



April 8, 2026

## City of Delray Beach Lockbox Services

ITN# 2026-020

**LeeAnn Kirwin**  
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Submitted by:

**SYNOVUS<sup>®</sup>**

**SECTION 11  
SOLICITATION SUMMARY**

The City of Delray Beach  
100 N.W. 1<sup>st</sup> Avenue  
Delray Beach, FL 33444

PURCHASING DIVISION

**SOLICITATION SUMMARY**

**IMPORTANT NOTICE**

The information you provide on this page will be read aloud at the PUBLIC OPENING for this Solicitation. It is VERY IMPORTANT that the summary information you provide below is exactly the same information contained in your Bid. If subsequent to the opening of Bids, the City determines that the information contained in the electronic version of your Bid is different from the information on this Solicitation Summary, the City reserves the right to deem your Bid NON-RESPONSIVE and remove your Bid from further evaluation and consideration for contract award.

**BID INFORMATION**

Bid Number: ITB No. 2026-020

Title: Lockbox Services


Due Date and Time: April 1, 2026, @ 2:00PM EST

Name of Bidder: Pinnacle Bank DBA Synovus Bank

Address: 4850 W. Atlantic Ave, Delray Beach, FL 33445

Contact Person: LeeAnn Kirwin

Bid Amount: \$ 3,837.87 Per Month

Authorized Signature: 

Date: 03/26/26

By signing and submitting this Solicitation Summary, the Bidder affirms that the information provided above is an exact and correct summary of the information contained in the electronic version of the Bidder's Bid to the City of Delray Beach.

**THIS SOLICITATION SUMMARY MUST BE SIGNED AND INCLUDED WITH YOUR SECURE ELECTRONIC BID SUBMITTAL THROUGH <https://www.bidnetdirect.com/florida/cityofdelraybeach>**



March 31, 2026

City of Delray Beach

**RE: Invitation to Bid: 2026-020 Lockbox Services**

**Synovus Bank** sincerely appreciates the opportunity to respond to the City of Delray Beach's Invitation to Bid (ITB). **We are honored to have been your partner for so many years** and are pleased to present a comprehensive lockbox proposal to continue our relationship with you. Our commitment to government clients, combined with our proven expertise and modern banking capabilities, positions Synovus as the ideal partner for the City of Delray Beach.

Having provided the City with lockbox services for the past ten (10) years, we have first-hand knowledge of what is needed to meet and exceed the City's expectations. As the City has already experienced, we do not take our customer obligations lightly and have a proven history of providing excellent customer service to Delray Beach.

We are pleased to offer the City the following proposed lockbox solutions to continue our long-lasting relationship:

- **Continued direct contact to your dedicated Relationship Manager, Treasury Management Officer and Government Solutions team who specialize in governmental relationships.**
- **Existing Lockbox located within the State of Florida.**

#### **Growing Stronger While Staying True to Our Values**

On July 24, 2025, Synovus Bank and Pinnacle Financial Partners announced a definitive agreement to join forces—creating one of the highest-performing regional banks in the nation. Together, the combined organization will operate roughly **400 offices across nine states**, significantly expanding access and service capabilities while maintaining our unwavering commitment to relationship banking.

This partnership brings meaningful benefits to the City of Delray Beach:

- Enhanced financial capabilities and expanded service offerings
- Stronger regional presence and operational continuity
- A shared culture grounded in exceptional client satisfaction
- No change of platform or products being utilized
- No change in your service team that you have been working with

Despite our growth, we remain grounded in our community-banking roots—prioritizing personal service, local decision-making, and genuine partnerships with the municipalities we serve.

#### **A Proven Partner from Day One**

Synovus excels in implementation, project coordination, and client service. From the moment the City selects Synovus, you can continue to expect:

- Responsive communication
- Transparent updates
- Dedicated personnel
- Ongoing strategic support throughout the partnership

# SYNOVUS®

We understand the importance of operational continuity, and our approach ensures smooth, efficient transitions with no disruption to City services.

**Thank you** for the opportunity to present this proposal. Synovus Bank looks forward to continuing to partner with the City of Delray Beach and delivering the exceptional service, innovative solutions, and financial strength your community deserves.

Should you have any questions or require additional information, please do not hesitate to contact us.

Respectfully,



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## SECTION 2 SCOPE OF WORK / SCOPE OF SERVICES

### 2.1 SCOPE

The City of Delray Beach, through its Utilities Department, seeks a firm to provide lockbox services for the City. All Services shall be delivered in accordance with the performance standards and requirements outlined in this Scope of Work.

The awarded Bidder (hereinafter in this Scope of Services referred to as Vendor) shall provide all labor, materials, facilities, equipment, supplies, and travel for the work.

### 2.2 MINIMUM REQUIREMENTS

Contractor shall provide the following:

#### GENERAL INFORMATION

- a. **The City of Delray Beach will be transitioning from HTE to Tyler Munis ERP Utility Billing System anticipated go live July 2026. It is the expectation for the vendor to map the data fields either to the HTE file layout (Exhibit 1) and or Tyler Munis ERP file layout (Exhibit 2). The City is still working through the configuration process for Tyler Munis ERP system and data fields in (Exhibit 2) may be subject to change.**

Synovus understands that the City of Delray Beach plans to transition from the HTE Utility Billing System to the Tyler Munis ERP Utility Billing System, with an anticipated go-live in July 2026. As the City's incumbent lockbox provider, Synovus can accommodate the mapping of lockbox remittance data to the City's current HTE file layout and/or the future Tyler Munis ERP file layout. Synovus will work collaboratively with the City throughout the transition period to align data files with the City's requirements, recognizing that Tyler Munis configurations and data fields may continue to evolve. Any file mapping, testing, or adjustments will be coordinated in accordance with the City's final specifications and agreed-upon implementation planning to ensure continuity of service and accurate data transmission.

- b. **The Contractor shall provide rental of a U.S. Post Office box ("P.O. Box") for the remittance of customer payments and a physical address for the remittance of payments delivered by express mail or courier. The Contractor shall provide pick-up and transport from both locations to its processing facility. The Contractor shall process all remittances received daily to the City. Payments shall be processed daily, Monday-Friday with the exception of legal bank holidays.**

As the City of Delray Beach's incumbent banking partner, Synovus currently provides and will continue to provide comprehensive lockbox remittance services that fully meet the City's requirements. Synovus maintains a U.S. Post Office Box established in the City's name in Orlando, Florida, for the receipt of mailed customer payments. In addition, Synovus accepts Express Mail and courier-delivered remittances at a designated physical address.

Daily mail pick-up from both locations is performed by Synovus and transported securely to our processing facility. All remittances are processed and credited to the City's designated account

on the day of receipt, Monday through Friday, excluding legal bank holidays. This proven process has been successfully supporting the City's operations and service expectations, and Synovus will continue to deliver the same reliable, timely, and secure lockbox services that the City has come to value.

- c. **Contractor shall specify in their proposal the location of the P.O. Box. The Contractor will be responsible for collecting remittances and transporting them from the P.O. Box to the Contractor's processing location. The Contractor shall provide the retrieval schedule for P.O. Box collections, the transport time to the processing facility, and the processing time for such remittances.**

Synovus currently supports the City of Delray Beach's lockbox operations through a well-established and efficient remittance collection and processing model that will continue under this agreement. A U.S. Post Office Box is maintained in the City's name in Orlando, Florida, serving as the primary remittance location for mailed payments.

Synovus is fully responsible for the collection and secure transportation of all remittances from the P.O. Box to its remittance processing facility. Mail is retrieved by Synovus's contracted courier at least twice daily—once prior to Post Office opening and again after all mail has been fully delivered to the boxes. The courier opens the P.O. Box and transports all contents directly to the remittance processing center.

Upon receipt, remittances are promptly sorted and processed using OPEX mail opening and scanning equipment. Each payment is imaged, keyed as applicable, and prepared for deposit in accordance with the City's established processing instructions. Deposits are completed the same business day and credited to the City's designated account.

Consistent with the City's current experience, remittance images, deposit totals, and detailed reporting are made available in real time through the Lockbox Image Archive as each batch is completed. This proven process ensures timely availability of funds, transparency, and continuity of service that the City has come to rely upon.

- d. **The Contractor shall note the location of the processing facility and the cut-off time when items received at the processing facility will no longer be processed for the current day's transmission. All costs related to transport from the P.O. Box to the processing facility should be included in the Price Proposal. The physical address for remittances delivered by express mail or courier may be at or near the processing facility, regardless of location.**

Synovus's lockbox operations for the City of Delray Beach are supported by an established remittance processing facility located at 401 Commerce Blvd., Oldsmar, FL 34677. This facility currently processes the City's lockbox remittances and will continue to do so without interruption.

To support the City's updated requirement for 3:00 PM A/R file delivery, a two-hour processing window is required. Accordingly, all mail and remittances received at the processing facility by 1:00 PM Eastern Time are processed and transmitted on the same business day. Items received after the daily cutoff are processed on the next business day. The 1:00 PM ET cutoff represents the daily processing deadline for inclusion in the City's same day transmission.

Remittances delivered via express mail or courier are accepted at the same physical address as the processing facility, allowing for efficient receipt and immediate processing upon arrival.

As part of the City's existing service structure, Synovus is responsible for all transportation from the P.O. Box to the processing facility. All costs associated with courier retrieval and transport are included in the Price Proposal, consistent with the City's current lockbox service model.

**e. The City must have the ability to select cutoff time for remittance and funding.**

Synovus's lockbox services for the City of Delray Beach are designed to provide both consistency and flexibility to meet the City's operational needs. Under the City's current processing structure, Synovus typically completes one deposit per client per business day unless alternate arrangements are requested during implementation.

The standard processing cut-off time for same-day deposit is 2:00 PM Eastern Time. However, Synovus recognizes that operational requirements may vary, and the City retains the ability to request an alternate remittance and funding cut-off time. If the City elects to establish a different schedule, Synovus will work collaboratively with City staff during implementation to accommodate the requested timing to the extent operationally feasible.

This flexible approach ensures the City maintains control over remittance and funding timing while continuing to benefit from the reliable and proven lockbox services currently in place.

**f. For each department or payment type, the Contractor shall submit a separate transmission payment file, with a unique identifier, which will be provided by the City.**

Synovus's lockbox transmission and reporting structure is already configured to support the City of Delray Beach's departmental and payment-type reporting needs and can be further tailored as required. Synovus will work closely with the City to develop custom transmission payment files that align with the City's specifications and operational preferences.

Remittance information can be delivered by individual department and/or by payment type, with each transmission file assigned a unique identifier as provided by the City. Based on the City's requirements, Synovus can produce separate transmission files for each department or payment type or, if preferred, consolidate data into a single transmission while still maintaining distinct identifiers within the file structure.

This flexible approach ensures the City receives accurate, organized, and clearly identifiable remittance data while continuing to benefit from the established lockbox processes and reporting capabilities currently in place.

## 2.3 DATA CAPTURE

**a. Remittance processing should capture data related to the dollar amount of the payment, the date of processing, the payer's account number, and the payer's banking ABA routing, account, and check serial numbers. If one or more data points cannot be captured automatically it should be entered manually by the processes noted in this Bid or as proposed by the Proposer.**

Synovus's existing remittance processing solution for the City of Delray Beach is designed to capture comprehensive payment and payer data to support accurate posting, reconciliation, and reporting. For each remittance, Synovus captures the dollar amount of the payment, the date of processing, the payer's account number, and the payer's banking information, including ABA routing number, account number, and check serial number.

Data is captured through a combination of automated technologies, including MICR encoding and image-based processing. In instances where one or more data elements cannot be captured automatically, Synovus employs secure manual data capture processes to ensure completeness and accuracy, consistent with the City's established processing requirements.

This proven approach ensures reliable data integrity and continuity of service while supporting the City's operational and reporting needs.

