4302 S US HIGHWAY 1	JUPITER	FL	33477
12870 FOREST HILL BLVD	WEST PALM BEACH	FL	33414
9879 S MILITARY TRAIL	BOYNTON BEACH	FL	33436
6702 FOREST HILL BLVD	GREENACRES	FL	33413
540 VILLAGE BLVD	WEST PALM BEACH	FL	33409
667 US HIGHWAY 1	NORTH PALM BEACH	FL	33408
17350 ALTERNATE A1A	JUPITER	FL	33477
2570 PGA BLVD	PALM BEACH GARDENS	FL	33410
1870 FOREST HILL BLVD	WEST PALM BEACH	FL	33406
501 S FLAGLER DR	WEST PALM BEACH	FL	33401
440 ROYAL PALM WAY	PALM BEACH	FL	33480
280 S OCEAN BLVD	MANALAPAN	FL	33462
9951 OKEECHOBEE BLVD	WEST PALM BEACH	FL	33411
2545 MILITARY TRAIL	JUPITER	FL	33458
6289 PGA BLVD	PALM BEACH GARDENS	FL	33418
523 RIDGE RD	LANTANA	FL	33462

Data as of 12/31/19

EXHIBIT H - TRUIST AVAILABILITY SCHEDULE

OCD Tier 15

Description	RT Numbers	Mon through Fri			
		Float	Frac	Deadline	\$ Cut
0000 UST, Bonds & PMO	0000-0051, -0800, -9000	1	100%	2359	0
0110 Boston City	0110	1	100%	2359	0
0110 Boston RCPC	0112, 0113, 0114, 0115	1	100%	2359	0
0111 Windsor Locks RCPC	0111, 0116, 0117, 0118, 0119, 0211	1	100%	2359	0
0210 EROC City	0210, 0260, 0280, 8000-0002, -0006, -0010, -0011	1	100%	2359	0
0210 EROC Country	0215, 0216	1	100%	2359	0
0210 EROC RCPC	0212, 0214, 0219	1	100%	2359	0
0220 Utica City	0220, 8000-0008	1	100%	2359	0
0220 Utica RCPC	0213, 0223	1	100%	2359	0
0310 Philadelphia City	0310, 0360	1	100%	2359	0
0310 Philadelphia RCPC	0311, 0312, 0313, 0319	1	100%	2359	0
0410 Cleveland City	0410	1	100%	2359	0
0410 Cleveland RCPC	0412	1	100%	2359	0
0420 Cincinnati City	0420	1	100%	2359	0
0420 Cincinnati RCPC	0421, 0422, 0423	1	100%	2359	0
0430 Pittsburgh City	0430	1	100%	2359	0
0430 Pittsburgh RCPC	0432, 0433, 0434	1	100%	2359	0
0440 Columbus City	0440	1	100%	2359	0
0440 Columbus RCPC	0441, 0442	1	100%	2359	0
0510 Richmond City	0510	1	100%	2359	0
0510 Richmond RCPC	0514	1	100%	2359	0
0519 Charleston City	0519	1	100%	2359	0
0519 Charleston RCPC	0515	1	100%	2359	0
0520 Baltimore City	0520	1	100%	2359	0
0520 Baltimore RCPC	0521, 0522, 0540, 0550, 0560, 0570	1	100%	2359	0
0530 Charlotte City	0530	1	100%	2359	0
0530 Charlotte RCPC	0531	1	100%	2359	0
0539 Columbia City	0539	1	100%	2359	0
0539 Columbia RCPC	0532	1	100%	2359	0
0610 Atlanta City	0610	1	100%	2359	0
0610 Atlanta RCPC	0611, 0612, 0613	1	100%	2359	0
0610 SunTrust CDAS	0611-0079	1	100%	2359	0
0620 Birmingham City	0620	1	100%	2359	0
0620 Birmingham RCPC	0621, 0622	1	100%	2359	0
0630 Jacksonville City	0630	1	100%	2359	0
0630 Jacksonville RCPC	0631, 0632	1	100%	2359	0
0640 Nashville City	0640	1	100%	2359	0
0640 Nashville RCPC	0641, 0642	1	100%	2359	0
0650 New Orleans City	0650	1	100%	2359	0
0650 New Orleans RCPC	0651, 0652, 0653, 0654, 0655	1	100%	2359	0
0660 Miami City	0660	1	100%	2359	0
0660 Miami RCPC	0670	1	100%	2359	0
0710 Chicago City	0710	1	100%	2359	0
0710 Chicago/Peoria RCPC	0711, 0712, 0719	1	100%	2359	0
0720 Detroit City	0720	1	100%	2359	0
0720 Detroit RCPC	0724	1	100%	2359	0
0730 Des Moines City	0730	1	100%	2359	0
0730 Des Moines RCPC	0739	1	100%	2359	0
0740 Indianapolis City	0740	1	100%	2359	0
0740 Indianapolis RCPC	0749	1	100%	2359	0
0750 Milwaukee City	0750	1	100%	2359	0
0750 Milwaukee RCPC	0759	1	100%	2359	0

			Mon through Fri			
Description	RT Numbers	Float	Frac	Deadline	\$ Cut	
0810	St. Louis City	0810	1	100%	2359	0
0810	St. Louis RCPC	0812, 0815, 0819, 0865	1	100%	2359	0
0820	Little Rock City	0820	1	100%	2359	0
0820	Little Rock RCPC	0829	1	100%	2359	0
0830	Louisville City	0830	1	100%	2359	0
0830	Louisville RCPC	0813, 0839, 0863	1	100%	2359	0
0840	Memphis City	0840	1	100%	2359	0
0840	Memphis RCPC	0841, 0842, 0843	1	100%	2359	0
0910	Minneapolis City	0910, 0960	1	100%	2359	0
0910	Minneapolis Country	0911, 0912, 0913, 0914, 0915	1	100%	2359	0
0910	Minneapolis RCPC	0918, 0919	1	100%	2359	0
0920	Helena City	0920	1	100%	2359	0
0920	Helena RCPC	0921, 0929	1	100%	2359	0
1010	Kansas City City	1010	1	100%	2359	0
1010	Kansas City Country	1011, 1012, 1019	1	100%	2359	0
1020	Denver City	1020	1	100%	2359	0
1020	Denver Country	1021, 1022, 1023	1	100%	2359	0
1020	Denver RCPC	1070	1	100%	2359	0
1030	Oklahoma City City	1030	1	100%	2359	0
1030	Oklahoma City Country	1031	1	100%	2359	0
1030	Oklahoma City RCPC	1039	1	100%	2359	0
1040	Omaha City	1040	1	100%	2359	0
1040	Omaha Country	1041	1	100%	2359	0
1040	Omaha RCPC	1049	1	100%	2359	0
1110	Dallas City	1110	1	100%	2359	0
1110	Dallas Country	1113	1	100%	2359	0
1110	Dallas RCPC	1111, 1119	1	100%	2359	0
1120	El Paso City	1120	1	100%	2359	0
1120	El Paso RCPC	1122, 1123, 1163	1	100%	2359	0
1130	Houston City	1130	1	100%	2359	0
1130	Houston RCPC	1131	1	100%	2359	0
1140	San Antonio City	1140	1	100%	2359	0
1140	San Antonio RCPC	1149	1	100%	2359	0
1210	San Francisco City	1210, 8000-0001	1	100%	2359	0
1210	San Francisco Country	1214	1	100%	2359	0
1210	San Francisco RCPC	1211, 1212, 1213	1	100%	2359	0
1220	Los Angeles City	1220, 1223	1	100%	2359	0
1220	Los Angeles RCPC	1221, 1222, 1224	1	100%	2359	0
1230	Portland City	1230	1	100%	2359	0
1230	Portland RCPC	1231, 1232, 1233	1	100%	2359	0
1240	Salt Lake City City	1240, 8000-0005	1	100%	2359	0
1240	Salt Lake City RCPC	1241, 1242, 1243	1	100%	2359	0
1250	Seattle City	1250	1	100%	2359	0
1250	Seattle RCPC	1251, 1252	1	100%	2359	0
9999	Canadian Items	RT Format of #####-###	3	100%	2359	0

On-U.s Availability Schedule

TRUIST On-U.s Select List

Lead	Description	D_RT	Float/Dead/Cut
0312	On-U.s	0312-0471-0	0.00 / 2359 / \$0000
0312	On-U.s	0312-0595-5	0.00 / 2359 / \$0000
0312	On-U.s	2312-7122-6	0.00 / 2359 / \$0000
0313	On-U.s	0313-0199-8	0.00 / 2359 / \$0000
0313	On-U.s	0313-0376-3	0.00 / 2359 / \$0000
0313	On-U.s	0313-0602-9	0.00 / 2359 / \$0000
0313	On-U.s	0313-0765-9	0.00 / 2359 / \$0000
0313	On-U.s	0313-0878-4	0.00 / 2359 / \$0000
0313	On-U.s	0313-0881-0	0.00 / 2359 / \$0000
0313	On-U.s	0313-0912-3	0.00 / 2359 / \$0000
0313	On-U.s	0313-0944-0	0.00 / 2359 / \$0000
0313	On-U.s	0313-0955-0	0.00 / 2359 / \$0000
0313	On-U.s	0313-1041-3	0.00 / 2359 / \$0000
0313	On-U.s	0313-1051-0	0.00 / 2359 / \$0000
0313	On-U.s	0313-1091-8	0.00 / 2359 / \$0000
0313	On-U.s	0313-1890-7	0.00 / 2359 / \$0000
0313	On-U.s	0313-7601-7	0.00 / 2359 / \$0000
0313	On-U.s	2313-7179-9	0.00 / 2359 / \$0000
0313	On-U.s	2313-7218-3	0.00 / 2359 / \$0000
0313	On-U.s	2313-7243-9	0.00 / 2359 / \$0000
0313	On-U.s	2313-7496-1	0.00 / 2359 / \$0000
0319	On-U.s	0319-0439-5	0.00 / 2359 / \$0000
0319	On-U.s	0319-1443-7	0.00 / 2359 / \$0000
0319	On-U.s	0319-1893-8	0.00 / 2359 / \$0000
0319	On-U.s	2319-7156-8	0.00 / 2359 / \$0000
0421	On-U.s	0421-0211-5	0.00 / 2359 / \$0000
0421	On-U.s	0421-0225-4	0.00 / 2359 / \$0000
0421	On-U.s	0421-0226-7	0.00 / 2359 / \$0000
0421	On-U.s	0421-7448-6	0.00 / 2359 / \$0000
0421	On-U.s	2421-7024-8	0.00 / 2359 / \$0000
0510	On-U.s	0510-0002-0	0.00 / 2359 / \$0000
0510	On-U.s	0510-0032-1	0.00 / 2359 / \$0000
0514	On-U.s CDA	0514-0236-9	1.00 / 2359 / \$0000
0514	On-U.s	0514-0426-0	0.00 / 2359 / \$0000
0515	On-U.s	0515-0245-0	0.00 / 2359 / \$0000
0515	On-U.s	0515-0339-4	0.00 / 2359 / \$0000
0519	On-U.s CDA	0519-0232-2	1.00 / 2359 / \$0000
0520	On-U.s	2520-7030-9	0.00 / 2359 / \$0000
0530	On-U.s	0530-0393-1	0.00 / 2359 / \$0000
0531	On-U.s	0531-0046-5	0.00 / 2359 / \$0000
0531	On-U.s	0531-0112-1	0.00 / 2359 / \$0000
0531	On-U.s	0531-0129-9	0.00 / 2359 / \$0000
0531	On-U.s CDA	0531-0171-0	1.00 / 2359 / \$0000
0531	On-U.s CDA	0531-1051-0	1.00 / 2359 / \$0000
0531	On-U.s	0531-1163-2	0.00 / 2359 / \$0000
0531	On-U.s	2531-7164-7	0.00 / 2359 / \$0000
0532	On-U.s	0532-0160-7	0.00 / 2359 / \$0000
0532	On-U.s	0532-7407-4	0.00 / 2359 / \$0000
0539	On-U.s	0539-0150-9	0.00 / 2359 / \$0000

Lead	Description	D_RT	Float/Dead/Cut
0540	On-U's	0540-0154-7	0.00 / 2359 / \$0000
0550	On-U's	0550-0025-9	0.00 / 2359 / \$0000
0550	On-U's	0550-0270-7	0.00 / 2359 / \$0000
0550	On-U's	0550-0330-8	0.00 / 2359 / \$0000
0560	On-U's	0560-0531-8	0.00 / 2359 / \$0000
0570	On-U's	0570-0066-8	0.00 / 2359 / \$0000
0610	On-U's	0610-0010-4	0.00 / 2359 / \$0000
0611	On-U's CDA	0611-0079-0	1.00 / 2359 / \$0000
0611	On-U's	0611-1341-5	0.00 / 2359 / \$0000
0620	On-U's	0620-0131-9	0.00 / 2359 / \$0000
0621	On-U's	0621-0141-3	0.00 / 2359 / \$0000
0622	On-U's	0622-0398-4	0.00 / 2359 / \$0000
0631	On-U's	0631-0215-2	0.00 / 2359 / \$0000
0631	On-U's	0631-1322-2	0.00 / 2359 / \$0000
0631	On-U's	2631-8966-1	0.00 / 2359 / \$0000
0631	On-U's	2631-9138-7	0.00 / 2359 / \$0000
0640	On-U's	0640-0004-6	0.00 / 2359 / \$0000
0640	On-U's	0640-0339-9	0.00 / 2359 / \$0000
0642	On-U's	0642-0816-5	0.00 / 2359 / \$0000
0660	On-U's	0660-1037-7	0.00 / 2359 / \$0000
0670	On-U's	0670-0151-8	0.00 / 2359 / \$0000
0670	On-U's	0670-9213-2	0.00 / 2359 / \$0000
0670	On-U's	0670-0607-6	0.00 / 2359 / \$0000
0670	On-U's	2670-8376-3	0.00 / 2359 / \$0000
0670	On-U's	2670-8711-2	0.00 / 2359 / \$0000
0670	On-U's	2670-8974-1	0.00 / 2359 / \$0000
0830	On-U's	0830-0071-3	0.00 / 2359 / \$0000
0839	On-U's	0839-0068-0	0.00 / 2359 / \$0000
0839	On-U's	0839-7428-9	0.00 / 2359 / \$0000
0840	On-U's	0840-0001-3	0.00 / 2359 / \$0000
0840	On-U's	0840-0695-2	0.00 / 2359 / \$0000
0840	On-U's	0840-7432-4	0.00 / 2359 / \$0000
1110	On-U's	1110-1769-4	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.

