



Florida's Warmest Welcome

**City of Pompano Beach, Purchasing Division  
1190 N.E. 3rd Avenue, Building C  
Pompano Beach, Florida, 33060**

October 17, 2013

**ADDENDUM #1, RFP H-62-13  
BANKING SERVICES**

To Whom It May Concern,

The deadline for receipt of sealed proposals is extended to 2:00 p.m. (local), October 24, 2013 in the City's Purchasing Office, 1190 N.E. 3rd Avenue, Building C, Pompano Beach, Florida, 33060.

No additional technical questions regarding the RFP scope will be accepted.

Please review the following questions and City responses regarding the Request for Proposals solicitation.

1. Question: Will a word version of the RFP be made available to the respondents?

Response: Word version of document will be posted to the City's website.

2. Question: Can you confirm Bank of America provides your merchant services?

Response: Yes.

3. Question: Can the City confirm what cards it currently accepts?

Response: MC, Discover, AMEX. Visa and MC at the Golf Course. Will be accepting Visa city-wide within the next 6 months

4. Question: Does the City currently pass along a service fee to their consumer and if yes, on what payments (face-to-face, online, Integrate Voice Response/IVR or Internet)?

Response: Yes, online only. However, City is contemplating discontinuing this practice.

5. Question: Can you provide the transaction number and dollar volume of payments accepted by the City broken down by card type (VISA/MasterCard/Discover/American Express) and by merchant/department account?

Response: Attached is information regarding transactions for January and August 2013; this is considered a representative sample of activity.

6. Question: Do you have a need for check conversion?

Response: We have contemplated such, but no plans to do this at this time.

7. Question: Do you have a need for alternative processing solutions such as a mobile device?

Response: Not at this time. That being said, proposers may propose such an option for the City's consideration, along with related costs and technological requirements.

8. Question: Do you currently charge a service fee to consumers who pay in person?

Response: No.

9. Question: Are you interested in a third party managed convenience/service fee model?

Response: City is contemplating elimination of the POS convenience fee at this time and building fees into rate structures.

10. Question: Will the City consider an alternative provide to Link2Gov to collect Business Tax?

Response: I believe you mean Click2gov. The City utilizes Click2gov as part of its current Sungard HTE financial and reporting package.

11. Question: Does the City currently provide Link2Gov with a daily biller file?

Response: Click2gov-Yes.

12. Question: Can the City disclose who is managing the Building and Utility department payments?

Response: Click2gov; Heartland Payment Solutions

13. Question: If they use a third party payment gateway can you disclosed which is supported (PayPal, Authorize.Net, Verisign etc.)?

Response: Heartland Payment Solutions

14. Question: Do you currently accept payments through the InkForce system?

Response: No.

15. Question: If yes do they use a third party payment gateway (PayPal, Authorize.Net, Verisign etc.)?

Response: N/A.

16. Question: Do you accept payments through credit card terminals? If yes can you provide a list of credit card machines currently being used (Terminal Model/Manufacturer; PinPad; Card Readers etc.)?

Response: Yes. Card readers. Currently only at the City Golf Course.

17. Question: Do you own, rent or are the devices provided by the incumbent at no cost?

Response: Own.

18. Question: Do any of the departments use Virtual Terminal solutions?

Response: No.

19. Question: If yes, can you provide the names of those solutions and who they are provided by?

Response: N/A.

20. Question: Are Service Fees assessed on any of your over the counter transactions and if not to you want to assess these fees?

Response: No. See above.

21. Question: Can we provide our financial annual reports via link to our website?

Response: Yes.

22. Question: Page 8. Electronic Banking - ACH Origination Services - Please provide frequency and batch file size in \$-dollars (max and average file amounts) for each category (ppd Debit, ppd Credit, CCD Debit, CCD Credit and web Debit.

Response: Vendor checks are submitted on a weekly basis about \$1.5MM and Payroll direct deposit is submitted on a bi-weekly basis \$1MM. E-Pay is submitted about \$20k weekly. Credit cards are settled on a daily basis.