- b. All checks received at the lockbox are supposed to have the correct account number identified on the check. If they do not have the CIS account number on the check but are accompanied by a coupon, the lockbox operator should have the ability to print the account number on the check as part of remittance processing.**

Synovus's current lockbox processing for the City of Delray Beach supports accurate account identification for all remittances received. Checks are expected to include the appropriate CIS account number; however, when a check is received without the account number but is accompanied by a coupon, Synovus has established processes to ensure proper reassociation and posting.

Synovus can accommodate the ability to apply account information as part of remittance processing. As an alternative to physically printing the account number on the check, Synovus recommends invoice matching and electronic reassociation of the check to the accompanying coupon. This approach preserves image quality, maintains data integrity, and supports accurate posting without altering the original check image.

This proven method has been successfully utilized within the City's existing lockbox operations and ensures reliable identification, efficient processing, and continuity of service.

## 2.4 TYPE OF PROCESING

- a. There are three types of remittance processing services:**
  - i. Automatic Scanning**  
A coupon and check are electronically scanned, and funds are presented and deposited; corresponding data is sent to credit each customer's account.
  - ii. Clerical Interface**  
Lockbox operator manually processes a check with no coupon or one that cannot be automatically scanned. Account data is included as payment and processed.
  - iii. Client Intervention**  
If the lockbox operator is unable to post or fully process a payment, the lockbox operator will provide the City, through an online system, the ability to handle such exception items and take one of the following actions:
    - 1) Assign the correct CIS account number to the payment;**
    - 2) Place the payment in a suspense file for lockbox processing; or**

- 3) **Have the check and its original media sent to the City.**
- 4) **Customers are instructed not to send cash to the lockbox. However, in the event cash is remitted, the Contractor shall deposit such amounts into the City's account and notify the City of such deposit and any available account information.**

Synovus's existing lockbox solution for the City of Delray Beach supports all standard remittance processing methods and is structured to efficiently handle both conforming and non-conforming items. Current processing instructions can be updated as needed to accommodate any changes in payment behavior or departmental requirements.

**Automatic Scanning:** When remittances include a coupon and check that can be electronically scanned, Synovus processes these items through automated imaging and data capture technologies. Funds are presented and deposited, and corresponding remittance data is transmitted to support accurate crediting to customer accounts.

**Clerical Interface:** For checks received without a coupon or for items that cannot be automatically scanned, trained lockbox operators manually process the payment. Account and remittance data is captured and included with the payment to ensure proper posting and same-day deposit whenever possible.

**Client Intervention:** In cases where a payment cannot be fully processed by the lockbox operator, Synovus provides the City with online access to exception items through its Decision Management Tool. This allows City staff to review and take action on non-conforming items, including assigning the correct CIS account number, placing the payment into suspense for further processing, or requesting that the check and original media be returned to the City. The City receives early notification of these items and has the opportunity to decision them daily for same-day deposit.

While customers are instructed not to remit cash through the lockbox, any cash received is deposited into the City's account in accordance with established procedures, and the City is notified of the deposit along with any available account information.

This comprehensive and proven processing framework ensures accuracy, flexibility, and continuity of service while maintaining the level of control and visibility the City expects from its lockbox provider.

## 2.5 BATCHING

**Remittance items shall be batched in groups not to exceed 1,500 items for electronic data transmission.**

Synovus's existing lockbox transmission process for the City of Delray Beach is structured to support efficient and reliable electronic data delivery. Remittance items can be batched in accordance with the City's requirement, with electronic transmission groups not to exceed 1,500 items per batch.

This capability is already supported within Synovus's lockbox processing environment and will continue to be provided as part of the City's established lockbox services, ensuring timely transmission and consistent reporting.

## 2.6 UNBANKABLE ITEMS

Remittances considered unbankable shall be made bankable by the Contractor as follows:

**a. Date:**

- 1. If the date is missing, the date of receipt is entered and stamped “Date Guaranteed”.**

Synovus’s existing lockbox processes for the City of Delray Beach include established procedures for addressing remittances with missing or incomplete dates. When a check is received without a date, Synovus is able to supply and record the date of receipt to ensure the item can be processed and deposited in a timely manner.

Rather than physically stamping “Date Guaranteed” on the item, Synovus recommends managing these exceptions through its Online Decision Management solution. This approach provides the City with visibility into the exception item and allows for efficient review and resolution while preserving the integrity of the original check image.

Synovus will work collaboratively with the City to confirm and document the preferred handling method for these items, ensuring an efficient, controlled, and auditable process that aligns with the City’s operational preferences and existing lockbox practices.

**b. Dollar Amounts:**

- 1. If the written dollar amount does not equal the numeric amount, the Contractor shall electronically notify the City the same day the remittance is received, for instructions on how to proceed with the payment. If both entries are missing, the item is returned to the City as unbankable.**

Synovus’s established lockbox exception handling process for the City of Delray Beach includes procedures for addressing payments where the written dollar amount does not match the numeric amount. When such a discrepancy is identified, the item is electronically presented to the City the same business day it is received through Synovus’s Online Decision Management Tool for review and instruction on how to proceed.

Through this online system, City staff can promptly review the exception item and provide direction to ensure timely and accurate processing. In the event that both the written and numeric dollar amounts are missing, the item is considered unbankable and can be returned to the City in accordance with the City’s requirements.

**c. Payee: The following payee names are acceptable:**

- **City of Delray Beach**
- **Delray Beach**
- **CODB**
- **City Water**
- **Delray Water Department**
- **City**

Synovus’s existing lockbox processing for the City of Delray Beach supports the acceptance of

multiple payee name variations to ensure timely and accurate processing of customer remittances. Checks made payable to City of Delray Beach, Delray Beach, CODB, City Water, Delray Water Department, or City are accepted and processed in accordance with the City's established lockbox instructions.

This flexibility is currently supported within Synovus's lockbox environment and will continue to be provided as part of the City's ongoing lockbox services, ensuring continuity and minimizing payment exceptions.

**d. If payee name is omitted, City of Delray Beach shall be entered or stamped.**

Synovus's established lockbox procedures for the City of Delray Beach include defined handling for remittances where the payee name is omitted. In such instances, "City of Delray Beach" can be entered as the payee during remittance processing to ensure the item can be made bankable and processed without delay.

This capability is supported within Synovus's existing lockbox environment and will continue to be provided as part of the City's ongoing lockbox services, maintaining continuity and efficient exception resolution.

**e. Additionally, unbankable items shall be grouped together and identified as unbankable and listed in an electronic report that shall be delivered to the City. All original media for unbankable items (including the envelope and check) shall be sent to the City daily.**

Synovus's existing lockbox exception handling process for the City of Delray Beach provides clear identification and reporting of unbankable remittance items. Unbankable items are grouped together, designated accordingly, and included in an electronic report that is delivered to the City.

In addition, all original media associated with unbankable items—including the envelope, check, and any accompanying documentation—is sent to the City on a daily basis. This established process ensures full transparency, timely notification, and continuity with the City's current lockbox operations.

## 2.7 CUSTOMER CORRESPONDENCE

**a. Customers are advised not to include correspondence with payments. The bill includes information on a separate address for customer correspondence that is maintained by the City and not a part of this Bid. Nonetheless, remittances received at the lockbox may include customer correspondence. The lockbox operator will batch all of the original correspondence media daily and deliver it to the City.**

Synovus's existing lockbox operations for the City of Delray Beach include established procedures for handling customer correspondence received with remittances. When correspondence is included with payments, Synovus can batch all original correspondence media daily and deliver it to the City.

Alternatively, Synovus can separate correspondence items into a standalone electronic batch,

allowing City staff to review the correspondence online. This option provides timely visibility while reducing the need for physical handling of paper media.

Synovus will work with the City to confirm the preferred method for managing correspondence items, ensuring an efficient process that aligns with the City's operational needs and current lockbox practices. Applicable fees, if any, will be reflected in the Price Proposal.

**b. Change of Name/Address information received will be provided for update to the City.**

Synovus's existing lockbox processing for the City of Delray Beach includes established handling for change-of-name and change-of-address information received with remittances. Such items can be identified and grouped together for review and action by the City.

Change-of-name and address remittance items may be batched and made available to the City through an online viewing process, or alternatively returned to the City, based on the City's preference.

## **2.8 DATA BATCHING AND TRANSMISSION SERVICES**

**All payments processed up until the daily cutoff time shall be transmitted to the City through a secure file transfer or FTP site. The transmission must occur by 3:00 p.m. each business day. The file contents must conform to the file layout as described in (Exhibit 1) HTE current system), and or (Exhibit 2) Tyler Munis future system. The dollar total transmitted should match the funds deposited for that day.**

Synovus's existing lockbox processing and reporting services for the City of Delray Beach ensure timely and secure transmission of daily remittance data. Provided the City's lockbox cutoff time is established at 1:00 PM Eastern Time, as outlined in 2.2 d, all payments processed by the daily cutoff are transmitted to the City through a secure file transfer (FTP) site. Under this structure, the required A/R transmission is completed by 3:00 PM Eastern Time each business day.

Transmission files are provided in accordance with the City's file layout requirements and conform to Exhibit 1 (HTE – current system) and Exhibit 2 (Tyler Munis – future system), as applicable. The total dollar amount transmitted matches the funds deposited for that business day, ensuring consistency between reporting and settlement.

In addition to scheduled file transmissions, the City has real-time access to remittance images, deposit totals, and reporting through the Lockbox Image Archive, with the ability to retrieve files in formats such as .csv, .xlsx, and .pdf as processing is completed.

## **2.9 PROBLEM RESOLUTION PROCEDURES**

**a. The Contractor shall provide a list of technical contacts, call trees and escalation procedures to the City. This list will contain, at minimum, the names and titles, the office, mobile phone numbers and e-mail addresses of the Contractor's operations staff and managers responsible for the transmission of the Data File and daily email. Contractor technical and customer service staff and management are expected to be available 24/7.**

## RELATIONSHIP MANAGEMENT TEAM

Synovus does not take its customer obligations lightly and has a long-standing history of delivering consistent, high-quality service to the **City of Delray Beach**. As the incumbent banking partner, the City will continue to be supported by a dedicated team of relationship management, treasury management, government solutions, and local market professionals who are familiar with the City's operational structure, banking services, and day-to-day requirements. This team works collaboratively with City staff to support ongoing service needs, assist with planning and implementation of any enhancements, provide training as requested, and remain actively engaged well beyond initial onboarding to ensure continuity, responsiveness, and a long-term partnership.

### Government Solutions Team

Synovus understands the unique regulatory, operational, and reporting requirements of municipal governments. With extensive experience serving cities and other public sector entities across our footprint, Synovus' Government Solutions Team brings deep expertise in public sector banking, treasury management, and compliance. This specialized knowledge, combined with an established relationship with the City of Delray Beach, ensures the City continues to receive informed guidance, reliable service, and solutions aligned with government best practices.



**LeeAnn Kirwin**

Government Solutions Senior Director

Office: 239-552-1879

Cell: 239-287-5263

LeeannKirwin@Synovus.com

LeeAnn Kirwin joined Synovus in April of 2012 and is currently serving as the Bank's Vice President, Sr. Director of Government Solutions. Prior to this, she was a Commercial Relationship Manager with Synovus, handling exceptionally large comprehensive loans and depository customers. LeeAnn has had specific experience with local branch management including cash vault processing, treasury management implementation and training, credit underwriting, loan review, internal audit, and customer service center management.

She holds a Bachelor of Arts from Florida Southern College and is a graduate of the University of Florida – FBA Florida School of Banking. LeeAnn has coordinated many of the governmental client conversions such as Hillsborough Area Rapid Transit (HART), Collier County Tax Collector, Clarke County School District (GA) and City of Apopka to name a few.