POD Branch - Tier 5

			Mon through Fri			
Description	RT Numbers	Fit	Frac	Dead	\$ Cut	
0000 Select Federal Res & FHLB	See Select List	1	100%	2359	0	
0000 UST, Bonds & PMO	0000-0051, -0800, -9000	1	100%	2359	0	
0110 Boston City	0110	1	98%	2359	0	
0110 Boston RCPC	0112, 0113, 0114, 0115	1	98%	2359	0	
0111 Windsor Locks RCPC	0111, 0116, 0117, 0118, 0119, 0211	1	98%	2359	0	
0210 EROC City	0210, 0260, 0280, 8000-0002, -0006, -0010, -0011	1	98%	2359	0	
0210 EROC Country	0215, 0216	3	100%	2359	0	
0210 EROC RCPC	0212, 0214, 0219	1	98%	2359	0	
0220 Utica City	0220, 8000-0008	1	98%	2359	0	
0220 Utica RCPC	0213, 0223	1	98%	2359	0	
0310 Philadelphia City	0310, 0360	1	98%	2359	0	
0310 Philadelphia RCPC	0311, 0312, 0313, 0319	1	98%	2359	0	
0410 Cleveland City	0410	1	98%	2359	0	
0410 Cleveland RCPC	0412	1	98%	2359	0	
0420 Cincinnati City	0420	1	98%	2359	0	
0420 Cincinnati RCPC	0421, 0422, 0423	1	98%	2359	0	
0430 Pittsburgh City	0430	1	98%	2359	0	
0430 Pittsburgh RCPC	0432, 0433, 0434	1	98%	2359	0	
0440 Columbus City	0440	1	98%	2359	0	
0440 Columbus RCPC	0441, 0442	1	98%	2359	0	
0510 Richmond City	0510	0	100%	0600	0	
0510 Richmond RCPC	0514	1	100%	2359	0	
0519 Charleston City	0519	0	100%	0600	0	
0519 Charleston RCPC	0515	1	100%	2359	0	
0520 Baltimore City	0520	0	100%	0600	0	
0520 Baltimore RCPC	0521, 0522, 0540, 0550, 0560, 0570	1	100%	2359	0	
0530 Charlotte City	0530	0	100%	0600	0	
0530 Charlotte RCPC	0531	1	100%	2359	0	
0539 Columbia City	0539	0	100%	0600	0	
0539 Columbia RCPC	0532	1	100%	2359	0	
0610 Atlanta City	0610	0	100%	0600	0	
0610 Atlanta RCPC	0611, 0612, 0613	1	100%	2359	0	
0610 SunTrust CDAS	0611-0079	1	100%	2359	0	
0620 Birmingham City	0620	1	98%	2359	0	
0620 Birmingham RCPC	0621, 0622	1	98%	2359	0	
0630 Jacksonville City	0630	0	100%	0600	0	
0630 Jacksonville RCPC	0631, 0632	1	100%	2359	0	
0640 Nashville City	0640	0	100%	0600	0	
0640 Nashville RCPC	0641, 0642	1	100%	2359	0	
0650 New Orleans City	0650	1	98%	2359	0	
0650 New Orleans RCPC	0651, 0652, 0653, 0654, 0655	1	98%	2359	0	
0660 Miami City	0660	0	100%	0600	0	
0660 Miami RCPC	0670	1	100%	2359	0	
0710 Chicago City	0710	1	98%	2359	0	
0710 Chicago/Peoria RCPC	0711, 0712, 0719	1	98%	2359	0	
0720 Detroit City	0720	1	98%	2359	0	
0720 Detroit RCPC	0724	1	98%	2359	0	
0730 Des Moines City	0730	1	98%	2359	0	
0730 Des Moines RCPC	0739	1	98%	2359	0	
0740 Indianapolis City	0740	1	98%	2359	0	
0740 Indianapolis RCPC	0749	1	98%	2359	0	
0750 Milwaukee City	0750	1	98%	2359	0	
0750 Milwaukee RCPC	0759	1	98%	2359	0	
0810 St. Louis City	0810	1	98%	2359	0	
0810 St. Louis RCPC	0812, 0815, 0819, 0865	1	98%	2359	0	

			Mon through Fri			
	Description	RT Numbers	Fit		Description	RT Numbers
0820	Little Rock City	0820	1	98%	2359	0
0820	Little Rock RCPC	0829	1	98%	2359	0
0830	Louisville City	0830	1	98%	2359	0
0830	Louisville RCPC	0813, 0839, 0863	1	98%	2359	0
0840	Memphis City	0840	0	100%	0600	0
0840	Memphis RCPC	0841, 0842, 0843	1	100%	2359	0
0910	Minneapolis City	0910, 0960	1	98%	2359	0
0910	Minneapolis Country	0911, 0912, 0913, 0914, 0915	2	100%	2359	0
0910	Minneapolis RCPC	0918, 0919	1	98%	2359	0
0920	Helena City	0920	1	98%	2359	0
0920	Helena RCPC	0921, 0929	1	98%	2359	0
1010	Kansas City City	1010	1	98%	2359	0
1010	Kansas City Country	1011, 1012, 1019	2	100%	2359	0
1020	Denver City	1020	1	98%	2359	0
1020	Denver Country	1021, 1022, 1023	2	100%	2359	0
1020	Denver RCPC	1070	1	98%	2359	0
1030	Oklahoma City City	1030	1	98%	2359	0
1030	Oklahoma City Country	1031	2	100%	2359	0
1030	Oklahoma City RCPC	1039	2	100%	2359	0
1040	Omaha City	1040	1	98%	2359	0
1040	Omaha Country	1041	2	100%	2359	0
1040	Omaha RCPC	1049	1	98%	2359	0
1110	Dallas City	1110	1	98%	2359	0
1110	Dallas Country	1113	2	100%	2359	0
1110	Dallas RCPC	1111, 1119	1	98%	2359	0
1120	El Paso City	1120	1	98%	2359	0
1120	El Paso RCPC	1122, 1123, 1163	1	98%	2359	0
1130	Houston City	1130	1	98%	2359	0
1130	Houston RCPC	1131	1	98%	2359	0
1140	San Antonio City	1140	1	98%	2359	0
1140	San Antonio RCPC	1149	1	98%	2359	0
1210	San Francisco City	1210, 8000-0001	1	98%	2359	0
1210	San Francisco Country	1214	3	100%	2359	0
1210	San Francisco RCPC	1211, 1212, 1213	1	98%	2359	0
1220	Los Angeles City	1220, 1223	1	98%	2359	0
1220	Los Angeles RCPC	1221, 1222, 1224	1	98%	2359	0
1230	Portland City	1230	1	98%	2359	0
1230	Portland RCPC	1231, 1232, 1233	1	98%	2359	0
1240	Salt Lake City City	1240, 8000-0005	1	98%	2359	0
1240	Salt Lake City RCPC	1241, 1242, 1243	1	98%	2359	0
1250	Seattle City	1250	1	98%	2359	0
1250	Seattle RCPC	1251, 1252	1	98%	2359	0
9999	Canadian Items	RT Format of #####-###	3	100%	2359	0

Tier 5 Select Lists

Zone	Type	D_RT
0000	Select Federal Res & FHLB	0110-0001
0000	Select Federal Res & FHLB	0110-0053
0000	Select Federal Res & FHLB	0111-0048
0000	Select Federal Res & FHLB	0112-0048
0000	Select Federal Res & FHLB	0210-0120
0000	Select Federal Res & FHLB	0212-0400
0000	Select Federal Res & FHLB	0212-0639
0000	Select Federal Res & FHLB	0213-0500
0000	Select Federal Res & FHLB	0214-0950
0000	Select Federal Res & FHLB	0220-0026
0000	Select Federal Res & FHLB	0260-0973
0000	Select Federal Res & FHLB	0310-0004
0000	Select Federal Res & FHLB	0410-0001
0000	Select Federal Res & FHLB	0410-0291
0000	Select Federal Res & FHLB	0420-0043
0000	Select Federal Res & FHLB	0420-0091
0000	Select Federal Res & FHLB	0430-0030
0000	Select Federal Res & FHLB	0430-0143
0000	Select Federal Res & FHLB	0440-0050
0000	Select Federal Res & FHLB	0510-0003
0000	Select Federal Res & FHLB	0519-0002
0000	Select Federal Res & FHLB	0520-0027
0000	Select Federal Res & FHLB	0530-0020
0000	Select Federal Res & FHLB	0539-0008
0000	Select Federal Res & FHLB	0620-0019
0000	Select Federal Res & FHLB	0630-0019
0000	Select Federal Res & FHLB	0640-0010
0000	Select Federal Res & FHLB	0640-0091
0000	Select Federal Res & FHLB	0650-0021
0000	Select Federal Res & FHLB	0654-0348
0000	Select Federal Res & FHLB	0660-0010
0000	Select Federal Res & FHLB	0710-0030
0000	Select Federal Res & FHLB	0710-0450
0000	Select Federal Res & FHLB	0720-0029
0000	Select Federal Res & FHLB	0724-1338
0000	Select Federal Res & FHLB	0730-0033
0000	Select Federal Res & FHLB	0730-0091
0000	Select Federal Res & FHLB	0740-0020
0000	Select Federal Res & FHLB	0740-0101
0000	Select Federal Res & FHLB	0750-0012

Zone	Type	D_RT
0000	Select Federal Res & FHLB	0810-0004
0000	Select Federal Res & FHLB	0810-0091
0000	Select Federal Res & FHLB	0820-0013
0000	Select Federal Res & FHLB	0820-0125
0000	Select Federal Res & FHLB	0830-0059
0000	Select Federal Res & FHLB	0840-0003
0000	Select Federal Res & FHLB	0910-0008
0000	Select Federal Res & FHLB	0910-0091
0000	Select Federal Res & FHLB	0920-0026
0000	Select Federal Res & FHLB	1010-0004
0000	Select Federal Res & FHLB	1010-0091
0000	Select Federal Res & FHLB	1011-0194
0000	Select Federal Res & FHLB	1020-0019
0000	Select Federal Res & FHLB	1020-0603
0000	Select Federal Res & FHLB	1030-0024
0000	Select Federal Res & FHLB	1030-0362
0000	Select Federal Res & FHLB	1040-0012
0000	Select Federal Res & FHLB	1040-0019
0000	Select Federal Res & FHLB	1110-0003
0000	Select Federal Res & FHLB	1110-1083
0000	Select Federal Res & FHLB	1119-1083
0000	Select Federal Res & FHLB	1120-0001
0000	Select Federal Res & FHLB	1130-0004
0000	Select Federal Res & FHLB	1130-1750
0000	Select Federal Res & FHLB	1140-0072
0000	Select Federal Res & FHLB	1210-0037
0000	Select Federal Res & FHLB	1210-0070
0000	Select Federal Res & FHLB	1211-3994
0000	Select Federal Res & FHLB	1220-0016
0000	Select Federal Res & FHLB	1222-4014
0000	Select Federal Res & FHLB	1230-0001
0000	Select Federal Res & FHLB	1240-0031
0000	Select Federal Res & FHLB	1250-0001
0000	Select Federal Res & FHLB	1250-0050