23. Question: Page 8. Armored Car Services - What company does the City use for armored courier service?

Response: Brinks

24. Question: Page 8. Armored Car Services - How does the City currently pay for these services and what is the cost?

Response: Currently paid by check.

25. Question: Page 8. Armored Car Services - Does the City have a direct contract with the armored courier service?

Yes.

26. Question: Page 8. Armored Car Services - If the contract is indirect, please provide details.

Response: N/A

27. Question: Page 11. Credit Card Processing – Who is your current merchant provider?

Response: Bank of America

28. Question: Page 11. Credit Card Processing – What type of cards are accepted?

Response: VISA, MasterCard, Discover, and American Express

29. Question: Page 11. Credit Card Processing – Do you take payments online?

Response: Yes, for building permits, utility payments, business licenses, and some recreation activities.

30. Question: Page 11. Credit Card Processing – If yes, who is the current vendor?

Response: Click-2-Gov – Sungard HTE. For recreation: WebTrac – Plug-N-Pay.

31. Question: Page 11. Credit Card Processing – What gateway is being used?

Response: Sungard and Plug-N-Pay

32. Question: Page 11. Credit Card Processing – Is a convenience or additional fee of any type assessed to the credit card payments made via the online payment website?

Response: Yes, however the City is contemplating elimination of the convenience fee.

33. Question: Page 11. Credit Card Processing – Is any cardholder data stored for any reason?

Response: No.

34. Question: Page 11. Credit Card Processing – If yes, where is the data stored?

Response: N/A

35. Question: Page 11. Credit Card Processing – Do you use software to process your credit card transactions? If so, what type?

Response: Yes; Sungard Naviline 9.1.; Vermont System Golftract 10, Plug and Pay gateway; parking meters: payment technologies use Heartland Payments as gateway.

36. Question: Page 11. Credit Card Processing – Are there current issues the City is looking to solve?

Response: No.

37. Question: Page 11. Credit Card Processing – What improved services is the City requesting?

Response: City would be interested in any recommended services available.

38. Question: Page 11. Credit Card Processing – Is a single vendor supporting in-person, online and IVR payments? If not, please provide the current vendor for each payment channel.

Response: No. IVR payments. Parking meters use Heartland Payments as gateway. Click-2-gov Sungard Naviline. Over-the-counter Vermont System Golftrac 10, Plug N Pay gateway.

39. Question: Page 11. Credit Card Processing – Please provide a breakdown by card type for credit/debit payments for in-person, online and IVR.

Response: On-line payments: American Express, Discover, and MasterCard. In-person for golf course only: VISA and MasterCard.

40. Question: Page 11. Credit Card Processing – What was your 2012 & 2013 annual volume and average ticket for each merchant account?

Response: City will provide two months of data. See attached.

41. Question: Page 11. Credit Card Processing – Please provide 2 recent months of processing statements.

Response: City will provide two months of data. See attached.

42. Question: Page 11. Credit Card Processing – What type and number of terminals is the City currently using?

Response: No terminals.

43. Question: Page 11. Credit Card Processing – Do you accept pin based debit?

Response: No, but would like to implement in near term

44. Question: Page 11. Credit Card Processing – Do you own, lease or rent your current credit card equipment?

Response: Own.

45. Question: Page 11. Credit Card Processing – How many merchant ID's are currently set up? Please indicate the locations associated with the ID.

Response: Merchant ID's for the following: WebTrac, GolfTrac, Building Permits, Business Licenses, Utility Payments, Oceanside Parking Lot, Alsdorf Parking Lot, Municipal Pier Parking Lot, 16<sup>th</sup> Street Lot, and A1A Parking.

46. Question: Page 11. Credit Card Processing – Are there any future plans to expand credit card acceptance though out the City?

Response: Yes.

47. Question: Page 11. Credit Card Processing – Do you have any check verification or guarantee products in place now?

Response: No.

48. Question: Page 11. Credit Card Processing – If yes, who is your current vendor?

Response: N/A

49. Question: Page 11. Credit Card Processing – What equipment are you using?

Response: N/A

50. Question: Page 11. Credit Card Processing – Do you have the checks ACH'd into your bank account or do you deposit the paper checks?