**Carlton Fleming**

VP, Relationship Manager

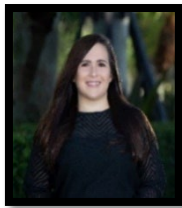
Office: 813-712-2385

CarltonFleming@Synovus.com

Carlton Fleming joined Synovus as the Vice President, Senior Relationship Manager of Government Solutions for the State of Florida in 2025. Carlton has worked across the financial

services, management consulting, and education industries, but has focused on managing capital markets and banking client relationships for almost twenty years – starting out covering institutional and government clients for Merrill Lynch. He has extensive knowledge of government in Florida and prior to Synovus was most recently employed with JP Morgan Chase as a Senior Banker in the Government & Non-Profit practice.

Carlton grew up in Queens, New York, and graduated from the Georgia Institute of Technology with a Bachelor of Science in Business Management and a minor in International Affairs. He received his MBA in Finance from Fordham University, and an M.Ed. specializing in Education Leadership from the Broad Center at the Yale School of Management. He currently resides in Tampa Florida with his wife, Martha, and their two daughters. Carlton is deeply involved in his local community, serving on the Boy's & Girl's Club of Tampa Bay Foundation Board as well as on the Board of Trustees for Corbett Preparatory School of IDS.



**Amanda DeBoer**  
Wholesale Relationship Associate  
Office: 239-368-4022  
AmandaDeboer@Synovus.com

Amanda DeBoer began her banking career at Synovus in March of 2006 and is currently serving as the Government Solutions' Wholesale Relationship Associate. Prior to her current role, Amanda fulfilled various positions within Synovus while completing her Bachelor of Arts in Psychology with a minor in Business Management, at Florida Gulf Coast University. Amanda will continue to assist in servicing the City of Delray Beach in a secondary capacity should LeeAnn or Carlton need assistance or is not available.

### Treasury Solutions Team



**Matthew Farzanrad**  
Senior Treasury Management Consultant – Government Solutions  
Office: 407-204-3341  
MatthewFarzanrad@Synovus.com

Matthew joined Synovus in April 2022 as a Senior Treasury Management Consultant for Government Banking Solutions. Matthew is responsible for the delivery of Treasury Management solutions to new and existing customers across the Synovus footprint.

Matthew has more than 17 years of banking experience and most recently served customers in Central Florida, Florida West Coast, and National Clients as a Treasury Management Consultant for City National Bank of Florida. Prior to that he was a Treasury Management Consultant for Wells Fargo Bank. Matthew earned his Bachelor of Science in Finance from the University of Florida. Matthew enjoys volunteering for Junior Achievement and can be found at any local sporting event with his son.



**Frank Nguyen**

Senior Treasury Management Consultant Associate

Office: 678-578-1930

FrankNguyen@Synovus.com

Frank Nguyen joined Synovus in September 2021. He has 18 years of experience in Commercial Real Estate Treasury Management Implementation, and Client Service Consultant field. He began his banking career in 2003 with First Union Bank. As a Client Service Consultant in Commercial Real Estate division, Frank served as a primary point of contact between his clients, Treasury Management Sales Teams and Relationship Managers. He also served as Team Lead, provided leadership, training, and coaching to new and existent colleagues on new systems, compliance, policy, and procedures. He has extensive banking knowledge, especially in treasury management.

Frank received his education at Seton Hall University and holds a Bachelor of Science degree in Religious Studies with a minor in Philosophy.

**Premier Service Specialist**

As part of the City of Delray Beach’s established relationship with Synovus, the City will continue to have access to a dedicated Premier Service Specialist to support Treasury Management services. In addition to the assigned relationship team, the City benefits from direct access to the Premier Treasury Services group—an experienced, specialized team that provides timely assistance with day-to-day service needs, research requests, and issue resolution.

The City retains direct phone and email access to this team, ensuring responsive support, continuity of service, and efficient resolution within the existing operating model.

- b. In the event a Data File or email has not been received by 3:00 p.m., the City and Contractor attempt to resolve the problem. Within 30 minutes of notice, regardless of the time of notice, the Contractor is expected to be available to resolve the problem, and resolution is expected as soon as possible that day.**

If the City does not get the file on time, we will try to get it to them as soon as possible. All the files will be automated, but that doesn’t mean an issue cannot happen. Synovus has contacts at Deluxe 24/7, so we can escalate an issue and try to resolve within the timeframe requested.

- c. If conditions outside the control of the City and the Contractor make it impossible to transmit, deliver or process the Data File and email, the Contractor may be required to transmit the Data File and email again on a subsequent day. The Contractor may also be required to transmit the current day’s Data File and email on that same day.**

Synovus can accommodate this request and get the City the information as soon as possible.

## 2.10 DEPOSITORY AND BANKING SERVICES

**The Contractor shall deposit processed remittances into the appropriate bank account on the day the remittance is received at the lockbox, subject to a daily cutoff time that allows for the corresponding Data File transmission prior to 3:00 p.m. The Proposer shall specify the availability of funds schedule and the cutoff time(s) for any deposits, after which time payments will be treated as if they were received on the next business day.**

Synovus deposits lockbox remittances into the City of Delray Beach's designated Synovus lockbox account on the business day the items are received, subject to a daily processing cut-off. Remittances received prior to the cut-off are processed and deposited same day, with the corresponding data file transmitted to the City by 3:00 PM Eastern Time.

Remittances received after the cut-off are processed on the next business day. Synovus generally makes one deposit per client per business day unless otherwise requested during implementation.

Funds from cash and check deposits are available on the first business day following deposit, while electronic deposits are available the same business day they are received.

## 2.11 RETURNED CHECKS

**Any returned checks shall be re-deposited within twenty-four (24) hours unless the return reason does not allow for re-deposit. If a check is returned a second time, it shall be debited to the account.**

Synovus's established returned item process for the City of Delray Beach supports timely re-presentation of eligible returned checks. Checks that are returned after initial deposit may be re-deposited one additional time within 24 hours, unless the return reason does not permit re-deposit. If a check is returned a second time, the amount is debited from the account.

Synovus provides Returned Deposited Item (RDI) reporting through Gateway digital banking and the Enhanced Imaging solution. Beginning the business day after a returned item posts to the account, City staff can electronically view the returned item image and reason for return and search RDIs by date range.

In addition, formal Returned Deposited Item notifications are delivered to the City by U.S. mail. This approach provides timely electronic visibility while maintaining official mailed documentation, consistent with Synovus's current returned item notification process.

## 2.12 REPORTING SERVICES

### a. Data Reporting Services:

- i. **Daily production reports must be available electronically by 7:00 am each following business morning. The reports shall show individual, batch and total amounts of payments transmitted. The reports shall identify processed, unprocessed, and dishonored payments as follows:**

- ii. **Processed** - The report shall show all items processed through the prior business day.
  - iii. **Unprocessed** - The report shall show all items processed through the suspense file and unbankable checks handled the prior business day.
  - iv. **Returned Checks**
- b. **The report shall note all adjustments made in the prior day.**
- c. **Contractor online reporting should allow for customized reports for daily detail of transactions and a summary of totals and the ability to change reports with notice. All reports should be in an electronic format unless agreed upon by both parties.**

Synovus's existing lockbox reporting services for the City of Delray Beach provide comprehensive, timely, and flexible electronic access to daily production and exception reporting. Lockbox reports are available the same business day as processing occurs and will be accessible to the City by 7:00 AM the following business morning, in compliance with the City's reporting requirements.

Daily production reports include detailed information at the individual item, batch, and total level for all payments transmitted. Reports clearly identify items by status, including:

- **Processed items**, reflecting all payments successfully processed through the prior business day
- **Unprocessed items**, including items placed into suspense or identified as unbankable during the prior business day
- **Returned checks**, that were originally deposited through lockbox processing are available at the time of return through Enhanced Imaging, in addition to standard return transaction detail accessible within Gateway.

The daily reports also identify all adjustments made during the prior business day, ensuring transparency and supporting accurate reconciliation.

Synovus's online lockbox reporting platform allows the City to customize report content, including the selection of specific data fields, transaction detail views, and summary totals. Reports are provided in electronic format, and report formats or configurations can be modified with advance notice to accommodate changing City requirements.

## 2.13 ELECTRONIC DOCUMENT IMAGING PROCESSING AND ARCHIVING SERVICES

**The lockbox operator shall electronically record the image of and provide storage and retrieval services for all checks received at the lockbox. All such images shall be available for retrieval via remote online access by City personnel no later than 7:00 a.m. the business day after processing. Additionally, the lockbox operator shall maintain these images and continue to make them accessible to the City for a minimum of three (3) years, surviving the termination of the Contract.**

Synovus electronically images all checks and related documents received through the City of Delray Beach's lockbox as part of its established remittance processing services. These images are made available to authorized City personnel through secure remote online access via the Lockbox Image Archive no later than 7:00 AM on the business day following processing.

Images are retained within the Lockbox Image retention within the Lockbox Console is 7 years, in

full compliance with the City's requirements. This extended retention period will survive termination of the Contract, ensuring the City's continued access to historical check images and documentation.

## 2.14 CORRESPONDENCE DELIVERY

**Before 10 a.m. on each business day, the Contractor shall deliver to the City all customer correspondence and change of name/address forms received through the prior business day. In addition, the Contractor shall deliver all unprocessed items, including items processed through the suspense file and unbankable checks, from the prior day. These deliveries may be made by express mail or courier.**

Synovus's established lockbox operations for the City of Delray Beach include defined procedures for the timely electronic delivery of customer correspondence, change of name and change of address forms, and unprocessed remittance items. All customer correspondence and change of name/address documentation received through the prior business day is made available to the City by 10:00 AM Eastern Time each business day through the Lockbox Console.

Unprocessed items from the prior business day—including items placed into suspense and unbankable checks—are identified and posted online within the Lockbox Console, providing secure access to images and supporting documentation as part of the City's existing service model.

In limited circumstances where items cannot be resolved electronically, original unprocessable items may be delivered to the City via express courier (e.g., FedEx). These instances are infrequent and handled in accordance with the City's established procedures.

## 2.15 SECURITY

**The Contractor(s) must provide appropriate levels of security for the processing of customer remittances. The Proposer shall specify how it will achieve the level and detail of security required. The Proposer shall also include the turnover rate of all employees with access to customer remittances, including the percentage of employees that are full-time, part-time, and temporary employees. Other security provisions, which may be discussed in this section, include the use of security cameras, security glass, appropriate supervision of employees, and any other relevant security provision. All customer banking/routing information shall be securely stored and PCI compliant. All customer banking/routing information to be masked on all files and check copies.**

Synovus provides a secure and controlled lockbox processing environment designed to protect customer remittances and sensitive payment information. Lockbox operations are conducted within restricted access facilities utilizing dual key-card controls, limiting entry to authorized personnel only. All lockbox systems and processing activities are PCI compliant, and customer banking and routing information is securely stored and masked on all electronic files and check images.

Personnel with access to customer remittances are subject to background screening, role-based access controls, and ongoing supervision. Synovus maintains a stable workforce within its lockbox operations, utilizing a combination of full-time and limited supplemental staffing as needed, with

controls in place to ensure consistent training, oversight, and adherence to established procedures. Lockbox staff: 16 Full-time employees and 4 Part-time employees.

Additional physical and operational safeguards include continuous video monitoring within remittance processing areas, separation of duties, and on-site supervisory oversight during processing hours. These measures, combined with documented procedures and regular internal reviews, support the secure handling of remittances and the protection of City of Delray Beach payment information.

## 2.16 QUALITY CONTROL SERVICES

**The Contractor(s) shall:**

- a. Analyze payment processing volumes on a regular basis, including volumes during peak processing periods, and provide and install appropriate levels of equipment and supplies at all times.**

Synovus regularly analyzes lockbox payment processing volumes, including peak processing periods, to ensure appropriate levels of equipment, supplies, and staffing are maintained at all times. This ongoing review allows Synovus to proactively adjust machinery capacity and human resources as needed to support the City of Delray Beach's current and anticipated processing volumes without service disruption.