TRUIST On-Us Select List

Lead	Description	D_RT	Float/Dead/Cut
0312	On-Us	0312-0471-0	0.00 / 2359 / \$0000
0312	On-Us	0312-0595-5	0.00 / 2359 / \$0000
0312	On-Us	2312-7122-6	0.00 / 2359 / \$0000
0313	On-Us	0313-0199-8	0.00 / 2359 / \$0000
0313	On-Us	0313-0376-3	0.00 / 2359 / \$0000
0313	On-Us	0313-0602-9	0.00 / 2359 / \$0000
0313	On-Us	0313-0765-9	0.00 / 2359 / \$0000
0313	On-Us	0313-0878-4	0.00 / 2359 / \$0000
0313	On-Us	0313-0881-0	0.00 / 2359 / \$0000
0313	On-Us	0313-0912-3	0.00 / 2359 / \$0000
0313	On-Us	0313-0944-0	0.00 / 2359 / \$0000
0313	On-Us	0313-0955-0	0.00 / 2359 / \$0000
0313	On-Us	0313-1041-3	0.00 / 2359 / \$0000
0313	On-Us	0313-1051-0	0.00 / 2359 / \$0000
0313	On-Us	0313-1091-8	0.00 / 2359 / \$0000
0313	On-Us	0313-1890-7	0.00 / 2359 / \$0000
0313	On-Us	0313-7601-7	0.00 / 2359 / \$0000
0313	On-Us	2313-7179-9	0.00 / 2359 / \$0000
0313	On-Us	2313-7218-3	0.00 / 2359 / \$0000
0313	On-Us	2313-7243-9	0.00 / 2359 / \$0000
0313	On-Us	2313-7496-1	0.00 / 2359 / \$0000
0319	On-Us	0319-0439-5	0.00 / 2359 / \$0000
0319	On-Us	0319-1443-7	0.00 / 2359 / \$0000
0319	On-Us	0319-1893-8	0.00 / 2359 / \$0000
0319	On-Us	2319-7156-8	0.00 / 2359 / \$0000
0421	On-Us	0421-0211-5	0.00 / 2359 / \$0000
0421	On-Us	0421-0225-4	0.00 / 2359 / \$0000
0421	On-Us	0421-0226-7	0.00 / 2359 / \$0000
0421	On-Us	0421-7448-6	0.00 / 2359 / \$0000
0421	On-Us	2421-7024-8	0.00 / 2359 / \$0000
0510	On-Us	0510-0002-0	0.00 / 2359 / \$0000
0510	On-Us	0510-0032-1	0.00 / 2359 / \$0000
0514	On-Us CDA	0514-0236-9	1.00 / 2359 / \$0000
0514	On-Us	0514-0426-0	0.00 / 2359 / \$0000
0515	On-Us	0515-0245-0	0.00 / 2359 / \$0000
0515	On-Us	0515-0339-4	0.00 / 2359 / \$0000
0519	On-Us CDA	0519-0232-2	1.00 / 2359 / \$0000
0520	On-Us	2520-7030-9	0.00 / 2359 / \$0000
0530	On-Us	0530-0393-1	0.00 / 2359 / \$0000
0531	On-Us	0531-0046-5	0.00 / 2359 / \$0000
0531	On-Us	0531-0112-1	0.00 / 2359 / \$0000
0531	On-Us	0531-0129-9	0.00 / 2359 / \$0000
0531	On-Us CDA	0531-0171-0	1.00 / 2359 / \$0000
0531	On-Us CDA	0531-1051-0	1.00 / 2359 / \$0000
0531	On-Us	0531-1163-2	0.00 / 2359 / \$0000
0531	On-Us	2531-7164-7	0.00 / 2359 / \$0000
0532	On-Us	0532-0160-7	0.00 / 2359 / \$0000
0532	On-Us	0532-7407-4	0.00 / 2359 / \$0000
0539	On-Us	0539-0150-9	0.00 / 2359 / \$0000
0540	On-Us	0540-0154-7	0.00 / 2359 / \$0000
0550	On-Us	0550-0025-9	0.00 / 2359 / \$0000
0550	On-Us	0550-0270-7	0.00 / 2359 / \$0000
Lead	Description	D_RT	Float/Dead/Cut

0550	On-U's	0550-0330-8	0.00 / 2359 / \$0000
0560	On-U's	0560-0531-8	0.00 / 2359 / \$0000
0570	On-U's	0570-0066-8	0.00 / 2359 / \$0000
0610	On-U's	0610-0010-4	0.00 / 2359 / \$0000
0611	On-U's CDA	0611-0079-0	1.00 / 2359 / \$0000
0611	On-U's	0611-1341-5	0.00 / 2359 / \$0000
0620	On-U's	0620-0131-9	0.00 / 2359 / \$0000
0621	On-U's	0621-0141-3	0.00 / 2359 / \$0000
0622	On-U's	0622-0398-4	0.00 / 2359 / \$0000
0631	On-U's	0631-0215-2	0.00 / 2359 / \$0000
0631	On-U's	0631-1322-2	0.00 / 2359 / \$0000
0631	On-U's	2631-8966-1	0.00 / 2359 / \$0000
0631	On-U's	2631-9138-7	0.00 / 2359 / \$0000
0640	On-U's	0640-0004-6	0.00 / 2359 / \$0000
0640	On-U's	0640-0339-9	0.00 / 2359 / \$0000
0642	On-U's	0642-0816-5	0.00 / 2359 / \$0000
0660	On-U's	0660-1037-7	0.00 / 2359 / \$0000
0670	On-U's	0670-0151-8	0.00 / 2359 / \$0000
0670	On-U's	0670-9213-2	0.00 / 2359 / \$0000
0670	On-U's	0670-0607-6	0.00 / 2359 / \$0000
0670	On-U's	2670-8376-3	0.00 / 2359 / \$0000
0670	On-U's	2670-8711-2	0.00 / 2359 / \$0000
0670	On-U's	2670-8974-1	0.00 / 2359 / \$0000
0830	On-U's	0830-0071-3	0.00 / 2359 / \$0000
0839	On-U's	0839-0068-0	0.00 / 2359 / \$0000
0839	On-U's	0839-7428-9	0.00 / 2359 / \$0000
0840	On-U's	0840-0001-3	0.00 / 2359 / \$0000
0840	On-U's	0840-0695-2	0.00 / 2359 / \$0000
0840	On-U's	0840-7432-4	0.00 / 2359 / \$0000
1110	On-U's	1110-1769-4	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.

Orlando - Tier 7

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%	2359	2,500	1	98%	2359	0
0110 Boston RCPC	0112, 0113, 0114, 0115	2	100%	2359	0	1	98%	2359	0
0110 Select RCPC &/or Country	See Select List	1	92%	2200	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%	2200	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	2	92%	2359	0	1	98%	2359	0
0210 EROC City	0210, 0260, 0280, 8000-0002, -0006, -0010, -0011	1	92%	2359	2,500	1	98%	2359	0
0210 EROC Country	0215, 0216	2	100%	2359	0	2	100%	2359	0
0210 EROC RCPC	0212, 0214, 0219	1	92%	2200	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%	2200	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%	2359	2,500	1	98%	2359	0
0220 Utica RCPC	0213, 0223	2	100%	2359	0	1	98%	2359	0
0310 Philadelphia City	0310, 0360	1	92%	2359	2,500	1	98%	2359	0
0310 Philadelphia RCPC	0311, 0312, 0313, 0319	1	92%	2200	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%	2359	2,500	1	98%	2359	0
0410 Cleveland RCPC	0412	2	100%	2359	0	1	98%	2359	0
0410 Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	0
0410 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0420 Cincinnati City	0420	1	92%	2359	2,500	1	98%	2359	0
0420 Cincinnati RCPC	0421, 0422, 0423	2	100%	2359	0	1	98%	2359	0
0420 Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	0
0420 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0430 Pittsburgh City	0430	1	92%	2359	2,500	1	98%	2359	0
0430 Pittsburgh RCPC	0432, 0433, 0434	2	100%	2359	0	1	98%	2359	0
0430 Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	0
0430 Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
0440 Columbus City	0440	1	92%	2359	2,500	1	98%	2359	0
0440 Columbus RCPC	0441, 0442	2	100%	2359	0	1	98%	2359	0
0440 Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
0510 Richmond RCPC	0514	2	100%	2359	0	1	98%	2359	0
0510 Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
0519 Charleston RCPC	0515	2	100%	2359	0	1	98%	2359	0
0519 Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	0
0520 Baltimore City	0520	1	92%	2359	2,500	1	98%	2359	0
0520 Baltimore RCPC	0521, 0522, 0540, 0550, 0560, 0570	2	100%	2359	0	1	98%	2359	0
0520 Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	0
0530 Charlotte City	0530	1	92%	2359	2,500	1	98%	2359	0
0530 Charlotte RCPC	0531	1	92%	2200	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	2,500	1	98%	2359	0
0539 Columbia RCPC	0532	1	92%	2200	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	2,500	1	98%	2359	0
0610 Atlanta RCPC	0611, 0612, 0613	1	92%	2359	2,500	1	98%	2359	0
0610 SunTrust CDAS	0611-0079	0	100%	0600	0	0	100%	0600	0

			Mon through Thur				Friday			
Description		RT Numbers	Flt	Frac	Dead	\$ Cut	Flt	Frac	Dead	\$ Cut
0620	Birmingham City	0620	1	92%	2359	2,500	1	98%	2359	0
0620	Birmingham RCPC	0621, 0622	1	92%	2200	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
0640	Nashville City	0640	1	92%	2359	2,500	1	98%	2359	0
0640	Nashville RCPC	0641, 0642	2	100%	2359	0	1	98%	2359	0
0640	Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	0
0650	New Orleans City	0650	1	92%	2359	2,500	1	98%	2359	0
0650	New Orleans RCPC	0651, 0652, 0653, 0654, 0655	1	92%	2200	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%	2359	2,500	1	98%	2359	0
0710	Chicago/Peoria RCPC	0711, 0712, 0719	2	100%	2359	0	1	98%	2359	0
0710	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
0720	Detroit RCPC	0724	2	100%	2359	0	1	98%	2359	0
0720	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
0730	Des Moines RCPC	0739	2	100%	2359	0	1	98%	2359	0
0730	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
0740	Indianapolis RCPC	0749	2	100%	2359	0	1	98%	2359	0
0740	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
0750	Milwaukee RCPC	0759	2	100%	2359	0	1	98%	2359	0
0750	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2200	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%	2359	2,500	1	98%	2359	0
0810	St. Louis RCPC	0812, 0815, 0819, 0865	2	100%	2359	0	1	98%	2359	0
0820	Little Rock City	0820	1	92%	2359	2,500	1	98%	2359	0
0820	Little Rock RCPC	0829	2	100%	2359	0	1	98%	2359	0
0820	Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	0
0830	Louisville City	0830	1	92%	2359	2,500	1	98%	2359	0
0830	Louisville RCPC	0813, 0839, 0863	2	100%	2359	0	1	98%	2359	0
0830	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
0840	Memphis RCPC	0841, 0842, 0843	2	100%	2359	0	1	98%	2359	0
0840	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
0910	Minneapolis Country	0911, 0912, 0913, 0914, 0915	2	100%	2359	0	2	98%	2359	0
0910	Minneapolis RCPC	0918, 0919	2	100%	2359	0	1	98%	2359	0
0910	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
0920	Helena RCPC	0921, 0929	2	100%	2359	0	1	98%	2359	0
0920	Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	0



			Mon through Thur				Friday			
Description		RT Numbers	Flt	Frac	Dead	\$ Cut	Flt	Frac	Dead	\$ Cut
0920	Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1010	Kansas City City	1010	1	92%	2359	2,500	1	98%	2359	0
1010	Kansas City Country	1011, 1012, 1019	2	100%	2359	0	2	100%	2359	0
1010	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
1020	Denver Country	1021, 1022, 1023	2	100%	2359	0	2	100%	2359	0
1020	Denver RCPC	1070	2	100%	2359	0	1	98%	2359	0
1020	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
1030	Oklahoma City Country	1031	2	100%	2359	0	2	100%	2359	0
1030	Oklahoma City RCPC	1039	2	100%	2359	0	1	98%	2359	0
1030	Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	0
1040	Omaha City	1040	1	92%	2359	2,500	1	98%	2359	0
1040	Omaha Country	1041	2	100%	2359	0	2	100%	2359	0
1040	Omaha RCPC	1049	2	100%	2359	0	1	98%	2359	0
1040	Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	0
1040	Select RCPC &/or Country	See Select List	1	92%	2359	2,500	1	98%	2359	0
1110	Dallas City	1110	1	92%	2359	2,500	1	98%	2359	0
1110	Dallas Country	1113	2	100%	2359	0	2	100%	2359	0
1110	Dallas RCPC	1111, 1119	2	100%	2359	0	1	98%	2359	0
1110	Select Clearinghouse	See Select List	0	92%	0600	2,500	0	98%	0600	0
1110	Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	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%	2359	2,500	1	98%	2359	0
1120	El Paso RCPC	1122, 1123, 1163	2	100%	2359	0	1	98%	2359	0
1120	Select RCPC &/or Country	See Select List	1	92%	2200	2,500	1	98%	2359	0
1130	Houston City	1130	1	92%	2359	2,500	1	98%	2359	0
1130	Houston RCPC	1131	2	100%	2359	0	1	98%	2359	0
1130	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
1140	San Antonio RCPC	1149	2	100%	2359	0	1	98%	2359	0
1140	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
1210	San Francisco Country	1214	2	100%	2359	0	2	100%	2359	0
1210	San Francisco RCPC	1211, 1212, 1213	2	100%	2359	0	1	98%	2359	0
1210	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
1220	Los Angeles RCPC	1221, 1222, 1224	2	100%	2359	0	1	98%	2359	0
1220	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
1230	Portland RCPC	1231, 1232, 1233	2	100%	2359	0	1	98%	2359	0
1230	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
1240	Salt Lake City RCPC	1241, 1242, 1243	2	100%	2359	0	1	98%	2359	0
1240	Select RCPC &/or Country	See Select List	1	92%	2200	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%	2359	2,500	1	98%	2359	0
1250	Seattle RCPC	1251, 1252	2	100%	2359	0	1	98%	2359	0
1250	Select RCPC &/or Country	See Select List	1	92%	2200	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

