

III. Scope of Banking Services

A. Availability of Funds

The BOCC, COCC and SOE will make deposits at various branch locations throughout the day. The Clerk of Courts requires all deposits received by the financial institution by 4:00 P.M. EST, at the earliest, be credited as same day transactions to the respective account ledgers. The Clerk's Office also requires the financial institution adhere to the following:

1. Ensure same day availability of funds for cash deposits, incoming wire transfers and ACH transactions, as well as checks drawn on the financial institution.

Yes – FNB is committed to provide the above request.

2. Provide a copy of the financial institution's current availability schedule for checks deposited and its methodology for computing deposit float.

FNB will provide next day availability on all domestic checks deposited into accounts. Foreign checks are handled on a case by case basis.

B. Overnight Investment of Available Funds

Concentration account balances for the respective agencies covered by this RFP for the dates indicated:

<u>Month</u> <u>End</u>	<u>BOCC</u> <u>Concentration</u>	<u>COCC</u> <u>Concentration</u>	<u>SOE</u> <u>Concentration</u>	<u>Total</u>
Apr-13	\$38,916,137	\$39,076,570	\$232,334	\$78,225,041
May-13	19,110,953	42,316,422	280,888	61,708,263
Jun-13	30,829,572	42,597,947	304,546	73,732,065
Jul-13	45,017,195	40,929,384	265,856	86,212,435
Aug-13	44,617,496	43,572,822	291,890	88,482,208
Sep-13	56,227,459	39,118,633	321,005	95,667,097
Oct-13	32,236,359	30,471,747	660,401	63,368,507
Nov-13	76,253,754	33,003,126	700,566	109,957,446
Dec-13	48,184,730	33,516,224	673,026	82,373,980
Jan-14	74,329,761	35,817,611	707,332	110,854,704
Feb-14	73,837,381	35,917,168	716,616	110,471,165
Mar-14	96,515,171	32,012,398	674,327	129,201,896
Avg. Balance	\$53,006,331	\$37,362,504	\$485,732	\$90,854,567

Although these balances are based upon actual historical data, the Clerk's Office cannot guarantee such levels will be maintained.

The awarded bank agrees to automatically invest the respective available balances in the BOCC, COCC and SOE concentration accounts, and non-primary accounts, on the bank's books at 5:00 P.M. EST, in accounts within the bank. Please explain the method used to calculate the invested balance, the interest rate to be applied, compounding period and the frequency of interest credits. The rate, or index, specified for the account must be available on a daily basis for independent assessment by the Clerk's Office. Please provide a schedule showing the proposed interest rate for the period April 2013 to March 2014.

Please see schedule following Scope of Services.

In the event that any concentration account should have a negative balance there will not be any interest or penalty assessed. **The Clerk will not accept any exceptions to this specification.**

FNB will establish Qualified Public Depository accounts as defined in Florida Statutes, Chapter 280.

FNB will pay the Clerk 95% of the daily Effective Federal Funds rate with a floor of 0.25%.

The daily Effective Funds Rate is quoted in the Wall Street Journal or www.WSJ.com.

Rate to Clerk as of June 9, 2014 would be 0.25% - Interest accrues daily on collected balances and is paid on the last day of each month. FNB requests that the Clerk maintain at least \$25 million on deposit for length of contract.

Alternative Overnight Investment

Alternative overnight investments may be proposed but only as an optional proposal. Please provide the services specified above in your proposal, with an attachment describing the alternative proposal. Alternative proposals may be accepted if they are considered "deposits" and are thus covered by Florida Statutes, Chapter 280, and they provide the same level of and security and service outlined above. **The Clerk is interested in maximizing investment return without increased risk or loss of flexibility.**

FNB does not currently offer an alternative overnight investment product. Should one be developed, FNB will extend the product offering to the Clerk.

C. Electronic Cash Management

The bank will provide electronic cash management services capable of providing at least the following on all BOCC, COCC and SOE accounts:

1. Previous day detail reporting by 8:00 A.M. EST.
Yes – FNB's electronic banking system has this feature.
2. Current day balance and detail reporting by 8:00 A.M. EST, and intra-day ACH and controlled disbursement reporting by 1:30 P.M. EST.
Yes – FNB's electronic banking system has this feature.
3. Stop payment inquiry capability for accounts payable and payroll checks.
Yes – FNB is committed to providing the above request.
4. Initiate repetitive and non-repetitive wires via the internet.
Yes – FNB is committed to providing the above request.

5. Positive pay service for checks and ACH transactions, with the ability to send multiple daily files, as well as offer the capability to remove a check or ACH from a file and receive electronic notification of exception items.

Yes – FNB is committed to providing the above request.

In addition, provide information on the bank's electronic cash management services, and whether or not the above criteria can be met. Please include all related hardware and software requirements.

FNB is committed to proving the above requests. Requirements will require Internet Explorer, programs are web based.

D. Wire Transfer Services

The Clerk will require dual release for all outgoing wire transfers. At no time will the Clerk permit or assign the authority for any one individual employee the capability of executing outgoing funds transfers independently.