- b. Implement methods to assure the accuracy and validity of data captured and transferred. On a regular basis, the Contractor shall provide the City with a report on processing and transmission accuracy, including details related to automated data capture, keyed data entry, and the number of successful transmissions with all required details versus the incomplete or erroneous transmissions as a result of encoding errors, misapplied payments, double posting, invalid account numbers, and transmission untimeliness or inaccuracy.**

Synovus employs established quality control procedures to ensure the accuracy and validity of all remittance data captured and transmitted. These controls support both automated data capture and keyed data entry processes. Upon request, Synovus can provide the City with periodic accuracy reporting that includes information related to data capture performance, transmission completeness, and identified exceptions such as encoding errors, misapplied payments, duplicate postings, invalid account numbers, or transmission issues.

- c. Implement procedures for tracking all remittances throughout the processing cycle, from mail pickup or delivery by courier service to a depository, through deposit. Penalties may be assessed if the deposit and file transmission is not processed in accordance with the Contract's time frames.**

Synovus has procedures in place to track all remittances throughout the processing lifecycle, from mail pickup or courier delivery through processing, deposit, and data transmission. These controls support compliance with contractual processing and transmission timeframes and provide accountability across each stage of the remittance cycle.

- d. Allow inspections of facilities and audits with reasonable prior notice to appropriately identified City staff or designated representatives.**

Synovus will allow inspections of lockbox facilities and related audits by appropriately identified City staff or designated representatives with reasonable prior notice.

- e. Implement procedures for tracking electronic payments from the date of payment inception to the time of deposit.**

Synovus offers electronic payment processing and visibility options that allow the City to track electronic payments from initiation through deposit. Through Deluxe-supported services, Synovus can process credit card payments on behalf of the City. In addition, the City may elect to view incoming ACH, wire, Remote Deposit Capture (RDC), and card payments within the same system used for lockbox deposits, providing consolidated visibility across payment channels.

- f. Provide the City with dedicated customer service representatives.**

The City of Delray Beach is supported by a dedicated Government Solutions Relationship Management team, ensuring consistent points of contact, responsive service, and continuity of support. Details regarding the assigned team are provided in Section 2.9 of this proposal.

## 2.17 DISASTER RECOVERY

- a. The Contractor shall maintain a complete set of disaster recovery procedures. Such procedures shall include details regarding the frequency of testing and the location and capabilities of any alternate processing sites.**

Synovus maintains a comprehensive Disaster Recovery (DR) and Business Continuity Program designed to ensure the continued processing of customer remittances in the event of a disruption. These programs are maintained, updated, and tested on a regular basis. In addition, Synovus's Incident Response program is tested regularly and includes independent third-party reviews and assessments to validate preparedness and effectiveness.

In the event of a disaster or business interruption, the City of Delray Beach will continue to have access to banking services and support through multiple channels. City staff may access accounts and receive updates by visiting [www.synovus.com](http://www.synovus.com) using a computer or mobile device. Due to the internet-based nature of Synovus's online banking platforms, many daily banking activities can continue without reliance on a specific physical facility. In addition, the City may contact its dedicated Relationship Management team for assistance, coordination, and status updates during a disaster event.

- b. The Contractor(s) shall comply with the following provisions:**
  - i. If there is a processing delay of one business day or longer, the Contractor shall implement disaster recovery procedures as described in the Contractor's proposal.**
  - ii. All deposits shall be back-valued to the dates at which they would have been deposited had the disaster recovery procedures not been implemented.**
  - iii. All reporting requirements shall be maintained while the Contractor is in the disaster**

recovery mode.

- iv. **Once the primary processing facility is rehabilitated, the Contractor shall process all outstanding work (i.e., “catch up”) within three business days.**

Synovus can accommodate the disaster recovery provisions outlined by the City. If a processing delay of one business day or longer occurs, Synovus will implement its disaster recovery procedures in accordance with the program described above.

During disaster recovery operations:

- Deposits will be back-valued to the date on which they would have been deposited had disaster recovery procedures not been require.
- All reporting requirements will be maintained while operating in disaster recovery mode
- Once the primary processing facility is restored, Synovus will process all outstanding work (“catch up”) within three business days

These procedures ensure continuity of service, data integrity, and compliance with contractual timeframes while minimizing operational impact to the City.

## 2.18 IMPLEMENTATION

**The Contractor shall work with the City to implement the Scope of Services, including adequate testing of all remittance processes, training of City staff, and ongoing technical and operational assistance. Likewise, each proposal shall include a detailed description of the resources it will provide to the City and a sample schedule for the proposed implementation process.**

Synovus values its long-standing lockbox partnership with the City of Delray Beach and appreciates the opportunity to continue supporting the City’s remittance processing needs. As the City’s incumbent lockbox provider, the core lockbox services are already fully implemented and operating successfully; therefore, a full lockbox implementation is not required.

The primary focus of implementation activities under this engagement will be to support the City’s transition to the Tyler Munis ERP system and to incorporate any agreed-upon enhancements that improve efficiency, reporting, or integration while preserving existing, proven lockbox processes.

### **Implementation Partnership and Resources**

Synovus’s Government Solutions and Treasury Implementation teams will partner closely with the City to develop a customized implementation roadmap specific to the Tyler Munis transition. This roadmap will outline required configuration updates, testing milestones, training activities, and timelines, while minimizing operational disruption.

A dedicated implementation and conversion team will be assigned to the City and will work with City-designated staff to coordinate activities, establish a targeted “go-live” date for ERP-related changes, and ensure readiness across all remittance processes. Clear communication channels will

be established, including weekly status calls, to monitor progress, confirm responsibilities, and promptly address any issues or dependencies.

## **Implementation Activities**

The Synovus implementation approach includes, as applicable:

1. Confirmation of roles and responsibilities
2. Review of existing City lockbox workflows and procedures
3. Identification of ERP-related changes or enhancements
4. Configuration of reporting, file formats, user access, and controls
5. Completion of required documentation
6. Testing of remittance processing, data transmission, and reporting
7. City staff training tailored to the updated ERP environment
8. Final validation, troubleshooting, and readiness review

This structured yet flexible approach allows the City to set the pace of activities while ensuring all requirements are met without unnecessary strain on City resources. Synovus will also provide recommendations for process improvements where appropriate, based on best practices and the City's operational goals.

## **Ongoing Support and Training**

Following completion of ERP-related updates, Synovus will continue to provide ongoing technical and operational support. The City will have access to dedicated onboarding and technical support resources for training related to online portals, reporting, and system access. Support will be available both during and after implementation on a scheduled and as-needed basis.

This approach ensures continuity of service, a smooth ERP transition, and continued delivery of the high-quality lockbox services the City has come to expect from Synovus.

## SECTION 5 MINIMUM QUALIFICATIONS

Bidder shall submit information and documentation requested in this Section that confirms it meets the following qualification requirement(s). For the purposes of this ITB, a responsible Bidder is a Bidder that meets the minimum qualification requirements below.

- i. **Bidder is registered with the States of Florida, Division of Corporations to do business in Florida. Provide proof of registration. The City will verify.**

Pinnacle Bank DBA Synovus Bank has provided our Sunbiz proof of registration.

- ii. **Must have been in business for a minimum of five (5) years prior to the Due Date. Provide supporting documentation (e.g. state, county, city business registration; occupational license) that confirms Bidder has been in business for a minimum of five (5) years prior to the Due Date.**

Pinnacle Bank DBA Synovus Bank has provided a copy of our Sunbiz and Business License that shows we have been in business over five years.

- iii. **Bidder has submitted pricing utilizing the pricing form contained in this ITB. No additional documentation is required. The City will verify from Bidder's Bid.**

Pinnacle Bank DBA Synovus Bank has completed the pricing as requested in the pricing form provided in the ITB.

- iv. **Bidder has previously provided acceptable services for the type of work identified in this ITB. Submit up to three (3) client references for whom Bidder has provided ground maintenance services similar to those specified in this ITB in the past three (3) years and who are agreeable to respond to a request from the City regarding bidder's experience. Each client reference should include the following:**

- a. **Organization name:**
- b. **Contact Name(s):**
- c. **Contact Email Address:**
- d. **Address:**
- e. **Telephone Number:**
- f. **Dates of Service (start/end):**
- g. **Type of Work (brief description):**

While the City is currently utilizing Synovus's lock box and has been for many years, we are providing 3 additional references for review.

**Entity Name: Houston County (GA) Board of Commissioners**

Primary Contact: Danyelle George

Title: Director of Finance

Phone:(478) 542-2015

Email: [dgeorge@houstoncountyga.gov](mailto:dgeorge@houstoncountyga.gov)

Project Term: 2024-Present

Type of Work: Full Banking Services including Lockbox services

Beginning and ending contract/PO amounts: Confidential and not publicly disclosed

**Entity Name: City of Apopka**

Primary Contact: Blanche W. Sherman, CPA

Title: Finance Director

Phone: 407.703.1709

Email: [bsherman@Apopka.net](mailto:bsherman@Apopka.net)

Project Term: 2019-Present

Type of Work: Full Banking Services including Lockbox services

Beginning and ending contract/PO amounts: Confidential and not publicly disclosed

**Entity Name: Richland County (SC)**

Primary Contact: Kendra Dove

Title: Treasurer

Phone: 803-576-2275

Email: [dove.kendra@richlandcountysc.gov](mailto:dove.kendra@richlandcountysc.gov)

Project Term: 2020-Present

Type of Work: Full Banking Services including Lockbox services

Beginning and ending contract/PO amounts: Confidential and not publicly disclosed

- v. **Bidder Is NOT listed on the Florida Department of Management Services, Convicted Vendor List as defined in Florida Statute Section 287.133(3)(a-d).**

**Provide an executed copy of the Affidavit Regarding the Convicted Vendor List.**

Pinnacle Bank DBA Synovus Bank is not listed on the Florida Department of Management Services or Convicted Vendor List. We have provided an executed copy of the Affidavit confirming.

- vi. **Bidder has no reported conflict of interests in relation to this ITB.**

**Provide an executed copy of the Contractor Conflict of Interest Disclosure Statement.**

Pinnacle Bank DBA Synovus Bank does not have any conflict of interest to report. We have provided an executed copy of the Contractor Conflict of Interest Disclosure Statement.

- vii. **Bidder Is NOT listed on the System for Award Management (SAM), electronic roster of debarred companies excluded from Federal procurement and non-procurement programs throughout the U.S. Government (unless otherwise noted) and from receiving Federal contracts or certain subcontracts and from certain types of Federal financial and nonfinancial assistance and benefits.**

**Provide proof of registration. City will verify. Per Section 34.f. Rejection of Bids or Proposals of the City's Purchasing Policies and Procedures Manual, vendors may be deemed non-responsible**

**if: Vendor has been declared to be in default on any City or public entity contract, debarred or suspended by any public entity.**

Pinnacle Bank DBA Synovus Bank is not listed on the SAM electronic roster of debarred companies and has provided proof of registration.

- viii. Bidder affirms and represents it is registered with the E-Verify system, utilizing same, and will continue to utilize same as required by law. Proposer will utilize the E-Verify System to verify the work authorization status of all newly hired employees and will require all subcontractors to provide an affidavit attesting that the subcontractor does not employ, contract with, or subcontract with, an unauthorized alien.

Provide affidavit of E-Verify Registration and utilization and affidavit of any known subcontractors. If any subcontractors are hired during the pendency of the ITB or during the term of an Agreement with the City, Proposer is required to update this.

Pinnacle Bank DBA Synovus Bank is registered with the E-Verify system and has provided the required affidavit.

- ix. Bidder is NOT listed on the Florida State Board of Administration, Scrutinized List of Prohibited Companies found at:

[https://www.dms.myflorida.com/business\\_operations/state\\_purchasing/state\\_agency\\_resources/vendor\\_registration\\_and\\_vendor\\_lists/scrutinized\\_list\\_of\\_prohibited\\_companies](https://www.dms.myflorida.com/business_operations/state_purchasing/state_agency_resources/vendor_registration_and_vendor_lists/scrutinized_list_of_prohibited_companies)

Provide an executed copy of the Scrutinized Company Certification form.