Orlando - Tier 7 Select Lists

Zone	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
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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
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0000	Select Federal Res & FHLB	0820-0013	1.00 / 2359 / \$0000
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0000	Select Federal Res & FHLB	1010-0004	1.00 / 2359 / \$0000
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0000	Select Federal Res & FHLB	1040-0012	1.00 / 2359 / \$0000
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0000	Select Federal Res & FHLB	1119-1083	1.00 / 2359 / \$0000
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0220	Select RCPC &/or Country	2223-8231	1.92 / 2200 / \$2500
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0420	Select RCPC &/or Country	0421-0014	1.92 / 2200 / \$2500
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0420	Select RCPC &/or Country	0421-0482	1.92 / 2200 / \$2500
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0420	Select RCPC &/or Country	0422-0091	1.92 / 2200 / \$2500
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0440	Select RCPC &/or Country	0441-0130	1.92 / 2200 / \$2500
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0510	Select RCPC &/or Country	0514-0050	1.92 / 2200 / \$2500
0510	Select RCPC &/or Country	0514-0886	1.92 / 2200 / \$2500
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0510	Select RCPC &/or Country	2514-8161	1.92 / 2200 / \$2500
0510	Select RCPC &/or Country	2514-8162	1.92 / 2200 / \$2500
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0520	Select RCPC &/or Country	0550-0138	1.92 / 2200 / \$2500
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0530	Select RCPC &/or Country	0531-0798	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

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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
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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
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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
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
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0640	Select RCPC &/or Country	0641-0307	1.92 / 2200 / \$2500
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0650	Select RCPC &/or Country	0654-0013	1.92 / 2359 / \$2500
0650	Select RCPC &/or Country	0654-0015	1.92 / 2359 / \$2500
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0660	Select Clearinghouse	0670-0770	0.00 / 0300 / \$0000
0660	Select Clearinghouse	0670-0864	0.00 / 0300 / \$0000
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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
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0720	Select RCPC &/or Country	0724-0070	1.92 / 2200 / \$2500
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0730	Select RCPC &/or Country	2739-7509	1.92 / 2200 / \$2500
0730	Select RCPC &/or Country	2739-7618	1.92 / 2200 / \$2500
0740	Select RCPC &/or Country	0749-0859	1.92 / 2359 / \$2500
0740	Select RCPC &/or Country	0749-0027	1.92 / 2200 / \$2500
0740	Select RCPC &/or Country	0749-0035	1.92 / 2200 / \$2500
0740	Select RCPC &/or Country	0749-0065	1.92 / 2200 / \$2500
0740	Select RCPC &/or Country	0749-0100	1.92 / 2200 / \$2500
0740	Select RCPC &/or Country	0749-0553	1.92 / 2200 / \$2500



0740	Select RCPC &/or Country	2749-7288	1.92 / 2200 / \$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 / 2200 / \$2500
0750	Select RCPC &/or Country	0759-0659	1.92 / 2200 / \$2500
0750	Select RCPC &/or Country	0759-0724	1.92 / 2200 / \$2500
0750	Select RCPC &/or Country	0759-7213	1.92 / 2200 / \$2500
0750	Select RCPC &/or Country	2759-7113	1.92 / 2200 / \$2500
0750	Select RCPC &/or Country	2759-7182	1.92 / 2200 / \$2500
0750	Select RCPC &/or Country	2759-7185	1.92 / 2200 / \$2500
0750	Select RCPC &/or Country	2759-7665	1.92 / 2200 / \$2500
0750	Select RCPC &/or Country	2759-7777	1.92 / 2200 / \$2500
0750	Select RCPC &/or Country	2759-7873	1.92 / 2200 / \$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 / 2200 / \$2500
0810	Select RCPC &/or Country	0815-0652	1.92 / 2200 / \$2500
0810	Select RCPC &/or Country	0815-0973	1.92 / 2200 / \$2500
0810	Select RCPC &/or Country	0815-1776	1.92 / 2200 / \$2500
0810	Select RCPC &/or Country	0815-1852	1.92 / 2200 / \$2500
0810	Select RCPC &/or Country	0815-7440	1.92 / 2200 / \$2500
0810	Select RCPC &/or Country	0819-0559	1.92 / 2200 / \$2500
0810	Select RCPC &/or Country	2865-7333	1.92 / 2200 / \$2500
0810	Select RCPC &/or Country	2865-8280	1.92 / 2200 / \$2500
0820	Select RCPC &/or Country	0829-0098	1.92 / 2200 / \$2500
0820	Select RCPC &/or Country	0829-0321	1.92 / 2200 / \$2500
0820	Select RCPC &/or Country	0829-0405	1.92 / 2200 / \$2500
0820	Select RCPC &/or Country	0829-0700	1.92 / 2200 / \$2500
0830	Select RCPC &/or Country	0863-0001	1.92 / 2359 / \$2500
0830	Select RCPC &/or Country	0839-0068	1.92 / 2200 / \$2500
0840	Select RCPC &/or Country	0842-0127	1.92 / 2359 / \$2500
0840	Select RCPC &/or Country	0842-0162	1.92 / 2200 / \$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 / 2200 / \$2500
0910	Select RCPC &/or Country	0919-0063	1.92 / 2200 / \$2500
0910	Select RCPC &/or Country	0919-0137	1.92 / 2200 / \$2500
0910	Select RCPC &/or Country	0919-1446	1.92 / 2200 / \$2500
0920	Select RCPC &/or Country	0929-0516	1.92 / 2359 / \$2500
0920	Select RCPC &/or Country	0921-0285	1.92 / 2200 / \$2500
0920	Select RCPC &/or Country	0929-0133	1.92 / 2200 / \$2500
0920	Select RCPC &/or Country	0929-0165	1.92 / 2200 / \$2500
0920	Select RCPC &/or Country	2929-7082	1.92 / 2200 / \$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	1011-0115	1.92 / 2200 / \$2500
1010	Select RCPC &/or Country	1011-0176	1.92 / 2200 / \$2500
1010	Select RCPC &/or Country	1011-0231	1.92 / 2200 / \$2500
1010	Select RCPC &/or Country	1011-0456	1.92 / 2200 / \$2500
1010	Select RCPC &/or Country	3011-7100	1.92 / 2200 / \$2500
1010	Select RCPC &/or Country	3011-7128	1.92 / 2200 / \$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	1022-0124	1.92 / 2200 / \$2500
1020	Select RCPC &/or Country	1070-0032	1.92 / 2200 / \$2500
1030	Select RCPC &/or Country	1031-0221	1.92 / 2200 / \$2500

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1030	Select RCPC &/or Country	1031-0345	1.92 / 2200 / \$2500
1030	Select RCPC &/or Country	1031-1125	1.92 / 2200 / \$2500
1030	Select RCPC &/or Country	3031-7377	1.92 / 2200 / \$2500
1040	Select RCPC &/or Country	1049-0004	1.92 / 2359 / \$2500
1040	Select RCPC &/or Country	1049-0032	1.92 / 2200 / \$2500
1110	Select Clearinghouse	1119-9377	0.92 / 0600 / \$2500
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 / 2200 / \$2500
1110	Select RCPC &/or Country	3119-9051	1.92 / 2200 / \$2500
1120	Select RCPC &/or Country	3122-7001	1.92 / 2200 / \$2500
1120	Select RCPC &/or Country	3122-7037	1.92 / 2200 / \$2500
1120	Select RCPC &/or Country	3122-7618	1.92 / 2200 / \$2500
1120	Select RCPC &/or Country	3122-7647	1.92 / 2200 / \$2500
1120	Select RCPC &/or Country	3163-8639	1.92 / 2200 / \$2500
1120	Select RCPC &/or Country	3163-8680	1.92 / 2200 / \$2500
1120	Select RCPC &/or Country	3163-8683	1.92 / 2200 / \$2500
1130	Select RCPC &/or Country	1131-9372	1.92 / 2359 / \$2500
1130	Select RCPC &/or Country	1131-0913	1.92 / 2200 / \$2500
1130	Select RCPC &/or Country	3131-7778	1.92 / 2200 / \$2500
1130	Select RCPC &/or Country	3131-8336	1.92 / 2200 / \$2500
1130	Select RCPC &/or Country	3131-8551	1.92 / 2200 / \$2500
1130	Select RCPC &/or Country	3131-8757	1.92 / 2200 / \$2500
1130	Select RCPC &/or Country	3131-8764	1.92 / 2200 / \$2500
1130	Select RCPC &/or Country	3131-8939	1.92 / 2200 / \$2500
1140	Select RCPC &/or Country	1149-2322	1.92 / 2359 / \$2500
1140	Select RCPC &/or Country	1149-1161	1.92 / 2200 / \$2500
1140	Select RCPC &/or Country	1149-2052	1.92 / 2200 / \$2500
1140	Select RCPC &/or Country	1149-2401	1.92 / 2200 / \$2500
1140	Select RCPC &/or Country	1149-2411	1.92 / 2200 / \$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 / 2200 / \$2500
1210	Select RCPC &/or Country	1211-4266	1.92 / 2200 / \$2500
1210	Select RCPC &/or Country	3211-7083	1.92 / 2200 / \$2500
1210	Select RCPC &/or Country	3211-8037	1.92 / 2200 / \$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 / 2200 / \$2500
1220	Select RCPC &/or Country	1222-0347	1.92 / 2200 / \$2500
1220	Select RCPC &/or Country	1222-3842	1.92 / 2200 / \$2500
1220	Select RCPC &/or Country	1222-3857	1.92 / 2200 / \$2500
1220	Select RCPC &/or Country	1222-4086	1.92 / 2200 / \$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 / 2200 / \$2500
1230	Select RCPC &/or Country	1232-0687	1.92 / 2200 / \$2500
1230	Select RCPC &/or Country	1233-0843	1.92 / 2200 / \$2500
1240	Select RCPC &/or Country	1243-0300	1.92 / 2359 / \$2500
1240	Select RCPC &/or Country	1243-0074	1.92 / 2200 / \$2500
1250	Select RCPC &/or Country	1252-0094	1.92 / 2359 / \$2500
1250	Select RCPC &/or Country	1251-0817	1.92 / 2200 / \$2500
1250	Select RCPC &/or Country	1251-0819	1.92 / 2200 / \$2500
1250	Select RCPC &/or Country	1251-0844	1.92 / 2200 / \$2500
1250	Select RCPC &/or Country	1251-0845	1.92 / 2200 / \$2500
1250	Select RCPC &/or Country	3251-7063	1.92 / 2200 / \$2500

Truist On-Us Select List

Lead	Description	D_RT	Float/Dead/Cut
0312	On-Us	0312-0471-0	0.00 / 2359 / \$0000
0312	On-Us	0312-0595-5	0.00 / 2359 / \$0000
0312	On-Us	2312-7122-6	0.00 / 2359 / \$0000
0313	On-Us	0313-0199-8	0.00 / 2359 / \$0000
0313	On-Us	0313-0376-3	0.00 / 2359 / \$0000
0313	On-Us	0313-0602-9	0.00 / 2359 / \$0000
0313	On-Us	0313-0765-9	0.00 / 2359 / \$0000
0313	On-Us	0313-0878-4	0.00 / 2359 / \$0000
0313	On-Us	0313-0881-0	0.00 / 2359 / \$0000
0313	On-Us	0313-0912-3	0.00 / 2359 / \$0000
0313	On-Us	0313-0944-0	0.00 / 2359 / \$0000
0313	On-Us	0313-0955-0	0.00 / 2359 / \$0000
0313	On-Us	0313-1041-3	0.00 / 2359 / \$0000
0313	On-Us	0313-1051-0	0.00 / 2359 / \$0000
0313	On-Us	0313-1091-8	0.00 / 2359 / \$0000
0313	On-Us	0313-1890-7	0.00 / 2359 / \$0000
0313	On-Us	0313-7601-7	0.00 / 2359 / \$0000
0313	On-Us	2313-7179-9	0.00 / 2359 / \$0000
0313	On-Us	2313-7218-3	0.00 / 2359 / \$0000
0313	On-Us	2313-7243-9	0.00 / 2359 / \$0000
0313	On-Us	2313-7496-1	0.00 / 2359 / \$0000
0319	On-Us	0319-0439-5	0.00 / 2359 / \$0000
0319	On-Us	0319-1443-7	0.00 / 2359 / \$0000
0319	On-Us	0319-1893-8	0.00 / 2359 / \$0000
0319	On-Us	2319-7156-8	0.00 / 2359 / \$0000
0421	On-Us	0421-0211-5	0.00 / 2359 / \$0000
0421	On-Us	0421-0225-4	0.00 / 2359 / \$0000
0421	On-Us	0421-0226-7	0.00 / 2359 / \$0000
0421	On-Us	0421-7448-6	0.00 / 2359 / \$0000
0421	On-Us	2421-7024-8	0.00 / 2359 / \$0000
0510	On-Us	0510-0002-0	0.00 / 2359 / \$0000
0510	On-Us	0510-0032-1	0.00 / 2359 / \$0000
0514	On-Us CDA	0514-0236-9	1.00 / 2359 / \$0000
0514	On-Us	0514-0426-0	0.00 / 2359 / \$0000
0515	On-Us	0515-0245-0	0.00 / 2359 / \$0000
0515	On-Us	0515-0339-4	0.00 / 2359 / \$0000
0519	On-Us CDA	0519-0232-2	1.00 / 2359 / \$0000
0520	On-Us	2520-7030-9	0.00 / 2359 / \$0000
0530	On-Us	0530-0393-1	0.00 / 2359 / \$0000
0531	On-Us	0531-0046-5	0.00 / 2359 / \$0000
0531	On-Us	0531-0112-1	0.00 / 2359 / \$0000
0531	On-Us	0531-0129-9	0.00 / 2359 / \$0000
0531	On-Us CDA	0531-0171-0	1.00 / 2359 / \$0000
0531	On-Us CDA	0531-1051-0	1.00 / 2359 / \$0000
0531	On-Us	0531-1163-2	0.00 / 2359 / \$0000
0531	On-Us	2531-7164-7	0.00 / 2359 / \$0000
0532	On-Us	0532-0160-7	0.00 / 2359 / \$0000
0532	On-Us	0532-7407-4	0.00 / 2359 / \$0000
0539	On-Us	0539-0150-9	0.00 / 2359 / \$0000
0540	On-Us	0540-0154-7	0.00 / 2359 / \$0000
0550	On-Us	0550-0025-9	0.00 / 2359 / \$0000
0550	On-Us	0550-0270-7	0.00 / 2359 / \$0000
0550	On-Us	0550-0330-8	0.00 / 2359 / \$0000

