

## BANKING QUESTIONS FROM PRE-CONFERENCE

### **FNB – Gulfcoast –**

EMS wholesale lockbox transaction volume?

**The number of wholesale lockbox transactions for April 2014 was 2,708.**

What is the current method of uploading; is there an 835 file, 837 file or EOB file? Are they mostly payments from an insurance company?

**On the bank side the processing is via EOB through Electronic Funds Transfer. From the Third Party Administrator's side (Intermedix) the processing involves an 835 file download. The payments processed through the lockbox are approximately half and half (self-pay and insurance).**

Does Brinks carry the money to a central location/vault or do they take it to a Fifth Third branch?

**Of the five service locations, four are taken to Fifth Third branches on a same day basis and one (Orange Blossom) is taken to the Brink's central vault and delivered to Fifth Third the next business day.**

### **PNC Bank**

What amount of currency is carried by Brinks?

**Please see attached spreadsheet related to amounts carried by Brinks.**

What is the frequency of pickup by Brinks?

**We have five pickup locations that are serviced daily.**

How much did we pay Brinks?

**For the service period 10/01/2012 to 09/30/2013 the total paid for the five locations was \$27,713.02.**

How many locations are currently taking cash?

**The BCC agency currently takes cash through 53 separate locations. The Clerk's agency currently takes cash through 46 separate registers in six separate locations. The Supervisor of Elections takes cash through 1 location. Movement of these monies to the bank is accomplished either by the five daily Brinks pickups (larger locations) or handled by an employee courier. A list of the BCC agency's locations is attached.**

How many ATMs are there and where are they located?

**2 Automated Teller Machines (ATMs) supplied by Fifth Third:**

**Main campus – Collier County Transit Main Terminal (Parking Garage – First Floor)**

**Main campus – Inside Courthouse Annex Building (First Floor)**

What is the volume of transactions at the ATMs?

**We were unable to determine the answer to this question. If we are able to obtain this information it will be posted at a later date.**

**Sun Trust Bank**

What is the current overnight rate? Provide method of calculation.

**The NOW account rate is 1 month LIBOR plus 5 basis points and the overnight account (concentration account) rate is Federal Funds less 8 basis points.**

**JP Morgan**

Are the ATMs services provided via shared revenue agreement or free of charge?

**The two ATMs provided by Fifth Third Bank are being provided free of charge.**

Line item in Exhibit A that references image cash letter, typically is part of scanning technology for check deposit or a third party provider sending image cash letter items to the bank for deposit; volume seems low.

**The Image cash letter file volume is correct, there is no third party provider sending image cash letter items.**