Pinnacle Bank DBA Synovus Bank is not listed on the Florida State Board of Administration, Scrutinized List of Prohibited Companies and has executed the provided form.

- x. Bidder is NOT on the Scrutinized Companies that Boycott Israel List, as identified in Fla. Stat. Section 215.4725, and is NOT engaged in a boycott of Israel.

Provide an executed copy of the Scrutinized Companies that Boycott Israel List or Engage in a Boycott of Israel Certificate Form.

Pinnacle Bank DBA Synovus Bank affirms that it is not listed on the Scrutinized Companies that Boycott Israel List as identified in Florida Statute §215.4725 and is not engaged in a boycott of Israel. An executed copy of the required Scrutinized Companies that Boycott Israel Certificate Form has been provided.

- xi. Bidder is NOT on the Discriminatory Vendor List as provided in Section 287.134.

Provide an executed copy of the Discriminatory Vendor List Affidavit.

Pinnacle Bank DBA Synovus Bank affirms that it is not listed on the Discriminatory Vendor List as provided in Florida Statute §287.134. An executed Discriminatory Vendor List Affidavit has been included with this submission.

- xii. Bidder does NOT use coercion for labor or services as defined in Fla. Stat. 787.06(13).

Provide an executed copy of the Affidavit Regarding the Use of Coercion for Labor and Services.

Pinnacle Bank DBA Synovus Bank affirms that it does not use coercion for labor or services as

defined in Florida Statute §787.06(13). The executed Affidavit Regarding the Use of Coercion for Labor and Services has been provided.

- xiii. **Pursuant to 287.138, the Bidder is NOT owned by the government of a foreign country of concern, NO government of a foreign country of concern has a controlling interest in the company of Bidder, and the Bidder is NOT organized under the laws of and does not have its principal place of business in a foreign country of concern .**

**Provide an executed copy of the Affidavit Regarding Contracting with Entities of Foreign Countries of Concern.**

Pursuant to Florida Statute §287.138, Pinnacle Bank DBA Synovus Bank affirms that it is not owned by, not controlled by, and does not have its principal place of business in a foreign country of concern. The executed Affidavit Regarding Contracting with Entities of Foreign Countries of Concern has been submitted as required.

- xiv. **Proposer does NOT have any current or prior interest of, any contract with, or any grant or gift received from a foreign country of concern if such interest, contract, or grant or gift has a value of \$50,000 or more and such interest existed at any time or such contract or grant or gift was received or in force at any time during the previous 5 years OR has provided a disclosure pursuant to Fla. Stat. 286.101(3)(a) or is subject to a disclosure exception under Fla. Stat. 286.101(3)(b)(1-6**

**Provide an executed copy of the Affidavit Regarding Foreign Country of Concern Disclosure**

Pinnacle Bank DBA Synovus Bank affirms that it does not have any current or prior interest in, contract with, or grant or gift received from a foreign country of concern with a value of \$50,000 or more during the previous five (5) years, as defined in Florida Statute §286.101. Synovus is not subject to disclosure under §286.101(3)(a) and does not rely on a disclosure exception under §286.101(3)(b)(1–6). An executed Affidavit Regarding Foreign Country of Concern Disclosure has been provided with this submission.

- xv. **Must Provide information concerning any prior or pending litigation, either civil or criminal, involving a governmental agency or which may affect the performance of the services to be rendered herein, in which the Proposer, any of its employees or subcontractors, is or has been involved with the last three (3) years.**

Pinnacle Bank DBA Synovus Bank affirms that, within the past three (3) years, it has no prior or pending civil or criminal litigation involving a governmental agency that would materially affect the performance of the lockbox services proposed under this solicitation. Synovus is a regulated financial institution and, in the ordinary course of business, may be subject to routine legal or administrative matters; however, none rise to the level that would impair Synovus' ability to meet its contractual obligations to the City of Delray Beach.

## RESPONSE REQUIREMENTS

A. Provide the following information for three (3) clients, for whom the bidder has provided similar services which are willing and able to confirm the projects.

- i. Entity Name
- ii. Entity's Primary Contact for contract (Name & Title)
- iii. Phone Number
- iv. Email Address
- v. Project Term (Start/End Date)
- vi. Types of Work
- vii. Beginning and ending contract/PO amounts

While the City is currently utilizing Synovus's lock box and has been for many years, we are providing 3 additional references for review.

**Entity Name: Houston County (GA) Board of Commissioners**

Primary Contact: Danyelle George

Title: Director of Finance

Phone:(478) 542-2015

Email: [dgeorge@houstoncountyga.gov](mailto:dgeorge@houstoncountyga.gov)

Project Term: 2024-Present

Type of Work: Full Banking Services including Lockbox services

Beginning and ending contract/PO amounts: Confidential and not publicly disclosed

**Entity Name: City of Apopka**

Primary Contact: Blanche W. Sherman, CPA

Title: Finance Director

Phone: 407.703.1709

Email: [bsherman@Apopka.net](mailto:bsherman@Apopka.net)

Project Term: 2019-Present

Type of Work: Full Banking Services including Lockbox services

Beginning and ending contract/PO amounts: Confidential and not publicly disclosed

**Entity Name: Richland County (SC)**

Primary Contact: Kendra Dove

Title: Treasurer

Phone: 803-576-2275

Email: [dove.kendra@richlandcountysc.gov](mailto:dove.kendra@richlandcountysc.gov)

Project Term: 2020-Present

Type of Work: Full Banking Services including Lockbox services

Beginning and ending contract/PO amounts: Confidential and not publicly disclosed

## SECTION 5 PRICING SCHEDULE

### 5.1 PRICES AND RATES

Bids will be accepted through a secure mailbox at **Bidnet Direct** (<https://www.bidnetdirect.com/florida/cityofdelraybeach>) until the Deadline for Submission as indicated in this ITB. The City will only accept electronic bids for this ITB. **Late Bids will not be accepted.**

In addition to the "Place Offer" bid submission section, the Bidder shall indicate in the spaces provided, the firm and fixed prices and rates offered to the City for the goods and/or services described below.

\*Quantity provided is monthly.

Item: Checkfree Electronic Items  
Quantity: 2000 each  
Unit Price:   
City where PO Box is Located:   
Delivery Location: City of Delray Beach (Utility Dept. (Utility Billing Division))

Item: Checks Only  
Quantity: 6000 each  
Unit Price:   
City where PO Box is Located:   
Delivery Location: City of Delray Beach (Utility Dept. (Utility Billing Division))

Item: Items Returned  
Quantity: 50 each  
Unit Price:   
City where PO Box is Located:   
Delivery Location: City of Delray Beach (Utility Dept. (Utility Billing Division))

Item: Multiples  
Quantity: 2000 each  
Unit Price:   
City where PO Box is Located:   
Delivery Location: City of Delray Beach (Utility Dept. (Utility Billing Division))

Item: Standard Item Processed  
Quantity: 6000 each  
Unit Price:   
City where PO Box is Located:   
Delivery Location: City of Delray Beach (Utility Dept. (Utility Billing Division))

Item: Wholesale Items Processed  
Quantity: 8000 each  
Unit Price:   
City where PO Box is Located:   
Delivery Location: City of Delray Beach (Utility Dept. (Utility Billing Division))

Item: Remittance Images  
Quantity: 8000 each  
Unit Price:   
City where PO Box is Located:   
Delivery Location: City of Delray Beach (Utility Dept. (Utility Billing Division))

Item: Photocopies  
Quantity: 8000 each  
Unit Price:   
City where PO Box is Located:   
Delivery Location: City of Delray Beach (Utility Dept. (Utility Billing Division))

Item: Research Requests  
Quantity: 50 each  
Unit Price:   
City where PO Box is Located:   
Delivery Location: City of Delray Beach (Utility Dept. (Utility Billing Division))

Item: Transmission Fee per Record  
Quantity: 8000 each  
Unit Price:   
City where PO Box is Located:   
Delivery Location: City of Delray Beach (Utility Dept. (Utility Billing Division))

END OF SECTION 5

## City of Delray Beach - EMS LBX Pricing - 04-2026

### Overview

#### Service Charges

Fee-based Monthly Total*	\$0.00
Eligible Monthly Total*	\$689.32
Applied Earnings Credit	\$689.32
Excess Earnings Credit	\$352.35
<b>Updated Monthly Total*</b>	<b>\$0.00</b>
<b>Total One Time Charges</b>	<b>\$0.00</b>

#### Earnings Credit

Eligible Deposit(s) Balance	\$2,500,000.00
Earnings Credit Rate	0.50%
<b>Monthly Credit</b>	<b>\$1,041.67</b>

### Key Account - D-xxxxxx31340

#### 1 General Account Svcs

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
00 02 30	Deposit Administration Fee	\$0.0125	25,000[25,000W]	\$0.00	<input checked="" type="checkbox"/>
10 00 00	Deposits	\$0.65	18.583	\$12.08	<input checked="" type="checkbox"/>
10 02 23	Items Dep Local FED-RCPC	\$0.10	51	\$5.10	<input checked="" type="checkbox"/>
10 02 24	Items Dep Non-Local FED-City	\$0.10	17	\$1.70	<input checked="" type="checkbox"/>
10 02 24	Items Dep Non-Local FED-RCPC	\$0.10	81	\$8.10	<input checked="" type="checkbox"/>
01 04 00	Monthly Account Maintenance	\$15.00	1	\$15.00	<input checked="" type="checkbox"/>
01 01 01	Other Credits	\$0.10	1	\$0.10	<input checked="" type="checkbox"/>
01 01 00	Other Debits	\$0.10	18.583	\$1.86	<input checked="" type="checkbox"/>
10 04 00	Return Deposited Item	\$6.00	1.167	\$7.00	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$50.94</b>	

#### Accelerate AR Console Svcs

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
05 06 00	Accl AR Console IR Online Arch/imge	\$0.05	1,668.917	\$83.45	<input checked="" type="checkbox"/>
05 06 00	Accl AR Console IR Online LBX Arch	\$95.00	1	\$95.00	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$178.45</b>	

#### Accelerate AR Lockbox Svcs: File Transmission

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
99 99 99	Accl AR WS LBX ICL Transmission	\$6.50	20	\$130.00	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$130.00</b>	

## Accelerate AR Lockbox Srvcs: Wholesale

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
05 01 00	Accl AR WS LBX Checks Processed	\$0.38	148.333	\$56.37	<input checked="" type="checkbox"/>
05 01 26	Accl AR WS LBX Data Key Alpha-Num	\$0.0145	4,288.333	\$62.18	<input checked="" type="checkbox"/>
05 01 4Z	Accl AR WS LBX Doc Scanning Item	\$0.08	415.417	\$33.23	<input checked="" type="checkbox"/>
05 06 00	Accl AR WS LBX Doc Storage-Disposal	\$0.0015	415.417	\$0.62	<input checked="" type="checkbox"/>
99 99 99	Accl AR WS LBX ICL Doc Destruction	\$0.002	148.333	\$0.30	<input checked="" type="checkbox"/>
99 99 99	Accl AR WS LBX ICL Items - Attempts	\$0.01305	148.333	\$1.94	<input checked="" type="checkbox"/>
05 00 00	Accl AR WS LBX Maintenance Fee	\$135.00	1	\$135.00	<input checked="" type="checkbox"/>
05 01 04	Accl AR WS LBX Minimum	\$0.00	1	\$0.00	<input checked="" type="checkbox"/>
05 01 1M	Accl AR WS LBX Non Encl Corro Only	\$0.1305	270.5	\$35.30	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$324.94</b>	

## Online Banking Srvcs: Gateway-Premium Reporting

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
40 02 99	Gateway Premium Reportng-Addl Acct	\$5.00	1	\$5.00	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$5.00</b>	