1. Describe in detail your financial institution's security procedures for electronic fund transfers (EFT).

First National Bank of the Gulf Coasts internet banking application allows for wires to be sent under dual control approval. Under the circumstances a wire request is faxed or emailed the Bank will perform security procedures by comparing the signature of the wire request to the signatures on file and perform a verification phone call to a designated signor on the Wire Transfer Agreement form for wire authorization

Wire transfer request submitted before 5:00 PM EST will be processed the same day. Should the county ever need to submit a wire request later than 5:00 PM EST, it is requested that the customer provide the Bank notification, so the Bank can attempt to accommodate.

FNBs internet banking application allows for wires to be sent with a single user authorization or under dual control approval. Once a wire has been authorized and sent an automated email notification will be sent to all applicable recipients verifying the outgoing wire information. Wires can be designated as a repetitive wire and saved within the internet banking application as a template.

The wire transfer history can be accessed in the internet banking application. The wire retention history period is for the life of the account.

2. What is the latest time an outgoing EFT can be released?
Wire transfer request submitted before 5:00 PM EST will be processed the same day. Should the county ever need to submit a wire request later than 5:00 PM EST, it is requested that the customer provide the Bank notification, so the Bank can attempt to accommodate.

E. ACH Payables and Payroll Direct Deposit

The awarded bank shall have the ability to provide ACH services for the direct deposit of payroll and payables. The bank shall be capable of receiving this data via direct transmission in standard NACHA format, with credit entries directed to the employee's or vendor's account at any participating financial institution. Responses to the following must be included in each proposal:

1. Provide required file format and ACH agreement.
All ACH files should be in NACHA (National Automated Clearing House Association) formatted. Please see tab # 15 for a copy of the ACH Agreement.
2. Instructions for the origination of ACH entries.
ACH is initiated within Electronic Banking. The user will have the ability to upload file thru electronic banking system that has been exported from Clerk's desktop to select a direct deposit file. All files delivered through electronic banking are automatically encrypted.
3. Describe the security procedures, including file encryption.
Electronic banking is supported by a multi factor authentication architecture that ensures system access controls. The internet banking application allows for ACHs to be initiated by single user authorization or under dual control approval. Furthermore, the Bank offers fraud protection through ACH block and filter services, where certain types of ACH transactions are prevented. This helps monitor your account for unauthorized activity and unauthorized transactions are automatically returned.
4. Instructions for error resolutions in file transmission.
The Clerk may call us if they should experience an error within file transmission.
5. Number of days the file must be received prior to the effective pay date.
NACHA rules state files must be received 2 days prior to the effective pay date.
6. Indicate when the off-setting debit will post to the respective accounts (BOCC, COCC and SOE).
The off-setting debit transaction would occur on the effective date within file transmission.
7. Do you provide ACH return notification, and if so, how is the electronic information transmitted?
Notices of ACH returns will be sent via email unless Clerk should request something different.

8. Provide a 12 – month calendar of banking holidays, with assurance that holidays will not affect direct deposit transmission dates. The Clerk’s holiday schedule for calendar year 2014 is available at www.CollierClerk.com.

Federal Holiday	2014	2015
New Year’s Day	Wednesday January 1 st	Thursday January 1 st
Martin Luther King’s Birthday	Monday January 20 th	Monday January 19 th
Presidents Day	Monday February 7 th	Monday February 16 th
Memorial Day	Monday May 26 th	Monday May 25 th
Independence Day	Friday July 4 th	Friday July 3 rd
Labor Day	Monday September 1 st	Monday September 7 th
Columbus Day	Monday October 13 th	Monday October 12 th
Veterans Day	Tuesday November 11 th	Wednesday November 11 th
Thanksgiving Day	Thursday November 27 th	Thursday November 26 th
Christmas Day	Thursday December 25 th	Friday December 25 th

9. Make provisions for electronic acknowledgment of each file transmission that is sent, identifying the total dollar amount of the file and the number of transaction(s).

A confirmation is provided within electronic banking at time of submission of file. If the Clerk would like to have further confirmation they may email FNB and we will reply with confirmation.

F. Positive Pay Services

The financial institution shall be capable of providing positive pay services for all checks and ACH transactions. Each proposal must include a response to the following:

- Provide the required file format.
FNB has the ability to meet the county’s file format specification.
- Include the bank’s positive pay agreement.
Please see tab# 15 for the Positive Pay Agreement. Upon request modification of the Positive Pay Agreement may be tailored to Clerks specifications.
- The financial institution must be able to receive a direct data file transmission.
Yes – this may be achieved via electronic banking.
- What is the maximum frequency with which these transmissions can occur?
No maximum, Positive Pay files maybe sent multiples times throughout the day.
- Exception items must be presented to the Clerk’s Office electronically. Please provide the time that they will be available. No item shall be cleared without approval of the Clerk’s office.
Exception items within Positive Pay are available by 8:00 AM, EST.

6. Provide the latest time the bank will accept a positive pay file transmission for current day activity.
5:00 PM EST – In the event the Clerk should need to extend this time please contact Nancy Ortega or John Dash to arrange.