0560	On-Us	0560-0531-8	0.00 / 2359 / \$0000
0570	On-Us	0570-0066-8	0.00 / 2359 / \$0000
0610	On-Us	0610-0010-4	0.00 / 2359 / \$0000
0611	On-Us CDA	0611-0079-0	1.00 / 2359 / \$0000
0611	On-Us	0611-1341-5	0.00 / 2359 / \$0000
0620	On-Us	0620-0131-9	0.00 / 2359 / \$0000
0621	On-Us	0621-0141-3	0.00 / 2359 / \$0000
0622	On-Us	0622-0398-4	0.00 / 2359 / \$0000
0631	On-Us	0631-0215-2	0.00 / 2359 / \$0000
0631	On-Us	0631-1322-2	0.00 / 2359 / \$0000
0631	On-Us	2631-8966-1	0.00 / 2359 / \$0000
0631	On-Us	2631-9138-7	0.00 / 2359 / \$0000
0640	On-Us	0640-0004-6	0.00 / 2359 / \$0000
0640	On-Us	0640-0339-9	0.00 / 2359 / \$0000
0642	On-Us	0642-0816-5	0.00 / 2359 / \$0000
0660	On-Us	0660-1037-7	0.00 / 2359 / \$0000
0670	On-Us	0670-0151-8	0.00 / 2359 / \$0000
0670	On-Us	0670-9213-2	0.00 / 2359 / \$0000
0670	On-Us	0670-0607-6	0.00 / 2359 / \$0000
0670	On-Us	2670-8376-3	0.00 / 2359 / \$0000
0670	On-Us	2670-8711-2	0.00 / 2359 / \$0000
0670	On-Us	2670-8974-1	0.00 / 2359 / \$0000
0830	On-Us	0830-0071-3	0.00 / 2359 / \$0000
0839	On-Us	0839-0068-0	0.00 / 2359 / \$0000
0839	On-Us	0839-7428-9	0.00 / 2359 / \$0000
0840	On-Us	0840-0001-3	0.00 / 2359 / \$0000
0840	On-Us	0840-0695-2	0.00 / 2359 / \$0000
0840	On-Us	0840-7432-4	0.00 / 2359 / \$0000
1110	On-Us	1110-1769-4	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 I - SUNVIEW TREASURY MANAGER SAMPLE REPORTS

Multi-Day Statement Report


The Multi-Day Statement Report provides prior day summary and detail information in a “bank statement” format that includes the Opening Ledger of the first day of the month and a closing ledger from the previous business day for all accounts. All of the detail transactions are grouped together and listed in ascending date order. This report can be customized by selecting specific accounts and date ranges, and the detail transactions can also be sorted by date, amount, transaction type, or reference number.

Multi-Day Statement Report Description

This report includes the requested dates for the report and the generated date.

The following information appears for each entry:

- Company Name
- Account Number
- Account Summary
 - Opening Ledger Amount
 - Total Debits
 - Total Credits
 - Closing Ledger Amount
- Credit Transaction Type (and date)
 - Amount
 - Bank Reference
 - Customer Reference
 - Notes



Multi-Day Statement - ACME CORPORATION LLC
 Requested Dates: 07/01/2019 00:00 thru 07/11/2019 23:59
 Generated on: 07/12/2019 11:13

Company: ACME CORPORATION LLC
 Account: 888812345678 - ABC Company LLC


Account Summary

Opening Ledger (as of 07/01/2019)	\$17,230,901.25
Total Debits	\$880,400.00
Total Credits	\$179,900.00
Closing Ledger (as of 07/11/2019)	\$17,330,401.25

Credit Transaction	Amount	Bank Reference	Customer Reference	Notes
07/01/2019 - Lodging Deposit	\$5,910.00	LC28889123456789	12345	
07/11/2019 - ACH Credit Received	\$7,340.00	XYZ INTL	PEL0123456789	PAYEE 210888100000 TYPE: CDD SENDER: XYZ INTL SENDER ID: 888812345678 DESCRIPTION: ACH00101 PAYEE: ACME CORPORATION LLC
07/02/2019 - Lodging Deposit	\$15,110.00	LC28889123456789	7890	
07/02/2019 - Lodging Deposit	\$48,171.24	LC28889123456789	7890	
07/02/2019 - ACH Credit Received	\$2,470.00	ACH0000123456789	078888888	PAYEE 210888100000 TYPE: CDD SENDER: XYZ ADVERTISING SENDER ID: XYZ001 DESCRIPTION: DEPOSIT PAYEE: ACME FAMILY

Multi-Day Statement Page 1 of 10 07/2019-11/13

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Prior Day Combination Report

The Prior Day Combination Report provides summary and detail information in the same report for the prior day. This report can be customized by selecting specific accounts and ranges by date, amount, and/or reference numbers. Users can indicate whether the reference text is to be included and select specific BAI codes.

Prior Day Combination Report Description

Each entry on the report includes a Ledger Date, Account Number, Account Name, and a Bank ID.

The following information appears for each entry:

- Description
 - Average Closing Available Balance 12
 - Average Closing Available Balance 3
 - Average Closing Available Balance MTD
 - Closing Ledger Balance
 - Collected Balance
 - Opening Available Balance
 - Opening Ledger Balance
 - Total ACH Credits
 - Total ACH Debits
 - Total ACH Return Items
 - Total ATM Debits
 - Total ATM Transfer Credits
 - Total Automatic Transfer Credits
 - Total Automatic Transfer Debits
 - Total Cash Center Credits
 - Total Cash Center Debits
 - Total Check & Other Deposits
 - Total Checks Paid
 - Total Credit Adjustment
 - Total Credit Reversals
 - Total Credits
 - Total Credits Except Zba Transfers
 - Total Currency and Cash Deposited
 - Total Debit Adjustments
 - Total Debit Reversals
 - Total Debits
 - Total Deposited Items Returned
 - Total FRB Credits
 - Total FRB Debits
 - Total Incoming Money Transfers
 - Total Interest Credits
 - Total Interest Debits
 - Total Loan Deposits
 - Total Loan Payments
 - Total Lockbox Adjustment Debits
 - Total Lockbox Deposits
 - Total Miscellaneous Credits
 - Total Miscellaneous Debits
 - Total Non Zba Debit
 - Total One Day Float
 - Total Outgoing Money Transfers
 - Total RTP Credits
- Items
- Amount

Report Run Date: 01/12/2018 11:37

Prior Day Combination Report - ACME CORPORATION LLC

Ledger Date: 01/12/2018	Account: 801438 - ACP - 5040 - CORPORATION LLC	Bank ID: 08400008
Description	Amount	Amount
Average Closing Available Balance 12	20,838.00	
Average Closing Available Balance 3	214,258.00	
Average Closing Available Balance MTD	202.24	
Closing Ledger Balance	1,802,740.28	
Collected Balance	488.28	
Opening Available Balance	1,587,857.28	
Opening Ledger Balance	1,228,287.00	
Total ACH Credits	1,600,884.27	
Total ACH Debits	3,480,737.11	
Total ACH Return Items	0.00	
Total ATM Transfer Credits	0.00	
Total ATM Transfer Debits	0.00	
Total Automatic Transfer Credits	0.00	
Total Automatic Transfer Debits	0.00	
Total Cash Center Credits	214,258.00	
Total Cash Center Debits	0.00	
Total Check & Other Deposits	470,883.01	
Total Checks Paid	0.00	
Total Credit Adjustment	0.00	
Total Credit Reversals	0.00	
Total Credits	3,281,825.28	
Total Debits	3,480,737.11	
Total Deposited Items Returned	0.00	
Total FRB Credits	0.00	
Total FRB Debits	0.00	
Total Incoming Money Transfers	0.00	
Total Interest Credits	0.00	
Total Interest Debits	0.00	
Total Loan Deposits	0.00	
Total Loan Payments	0.00	
Total Lockbox Adjustment Debits	0.00	
Total Lockbox Deposits	0.00	
Total Miscellaneous Credits	0.00	
Total Miscellaneous Debits	0.00	
Total Non Zba Debit	0.00	
Total One Day Float	0.00	
Total Outgoing Money Transfers	0.00	
Total RTP Credits	0.00	
Total Credits	3,281,825.28	
Total Debits	3,480,737.11	

Prior Day Detail Report

The Prior Day Detail Report provides prior day detail transaction information for all accounts. This report can be customized by selecting specific accounts and ranges by date, amount, and/or reference numbers. Specific BAI codes can also be selected.

Prior Day Detail Report Description

Each entry on the report includes a Ledger Date, Account Number, Account Name, and a Bank ID.

The following information appears for each entry:

Credits

- Description
 - ACH Credit Received
 - PAR#
 - Type
 - Sender
 - Sender ID
 - Description
 - Payee
- Bank Reference
- Customer Reference
- Distributed Funds
- Amount (USD)

Report Run Date: 03/13/2021 12:00

Prior Day Detail Report - ACME CORPORATION LLC

Account #	Account # (Old)	APP	NAME	ACCOUNT TYPE	Bank ID	Amount (USD)
ACME001	ACME001	APP	ACME CORPORATION LLC	001	001	200.00
ACH Credit Received						
DATE	TIME	AMOUNT	DESCRIPTION	PAR#	SENDER	SENDER ID
03/12/21	10:00	200.00	ACH CREDIT		ACME BANK	123456789
ACH Credit Received						
DATE	TIME	AMOUNT	DESCRIPTION	PAR#	SENDER	SENDER ID
03/12/21	15:00	150.00	ACH CREDIT		ACME BANK	987654321
ACH Credit Received						
DATE	TIME	AMOUNT	DESCRIPTION	PAR#	SENDER	SENDER ID
03/12/21	08:00	50.00	ACH CREDIT		ACME BANK	112233445

Prior Day Summary Report

The Prior Day Summary Report provides a summary of data for all accounts from the prior day. This report can be customized by selecting specific accounts and ranges by date. Prior Day Summary Report Description

Prior Day Summary Report Description

Each entry on the report includes a Ledger Date, Account Number, Account Name, and a Bank ID.

The following information appears for each entry:

Credits

- Description
 - ACH Credit Received
 - PAR#
 - Type
 - Sender
 - Sender ID
 - Description
 - Payee
- Bank Reference
- Customer Reference
- Distributed Funds
- Amount (USD)

Report Run Date: 03/12/21 12:00

Prior Day Summary Report - ACME CORPORATION LLC

Account #	Account # (Old)	APP	NAME	ACCOUNT TYPE	Bank ID	Amount (USD)
ACME001	ACME001	APP	ACME CORPORATION LLC	001	001	200.00
Average Closing Available Balance (C)						
						200.00
Average Closing Available Balance (S)						
						200.00
Average Closing Available Balance (M2)						
						200.00
Opening Ledger Balance						
						1,000,000.00
Closing Balance						
						600.00
Opening Available Balance						
						1,000,000.00
Opening Ledger Balance						
						1,200,000.00
Total ACH Credits						
						1,000,000.00
Total ACH Debits						
						0.00
Total ATM Debits						
						0.00
Total ATM Transfer Credits						
						0.00
Total Automatic Transfer Credits						
						0.00
Total Automatic Transfer Debits						
						0.00

Wire Confirmation Summary Report

The Wire Confirmation Summary Report provides a summary of confirmations for all inbound and outbound wire debit and credit transactions.