Response: N/A

51. Question: Page 11. Credit Card Processing – Do you own, rent or lease the check processing equipment?

Response: N/A

52. Question: Page 11. Credit Card Processing – Do you verify or guarantee checks... Online? Phone? In person? Mail?

Response: No.

53. Question: Page 16. Payroll Debit Card - What percent of your employees do you anticipate would participate in payroll debit card?

Response: Unknown. Employees who would participate would likely be some of the ones currently receiving a check which equals approximately 12% of payroll.

54. Question: Why are you submitting a bid? What are the current issues the District is looking to solve?

Response: Current contract for banking services expires March 2014.

55. Question: Aside from what was already included in the RFP, does the City keep any other interest bearing or non interest bearing depository accounts with a banking institution? If so please provide statements.

Response: CRA Northwest and the CRA East money market accounts used as operating accounts. Community Development Revolving Loan Account. City money market account. Copies of CRA Northwest and CRA East statements enclosed with this Addendum.

56. Question: What are the anticipated average balances available for overnight investment and/or compensating balance?

Response: The City has a zero balance account which transfers approximately \$500K per day into City's disbursement account.

57. Question: What type of investment products are you currently utilizing?

Response: Certificates of Deposit, money market savings, FMIT, money market funds (City has a contract with an investment management firm for investment of the majority of surplus funds)

58. Question: Can you also provide a summary of the investment portfolio to include security description, balance and maturities?

Response: City has three CD's all expiring within the next year. See attached as of June 30, 2013 for funds managed internally by the City.

59. Question: Can you explain and go into further detail of what Paymode (EDI) is and how you use it?

Response: On-line utility payments are deposited in a lockbox and uploaded to customers' accounts daily.

60. Question: Will you be contemplating converting some of your check volume transactions to ACH transactions for efficiency and cost benefits?

Response: The City is currently implementing remote deposit for checks.

61. Question: Would you be willing to use a lockbox service with scannable coupons for your utility payments?

Response: The City may consider that in the future.

62. Question: Can you elaborate on the type of system and/or vendor you are using for your online payments?

Response: The City uses Click-2-Gov through H.T.E. Sungard for building permits, utility payments, and business licenses. The City also uses WebTrac through Plug-N-Pay for recreation on-line payments.

63. Question: Scope of Services, Page 4, #5, Foreign Currency and Foreign Check Deposits – Please provide further clarification on what is meant by “all foreign check deposits will be treated as Payable in U.S. Funds on the day of deposit.” What countries will the City receive foreign checks from?

Response: Canada

64. Question: Scope of Services, Page 4, #7, The City may opt to have access to daily online viewing, and printing of respective check images for the front and back of each check via an on-line portal. Will the City accept a monthly CD ROM with all checks paid for the disbursement account as opposed to weekly?

Response: Yes

65. Question: Scope of Services, Page 5, #11, Are check deposit returns redeposited once or twice?

Response: Redeposited once.

66. Question: Scope of Services, Page 8, #18, Armored Car Service – Who is the City’s current Armored Courier?

Response: Brinks

67. Question: Scope of Services, Page 8, #16, Electronic Banking – Does the City upload ACH files for electronic payments via a Direct Transmission or are ACH files uploaded via the current provider’s online portal?

Response: Both.

68. Question: Scope of Services, Page 9, #20, Are checks deposited through the armored carrier, a branch or other? What is the volume for each deposit method?

Response: Most checks through Armored Carrier at approximately \$250k/day; Golf Course approximately \$5k/day. Checks over \$50,000 are taken to the branch.

69. Question: Scope of Services, Page 9, #21, Coin Processing – Does this City do any type of coin sorting in-house prior to transporting coins to the bank?

Response: No

70. Question: Scope of Services, Page 9, #21, Do you pickup cash/coin orders in the branch?

Response: No. Change orders are sent in by armored courier and delivered by armored courier the following business day to the golf course cashiers.

71. Question: Scope of Services, Page 9, #22, What data do you require the lockbox to capture?

Response: Water Bill Payments only.