G. Account Reconciliation and Statements

The bank will provide monthly bank statements and online reconciliation services for the accounts specified and for those established during the term of this contract. The following are minimum requirements for these services:

1. Provide cleared check information electronically, on a daily basis and per cleared item.
Yes – FNB is committed to providing the above request.
2. Provide the BOCC, COCC and SOE account reconciliation data online, aggregated by bank account.
Yes – FNB is committed to providing the above request.
3. Provide monthly statements within ten business days after the end of the calendar month.
Monthly statements will be available on 1st business day of each month via electronic banking. Statements will include images of all paid checks.
4. The bank will provide all debit and credit memorandums with each monthly statement.
Yes – FNB is committed to providing the above request.
5. All cancelled check and deposit images will be available online to the Clerk's Office within 10 days after the end of the calendar month.
All cancelled checks and deposit images will be available online next business day after the transaction occurs.
6. Provide details of your imaging service including system features and hardware requirements.
All images are maintained within electronic banking for 1 year. If Clerk should need images prior simply request through Nancy Ortega or John Dash. This can be done same day at no additional charge.

H. Account Analysis Statements

1. The bank agrees to provide separate monthly analysis statements for each of the BOCC, COCC and SOE accounts.
Yes – this is available.
2. Monthly summary analysis will be provided showing the combined activity for all BOCC, COCC and SOE accounts.
Yes – this is available.
3. The analysis statements will, at a minimum, itemize the services provided, volume processed, unit charges and extended totals.
Yes – this is available.

4. Monthly analysis statements will be made available online.
Yes – this is available.

I. Daylight Overdraft

Occasionally, the BOCC concentration account sends out a large outgoing wire transfer which necessitates the funds to cover these transactions be wired from an outside investment source (i.e., custodial account). Generally, the outgoing wire is ready for processing prior to the receipt of the funds necessary to cover this transaction, thereby creating a daylight overdraft. The successful proposer will demonstrate the ability to cover these overdrafts without assessing penalties or interest.

Daylight overdrafts do not apply; FNB will provide next day availability on all funds.

J. Foreign Items

Please describe the process required by your financial institution for depositing foreign checks.

All checks from other countries other than Canada are sent for collection. Any Canadian checks deposited will be available within 5 business days after deposit.

K. Payment for Banking Services

Please discuss the methods of fee payment available to the County. If an earnings credit methodology is proposed please provide the details for its calculation and the calculation of the earnings credit rate (ECR). In addition, please provide a minimum ECR rate. Direct invoice payment terms shall be net 45 days from date of receipt. At no time shall the bank automatically debit any account for service charges or fees.

Please see tab# Exhibit A - Pricing Proposal Form for explanation of fees.

Complete the applicable unit price for services along with the monthly totals for each line item in Exhibit A. In addition, at the bottom of Exhibit A, **include any fees your institution will assess that may not appear in this exhibit or that are related to expanded services. Please see tab# 3 Exhibit A – Pricing Proposal Form.**

L. Retail Lockbox Services

The BOCC currently utilizes a lockbox for the collection and processing of utility payments. A response to the following must be included in each proposal:

1. Provide the bank's retail lockbox agreement.
Please see tab# 15 for a copy of the Retail Lockbox Agreement. Upon request modification of the Lockbox Agreement may be tailored to Clerks specifications.
2. Please indicate the proposed location of the lockbox site, including address. Also, provide an alternate lockbox processing location in the event the primary location is unable to process payments.
PO Box is located at the main post office in Collier County. Off site facilities are located in Winter Haven, FL or we can use Monett, MS.

3. Is the retail lockbox processing being performed by the bank, or by a third party? If by third party, please identify and provide appropriate background information for evaluation.

Lockbox is owned and operated by FNB. Lockbox is maintained at the FNB headquarters located at 3560 Kraft Rd. Naples, FL 34105.

4. The bank must accept a CSV file from the BOCC's Utility Billing and Customer Service Department (UBCS) containing all customer numbers. This file will be sent weekly to the bank and this file will be used to verify that the account numbers, and format, match before the payment file is sent to UBCS.

Yes – FNB is committed to the above request.

5. What is the processor's average error rate per 1,000 items processed?

Reviewing your current scan line and being familiar with the quality of the documentation, the average error rate should be less than 5%. If the Clerk should come across an error we ask that you notify the lockbox department immediately so we can get the error resolved as quickly as possible.

6. Explain the process that will be used to process payments representing multiple accounts.

Example of multiple accounts:

- **If check is sent with coupons of various accounts, we will apply payment based on coupons received.**
- **If check is sent without coupons but supporting documentation indicating breakdown of accounts, we will apply payments accordingly.**
- **If check is received with NO coupon of supporting documentation, we will reach out to clerk for direction.**

7. The bank must provide online access to payment detail on a same day basis. Such data would include all checks, stub images, customer account number, check number and dollar amount, and be available no later than 2:00 P.M. The bank must also provide internet access to accounts sufficient to allow the viewing of returned checks.

Yes – FNB is committed to the above request.

8. All information related to payments that do not have either a payment stub enclosed or an account number shown on the check will be sent via overnight mail to UBCS. All correspondence received by the lockbox will also be sent via overnight mail to UBCS.

FNB will sit down and tailor to the Clerks specifications. It is our goal to process everything and email Clerk with anything outstanding.

9. How frequently is the mail picked up at the lockbox? In addition, what is the last mail pickup time that will be included in that days' deposit.

Currently mail is picked up no later than 9 AM EST and again at noon each day.

All payments will be processed same day.

10. Provide the operating hours of the processor's lockbox department and provide a contact person for the UBCS lockbox account.