Wire Confirmation Summary Report Description

The Wire Confirmation Summary Report displays the following information:

Wire Transfer Debits including:

- MTS Sequence Number
- Value Date
- Payment Amount
- Wire Service Reference
- Recipient Name
- Recipient Bank Name
- Recipient Account
- Sender Reference

Wire Transfer Credit including:

- MTS Sequence Number
- Value Date
- Payment Amount
- Payment Type
- Wire Service Reference Number
- Ordering Customer
- Sending Bank/Contra Account
- Sender Reference

Report Run Date: 07/12/2019 13:37

Wire Confirmation Summary - ACME CORPORATION LLC

Wire Transfer Debits			
MTS Sequence Number	Value Date	Payment Amount	Payment Type
Wire Service Reference	Recipient Name	Recipient Bank Name	Recipient Account
Sender Reference			
9976309-USD- LCEC DEPOSITORY			
999912406719	07/12/2019	2,500,000.00 USD	FED
IMAD: 999912406719 Ref: 201999900001234	NR2222-FL2024-5182	JPMORGAN CHASE BANK, NA	4206674
9976309			
99991242147-USD- LCEC DEPOSITORY		Payment Total:	2,500,000.00
# of Items: 1		Grand Total Debits:	2,500,000.00
Wire Transfer Credits			
MTS Sequence Number	Value Date	Payment Amount	Payment Type
Wire Service Reference	Ordering Customer	Sending Bank/Contra Account	Sender Reference
# of Items:		Grand Total Credits:	
0		0.00	
End Of Report			
No Data for Accounts 999912406719,9976309			

Wire Confirmation Detail Report

The Wire Confirmation Detail Report provides the confirmations for all inbound and outbound wire debit and credit transactions, including all transaction details.

Wire Confirmation Detail Report Description

Each entry on the report includes the Account Number and Account Name.

- Debit/Credit
- Amount
- MTS Sequence Number
- Payment Type

Each transaction also includes:

- Value Date
- Send Date
- Wire Service Reference (IMAD)
- Sender Reference
- Credit Account Number
- Reference for Recipient
- Ordering Customer ID
- Ordering Customer Name
- Ordering Customer Address
- Ordering Bank ID
- Ordering Bank Name
- Ordering Bank Address
- Sending Bank ID
- Sending Bank Name
- Sending Bank Address
- Sending Bank Reference
- Recipient ID
- Recipient Name

Report Run Date: 07/12/2019 12:30

Wire Confirmation Detail - ACME CORPORATION LLC

Debit/Credit	Amount	MTS Sequence #	Payment Type
Debit	1,100.00 USD	999912124037	FED
Value Date: 07/12/2019			
Send Date: 07/12/2019			
Wire Service Reference: IMAD: 9702A/800084002307/211827000 PHL 108110432AD			
Sender Reference: 999912406719			
Credit Account: 999912406719-ACME CORPORATION			
Reference for Recipient: SWP OF 1807-12			
Ordering Customer ID: 91234567890123456789			
Ordering Customer Name: ACME CORPORATION LLC			
Ordering Customer Address 1: 5411 E 1st St			
Ordering Customer Address 2: NEW YORK, NY			
Ordering Bank ID: ABCBANK			
Ordering Bank Name: ABC BANK			
Ordering Bank Address 1: 1234567890123456789			
Ordering Bank Address 2: FLOOR 8			
Ordering Bank Address 3: WASHINGTON, DC			
Sending Bank ID: 123456789			
Sending Bank Name: ABC BANK, NA			
Sending Bank Address 1: 9876543210987654321			
Sending Bank Address 2: 02845182AC			
Recipient ID: 001123456			
Recipient Name: JOHN DOE			
999912406719-ACME CORPORATION LLC			
Debit/Credit	Amount	MTS Sequence #	Payment Type
Debit	579,520.00 USD	999912123437	FED
Value Date: 07/12/2019			
Send Date: 07/12/2019			
Wire Service Reference: IMAD: 0712AC08P0300001/10120120P103 PHL 08P0320038			
Sender Reference: 999912406719			
Credit Account: 999912406719-ACME CORPORATION			
Reference for Recipient: 123456789			

Controlled Disbursement Summary Report

The Controlled Disbursement Summary Report provides a current day summary of controlled disbursement debits that are reported for select accounts. This report can be customized by selecting specific accounts and dates by ranges or specific dates.

Controlled Disbursement Summary Report Description

Each entry on the report includes a Ledger Date, Account Number, Account Name, and a Bank ID.

The following information appears for each entry:

- Description
 - Net Funding Required
 - Total CDA - Presentments Debits
 - Total Controlled Disbursing Debits
 - Total Controlled Disbursing Debits - Final
- Items
- Amount (USD)

Report Run Date: 07/11/2019 15:35

Controlled Disbursement Summary Report – ACME CORPORATION LLC

Ledger Date: 07/11/2019 Account: 9875308 - ODA - 'BUSINESS WORKS' Bank ID: 081000104

Description	Bank(s)	Amount (USD)
Net Funding Required		0.00
Total CDA - 1st Presentments Debits		0.00
Total CDA - 2nd Presentments Debits		0.00
Total Controlled Disbursing Debits	0	0.00
Total Controlled Disbursing Debits-Final		0.00

Ledger Date: 07/11/2019 Account: 9898912743078 - ODA - 'Business Services Inc' Bank ID: 081000104

Description	Bank(s)	Amount (USD)
Net Funding Required		0.00
Total CDA - 1st Presentments Debits		0.00
Total CDA - 2nd Presentments Debits		0.00
Total Controlled Disbursing Debits	0	0.00
Total Controlled Disbursing Debits-Final		0.00

Ledger Date: 07/11/2019 Account: 9899998765432 - ODA - 'SUCCESS PLANET LLC' Bank ID: 081000104

Description	Bank(s)	Amount (USD)
Net Funding Required		0.00
Total CDA - 1st Presentments Debits		0.00
Total CDA - 2nd Presentments Debits		0.00
Total Controlled Disbursing Debits	0	0.00
Total Controlled Disbursing Debits-Final		0.00

Controlled Disbursement Detail

The Controlled Disbursement Detail Report provides a current day, detail listing of Controlled Disbursement Debits reported for all accounts. This report can be customized by selecting specific accounts and ranges by date, amount, and/or reference numbers.

Controlled Disbursement Detail Report Description

Each entry on the report includes a Ledger Date, Account Number, Account Name, and a Bank ID.

The following information appears for each entry:

Debits

- Description
- Bank Reference
- Customer Reference
- Amount (USD)

Report Run Date: 09/20/2019 15:58

Controlled Disbursement Detail Report: 9-20-2019 - ACME Inc

Ledger Date: 09/18/2019 Account: 9899999123456 - ARP - 'ACME of Mars Inc (Milly Way)' Bank ID: 081000104

Description	Bank Reference	Customer Reference	Amount (USD)
Controlled Disbursing Debit	74077483	101256	16.00
Controlled Disbursing Debit	74071948	101241	178.05
Controlled Disbursing Debit	77000254	101269	250.00
Controlled Disbursing Debit	74044953	101262	263.12
Controlled Disbursing Debit	74001718	101303	493.12
Controlled Disbursing Debit	74093582	101309	941.43
Controlled Disbursing Debit	74093583	101310	2,823.26
Controlled Disbursing Debit	75000007	101304	3,306.00
Controlled Disbursing Debit	77001260	101307	6,412.18
Debits Total, \$ Bank(s)			16,483.16

Current Day Combination Report

The Current Day Combination Report provides both current day summary and transaction detail information on the same report for all accounts. This report can be customized by selecting specific accounts and ranges by date, amount, and/or reference numbers. Specific BAI codes can also be selected.

Current Day Combination Report Description

Each entry on the report includes a Ledger Date, Account Number, Account Name, and a Bank ID.

The following information appears for each entry:

- Description
 - Closing Ledger Balance
 - Current Available Balance
 - Current Ledger Balance
 - Net Funding Required
 - Opening Available Balance
 - Pending Available Balance
 - Total ACH Credits
 - Total ACH Debits
 - Total CDA Presentments Debits
 - Total Commercial Deposits
 - Total Controlled Disbursing Debits
 - Total Sweep Investment Credits
 - Total Sweep Investment debits
 - Total Zero Day Float
- Items
- Amount (USD)

Report Run Date: 07/11/2019 16:03

Current Day Combination Report - ACME CORPORATION LLC

Ledger Date: 07/11/2019	Account: 86666607500 - OGA - NOW TO BE A SUCCESSOR	Bank ID: 081000104	Item(s)	Amount (USD)
Closing Ledger Balance				8,820,477.75
Current Available Balance				0
Current Available Balance (Credits Suppressed)				8,820,477.75
Current Ledger Balance				8,820,477.75
Net Funding Required				0.00
Opening Available Balance				8,820,477.75
Pending Available Balance				8,820,477.75
Total ACH Credits				0.00
Total ACH Debits				0.00
Total CDA - 1st Presentments Debits				0.00
Total CDA - 2nd Presentments Debits				0.00
Total Commercial Deposits				0.00
Total Commercial Deposits 0-Day Float				0.00
Total Commercial Deposits 1-Day Float				0.00
Total Commercial Deposits 2+ Day Float				0.00
Total Controlled Disbursing Debits				0
Total Controlled Disbursing Debits-Final				0.00
Total Sweep Investment Credits				0.00
Total Sweep Investment Debits				0.00
Total Zero Day Float				0.00

Current Day Detail Report

The Current Day Detail Report provides detail information for all accounts for the current day. This report can be customized by selecting specific accounts and ranges by date, amount, and/or reference numbers. Specific BAI codes can also be selected.

Current Day Detail Report Description

Each entry on the report includes a Ledger Date, Account Number, Account Name, and a Bank ID.

The following information appears for each entry:

Credits

- Description
 - ACH Credit Received
 - Type
 - Sender
 - Description
 - Payee
- Bank Reference
- Customer Reference
- Distributed Funds
- Amount (USD)

Report Run Date: 07/11/2019 08:58

Current Day Detail Report - ACME CORPORATION LLC

Ledger Date: 07/11/2019	Account: 867300 - OGA - ACME CORPORATION LLC	Bank ID: 081000104	Description	Bank Reference	Customer Reference	0-Day	1-Day	2+Day	Amount (USD)
ACH Credit Received						1018212345678	ENTREPRENEUR LLC		185.82
TYPE: PPD									
SENDER: WOOD ONE									
DESCRIPTION: MONEY ORDER									
PAYEE: #1087 HOTEL NEWPORT									
ACH Credit Received						019182867654321			738.43
TYPE: OGD									
SENDER: FUSARANT S&P									
DESCRIPTION: COMP TEL									
PAYEE: BUSINESS INTEREST									
ACH Credit Received						019183081081051	DP12345678		2,439.50
TYPE: OGD									
SENDER: MORTG WIRE									
DESCRIPTION: DEPOSIT									
PAYEE: MORTG WIRE LLC									
PMT DATA: CDPF SUPERSEDER OF 7/11/19 2124									
ACH Credit Received						019182123123123	200002021		448,008.33
TYPE: CTR									
SENDER: MARKETORG SERVICE									
DESCRIPTION: SET BALANCE									
PAYEE: SUNTRUST BANK									
PMT DATA: ZAA*10*						*10*	*11*18181818	*11*EY08AT	
*10*11111111									
ACH Credit Received Total: 4 Item(s)						0.00	0.00	0.00	432,634.88
Sweep Investment Credit						000000000			37,447,000.00
Sweep Investment Credit Total: 1 Item(s)						0.00	0.00	0.00	37,447,000.00
Credits Total: 3 Item(s)						0.00	0.00	0.00	37,879,634.88


Current Day Summary Report

The Current Day Summary Report provides summarized information for all accounts for the current day. All detail transaction information is suppressed from this report. This report can be customized by selecting specific accounts and/or range of dates.