72. Question: Scope of Services, Page 9, #22, Lockbox Account Processing - Can the City provide a description of how your payments are handled by your current lockbox provider or provide current lockbox instructions?

Response: Emergency Medical Transportation Lockbox payments are deposited in the City depository account on a daily basis. Backup is sent to the City from Advanced Data Processing (ADP) who we have contracted with to process all EMS payments.

73. Question: Scope of Services, Page 9, #22, What is the number of remittance documents imaged per month for wholesale lockbox? Are the documents double sided?

Response: Backup is not doublesided and is submitted once a month.

74. Question: Scope of Services, Page 9, #22, Can the City provide an example of the correspondence (invoice, coupon, turnaround documents) received in your lockbox?

Response: ADP receives payments, etc.

75. Question: Scope of Services, Page 9, #22, Lockbox Account Processing - Does the City utilize stop file processing with their lockbox to stop incoming lockbox payments?

Response: ADP processes payments.

76. Question: Scope of Services, Page 9, #22, Lockbox - What information flows between the City, 3rd party provider and the Bank? If sample reports are available, please provide them.

Response: ADP processes payments etc.

77. Question: Scope of Services, Page 11, #27, E-Payables – Please provide an estimated annual spend amount for your current E-Payables program, as well as any plans to convert traditional payments to E-Payables.

Response: Approximately \$300k. (The City is currently contemplating a P-cards program.)

78. Question: Scope of Services, Page 11, #28, Please provide the annual processing volume and number of transactions broken out by card type (Visa, MC, AmEx and Discover), that the City processes in credit cards.

Response: City will provide breakdown of two months of data. See attached.

79. Question: Scope of Services, Page 11, #28, Please provide the make and model of credit card terminals being used. Please also note whether or not the City owns these terminals.

Response: The City does not have credit card terminals.

80. Question: Scope of Services, Page 11, #28, Please provide the software name and version number of any software, point of sale or Internet gateway solutions being used.

Response: Sungard Naviline 9.1. Vermont System Golftract 10, Plug and Pay gateway

81. Question: Scope of Services, Page 13, #37, We understand that the City is in the process of automating the collection of utility payments. Should proposers include pricing for the processing of electronic check deposits in Attachment A?

Response: The City may consider remote deposit in the future.

82. Question: Attachment A, Page 30, Can the City please provide Attachment A as a separate excel file?

Response: No. Word version of the RFP will be posted to the website.

83. Question: Attachment A, Page 30, Checks Deposited - What is the source and deposit method (ex: branch deposit, vault deposit, remote deposit, etc.) for the paper check deposits identified in Attachment A under Depository Services?

Response: Armored Courier delivers to vault; Checks greater than \$50k are deposited at branch; City may consider remote deposit.

84. Question: Attachment A, Page 30, Lockbox Services - Can you please provide more information on the service provided by your bank under service description "WLBX Manual Paper Check Print."

Response: Per item charge for printing and returning copies of checks processing in a lockbox to a lockbox client.

85. Question: Attachment A, Page 30, Lockbox Services - Can you please provide more information on the specific service provided by your bank under service description "WLBX Negotiability Review."

Response: Per item charge associated reviewing the negotiability (paid in full, post date, special negotiability) of an item.

86. Question: Attachment A, Page 31, Lockbox Services - Can you please provide more information on the service provided by your bank under service description "WLBX Manual Paper Proc Item."

Response: Per item charge for processing a check received for a client utilizing traditional/automated lockbox services.

87. Question: Attachment A, Page 31, Lockbox Services - Can you please provide more information on the service provided by your bank under service description "WLBX Std US Mailout Per Item."

Response: Per item charge for returning a client's lockbox documentation via the US Postal Service First class Mail.

88. Question: Attachment A, Page 31, Lockbox Services - Can you please provide more information on the service provided by your bank under service description "WLBX Non-Despositable Corres."

Response: Charge for handling an item received in a Lockbox which can not be deposited into the customer's account.

89. Question: Attachment A, Page 31, Lockbox Services - Can you please provide more information on the service provided by your bank under service description "WLBX Detail Returned."

Response: Per item charge for returning remittance detail to a lockbox client.