8:00 AM EST to 5:00 PM EST. – John Dash, AVP of Lockbox and Electronic Banking works directly with Nancy Ortega and her team.

11. A fax or e-mail must be provided to the BOCC's Utility Billing Department by 2:00 P.M. EST, each day identifying the total deposit amount and number of transactions.
Yes, FNB will provide the above request daily.
12. Please define the testing and implementation time required to "go live" after the award of contract, including as detailed a schedule as possible.
Upon receiving format of file delivery and coupon sample we can have retail lockbox set up in less than 10 days.
13. Upon bank selection, lockbox testing must be successfully completed in a timely manner.
Yes, FNB will provide the above request.
14. Please provide protocols for the resolution of errors related to file transmission. Additional technical specifications and requirements for Retail Lockbox Services are available upon request.
FNB believes in communicating with lockbox customers – we generally don't experience errors in processing, however if one should occur, we can correct and re-generate file within same day of notification.

M. Wholesale Lockbox Services

The BOCC currently utilizes a lockbox for the collection and processing of Emergency Medical Services (EMS) payments. A response to the following must be included in each proposal:

1. Provide the bank's wholesale lockbox agreement.
FNB is in the process of implementing a Wholesale Lockbox Agreement and should have completed mid July 2014. FNB will tailor the Wholesale Lockbox Agreement to Clerks specifications.
2. Please indicate the proposed location of the lockbox site, including address. Also, provide an alternate lockbox processing location in the event the primary location is unable to process payments.
FNB's wholesale lockbox processed out of the at the bank's headquarters located at 3560 Kraft Road, Naples. In the event of an emergency, the alternative lockbox processing site is located in Winter Haven, FL with Monett, MS as its backup.
3. Is the wholesale lockbox processing being performed by the bank, or by a third party if by third party, please identify and provide appropriate background information for evaluation.
FNB owns and operates its wholesale lockbox.
4. What is the processor's average error rate per 1,000 items processed?
Typically errors do not occur within lockbox. If the Clerk should come across an error we ask that you notify the lockbox department immediately so we can get the error resolved as quickly as possible.

5. Explain the process that will be used to process payments representing multiple accounts.

Example of multiple accounts:

- If check is sent with coupons of various accounts, we will apply payment based on coupons received.
- If check is sent without coupons but supporting documentation indicating breakdown of accounts, we will apply payments accordingly.
- If check is received with NO coupon of supporting documentation, we will reach out to clerk for direction.

6. The bank must provide online access to payment detail on a same day basis. Such data would include all checks, stub images, customer account number, check number and dollar amount, and be available no later than 2:00 P.M. The bank must also provide internet access to accounts sufficient to allow the viewing of returned checks.

Yes – FNB will provide the above request.

7. All information related to payments that do not have either a payment stub enclosed or an account number shown on the check will be communicated to EMS not later than the next day. All correspondence received by the lockbox will be scanned and made available on the bank's website the following day.

FNB should be able to communicate this information same day, if not, at the latest the next morning.

8. How frequently is the mail picked up at the lockbox? In addition, what is the last mail pickup time that will be included in that days' deposit.

Currently mail is picked up no later than 9 AM EST and again at noon each day. All payments will be processed same day.

9. Provide the operating hours of the processor's lockbox department and provide a contact person for the EMS lockbox account.

8:00 AM EST to 5:00 PM EST. – John Dash, AVP of Lockbox and Electronic Banking works directly with Nancy Ortega and her team.

10. A fax or e-mail must be provided to EMS personnel by 3:00 P.M. Each day identifying the total deposit amount and number of transaction.

Yes, FNB will provide the above request daily.

11. Please define the testing and implementation time required to "go live" after the award of contract.

Upon receiving format of file delivery and coupon sample we can have wholesale lockbox set up within 30 days.

12. Upon bank selection, lockbox testing must be completed in a timely manner.

Yes, FNB will provide the above request.

13. Additional technical specifications and requirements for wholesale lockbox services are available upon request.

If awarded the contract FNB will need the technical specifications and requirements as soon as possible to format our system.

N. Pre-Authorized Debits (Drafts)

Pre-authorized debits are used in conjunction with the Board's Utility Billing Department operation; as a result the following criteria exist:

1. The bank must be capable of receiving and processing encrypted pre- authorized debit files received from UBCS.
FNB will provide the Clerk with a secured token allowing them to upload ACH debit files that will automatically be encrypted.
2. The bank must provide the required file format.
FNB will provide the Clerk with the NACHA format and will test all files submitted.
3. Provide the maximum number of files that can be transmitted to the bank each day.
Unlimited
4. What is the latest time a transmission will be accepted?
Files can be sent 24 hours a day. To send a file with a next day effective date, that file should be received by Bank no later than 4:00 PM EST.
5. The bank must provide a daily e-mail for each file transmitted confirming the following:
Numbers of records received and returned ACH items
 - Total dollar amount of the batch received
 - Date payments will be applied to the BOCC's account
 - Any errors that have occurred**All the above can be accomplish this a few ways –**
 - Clerk can email us after transmission of files and we can reply confirming amounts and totals.
 - FNB can generate an automated report (at no additional charge) that will arrive daily into specified email addresses with file totals.
6. Provide instructions for error resolution in file transmission.
If the Clerk should come across an error, please contact us immediately and FNB will get corrected as soon as possible.