Current Day Summary Report Description																																																																
<p>Each entry on the report includes a Ledger Date, Account Number, Account Name, and a Bank ID.</p> <p>The following information appears for each entry:</p> <p>Credits</p> <ul style="list-style-type: none"> • Description <ul style="list-style-type: none"> - Closing Ledger Balance - Current Available Balance - Current Ledger Balance - Net Funding Required - Opening Available Balance - Pending Available Balance - Total ACH Credits - Total ACH Debits - Total CDA - Presentment Debits - Total Commercial Deposits - Total Controlled Disbursing Debits - Total Sweep Investment Credits - Total Sweep Investment Debits - Total Zero Day Float • Items • Amount (USD) 	<div style="text-align: right; font-size: small;">Report Run Date: 07/12/2019 09:17</div> <p>Current Day Summary Report - ACME CORPORATION LLC</p> <p>Ledger Date: 07/12/2019 Account: 8875308 - CDA - ACME CORPORATION LLC Bank ID: 981000194</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Bank(s)</th> <th>Amount (USD)</th> </tr> </thead> <tbody> <tr><td>Closing Ledger Balance</td><td></td><td>8,828,477.75</td></tr> <tr><td>Current Available Balance</td><td>0</td><td>8,828,477.75</td></tr> <tr><td>Current Available Balance (Credits Suppressed)</td><td></td><td>8,828,477.75</td></tr> <tr><td>Current Ledger Balance</td><td></td><td>8,828,477.75</td></tr> <tr><td>Net Funding Required</td><td></td><td>0.00</td></tr> <tr><td>Opening Available Balance</td><td></td><td>8,828,477.75</td></tr> <tr><td>Pending Available Balance</td><td></td><td>8,828,477.75</td></tr> <tr><td>Total ACH Credits</td><td></td><td>0.00</td></tr> <tr><td>Total ACH Debits</td><td></td><td>0.00</td></tr> <tr><td>Total CDA - 1st Presentments Debits</td><td></td><td>0.00</td></tr> <tr><td>Total CDA - 2nd Presentments Debits</td><td></td><td>0.00</td></tr> <tr><td>Total Commercial Deposits</td><td></td><td>0.00</td></tr> <tr><td>Total Commercial Deposits 0-Day Float</td><td></td><td>0.00</td></tr> <tr><td>Total Commercial Deposits 1-Day Float</td><td></td><td>0.00</td></tr> <tr><td>Total Commercial Deposits 2+Day Float</td><td></td><td>0.00</td></tr> <tr><td>Total Controlled Disbursing Debits</td><td>0</td><td>0.00</td></tr> <tr><td>Total Controlled Disbursing Debits-Final</td><td></td><td>0.00</td></tr> <tr><td>Total Sweep Investment Credits</td><td></td><td>0.00</td></tr> <tr><td>Total Sweep Investment Debits</td><td></td><td>0.00</td></tr> <tr><td>Total Zero Day Float</td><td></td><td>0.00</td></tr> </tbody> </table>	Description	Bank(s)	Amount (USD)	Closing Ledger Balance		8,828,477.75	Current Available Balance	0	8,828,477.75	Current Available Balance (Credits Suppressed)		8,828,477.75	Current Ledger Balance		8,828,477.75	Net Funding Required		0.00	Opening Available Balance		8,828,477.75	Pending Available Balance		8,828,477.75	Total ACH Credits		0.00	Total ACH Debits		0.00	Total CDA - 1st Presentments Debits		0.00	Total CDA - 2nd Presentments Debits		0.00	Total Commercial Deposits		0.00	Total Commercial Deposits 0-Day Float		0.00	Total Commercial Deposits 1-Day Float		0.00	Total Commercial Deposits 2+Day Float		0.00	Total Controlled Disbursing Debits	0	0.00	Total Controlled Disbursing Debits-Final		0.00	Total Sweep Investment Credits		0.00	Total Sweep Investment Debits		0.00	Total Zero Day Float		0.00
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Total Sweep Investment Debits		0.00																																																														
Total Zero Day Float		0.00																																																														

EXHIBIT J - ONLINE REPORTING SAMPLE

Cash Position Summary Report

		Cash Position Summary Report ABC Corporation Created : 12/31/10 12:06:25 EST						
As of 12/31/2010								
USD Accounts								
SUNTRUST BANK : ABA Number 061000104								
Account	Net Cash Position	=Previous Day Collected Balance	+Previous Day 1 Day Float	+/-Holds	=Opening Available Balance	+Total Credits	-Total Debits	
1000000000001	3,386,953.24	3,224,562.59	220.00	0.00	3,224,782.59	349,467.21	187,296.56	
1000000000002	378,533.16	351,853.75	2,679.00	0.00	354,732.75	24,800.41	0.00	
1000000000003	134,125.88	134,125.88	0.00	0.00	134,125.88	0.00	0.00	
1000000000004	357,557.27	357,557.27	0.00	0.00	357,557.27	0.00	0.00	
1000000000005	150,957.43	150,957.43	0.00	0.00	150,957.43	0.00	0.00	
1000000000006	74,928,309.84	28,000,000.00	1,787,609.00	0.00	29,787,609.00	52,981,036.50	7,820,335.88	
1000000000007	565,392.13	912,188.90	0.00	0.00	912,188.90	30,593.49	377,390.26	
1000000000008	11,193,996.00	10,583,731.00	100,265.00	0.00	10,683,996.00	510,000.00	0.00	
1000000000009	4,888,851.17	4,888,851.17	0.00	0.00	4,888,851.17	0.00	0.00	
Totals for 061000104 Accounts								
Totals	76,127,550.97	52,340,556.84	1,890,873.00	0.00	54,231,529.84	54,438,320.01	32,542,298.88	
Totals for USD Accounts								
Totals	76,127,550.97	52,340,556.84	1,890,873.00	0.00	54,231,529.84	54,438,320.01	32,542,298.88	

Cash Position Detail Report


		Cash Position Detail Report ABC Corporation Created : 07/24/08 10:07:51 EDT																																
As of 07/24/2008																																		
USD Accounts																																		
SUNTRUST BANK : ABA Number 061000104																																		
Account	Net Cash Position	=Previous Day Collected Balance	+Previous Day 1 Day Float	+/-Holds	=Opening Available Balance	+Total Credits	-Total Debits																											
1000000000001	-4,701.00	0.00	Not Reported	Not Reported	0.00	0.00	4,701.00																											
<table border="1"> <thead> <tr> <th>Transaction Types</th> <th>Transaction Total</th> <th>Transaction Total</th> </tr> </thead> <tbody> <tr> <td colspan="3">Credits:</td> </tr> <tr> <td>Total ACH Credits</td> <td>0.00</td> <td></td> </tr> <tr> <td>Total Wire Credit</td> <td>0.00</td> <td></td> </tr> <tr> <td>Total Account Transfer Credit</td> <td>0.00</td> <td></td> </tr> <tr> <td colspan="3">Debits:</td> </tr> <tr> <td>Total ACH Debits</td> <td></td> <td>4,701.00</td> </tr> <tr> <td>Total Wire Debit</td> <td></td> <td>0.00</td> </tr> <tr> <td>Total Account Transfer Debit</td> <td></td> <td>0.00</td> </tr> </tbody> </table>								Transaction Types	Transaction Total	Transaction Total	Credits:			Total ACH Credits	0.00		Total Wire Credit	0.00		Total Account Transfer Credit	0.00		Debits:			Total ACH Debits		4,701.00	Total Wire Debit		0.00	Total Account Transfer Debit		0.00
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Total Account Transfer Debit		0.00																																
1000000000002	66,857.22	0.00	0.00	0.00	0.00	67,063.22	206.00																											
<table border="1"> <thead> <tr> <th>Transaction Types</th> <th>Transaction Total</th> <th>Transaction Total</th> </tr> </thead> <tbody> <tr> <td colspan="3">Credits:</td> </tr> <tr> <td>Total ACH Credits</td> <td>67,063.22</td> <td></td> </tr> <tr> <td>Total Wire Credit</td> <td>0.00</td> <td></td> </tr> <tr> <td>Total Account Transfer Credit</td> <td>0.00</td> <td></td> </tr> <tr> <td colspan="3">Debits:</td> </tr> <tr> <td>Total ACH Debits</td> <td></td> <td>206.00</td> </tr> </tbody> </table>								Transaction Types	Transaction Total	Transaction Total	Credits:			Total ACH Credits	67,063.22		Total Wire Credit	0.00		Total Account Transfer Credit	0.00		Debits:			Total ACH Debits		206.00						
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Total Wire Credit	0.00																																	
Total Account Transfer Credit	0.00																																	
Debits:																																		
Total ACH Debits		206.00																																

EXHIBIT K - INSURANCE



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
1/27/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

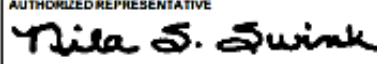
PRODUCER McGriff Insurance Services Inc. 301 College Street, Suite 208 Asheville NC 28801		CONTACT NAME: Nila Swink PHONE (A/C, No, Ext): 828-277-3917 E-MAIL ADDRESS: CertificateRequests@bbandt.com		FAX (A/C, No):
INSURED Truist Financial Corp. & Subsidiaries c/o McGriff Insurance Services 301 College Street, Suite 208 Asheville NC 28801		INSURER(S) AFFORDING COVERAGE		NAIC #
		INSURER A: Hartford Fire Insurance Company		19682
		INSURER B: Twin City Fire Insurance Company		29459
		INSURER C: National Union Fire Ins Co of Pitt. PA		19445
		INSURER D:		
		INSURER E:		
		INSURER F:		

COVERAGES **CERTIFICATE NUMBER:** 1109892907 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDD SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO JECT <input checked="" type="checkbox"/> LOC <input type="checkbox"/> OTHER	Y	22CSES70002	12/5/2019	5/1/2021	EACH OCCURRENCE \$2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$2,000,000 GENERAL AGGREGATE \$4,000,000 PRODUCTS - COMP/OP AGG \$4,000,000 \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY		22CSES70003	12/5/2019	5/1/2021	COMBINED SINGLE LIMIT (Ea accident) \$2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
C	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$	Y	28295320	12/5/2019	5/1/2021	EACH OCCURRENCE \$15,000,000 AGGREGATE \$15,000,000 \$
A B	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	22WNS70000 22WBR570001	12/5/2019 12/5/2019	5/1/2021 5/1/2021	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$1,000,000 E.L. DISEASE - EA EMPLOYEE \$1,000,000 E.L. DISEASE - POLICY LIMIT \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 22WNS70000 - Workers Compensation (Various Writing Company Names within the Hartford Fire Insurance Group apply based on the state of employment)
 22WBR570001 - Workers Compensation for Wisconsin ONLY
 RFP #587-20-1 Banking Services
 City of Riviera Beach is listed as Additional Insured with, exception of Workers Compensation, for the duration of the contract.

CERTIFICATE HOLDER City of Riviera Beach Office of City Clerk Attn: Rickey Little Room 140 600 W. Blue Heron Blvd. Riviera Beach FL 33404	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
01/27/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER: MCGRIFF, SEIBELS & WILLIAMS, INC.
3400 Overton Park Drive SE
Suite 300
Atlanta, GA 30339
CONTACT NAME:
PHONE: 404 497-7500
FAX:
E-MAIL:
ADDRESS:
INSURER(S) AFFORDING COVERAGE:
INSURER A: J.L. Specialty Insurance Company (NAIC #: 37885)
INSURER B: J.S. Specialty Insurance Company (NAIC #: 29599)
INSURER C:
INSURER D:
INSURER E:
INSURER F:

COVERAGES CERTIFICATE NUMBER: SH5HWK5 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL SUBR INSD, WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liability, Workers Compensation and Employers Liability, and Bankers' Prof Liability.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Excess Bankers Professional Liability- Effective 12/06/19 - 12/06/20
*ACE American Insurance Co. (NAIC#: 22657) - (Policy #: DOX G46884899 001) - Limit- \$15,000,000 in excess of \$30,000,000
*National Union Fire Insurance Company of Pittsburgh, Pa. (NAIC#: 19445) - (Policy #: 03-979-2808) - Limit- \$15,000,000 in excess of \$45,000,000
*Berkshire Hathaway Specialty Insurance Co. (NAIC#: 22276) - (Policy #: 47-EF-309560-01) - Limit- \$15,000,000 in excess of \$60,000,000
*Market American Insurance Co. (NAIC#: 28932) - (Policy #: MKLM6EL0005068) - Limit- \$15,000,000 in excess of \$75,000,000
*Freedom Specialty Insurance Co. (NAIC#: 22209) - (Policy #: XMF1909373) - Limit- \$15,000,000 in excess of \$90,000,000
*Continental Casualty Company (NAIC#: 20443) - (Policy #: 652171089) - Limit- \$15,000,000 in excess of \$105,000,000
*Allianz Global Risks US Insurance Company (NAIC#: 35300) - (Policy #: USFD0604619) - Limit- \$10,000,000 in excess of \$120,000,000
(continued next page)

CERTIFICATE HOLDER CANCELLATION

City of Riviera Beach
Office of City Clerk
Attention: Ricky Little
600 W. Blue Heron Blvd., Room 140
Riviera Beach, FL 33404
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
AUTHORIZED REPRESENTATIVE: [Signature]

AGENCY CUSTOMER ID: _____

LOC #: _____


ADDITIONAL REMARKS SCHEDULE

Page 2 of 2

PRODUCER MCGRIFF, SEIBELS & WILLIAMS, INC.		INSURED Trust Financial Corporation	
POLICY NUMBER			
CARRIER		NAIC CODE	
		ISSUE DATE: 01/27/2020	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ FORM TITLE: _____

(continued from previous page)

- *Starr Indemnity & Liability Company (NAIC#: 38318) - (Policy #: 1000622167191) - Limit- \$10,000,000 in excess of \$130,000,000
- *Barkley Insurance Company (Quota Share Lead) (NAIC#: 32603) - (Policy #: BPRO8045766) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
- *Argonaut Insurance Company (Quota Share) (NAIC#: 19801) - (Policy #: MLX 4244505-0) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
- *Endurance Risk Solutions Assurance Co. (Quota Share) (NAIC#: 43630) - (Policy #: FIX30001372500) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
- *AXIS Insurance Company (Quota Share) (NAIC#: 37273) - (Policy #: M02N643053/01/2019) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
- *RSUI Indemnity Company (Quota Share) (NAIC#: 22314) - (Policy #: NHS684501) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
- *State National Insurance Company, Inc. (Quota Share) (NAIC#: 12831) - (Policy #: EDN CUA10331-00) - Limit- \$5,000,000 part of \$60,000,000 in excess of \$140,000,000
- *Freedom Specialty Insurance Co. (Quota Share) (NAIC#: 22209) - (Policy #: XMF1909372) - Limit- \$5,000,000 part of \$60,000,000 in excess of \$140,000,000

 Bankers' Professional Deductible is \$25,000,000
 Insurance Agents' E&O Deductible is \$25,000,000

Bankers' Professional Liability includes Insurance Agents' E&O.