90. Question: Attachment A, Page 31, Lockbox Services - Can you please provide more information on the service provided by your bank under service description "WLBX Reassociation."

Response: Per item charge for reassociating check copies to the corresponding remittance detail processed in a lockbox.

91. Question: Attachment A, Page 31, Miscellaneous - Can you please provide more information on the service provided by your bank under service description "Deposit Account Drafting – In Bank and Other Banks."

Response: Utility bills paid by customers by automatic payments from customers' accounts.

92. Question: Attachment A, Page 32, Miscellaneous – For Credit Card and Debit Card line items on Attachment A, is this referring to merchant service fees to accept debit and credit card payments?

Response: Any items that may not be billed on the regular monthly billing for merchant services which are either paid by check or as a debit to our account.

Proposers should acknowledge receipt of this Addendum in the area provided on the RFP Proposal Signature page.

Very truly yours,



Leeta Hardin  
General Services Director

Enclosures

cc: website  
file

**JANUARY 2013 - BUILDING PERMITS**

	# OF SALES	\$ AMOUNT OF SALES
MC	46	19,925.84
AMEX		
DISCOVER	2	93.11

**JANUARY 2013 - UTILITY PAYMENTS**

	# OF SALES	\$ AMOUNT OF SALES
MC	171	17,633.95
AMEX		
DISCOVER	15	1,465.84

**JANUARY 2013 - BUSINESS TAX RECEIPT**

	# OF SALES	\$ AMOUNT OF SALES
MC	8	777.53
AMEX		
DISCOVER	2	621.15

**JANUARY 2013 - OCEANSIDE PARKING LOT**

	# OF SALES	\$ AMOUNT OF SALES
MC	995	2,388.60
AMEX		
DISCOVER		
VISA	3157	7,134.60

**JANUARY 2013 - ALSDORF PARK BOAT RAMP**

	# OF SALES	\$ AMOUNT OF SALES
MC	109	512.50
AMEX		
DISCOVER		
VISA	445	2,193.25

**JANUARY 2013 - MUNICIPAL PIER PARKING**

	# OF SALES	\$ AMOUNT OF SALES
MC	590	1,529.70
AMEX		
DISCOVER		
VISA	1934	4,851.00

**JANUARY 2013 - OCEAN PARKING**

	# OF SALES	\$ AMOUNT OF SALES
MC	134	321.80
VD	327	745.00
VB	30	74.45
VISA	150	327.85

**AUGUST 2013 - BUILDING PERMITS**

	# OF SALES	\$ AMOUNT OF SALES
MC	52	29,141.41
AMEX		
DISCOVER	13	3,117.75

**AUGUST 2013 - UTILITY PAYMENTS**

	# OF SALES	\$ AMOUNT OF SALES
MC	146	16,482.40
AMEX		
DISCOVER	13	2,149.96

**AUGUST 2013 - BUSINESS TAX RECEIPT**

	# OF SALES	\$ AMOUNT OF SALES
MC	15	1,577.90
AMEX		
DISCOVER	5	444.41

**AUGUST 2013 - OCEANSIDE PARKING LOT**

	# OF SALES	\$ AMOUNT OF SALES
MC	1477	3,766.42
AMEX		
DISCOVER		
VISA	5966	15,221.52

**AUGUST 2013 - ALSDORF PARK BOAT RAMP**

	# OF SALES	\$ AMOUNT OF SALES
MC	227	2,031.50
AMEX		
DISCOVER		
VISA	753	6,536.50

**AUGUST 2013 - MUNICIPAL PIER PARKING**

	# OF SALES	\$ AMOUNT OF SALES
MC	529	1,555.25
AMEX		
DISCOVER		
VISA	2333	6,574.50

**AUGUST 2013 - OCEAN PARKING**

	# OF SALES	\$ AMOUNT OF SALES
MC	126	350.25
VD	426	1,154.25
VB	47	160.75
VISA	174	530.75

**GOLF - JANUARY 2013**

	# OF SALES	\$ AMOUNT OF SALES
VS	2832	229,604.69
MC	1367	110,828.94

**GOLF - AUGUST 2013**

	# OF SALES	\$ AMOUNT OF SALES
VS	1786	57,906.00
MC	620	20,100.50



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## Your account statement

For 09/30/2013

## Contact us



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### ■ BASIC PUBLIC FUND CHECKING 0000240345498