O. Designated Account Executive and References

The Clerk requests that the proposing banks provide the names of a designated account executive, as well as an alternate. The designated account executives must be local and have the authority to make timely decisions in the normal course of business.

Designated Officer:

Nancy Ortega – SVP Treasury Operations

Phone: 239-325-3748

Cell: 239-229-2436

nancyortega@fnbofgc.com

Alterative Officer:

John Dash – AVP Deposit Operations

Phone: 239-325-3761

Cell: 239-825-8886

johndash@fnbofgc.com

The bank should provide at least three (3) governmental clients as references. Please provide names, titles, addresses and telephone numbers.

1. **Collier County Sheriff's Office**
Ms. Andrea Marsh – Finance Director
Andrea.marsh@colliersheriff.org
239-793-9374
2. **Immokalee Water & Sewer**
Ms. Eva Deyo – Executive Director
evadeya@iw-sd.com
239-658-3630
3. **Collier County Property Appraiser**
Ms. Patty Hisler
phisler@collierappraiser.com
239-252-8255

P. Custodial Arrangements

The Clerk desires to place all of its custodial services with the bank that serves as the depository bank for the County. The custodial services requested will be for various securities that are purchased from other dealers and banks. These securities will be purchased and then transferred to the depository bank to be placed in a custodial account within the bank's trust department. The trust department will act as the Clerk's agent for all custodial transactions. These securities will be held until they are called, sold or mature. The following amounts reflect the Clerk's estimate of the number of securities and par values that will be placed within the custodial account on an annual basis:

FNB will establish a separate custodial account in the Clerk's name with Infinex Financial Group. Infinex Financial Group is an independent full service broker-dealer who has partnered with First National Bank of the Gulf Coast. Infinex has the ability to provide the Clerk securities services (sales, redemptions, purchases, etc...). The account at Infinex will be transparent to the Clerk. The Clerk's contact will be with Nancy Ortega and Michael Dunzelman for all transactions. Delivery instructions will be provided upon establishment of custodial account.

- Estimated number of annual transactions (sales, calls, purchases, maturities and coupon maturities): Approximately 80
- Number of securities held as of March 31, 2014: 21
- Fair value of securities held as of March 31, 2014: \$609 Million

Monthly reports describing all activities within the custodial account will be provided electronically. As part of its response each bank will provide their general custodial services agreement for review.

Currently all reporting can be done either by paper or online inquiry & reporting will be available online at the end of the month.

The Clerk requires that all investment transactions clear through the respective concentration accounts. This should be construed to mean purchases, calls, maturities, sales and income postings. **This transaction activity shall not be netted in any circumstance.**

Yes – FNB & Infinex Investments Inc. can meet these expectations.

Q. Merchant Services

The Clerk requires merchant services processing for the BOCC and COCC agencies and requests that all proposers submit their merchant services processing format and processes for evaluation. A proposing bank shall provide merchant services to various departments throughout the BOCC and COCC at one discount rate. The bank shall submit individual merchant services invoices to the Clerk's Office monthly for all merchant charges, as well as provide daily and monthly settlement statements separate from its invoices for merchant charges. Settlement statements, merchant chargebacks and merchant charges shall be available online. The proposal must be inclusive of all rates and charges associated with merchant services. Payment Card Industry (PCI) compliance must be maintained by the successful bidder as a part of the merchant services processing requirement. The BOCC and COCC agencies do not desire to hold or handle cardholder information. The proposing financial institution understands that there are existing merchant services processors providing certain services to the BOCC and COCC agencies that must be integrated as a result of being selected. At the time of renewal of these individual arrangements consideration will be given to consolidating these services.

Please see Priority Payments South Florida Pricing attached to Exhibit A – Pricing Proposal Form.

The following is a table outlining all merchant services activities for the period April 1, 2013 to March 31, 2014:

<u>Site</u>	<u>Transactions</u>	<u>Amount</u>
BCC – Utilities Online	112,327	\$12,089,595.44
BCC – Utilities OTC/Telephone	13,501	2,362,062.20
BCC – Utilities North Naples	585	86,677.97
BCC – Utilities IVR	51,412	5,446,107.50
BCC – Landfill	8,643	1,080,119.85
BCC – Naples Recycling Center	499	17,623.45
BCC – Marco Recycling Center	188	6,952.30
BCC – Immokalee Recycling Center	559	46,803.02
BCC – North Collier Recycling Center	74	2,336.90
BCC – Growth Management Online	6,371	1,697,162.00
BCC – Parks and Rec. Parking/Beaches	40,672	334,726.35
BCC – Domestic Animal Services	2,188	108,918.53
COCC – Traffic	13,762	2,749,131.98
Total	250,781	\$25,992,217.49

R. Miscellaneous Banking Requirements

All proposals must acknowledge if the financial institution can comply with each of the following requirements:

1. The Clerk's Office requires maximum anti-fraud protection on all BOCC, COCC and SOE accounts. Please indicate account protections and enhancements available to complement positive pay in ensuring that fraud does not impact the Clerk's bank accounts. Any related pricing should be included on Exhibit A.
Positive Pay with FNB is at no cost to the Clerk. Anti-fraud protection is provided on all accounts using positive pay.
2. All checks deposited to a BOCC, COCC or SOE account that are returned due to insufficient, unavailable or uncollected funds shall be re-deposited a second time as a standard procedure, without charge.
Yes – FNB will provide the above request at no additional charge.
3. The Clerk can establish additional accounts at any time utilizing the same fee structure as agreed upon during the contract period.
Yes – the Clerk may open additional accounts throughout the contract utilizing same fee structure as agreed upon.
4. All banking supplies will be provided free of charge i.e. deposit tickets, deposit stamps and deposit bags. All banking supplies shall be provided prior to contract commencement.
FNB will provide free of charge: deposit tickets, endorsement stamps and disposable deposit bags. If awarded contract FNB would like to provide at no additional charge up to 24 remote deposit scanners (Digital Check CX30's) at various locations to assist in processing check deposits.
5. All debit and credit memorandums used to adjust deposit errors on any BOCC, COCC or SOE account will be available online daily, with suitable backup, to the Clerk's Finance and Accounting Department. No debit and credit memoranda required to adjust errors caused by the bank will be charged to the Clerk.
Yes, FNB will provide the above request.
6. The bank must honor all over the counter checks drawn on any BOCC, COCC or SOE as they are presented. Prior to refusing payment on any BOCC, COCC or SOE account the financial institution agrees to contact the Clerk's Finance and Accounting Department.
Yes, FNB will provide the above request.
7. The bank will treat all BOCC, COCC or SOE checks that are four months or older (from date of issuance) as stale dated and deem them non-negotiable.
Yes our Positive Pay System can meet this requirement. Checks will be flagged at the teller line when system detects check older than 4 months to stop item from being cashed. Checks received in nightly processing older than 4 months old will hit daily positive pay exception report. A report is also available to automatically be emailed containing stale dated items.

8. The bank will provide Magnetic Ink Character Recognition (MICR) check specifications to the check printer.
Yes, FNB will provide the above request.
9. The bank will annually provide the Clerk's Office a list of all accounts at the bank using the BOCC, COCC and SOE's respective Federal Identification Numbers as part of the Qualified Public Depositor Report filing process.
Yes – FNB will honor the above request.
10. Please provide the bank's automated teller machine agreement, including relevant specifications and requirements, if any, for review.
FNB will provide to the Clerk 2 ATM machines at no charge for the length of contract and share 25% of the net profit. Additional ATM's will cost the Clerk approximately \$1800.00 a month. If awarded contract FNB will provide ATM agreement along with specifications and requirements.
11. Please include separate pricing for armored courier service to be provided through the bank so that it can be compared to the Clerk's current arrangement for courier services.
FNB will provide 6 cash safes at no charge to the Clerk for the length of the contract. FNB will provide weekly pickup of the cash canisters at no additional charge to the Clerk. Please see pricing for daily pickup attached to Exhibit A – Pricing Proposal Form.

S. Disaster Recovery Plan

In the event of a disaster the availability of information reporting, wire transfers, ACH and payroll services are critical for the emergency operations of the BOCC, COCC and SOE. Please describe your institution's disaster recovery plan and how that plan relates to the continuing operation of the BOCC, COCC and the SOE in a disaster situation. Some specifics follow:

1. What is your process of client notification when a disaster situation arises?
Nancy Ortega and her team will notify the Clerk prior to hurricane possibility to work out expected cash and banking needs. If a disaster should happen unexpectedly, Nancy Ortega and her team will reach out to Clerk immediately to arrange expected cash and banking needs. The Clerk will be provided contact names and cell numbers of bank representatives.
2. How quickly does the bank expect to resume normal operations following a disaster?
FNB's intention is to resume normal operations within the first 24 hours. This would include basic branch services. FNB's more comprehensive systems should be up and running within a 24-96 hour time frame.
3. In the event of an impending emergency the BOCC, COCC and SOE may need to withdraw certain amounts of cash from their respective accounts. Describe the procedures required for the bank to accommodate transactions of this type. In addition, the Clerk's Office will require that the bank have available cash amounts of \$1,000,000, \$100,000 and \$25,000, respectively, for the agencies.
We would like to have 2 business days notice on any amount over \$100,000.00. Anything less we would request a phone call prior to coming to main office so we can have funds put together.

4. Your financial institution must accept emergency pay files at times outside the normal bi-weekly schedule.
Yes – FNB is committed to providing the above request.

T. Available Technologies

The Clerk desires to leverage technology in order to provide safe and effective banking services for public dollars. The Clerk is interested in the proposer's solutions regarding technological advances including, but not limited to:

1. Point of service transaction processing – **Priority Payments has many solutions that have integration abilities and can assist the Clerk to get set up with this type of processing. This technology can be implemented once determined based system specifications of your customer management data base. Fees range from \$15- \$20 a month but could potentially be built into other merchant service programming.**
2. Payroll cards – **FNB will explore Payroll cards upon request of the Clerk of Courts. FNB would need 90 days to get implemented. Fees from this product can vary depending on type of card, if it will be customized, how it is generated and how many will be ordered.**
3. Smart Safe technology, or equivalent electronic deposit management – **FNB will provide 6 cash safes at no charge to the Clerk for the length of the contract. FNB will provide weekly pickup of the cash canisters at no additional charge to the Clerk.**
4. Interactive Voice Response technology, or equivalent – **FNB has a product called Calipay that could be explored with the Clerk. Time frame of implementation would be between 60-90 days.**
5. Image Replacement Documents – **All checks deposited are available next day.**
6. Security enhancements – **FNB currently requires customers to utilize security tokens with electronic banking as well as multifactor authentication including security questions. As security enhancements evolve, FNB will reach to the Clerk with any updates or additional technology as is comes available. Security tokens are issued as needed at no additional charge.**

Please include all related pricing on Exhibit A "Pricing Proposal Form". If technologies are not currently available provide estimated availability schedule.