*A Negative Collected Balance Fee of Prime + 4% will be added based on the average uncollected balance. The average collected balance is the sum of the daily ledger balances minus uncollected checks deposited, divided by the number of days in the statement period. All fees and rates are subject to change at any time. Additional charges may apply should additional services be offered or implemented after the presentment of this proposal. This proposal will remain valid for 90 days from date prepared. Proposal based on activity and balances provided from your analysis/bank statement(s). Applicable Contract pricing is based on the period defined in the contract. Upon expiration of the contract term, pricing is subject to review and may be adjusted accordingly.*

*\*Values have been converted from Annual to Monthly timeframes which may result in rounding discrepancies*

## City of Delray Beach - LBX RFP - 04-2026

### Overview

#### Service Charges

Fee-based Monthly Total*	\$0.00
Eligible Monthly Total*	\$3,878.46
Applied Earnings Credit	\$0.00
Excess Earnings Credit	\$0.00
<b>Updated Monthly Total*</b>	<b>\$3,878.46</b>

#### Earnings Credit

Eligible Deposit(s) Balance	\$0.00
Earnings Credit Rate	0.00%
<b>Monthly Credit</b>	<b>\$0.00</b>

#### Interest

Interest Eligible Deposit(s) Balance	\$69.32
Interest Rate	0.01%
<b>Monthly Interest</b>	<b>\$0.00</b>

<b>Total One Time Charges</b>	<b>\$0.00</b>
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### Key Account - C-xxxxxx47802

#### 1 General Account Srvcs

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
01 04 11	Analysis Statement Printed & Mailed	\$0.00	2	\$0.00	
10 02 22	Items Dep Local FED-City	\$0.10	7	\$0.70	
10 02 23	Items Dep Local FED-RCPC	\$0.10	1,100	\$110.00	
10 02 25	Items Dep Local FED-RCPC	\$0.10	9	\$0.90	
10 02 24	Items Dep Non-Local FED-City	\$0.10	413	\$41.30	
10 02 24	Items Dep Non-Local FED-RCPC	\$0.10	296	\$29.60	
10 02 20	Items Dep On Us	\$0.10	11	\$1.10	
01 04 00	Monthly Account Maintenance	\$15.00	1	\$15.00	
01 01 01	Other Credits	\$0.10	21	\$2.10	
01 01 00	Other Debits	\$0.10	21	\$2.10	
25 02 01	Preauthorized Credits	\$0.10	21	\$2.10	
10 04 00	Return Deposited Item	\$6.00	2.333	\$14.00	
<b>Total</b>				<b>\$218.90</b>	

### Accelerate AR Console Svcs

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
05 06 00	Accl AR Console IR Online Arch/imge	\$0.05	16,388	\$819.40	<input type="checkbox"/>
<b>Total</b>				<b>\$819.40</b>	

### Accelerate AR eLockbox Svcs

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
31 00 01	Accl AR eLockbox Maintenance	\$200.00	1	\$200.00	<input checked="" type="checkbox"/>
31 04 20	Accl AR eLockbox Per Transaction	\$0.23	2,095.417	\$481.95	<input checked="" type="checkbox"/>
31 01 10	Accl AR eLockbox Transmission File	\$145.00	1	\$145.00	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$826.95</b>	

### Accelerate AR Lockbox Svcs: File Transmission

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
99 99 99	Accl AR Rtl LBX ICL Transmission	\$6.50	20.667	\$134.33	<input checked="" type="checkbox"/>
05 04 01	Accl AR Rtl LBX Transmission File	\$6.50	21	\$136.50	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$270.83</b>	

### Accelerate AR Lockbox Svcs: Retail

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
05 02 32	Accl AR Rtl LBX Check & List Items	\$0.37	297.5	\$110.08	<input checked="" type="checkbox"/>
05 02 3B	Accl AR Rtl LBX Check Only Items	\$0.37	21	\$7.77	<input checked="" type="checkbox"/>
05 02 44	Accl AR Rtl LBX Correspondence Imag	\$0.16	16.417	\$2.63	<input checked="" type="checkbox"/>
05 00 16	Accl AR Rtl LBX Decision Maint	\$97.50	1	\$97.50	<input checked="" type="checkbox"/>
05 02 2B	Accl AR Rtl LBX Decision Pmt Reject	\$0.39	15.083	\$5.88	<input checked="" type="checkbox"/>
05 02 2C	Accl AR Rtl LBX Decision-Multi Day	\$0.39	170	\$66.30	<input checked="" type="checkbox"/>
05 06 00	Accl AR Rtl LBX Doc Storage-Dispose	\$0.0013	1,715.583	\$2.23	<input checked="" type="checkbox"/>
05 03 2Z	Accl AR Rtl LBX Email Notification	\$6.50	20.667	\$134.33	<input checked="" type="checkbox"/>
05 02 11	Accl AR Rtl LBX Envelope Opening	\$0.065	1,661.583	\$108.00	<input checked="" type="checkbox"/>
99 99 99	Accl AR Rtl LBX ICL Doc Destruction	\$0.0013	1,820.083	\$2.37	<input checked="" type="checkbox"/>
99 99 99	Accl AR Rtl LBX ICL Item Attempt	\$0.0117	1,820.083	\$21.29	<input checked="" type="checkbox"/>
05 00 10	Accl AR Rtl LBX Maintenance	\$135.00	1	\$135.00	<input checked="" type="checkbox"/>
05 02 02	Accl AR Rtl LBX Multi Stub Items	\$0.37	381.083	\$141.00	<input checked="" type="checkbox"/>
05 02 1L	Accl AR Rtl LBX Package Prep	\$84.50	1	\$84.50	<input checked="" type="checkbox"/>
05 02 00	Accl AR Rtl LBX Payment Processed	\$0.25	2,034.25	\$508.56	<input checked="" type="checkbox"/>
05 00 12	Accl AR Rtl LBX PO Box Rental	\$135.00	1	\$135.00	<input checked="" type="checkbox"/>
05 02 02	Accl AR Rtl LBX Unmatched Payment	\$0.013	82.917	\$1.08	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$1,563.52</b>	

### Accelerate AR Lockbox Srvcs: Synovus

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
99 99 99	Lockbox Maintenance Fee	\$100.00	0	\$0.00	<input type="checkbox"/>
<b>Total</b>				<b>\$0.00</b>	

### Accelerate AR Lockbox Srvcs: Wholesale

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
05 01 27	Accl AR Lockbox Postage	\$16.77	1	\$16.77	<input checked="" type="checkbox"/>
99 99 99	Accl AR WS LBX Exception Letter	\$5.00	18.417	\$92.08	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$108.85</b>	

### ACH Origination Srvcs

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
25 00 00	ACH Origination Monthly Per Acct	\$65.00	1[1W]	\$0.00	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$0.00</b>	

### Online Banking Srvcs: Gateway-Premium Reporting

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
40 02 99	Gateway Premium Reportng-First Acct	\$70.00	1	\$70.00	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$70.00</b>	

### Wire Transfer Srvcs: Domestic

AFP Code	Service	Price	Volume	Service Charge	ECR Eligible
35 00 00	Wire Module Monthly Per Acct	\$15.00	1[1W]	\$0.00	<input checked="" type="checkbox"/>
<b>Total</b>				<b>\$0.00</b>	

*A Negative Collected Balance Fee of Prime + 4% will be added based on the average uncollected balance. The average collected balance is the sum of the daily ledger balances minus uncollected checks deposited, divided by the number of days in the statement period. All fees and rates are subject to change at any time. Additional charges may apply should additional services be offered or implemented after the presentment of this proposal. This proposal will remain valid for 90 days from date prepared. Proposal based on activity and balances provided from your analysis/bank statement(s). Applicable Contract pricing is based on the period defined in the contract. Upon expiration of the contract term, pricing is subject to review and may be adjusted accordingly.*

*\*Values have been converted from Annual to Monthly timeframes which may result in rounding discrepancies*

**ACKNOWLEDGEMENT OF ADDENDA**

INSTRUCTIONS: COMPLETE PART I OR PART II, WHICHEVER APPLIES

**PART I:**

List below the dates of issue for each addendum received in connection with this solicitation:

- Addendum #1, Dated 03/31/2026
- Addendum #2, Dated \_\_\_\_\_
- Addendum #3, Dated \_\_\_\_\_
- Addendum #4, Dated \_\_\_\_\_
- Addendum #5, Dated \_\_\_\_\_
- Addendum #6, Dated \_\_\_\_\_
- Addendum #7, Dated \_\_\_\_\_
- Addendum #8, Dated \_\_\_\_\_
- Addendum #9, Dated \_\_\_\_\_
- Addendum #10, Dated \_\_\_\_\_

**PART II:**

NO ADDENDUM WAS RECEIVED IN CONNECTION WITH THIS SOLICITATION

Pinnacle Bank DBA Synovus Bank

Firm Name

Signature

LeeAnn Kirwin, Program Manager

Name and Title

03/26/26

Date

**SECTION 4  
BID SUBMITTAL SIGNATURE PAGE**

**This Page and all following pages comprise your original Bid Submittal package.**

**Please also attach any additional information or documentation requested in this Invitation to Bid. There is no need to include the preceding Sections 1 and 2 in your Bid Submittal package.**

By signing this Bid the Bidder certifies that it satisfies all legal requirements as an entity to do business with the City, including all Conflict of Interest and Code of Ethics provisions.

Firm Name: Pinnacle Bank DBA Synovus Bank

Street Address: 4850 W. Atlantic Ave, Delray Beach, FL 33445


Mailing Address (if different than Street Address):  
\_\_\_\_\_

Telephone Number(s): 239-552-1879

Fax Number(s): 239-552-1811

Email Address: LeeAnnKirwin@Synovus.com

Federal Employer Identification Number: 62-1829917

Signature:  \_\_\_\_\_  
(Signature of authorized agent)

Print Name: LeeAnn Kirwin

Title: Program Manager

By signing this document, the Bidder agrees to all Terms and Conditions of this Solicitation and the resulting Contract/Agreement.

**THE EXECUTION OF THIS FORM CONSTITUTES THE UNEQUIVOCAL OFFER OF BIDDER TO BE BOUND BY THE TERMS OF ITS OFFER, FOR NOT LESS THAN 120 DAYS, AND THE BIDDER'S UNEQUIVOCAL OFFER TO BE BOUND BY THE TERMS AND CONDITIONS SET FORTH IN THIS INVITATION TO BID. FAILURE TO SIGN THIS SOLICITATION WHERE INDICATED ABOVE, BY AN AUTHORIZED REPRESENTATIVE, SHALL RENDER THE BID NON-RESPONSIVE. THE CITY MAY, HOWEVER, IN ITS SOLE DISCRETION, ACCEPT ANY BID THAT INCLUDES AN EXECUTED DOCUMENT WHICH UNEQUIVOCALLY BINDS THE BIDDER TO THE TERMS OF ITS OFFER.**

END OF SECTION 4

# **Vendor or Contractor Conflict of Interest Disclosure Statement Information and Instructions**

The award of this contract is subject to the provisions of Chapter 112, Part III, Florida Statutes. The City of Delray Beach, Florida, requires this disclosure statement to be completed and filed with all proposals, bids responses, contracts, or grant or loan requests to the City. The disclosure statement is not required for contracts for gas, water, and electric services where no competition exists, or where rates are fixed by law or ordinance. In circumstances where a contract is awarded by competitive bid, the disclosure statement shall be required from persons submitting responses to requests for proposals, requests for qualifications, invitation to bid, grant applications, or other proposals.

A copy of the disclosure statement shall be maintained by the Purchasing Department.

The City of Delray Beach shall not enter into any contract or appropriate any public funds with any person who refuses to provide information required on the disclosure form.

Any person who provides misleading or incorrect information on the disclosure statement shall be disqualified from participation. Also, the contract or grant shall be voidable by the City if the misleading or incorrect information on the disclosure statement is discovered by the City subsequent to execution of a contract.

## **Definitions**

**"Business Entity"** means any corporation, partnership, limited partnership, proprietorship, firm, enterprise, franchise, association, self-employed individual, or trust, whether fictitiously named or not, doing business in the State of Florida.