#### Account summary

Your previous balance as of 08/30/2013	\$219,700.05
Checks	- 1,134,635.43
Other withdrawals, debits and service charges	- 330.00
Deposits, credits and interest	+ 1,320,251.78
Your new balance as of 09/30/2013	= \$404,986.40

#### Checks

DATE	CHECK #	AMOUNT(\$)
09/12	1006	1,134,635.43
<b>Total checks</b>		<b>= \$ 1,134,635.43</b>

■ BASIC PUBLIC FUND CHECKING 0000240345498 (continued)

**Other withdrawals, debits and service charges**

DATE	DESCRIPTION	AMOUNT(\$)
09/04	RETURN DEPOSIT ITEM 99000953	106.00
09/13	RETURN DEPOSIT ITEM 99001692	106.00
09/23	SERVICE CHARGE	12.00
09/26	RETURN DEPOSIT ITEM 99000056	106.00
<b>Total other withdrawals, debits and service charges</b>		<b>= \$330.00</b>

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
09/04	INCOMING WIRE TRANSFER WIRE REF# 20130904-00009420	1,300,000.00
09/10	DEPOSIT	1,320.50
09/23	DEPOSIT	500.00
09/23	DEPOSIT	800.00
09/23	DEPOSIT	1,990.00
09/23	DEPOSIT	9,540.00
09/24	DEPOSIT	25.00
09/24	DEPOSIT	418.00
09/24	DEPOSIT	626.00
09/24	DEPOSIT	2,932.28
09/27	DEPOSIT	2,100.00
<b>Total deposits, credits and interest</b>		<b>= \$1,320,251.78</b>

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## Your account statement

For 09/30/2013

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To find out more, visit [BBT.com/merchantservices](http://BBT.com/merchantservices) or for a free, customized quote, call BB&T Merchant Services at 1-866-238-2420.

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### ■ BASIC PUBLIC FUND CHECKING 0000240345471

#### Account summary

Your previous balance as of 08/30/2013	\$1,885,056.98
Checks	- 162,738.91
Other withdrawals, debits and service charges	- 10.00
Deposits, credits and interest	+ 0.00
<b>Your new balance as of 09/30/2013</b>	<b>= \$1,722,308.07</b>

#### Checks

DATE	CHECK #	AMOUNT(\$)
09/12	1004	162,738.91
<b>Total checks</b>		<b>= \$ 162,738.91</b>



**CITY OF POMPANO BEACH, FLORIDA**  
**INVESTMENTS MANAGED BY CITY STAFF**  
**June 30, 2013**

<u>Description</u>	<u>Investment Value</u>	<u>% of Total Portfolio</u>	<u>Monthly Yield</u>
Florida Municipal Investment Trust	5,262,497.31	25.39%	-0.193%
Wells Fargo (Evergreen) Investments US Gov MM	63,417.64	0.31%	0.001%
Morgan Stanley Pooled Funds-MM	3,572,912.46	17.24%	0.004%
Morgan Stanley SF-MM	270.99	0.001%	0.004%
Federated/RidgeWorth Investments-MM	2,562,793.34	12.36%	0.001%
Florida Shores Money Market Savings	2,020,841.92	9.75%	0.019%
Bank United Money Market Savings	2,000,076.49	9.65%	0.038%
Bank United CD	2,000,000.00	9.65%	0.050%
Florida Shores CD's	3,245,964.96	15.66%	0.035%
	<b><u>\$20,728,775.11</u></b>	<b><u>100%</u></b>	
	<b><u>\$20,728,775.11</u></b>	<b><u>100%</u></b>	
FMIT	\$5,262,497.31	25%	
Money Market Investments	\$10,220,312.84	49%	
CD	\$5,245,964.96	25%	
Total Portfolio	<b><u>\$20,728,775.11</u></b>	<b><u>100%</u></b>	