Date	Rate	95%
6/6/2014	0.11	0.10
3/31/2014	0.11	0.10
3/28/2014	0.12	0.11
3/27/2014	0.12	0.11
3/26/2014	0.13	0.12
3/25/2014	0.12	0.11
3/24/2014	0.13	0.12
3/21/2014	0.10	0.10
3/20/2014	0.11	0.10
3/19/2014	0.11	0.10
3/18/2014	0.11	0.10
3/17/2014	0.10	0.10
3/14/2014	0.10	0.10
3/13/2014	0.12	0.11
3/12/2014	0.10	0.10
3/11/2014	0.10	0.10
3/10/2014	0.11	0.10
3/7/2014	0.11	0.10
3/6/2014	0.11	0.10
3/5/2014	0.12	0.11
3/4/2014	0.10	0.10
3/3/2014	0.10	0.10
2/28/2014	0.10	0.10
2/27/2014	0.10	0.10
2/26/2014	0.10	0.10
2/25/2014	0.10	0.10
2/24/2014	0.11	0.10
2/21/2014	0.09	0.09
2/20/2014	0.10	0.10
2/19/2014	0.09	0.09
2/18/2014	0.11	0.10
2/17/2014	0.10	0.10
2/14/2014	0.10	0.10
2/13/2014	0.09	0.09
2/12/2014	0.09	0.09
2/11/2014	0.09	0.09
2/10/2014	0.10	0.10
2/7/2014	0.10	0.10
2/6/2014	0.10	0.10
2/5/2014	0.10	0.10
2/4/2014	0.11	0.10
2/3/2014	0.11	0.10
1/31/2014	0.13	0.12
1/30/2014	0.12	0.11
1/29/2014	0.11	0.10

1/28/2014	0.11	0.10
1/27/2014	0.12	0.11
1/24/2014	0.11	0.10
1/23/2014	0.11	0.10
1/22/2014	0.10	0.10
1/21/2014	0.12	0.11
1/20/2014	Market Closed	
1/17/2014	0.10	0.10
1/16/2014	0.10	0.10
1/15/2014	0.09	0.09
1/14/2014	0.09	0.09
1/13/2014	0.10	0.10
1/10/2014	0.11	0.10
1/9/2014	0.10	0.10
1/8/2014	0.10	0.10
1/7/2014	0.09	0.09
1/6/2014	0.10	0.10
1/3/2014	0.10	0.10
1/2/2014	0.11	0.10
12/31/2013	0.10	0.10
12/30/2013	0.12	0.11
12/27/2013	0.11	0.10
12/26/2013	0.10	0.10
12/24/2013	0.12	0.11
12/23/2014	0.12	0.11
12/20/2013	0.12	0.11
12/19/2013	0.12	0.11
12/18/2013	0.13	0.12
12/17/2013	0.12	0.11
12/16/2013	0.12	0.11
12/13/2013	0.11	0.10
12/12/2013	0.10	0.10
12/11/2013	0.11	0.10
12/10/2013	0.12	0.11
12/9/2013	0.12	0.11
12/6/2013	0.12	0.11
12/5/2013	0.12	0.11
12/4/2013	0.12	0.11
12/3/2013	0.14	0.13
12/2/2013	0.14	0.13
11/29/2013	0.09	0.09
11/28/2013	0.13	0.12
11/27/2013	0.13	0.12
11/26/2013	0.13	0.12
11/25/2013	0.13	0.12
11/22/2013	0.13	0.12
11/21/2013	0.13	0.12

11/20/2013	0.12	0.11
11/19/2013	0.12	0.11
11/18/2013	0.13	0.12
11/15/2013	0.12	0.11
11/14/2013	0.14	0.13
11/13/2013	0.11	0.10
11/12/2013	0.11	0.10
11/11/2013	0.11	0.10
11/8/2013	0.11	0.10
11/7/2013	0.11	0.10
11/6/2013	0.10	0.10
11/5/2013	0.10	0.10
11/4/2013	0.09	0.09
11/1/2013	0.10	0.10
10/31/2013	0.09	0.09
10/30/2013	0.10	0.10
10/29/2013	0.11	0.10
10/28/2013	0.10	0.10
10/25/2013	0.10	0.10
10/24/2013	0.10	0.10
10/23/2013	0.10	0.10
10/22/2013	0.11	0.10
10/21/2013	0.11	0.10
10/18/2013	0.13	0.12
10/17/2013	0.12	0.11
10/16/2013	0.12	0.11
10/15/2013	0.11	0.10
10/14/2013	Market Closed	
10/11/2014	0.11	0.10
10/10/2014	0.11	0.10
10/9/2013	0.11	0.10
10/8/2013	0.10	0.10
10/7/2013	0.11	0.10
10/4/2013	0.10	0.10
10/3/2013	0.10	0.10
10/2/2013	0.11	0.10
10/1/2013	0.12	0.11
9/30/2013	0.10	0.10
9/27/2013	0.11	0.10
9/26/2013	0.11	0.10
9/25/2013	0.12	0.11
9/24/2013	0.12	0.11
9/23/2013	0.13	0.12
9/20/2013	0.11	0.10
9/19/2013	0.11	0.10
9/18/2013	0.12	0.11
9/17/2013	0.12	0.11