**"Family, or Family Members, or Familial Relationship"** means included but limited to individuals who are related to a public official as father, mother, son, daughter, brother, sister, husband, wife, father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, half brother, half sister, person who is engaged to be married to a public official or who otherwise holds himself or herself out as or is generally known as the person whom a public official intends to marry or with whom a public official intends to form or has formed a household.

**"Person"** means an individual, firm, partnership, association, joint venture, cooperative, or corporation, or any other group or combination acting in concert.

**"Public Official"** means a person either elected to a governmental position, or appointed to a governmental position who is authorized by statute, resolution or charter to exercise part of the sovereign power of the governmental entity and whose duties of involve the exercise of discretion on behalf of the governmental entity. This also includes all City Employees.

## **Instructions**

Complete all lines as indicated. If an item does not apply, denote N/A (not applicable). If you cannot include required information in the space provided, attach additional sheets as necessary.

# CITY OF DELRAY BEACH VENDOR OR CONTRACTOR CONFLICT OF INTEREST DISCLOSURE FORM

Pinnacle Bank DBA Synovus Bank

ENTITY COMPLETING FORM

4850 W. Atlantic Ave  
ADDRESS

Delray Beach, FL 33445  
CITY, STATE, ZIP

239-552-1879  
TELEPHONE NUMBER

LeeAnnKirwin@Synovus.com  
CONTACT EMAIL ADDRESS

239-287-5263  
CELL PHONE NUMBER

This form is provided with:

Invitation to Bid  Request for Proposal / Qualifications  Proposal  Grant or Loan  Other

1. Has your business entity or any of your business entities' partners, divisions, or any related business entity previously performed work or provided goods or services to any City Department within the current or last fiscal year?

Yes  No

If yes, identify below the City Department that received the goods or services, the type(s) of goods or services previously provided, and the amount received for the provision of such goods or services. (Use additional pages if necessary)

CITY DEPARTMENT	TYPE OF GOODS/SERVICES	AMOUNT RECEIVED
City of Delray	Lockbox	

2. Has your business entity or any of your business entities' partners, divisions, or any related business entity previously applied for and received any grants or loans from any City Department within the current or last fiscal year?

Yes  No

If yes, identify the City Department that awarded the grant or loan, the date such grant or loan was awarded, and the amount of the grant or loan.

CITY DEPARTMENT	DATE GRANT AWARDED	AMOUNT OF GRANT OR LOAN

3. List below the name(s) and address(es) of all public officials with whom your business entity, or members of your immediate family have a familial relationship. Identify the office the public official holds or the City Department for which the public official works. (Attach additional sheets if necessary.)

NAME OF PUBLIC OFFICIAL/EMPLOYEE	ADDRESS	CITY DEPARTMENT
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None

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4. List below the name(s) and address(es) of all family members of public officials with whom your business entity, or members of your immediate family have a familial relationship. Identify the office the public official holds or the City Department for which the public official works. (Attach additional sheets if necessary.)

NAME OF FAMILY MEMBER	ADDRESS	NAME OF PUBLIC OFFICIAL/ PUBLIC EMPLOYEE	CITY DEPARTMENT WHERE EMPLOYED
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None

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If you identified individuals in items one and / or two above, describe in detail below the direct benefit to be gained by the public officials, and/or their family members as the result of the contract, proposal, request for proposal, invitation to bid, or grant proposal. (Attach additional sheets if necessary.)

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List below the name(s) and address(es) of all paid consultants and/or lobbyists utilized to used in preparation of , request for proposal or qualifications, invitation to bid, or grant or loan proposal:

NAME OF PAID CONSULTANT/LOBBYIST	ADDRESS
----------------------------------	---------

None

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List below the name(s) of any officer, director, or agent of the Business Entity who is also an employee of the City of Delray Beach.

NAME OF OFFICER, DIRECTOR, OR AGENT WHO IS ALSO AN EMPLOYEE OF THE CITY
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None

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List below the name(s) of any Public Official who owns, directly or indirectly, an interest of more than five percent (5%) in the Business Entity or any of its parent company or subsidiaries.

NAME OF ANY PUBLIC OFFICIAL WHO OWNS INTEREST IN BUSINESS ENTITY
--

None

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List below the name(s), titles and address(es) of all relatives of public officials of the City of Delray Beach having any direct or indirect financial interest of 5% or more in the Business Entity (other than a relationship described in response to paragraphs above), state to whom and how they are related, and describe the nature and extent of the financial interest.

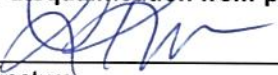
**NAME OF ANY PUBLIC OFFICIAL'S RELATIVE WHO OWNS AN INTEREST OF 5% OR MORE IN BUSINESS ENTITY**

Please check one of the following statements and attach additional documentation if necessary:

To the best of my knowledge, the Business Entity has no potential conflict of interest due to any other clients, contracts, or property interest.

The undersigned firm, by attachment to this form, submits information which may be a potential conflict of interest due to other clients, contracts, or property interests.

**By signing below, I certify under oath and penalty of perjury that all statements on or attached to this form are true and correct to the best of my knowledge. I further understand that omissions shall be cause for disqualification from participation in the proposed transaction.**

	03/26/2026
Signature	Date
LeeAnn Kirwin	Program Manager
Printed Name	Title

**CITY OF DELRAY BEACH**

**Notification and Affidavit Pursuant to Fla. Stat. Section 287.133(2)(a)**

Vendor Name: Pinnacle Bank DBA Synovus Bank  
Vendor FEIN: 62-1829917  
Vendor's  
Authorized  
Representative  
Name and Title: LeeAnn Kirwin, Program Manager  
Address: 4850 W Atlantic Ave  
City: Delray Beach, FL 33445 State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone Number: 239-552-1879  
Email Address: LeeAnnKirwin@Synovus.com

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 bid, proposal, or reply on a contract to provide any goods or services to a public entity; may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids, proposals, or replies on leases of real property to a public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, 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 for CATEGORY TWO for a period of 36 months following the date of being placed on the convicted vendor list. As the officer or representative of the company, I certify that the Proposer and its affiliates:

1. Have been notified of the above provision,
2. are not on the convicted vendor list as provided by Florida Statute §287.133(2)(a); and
3. have not been on the convicted vendor list for a period of 36 months prior to submission of the bid, proposal, or reply.

Under penalty of perjury, I declare that I have read the foregoing document, and the facts stated in it are true.

Signature:   
(Authorized Signature)

Print Name and Title LeeAnn Kirwin, Program Manager

Date: 03/26/2026

**Notification of Public Records Law Pertaining to Public Contracts and Requests for Contractor Records Pursuant to Chapter 119, Florida Statutes**

Pursuant to Chapter 119, *Florida Statutes*, Contractor shall comply with the public records law by keeping and maintaining public records required by the City of Delray Beach in order to perform the service. Upon request from the City of Delray Beach' custodian of public records, contractor shall provide the City of Delray Beach with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in Chapter 119, *Florida Statutes* or as otherwise provided by law. Contractor shall ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law for the duration of the contract term and following completion of the contract. If the Contractor does not transfer the records to the City of Delray Beach. Contractor upon completion of the contract, shall transfer, at no cost, to the City of Delray Beach all public records in possession of the Contractor or keep and maintain public records required by the City of Delray Beach in order to perform the service. If the Contractor transfers all public records to the City of Delray Beach upon completion of the contract, the Contractor shall destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. If the Contractor keeps and maintains public records upon completion of the contract, the Contractor shall meet all applicable requirements for retaining public records. All records stored electronically must be provided to the City of Delray Beach, upon request from the City of Delray Beach'S custodian of public records, in a format that is compatible with the information technology systems of the City of Delray Beach.

**IF THE SELECTED BIDDER/PROPOSER HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO THE SELECTED BIDDER'S/PROPOSER'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS AGREEMENT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT CITY OF DELRAY BEACH, CITY CLERK, 100 N.W. 1<sup>ST</sup> AVE., DELRAY BEACH FLORIDA. THE CITY CLERK'S OFFICE MAY BE CONTACTED BY PHONE AT 561-243-7050 OR VIA EMAIL AT [CITYCLERK@MYDELRAYBEACH.COM](mailto:CITYCLERK@MYDELRAYBEACH.COM).**

Acknowledged:

Pinnacle Bank DBA Synovus Bank

Firm Name

Signature

LeeAnn Kirwin, Program Manager

Name and Title (Print or Type)

03/26/2026

Date

**DRUG-FREE WORKPLACE**

Pinnacle Bank DBA Synovus Bank is a drug-free workplace and has  
(Company Name)  
a substance abuse policy in accordance with and pursuant to Section 440.102, *Florida Statutes*.

Acknowledged by:

Pinnacle Bank DBA Synovus Bank  
Firm Name

  
Signature

LeeAnn Kirwin, Program Manager  
Name and Title

03/26/2026  
Date

NON-COLLUSION AFFIDAVIT

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

Before me, the undersigned authority, personally appeared LeeAnn Kirwin, who, after being by me first duly sworn, deposes and says of authority's personal knowledge that:

a. LeeAnn Kirwin is Program Manager of Pinnacle Bank DBA Synovus Bank, the Bidder/Proposer that has submitted a Bid/Proposal to perform work for the following:

Solicitation No.: ITB No. 2026-020 Title: Lockbox Services

b. Pinnacle Bank DBA Synovus Bank is fully informed respecting the preparation and contents of the attached solicitation, and of all pertinent circumstances respecting such solicitation.

Such Bid/Proposal is genuine and is not a collusive or sham Bid/Proposal.

c. Neither the said Bidder/Proposer nor any of its officers, partners, owners, agents, representatives, employees, or parties in interest, including this affiant, has in any way colluded, conspired, connived, or agreed, directly or indirectly, with any other Bidder/Proposer, firm, or person to submit a collusive or sham Bid/Proposal in connection with the solicitation and contract for which the attached Bid/Proposal has been submitted or to refrain from proposing in connection with such solicitation and contract, or has in any manner, directly or indirectly, sought by agreement or collusion or communication or conference with any other Bidder/Proposer, firm, or person to fix the price or prices in the attached Bid/Proposal or any other Bidder/Proposer, or to fix any overhead, profit, or cost element of the Bid/Proposal price or the Bid/Proposal price of any other Bidder/Proposer, or to secure through any collusion, conspiracy, connivance, or unlawful agreement any advantage against the City or any person interested in the proposed contract.

d. The price or prices quoted in the attached Bid/Proposal are fair and proper and are not tainted by any collusion, conspiracy, connivance, or unlawful agreement on the part of the Bidder/Proposer or any of its agents, representatives, owners, employees, or parties in interest, including this affiant.

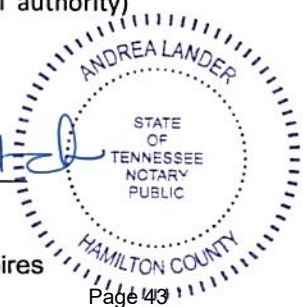
[Signature]  
Signature

STATE OF Tennessee  
COUNTY OF Hamilton

The foregoing instrument was subscribed to and sworn before me by means of  physical presence or  online notarization, this 27th day of March, 2026, by LeeAnn Kirwin (name of person), as SVP (type of authority) for Pinnacle Bank DBA Synovus (name of party on behalf of whom instrument was executed).

Personally known  OR Produced Identification \_\_\_\_\_  
Type of Identification Produced \_\_\_\_\_

[Signature]  
Notary Public – State of \_\_\_\_\_



My Commission Expires  
August 9, 2027

**TRUTH – IN – NEGOTIATION CERTIFICATE**

The undersigned warrants (i) that it has not employed or retained any company or person, other than bona fide employees working solely for the undersigned, to solicit or secure the Agreement and (ii) that it has not paid or agreed to pay any person, company, corporation, individual, or firm other than its bona fide employees working solely for the undersigned or agreed to pay any fee, commission, percentage, gift, or any other consideration contingent upon or resulting from the award or making of the Agreement.