All subsidiaries of Trust Financial Corporation, including their subsidiaries are covered entities under the above policies. Sterling Capital Management, LLC is a subsidiary of Trust.

Insurance Operations:

McGriff Seibels & Williams, Inc. and McGriff Insurance Services, Inc., including their subsidiaries, are wholly owned subsidiaries of EB&T Insurance Holdings, Inc.

Crump Life Insurance Services, Inc., including its subsidiaries, is a wholly owned subsidiary of EB&T Insurance Holdings, Inc.

CRC Insurance Services, Inc., including its wholly owned subsidiaries, is a wholly owned subsidiary of EB&T Insurance Holdings, Inc. - Hanleigh Management, Inc., Cooper Gay Re and J.H. Blades & Co. Inc. are wholly owned subsidiaries of CRC Insurance Services, Inc.

CRC includes the operations of the following divisions: TAPCO Underwriters, Inc., CRC Swett, SCU, SCU Transportation, Negley Associates, 5 Star Specialty Programs, Southern Marine and Aviation, Target Insurance Services, Professional Insurance Concepts, Energy Technical Underwriters, Southern Hospitality Underwriters, Ethos Underwriting, Pro-Praxis, The ABC Program, and Argenta

AnRisc, LLC is a subsidiary of McGriff Insurance Services, Inc. - Loxley Insurance Services is part of AnRisc

ACORD 101 (2008/01)

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CERTIFICATE NUMBER: 3H5HWK9K



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
02/21/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER: MCGRIFF, SEIBELS & WILLIAMS, INC.
INSURED: Truist Financial Corporation
CONTACT NAME, PHONE, FAX, E-MAIL ADDRESS
INSURER(S) AFFORDING COVERAGE: INSURER A - XL Specialty Insurance Company, INSURER B - U.S. Specialty Insurance Company, INSURER C - ACE American Insurance Company, INSURER D - National Union Fire Insurance Company of Pittsburgh, PA, INSURER E, INSURER F

COVERAGES CERTIFICATE NUMBER: PXYH52MJ REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSR, POLICY NO, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liability, Workers Compensation and Employers' Liability, and Excess FI Bond.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Excess FI Bond Liability (continued) - Effective 12/6/19 - 12/6/20
* Continental Casualty Company (NAIC#: 20443) - (Policy #: 652171111) - Limit - \$15,000,000 in excess of \$50,000,000

CERTIFICATE HOLDER CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
AUTHORIZED REPRESENTATIVE: [Signature]





AGENCY CUSTOMER ID: _____
LOC #: _____



ADDITIONAL REMARKS SCHEDULE

PRODUCER MCCROFT, SEIBELS & WILLIAMS, INC.		INSURED Truist Financial Corporation	
POLICY NUMBER			
CARRIER	NAIC CODE	ISSUE DATE: 02/21/2020	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: _____ FORM TITLE: _____

(continued from previous page)

- * Beazley Insurance Company (NAIC#: 37540) (Quota Share Lead) - (Policy #: W29799190101) - Limit - \$25,000,000 part of \$115,000,000 in excess of \$135,000,000
- * National Casualty Company (NAIC#: 11991) (Quota Share) - (Policy #: XJ01908806) - Limit - \$20,000,000 part of \$115,000,000 in excess of \$135,000,000
- * Fidelity Deposit Company of Maryland (NAIC#: 39306) (Quota Share) - (Policy #: FIB 1885478 00) - Limit - \$10,000,000 part of \$115,000,000 in excess of \$135,000,000
- * Endurance Risk Solutions Assurance Co. (NAIC#: 43630) (Quota Share) - (Policy #: FIX30001371800) - Limit - \$10,000,000 part of \$115,000,000 in excess of \$135,000,000
- * National Union Fire Insurance Company (NAIC#: 19445) (Quota Share) - (Policy #: 03-979-28-38) - Limit - \$10,000,000 part of \$115,000,000 in excess of \$135,000,000
- * Liberty Mutual Insurance Company (NAIC#: 23035) (Quota Share) - (Policy #: FINYABW03N001) - Limit - \$10,000,000 part of \$115,000,000 in excess of \$135,000,000
- * Allianz Global Risks US Insurance Company (NAIC#: 35300) (Quota Share) - (Policy #: USP00604719) - Limit - \$10,000,000 part of \$115,000,000 in excess of \$135,000,000
- * AXIS Insurance Company (NAIC#: 37273) (Quota Share) - (Policy #: M0N797397/01/2019) - Limit - \$5,000,000 part of \$115,000,000 in excess of \$135,000,000
- * Twin City Fire Insurance Company (NAIC#: 29459) (Quota Share) - (Policy #: 20 MB 0298207 19) - Limit - \$5,000,000 part of \$115,000,000 in excess of \$135,000,000
- * Atlantic Specialty Insurance Company (NAIC#: 27154) (Quota Share) - (FIN-000483-0000) - Limit - \$5,000,000 part of \$115,000,000 in excess of \$135,000,000
- * Berkshire Hathaway Specialty Insurance Company (NAIC#: 22276) (Quota Share) - (47-EPP-309563-01) - Limit - \$5,000,000 part of \$115,000,000 in excess of \$135,000,000

- Excess Cyber Liability Only (Effective 12/6/19 - 1/30/20)
- * Lloyd's of London (Quota Share Lead) - (B0146 CYUSA1901642) - Limit - \$95,000,000 part of \$100,000,000 in excess of \$250,000,000
- * Axis Specialty Limited (Quota Share) - (1146730119QA) - Limit - \$5,000,000 part of \$100,000,000 in excess of \$250,000,000

- Excess Cyber Liability (Only) - Effective 1/30/20 - 12/6/20
- * Munich Re - Princeton XS & Surplus Lines Ins Co (NAIC#: 10786) (Quota Share) - (9E-A3-CY-0000001-00) - Limit - \$25,000,000 part of \$100,000,000 in excess of \$350,000,000
- * Arch Specialty Insurance Co (NAIC#: 21199) (Quota Share) - (NPL0064769-00) - Limit - \$5,000,000 part of \$100,000,000 in excess of \$350,000,000
- * Aspen American Insurance Co (NAIC#: 43460) (Quota Share) - (AY00PCW20) - Limit - \$10,000,000 part of \$100,000,000 in excess of \$350,000,000
- * Berkley Insurance Co (NAIC#: 32603) (Quota Share) - (BCRS2-2000091) - Limit - \$10,000,000 part of \$100,000,000 in excess of \$350,000,000
- * Markel American Insurance Co (NAIC#: 28932) (Quota Share) - (MKLM7PL0001876) - Limit - \$5,000,000 part of \$100,000,000 in excess of \$350,000,000
- * One Beacon - Atlantic Specialty Ins Co (NAIC#: 27154) (Quota Share) - (FIN-000509-0000) - Limit - \$5,000,000 part of \$100,000,000 in excess of \$350,000,000
- * RLI Insurance Co (NAIC#: 13056) (Quota Share) - (CYB0000288) - Limit - \$10,000,000 part of \$100,000,000 in excess of \$350,000,000
- * Safety National - Safety Specialty Ins Co (NAIC#: 13815) (Quota Share) - (CY 6675522) - Limit - \$5,000,000 part of \$100,000,000 in excess of \$350,000,000
- * Scmpo - Endurance Risk Solutions Assurance Co (NAIC#: 43630) (Quota Share) - (PVX30001480500) Limit - \$5,000,000 part of \$100,000,000 in excess of \$350,000,000
- * Starr Surplus Lines Insurance Co (NAIC#: 13604) (Quota Share) - (1000634257201) Limit - \$10,000,000 part of \$100,000,000 in excess of \$350,000,000
- * Validus - Lloyd's Syndicate 1183 (Quota Share) - (B6044FIP2614134) Limit - \$10,000,000 part of \$100,000,000 in excess of \$350,000,000

FI Bond Deductible is \$25,000,000

FI Bond includes Cyber Liability.

All subsidiaries of Truist Financial Corporation, including their subsidiaries are covered entities under the above policies. Sterling Capital Management, LLC is a subsidiary of Truist.

Insurance Operations:

ACORD 101 (2008/01)

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CERTIFICATE NUMBER: PXYH62MU

EXHIBIT M - HOPE LETTER

ATL 4/16/2019



HOPE Headquarters
191 Peachtree Street NE
Suite 4000
Atlanta, Georgia 30303

HOPE Regional Office
707 Wilshire Boulevard
30th Floor
Los Angeles, California 90017
213 891 2906 phone
877 592 HOPE (4673)
213 489 7272 fax

www.operationhope.org

Federal Reserve Bank of Richmond
PO Box 27622
Richmond, Virginia 23261

FDIC Atlanta Regional Office
10 10th Street NW, Suite 800
Atlanta, Georgia 30309-3849

Received

April 11, 2019

2019 APR 16 AM 11:51

FDIC - DRB/DCP
Atlanta Regional Office

JOHN HOPE BRYANT
Founder, Chairman and
Chief Executive Officer

On behalf of Operation HOPE, our Board of Directors and our 3.2 million clients, it is my honor to speak in support of the merger between SunTrust Banks, Inc. and BB&T Corporation. Both of these institutions have been strong and consistent supporters of Operation HOPE programming in underserved communities throughout their respective branch footprints. Each bank supports HOPE in the delivery of both youth and adult programming. To address the financial literacy and empowerment needs of the underserved, the under banked and the unbanked, Operation HOPE has developed and implemented the HOPE Inside model. This program provides education, interventions and tools that assist low- and moderate-income clients with achieving financial independence. HOPE empowers our clients to become self-sufficient and financially secure, and in many cases, become homeowners and small business entrepreneurs in their communities. The HOPE Inside youth programs include the foundational education platform – Banking on our Future. This program is designed to address generational poverty by educating and empowering youth. SunTrust Banks and BB&T Corporation bankers serve as volunteers in workshops, classrooms and community centers teaching the language of money, banking, credit, and savings.

SunTrust Banks, Inc. has supported Operation HOPE since 2007. That year together we launched Banking on our Future for underserved youth in Atlanta and continued to expand that programming for youth in many of their major markets. HOPE and SunTrust Banks opened the first HOPE Inside location for adults at Ebenezer Community Center in Atlanta. Since then we have opened eighteen HOPE Inside locations together supporting more than 176 communities and nearly 30,000 individuals. Our current operations are in the economically challenged neighbors of Atlanta, Georgia; Florence, Alabama; Dundalk, Maryland; Washington D.C.; Hialeah, Kissimmee, Orlando, Tampa, Florida; Memphis, Tennessee; Raleigh, North Carolina. Together HOPE and SunTrust Banks will launch another 4 locations in 2019, with an ultimate goal to open 200 HOPE Inside offices in underserved communities.

BB&T Corporation has supported Operation HOPE since 2010 when together we launched Banking on our Future in Washington D.C. Since the initial launch we have expanded the youth programming in other BB&T markets, including Atlanta, and we have opened HOPE Inside locations for adults in Houston, Texas; Atlanta, Georgia; Columbia, South Carolina; and Baltimore, Maryland, several in response to natural disasters and economic recovery.



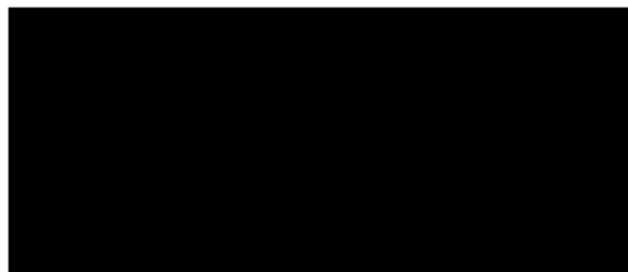
Through the HOPE Inside locations supported by SunTrust Banks and BB&T Corporation, Operation HOPE has assisted on average increased credit scores by 42 points in 5.4 months, increased savings and decreased debt across all locations. SunTrust Banks, Inc. and BB&T Corporation's commitment to and partnership with Operation HOPE has allowed our organization to grow significantly, especially in the Southeast region of the U.S. The proposed merger will enable Operation HOPE to expand into new areas and to offer diverse programming including credit and money management, homeownership, and entrepreneurship training. To date, support from the two banks has allowed Operation HOPE to have a positive impact on the lives of over 35,321 adults and 5,000 youth.

SunTrust Banks, Inc. and BB&T Corporation have provided over \$11MM in direct contributions to fund Operation HOPE programs that support underserved communities and address the needs of vulnerable populations. In addition, they provide office space and administrative support for our financial wellbeing coaches in the HOPE Inside locations.

Attachment 1 to this letter contains statements/testimonials from representative Operation HOPE clients who have been profoundly and positively impacted by our work supported by the Banks.

HOPE could not have achieved these results without the continued support of both banks and their Executive Teams. We are extremely grateful and hope to expand our relationship as our organization grows. If you have any questions on the material provided, please do not hesitate to contact me at the above contact information.

With HOPE,



John Hope Bryant