9/16/2013	0.11	0.10
9/13/2013	0.11	0.10
9/12/2013	0.12	0.11
9/11/2013	0.12	0.11
9/10/2013	0.10	0.10
9/9/2013	0.10	0.10
9/6/2013	0.10	0.10
9/5/2013	0.10	0.10
9/4/2013	0.11	0.10
9/3/2013	0.12	0.11
9/2/2013	0.11	0.10
8/30/2013	0.11	0.10
8/29/2013	0.09	0.09
8/28/2013	0.09	0.09
8/27/2013	0.09	0.09
8/26/2013	0.11	0.10
8/23/2013	0.10	0.10
8/22/2013	0.11	0.10
8/21/2013	0.10	0.10
8/20/2013	0.11	0.10
8/19/2013	0.11	0.10
8/16/2013	0.10	0.10
8/15/2013	0.10	0.10
8/14/2013	0.10	0.10
8/13/2013	0.10	0.10
8/12/2013	0.10	0.10
8/9/2013	0.10	0.10
8/8/2013	0.10	0.10
8/7/2013	0.11	0.10
8/6/2013	0.13	0.12
8/5/2013	0.11	0.10
8/2/2013	0.11	0.10
8/1/2013	0.10	0.10
7/31/2013	0.06	0.06
7/30/2013	0.06	0.06
7/29/2013	0.10	0.10
7/26/2013	0.10	0.10
7/25/2013	0.10	0.10
7/24/2013	0.10	0.10
7/23/2013	0.11	0.10
7/22/2013	0.11	0.10
7/19/2013	0.10	0.10
7/18/2013	0.11	0.10
7/17/2013	0.11	0.10
7/16/2013	0.11	0.10
7/15/2013	0.13	0.12
7/12/2013	0.11	0.10

7/11/2013	0.12	0.11
7/10/2013	0.12	0.11
7/9/2013	0.13	0.12
7/8/2013	0.13	0.12
7/5/2013	0.14	0.13
7/4/2013	0.13	0.12
7/3/2013	0.13	0.12
7/2/2013	0.13	0.12
7/1/2013	0.16	0.15
6/28/2013	0.12	0.11
6/27/2013	0.10	0.10
6/26/2013	0.11	0.10
6/25/2013	0.11	0.10
6/24/2013	0.12	0.11
6/21/2013	0.13	0.12
6/20/2013	0.14	0.13
6/19/2013	0.13	0.12
6/18/2013	0.16	0.15
6/17/2013	0.14	0.13
6/14/2013	0.14	0.13
6/13/2013	0.12	0.11
6/12/2013	0.10	0.10
6/11/2013	0.12	0.11
6/10/2013	0.11	0.10
6/7/2013	0.11	0.10
6/6/2013	0.14	0.13
6/5/2013	0.12	0.11
6/4/2013	0.16	0.15
6/3/2013	0.13	0.12
5/31/2013	0.12	0.11
5/30/2013	0.11	0.10
5/29/2013	0.11	0.10
5/28/2013	0.12	0.11
5/27/2013	0.06	0.06
5/24/2013	0.06	0.06
5/23/2013	0.11	0.10
5/22/2013	0.10	0.10
5/21/2013	0.11	0.10
5/20/2013	0.12	0.11
5/17/2013	0.12	0.11
5/16/2013	0.13	0.12
5/15/2013	0.15	0.14
5/14/2013	0.14	0.13
5/13/2013	0.14	0.13
5/10/2013	0.15	0.14
5/9/2013	0.09	0.09
5/8/2013	0.14	0.13

5/7/2013	0.14	0.13
5/6/2013	0.16	0.15
5/3/2013	0.15	0.14
5/2/2013	0.15	0.14
5/1/2013	0.18	0.17
4/30/2013	0.18	0.17
4/29/2013	0.15	0.14
4/26/2013	0.15	0.14
4/25/2013	0.16	0.15
4/24/2013	0.16	0.15
4/23/2013	0.15	0.14
4/22/2013	0.19	0.18
4/19/2013	0.16	0.15
4/18/2013	0.18	0.17
4/17/2013	0.17	0.16
4/16/2013	0.17	0.16
4/15/2013	0.16	0.15
4/12/2013	0.15	0.14
4/11/2013	0.15	0.14
4/10/2013	0.16	0.15
4/9/2013	0.16	0.15
4/8/2013	0.16	0.15
4/5/2013	0.16	0.15
4/4/2013	0.10	0.10
4/3/2013	0.15	0.14
4/2/2013	0.17	0.16
4/1/2013	0.17	0.16