The undersigned certifies that the wage rates and other factual unit costs used to determine the compensation provided for in the Agreement are accurate, complete, and current as of the date of the Agreement.

Name: LeeAnn Kirwin

Title: Program Manager

Date: 03/26/2026

Signature: 

**Scrutinized Company Certification**

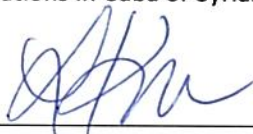
This certification is required pursuant to Florida State Statute Section 287.135.

A company, that at the time of bidding or submitting a proposal for a new contract or renewal of an existing contract, is on the Scrutinized Companies with Activities in Sudan List or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List is ineligible for, and may not bid on, submit a proposal for, or enter into or renew a contract with an agency or local governmental entity for goods or services of \$1 million or more.

Companies must complete and return this form with its response.

Company. Pinnacle Bank DBA Synovus Bank FID or EIN No. 62-1829917  
Address. 4850 W. Atlantic Ave  
City. Delray Beach State. FL Zip. 33445

I, LeeAnn Kirwin, as a representative of Pinnacle Bank DBA Synovus Bank certify and affirm that this company is not on the Scrutinized Companies with Activities in Sudan List or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List or engaged in business operations in Cuba or Syria.

  
\_\_\_\_\_  
Signature

\_\_\_\_\_  
Program Manager  
Title

LeeAnn Kirwin  
\_\_\_\_\_  
Printed Name

03/26/2026  
\_\_\_\_\_  
Date

CITY OF DELRAY BEACH

Affidavit Pursuant to Fla. Stat. Section 448.095

Vendor Name: Pinnacle Bank DBA Synovus Bank

Vendor FEIN: 62-1829917

Vendor's  
Authorized  
Representative

Name and Title: LeeAnn Kirwin

Address: 4850 W. Atlantic Ave

City: Delray Beach, State: FL Zip: 33445

Phone Number: 239-552-1879

Email Address: LeeAnnKirwin@Synovus.com

Florida Statute §448.095 states that a public agency must require in any contract that the contractor, and any subcontractor thereof, register with and use the E-Verify system to verify the work authorization status of all new employees of the contractor or subcontractor.

As the officer or representative of the company, I certify that the company identified above:

1. is registered with the E-Verify System.
2. uses the E-Verify system to verify the work authorization status of all new employees of the contractor or subcontractor; and
3. If the Proposer enters into a contract with a subcontractor, the Proposer will require that the subcontractor provide the contractor with an affidavit stating that the subcontractor does not employ, contract with, or subcontract with an unauthorized alien. The contractor shall maintain a copy of such affidavit for the duration of the contract.

Under penalties of perjury, I declare that I have read the foregoing documents and the facts stated in it are true.

Signature:   
\_\_\_\_\_  
(Authorized Signature)

Print Name and Title LeeAnn Kirwin, Program Manager

Date: 03/26/2026

**CITY OF DELRAY BEACH**  
**Affidavit Pursuant to Fla. Stat. 287.135**


Vendor Name: Pinnacle Bank DBA Synovus Bank  
Vendor FEIN: 62-1829917  
Vendor's  
Authorized  
Representative  
Name and Title: LeeAnn Kirwin, Program Manager  
Address: 4850 W. Atlantic Ave  
City: Delray Beach State: FL Zip: 33445  
Phone Number: 239-552-1879  
Email Address: LeeAnnKirwin@Synovus.com

Pursuant to Florida Statute §287.135, Proposer is ineligible to enter into, or renew, this Agreement if Proposer is on the Scrutinized Companies that Boycott Israel List (as identified in Section 215.4725, Florida Statutes), or is engaged in a boycott of Israel.

As the officer or representative of the company, I certify that the company identified above:

1. Is not on the Scrutinized Companies that Boycott Israel List, and that Proposer is not engaged in a boycott of Israel.
2. If at any time during the Procurement Period or if selected, during the term of the Agreement with the City, the Proposer is placed on the Scrutinized Companies that Boycott Israel List, or is engaged in a boycott of Israel, the Proposer/Contractor will notify the City in writing within ten (10) days of the date of such occurrence.
3. Proposer understands that in the event the City determines, using credible information available to the public, that Proposer has submitted a false certification or Proposer is found to have been placed on the Scrutinized Companies that Boycott Israel List or engaged in a boycott of Israel, the City may, in its sole discretion, terminate any Agreement entered into and seek a civil penalty, and other damages and relief, against Proposer/Contractor, pursuant to Section 287.135, Florida Statutes. In addition, the City may pursue any and all other legal remedies against Proposer/Contractor.
4. Proposer/Contractor will not seek damages, fees, or costs against the City in the event the City terminates an Agreement pursuant to this provision.

Under penalties of perjury, I declare that I have read the foregoing documents and the facts stated in it are true.

Signature:   
(Authorized Signature)

Print Name and Title LeeAnn Kirwin, Program Manager

Date: 03/26/2026

**CITY OF DELRAY BEACH**

**Affidavit Pursuant to Fla. Stat. Section 287.134**

Vendor Name: Pinnacle Bank DBA Synovus Bank

Vendor FEIN: 62-1829917

Vendor's  
Authorized  
Representative  
Name and Title: LeeAnn Kirwin, Program Manager

Address: 4850 W. Atlantic Ave

City: Delray Beach State: FL Zip: 33445

Phone Number: 239-552-1879

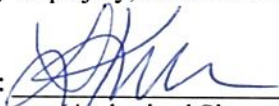
Email Address: LeeAnnKirwin@Synovus.com

Pursuant to Section 287.134, Florida Statutes, an entity or affiliate who has been placed on the discriminatory vendor list may not submit a bid, proposal, or reply on a contract to provide any goods or services to a public entity; may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids, proposals, or replies on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and may not transact business with any public entity. By execution of this Agreement, Contractor represents that it has not been placed on the discriminatory vendor list as provided in Section 287.134, Florida Statutes.

As the officer or representative of the company, I certify that the company identified above:

1. is not on the discriminatory vendor list as provided by Florida Statute §287.134

Under penalty of perjury, I declare that I have read the foregoing document and the facts stated in it are true.

Signature:  \_\_\_\_\_  
(Authorized Signature)

Print Name and Title LeeAnn Kirwin, Program Manager

Date: 03/26/2026

CITY OF DELRAY BEACH

Affidavit Regarding the Use of Coercion for Labor and Services

Vendor Name: Pinnacle Bank DBA Synovus Bank

Vendor FEIN: 62-182917

Vendor's  
Authorized  
Representative  
Name and Title: LeeAnn Kirwin, Program Manager

Address: 4850 W. Atlantic Ave

City: Delray Beach State: FL Zip: 33445

Phone Number: 239-552-1879

Email Address: LeeAnnKirwin@Synovus.com

Florida Statute §787.06(13) requires all nongovernmental entities executing, renewing, or extending a contract with a governmental entity to provide an affidavit signed by a officer or representative of the nongovernmental entity under penalty of perjury that the nongovernmental entity does not use coercion for labor or services as defined in that statute. The City of Delray Beach, Florida is a governmental entity for the purposes of this statute.

As the officer or representative of the company, I certify that the company identified above does not:

- Use or threaten to use physical force against any person;
- Restrain, isolate, or confine or threaten to restrain, isolate, or confine any person without lawful authority and against his or her will;
- Use lending or other credit methods to establish a debt by any person when labor or services are pledged as a security for the debt, if the value of the labor or services as reasonably assessed is not applied towards the liquidation of the debt, the length and nature of the labor or services are not respectively limited and defined;
- Destroy, conceal, remove, confiscate, withhold, or possess any actual or purported passport, visa, or other immigration document, or any other actual or purported government identification, of any person;
- Cause or threaten to cause financial harm to any person;
- Entice or lure any person by fraud or deceit;
- Provide controlled substances as outlined in Schedule I or Schedule II of Florida State Statute §893.03 to any person for the purpose of exploitation of that person.

**Under penalties of perjury, I declare that I have read the foregoing document and that the facts stated in it are true.**

Signature:   
(Authorized Signature)

Print Name and Title: LeeAnn Kirwin, Program Manager

Date: 03/26/2026

**CITY OF DELRAY BEACH**  
**Affidavit Pursuant to Fla. Stat. 287.138**

Vendor Name: Pinnacle Bank DBA Synovus Bank  
Vendor FEIN: 62-1829917  
Vendor's  
Authorized  
Representative  
Name and Title: LeeAnn Kirwin, Program Manager  
Address: 4850 W. Atlantic Ave  
City: Delray Beach State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone Number: 239-552-1879  
Email Address: LeeAnnKirwin@Synovus.com

Florida Statute §287.138 requires all nongovernmental entities executing, renewing, or extending a contract with a governmental entity to provide an affidavit signed by an officer or representative of the nongovernmental entity under penalty of perjury that the nongovernmental entity does not meet any of the criteria in paragraphs (2)(a)-(c) of the statute. The City of Delray Beach, Florida is a governmental entity for the purposes of this statute.

As the officer or representative of the company, I certify under penalty of perjury that the company identified above:

1. is not owned by the government of a foreign country of concern;
2. the government of a foreign country of concern does not have a controlling interest in the company; and
3. The company is not organized under the laws of and does not have its principal place of business in a foreign country of concern.

Signature:  \_\_\_\_\_  
(Authorized Signature)

Print Name and Title LeeAnn Kirwin, Program Manager

Date: 03/26/2026

CITY OF DELRAY BEACH

Affidavit Pursuant to Fla. Stat. Section 286.101(3)

Vendor Name: Pinnacle Bank DBA Synovus Bank

Vendor FEIN: 62-1829917

Vendor's  
Authorized  
Representative  
Name and Title: LeeAnn Kirwin, Program Manager

Address: 4850 W Atlantic Ave

City: Delray Beach State: FL Zip: 33445

Phone Number: 239-552-1879

Email Address: LeeAnnKirwin@Synovus.com

Any entity that applies to a state agency or political subdivision for a grant or proposes a contract having a value of \$100,000 or more shall disclose to the state agency or political subdivision any current or prior interest of, any contract with, or any grant or gift received from a foreign country of concern if such interest, contract, or grant or gift has a value of \$50,000 or more and such interest existed at any time or such contract or grant or gift was received or in force at any time during the previous 5 years. Such disclosure shall include the name and mailing address of the disclosing entity, the amount of the contract or grant or gift or the value of the interest disclosed, the applicable foreign country of concern and, if applicable, the date of termination of the contract or interest, the date of receipt of the grant or gift, and the name of the agent or controlled entity that is the source or interest holder. Within 1 year before applying for any grant or proposing any contract, such entity must provide a copy of such disclosure to the Department of Financial Services. As the officer or representative of the company, I certify that the Proposer and its affiliates:

1. does NOT have any current or prior interest of, any contract with, or any grant or gift received from a foreign country of concern if such interest, contract, or grant or gift has a value of \$50,000 or more; and

2. has Not had prior interest of, any contract with, or any grant or gift received from a foreign country of concern within the past 5 years.



OR

3. Has provided disclosure to the City including the name and mailing address of the disclosing entity, the amount of the contract or grant or gift or the value of the interest disclosed, the applicable foreign country of concern and, if applicable, the date of termination of the contract or interest, the date of receipt of the grant or gift, and the name of the agent or controlled entity that is the source or interest holder; and

4. Has provided a copy of such disclosure to the Department of Financial Services within one year before proposing any grant or contract.



Under penalty of perjury, I declare that I have read the foregoing document, and the facts stated in it are true.

Signature:   
(Authorized Signature)

Print Name and Title LeeAnn Kirwin, Program Manager

Date: 03/26/2026



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

## Detail by Entity Name

Foreign Profit Corporation

PINNACLE FINANCIAL PARTNERS, INC.

### Filing Information

<b>Document Number</b>	F26000000880
<b>FEI/EIN Number</b>	39-3738880
<b>Date Filed</b>	01/21/2026
<b>State</b>	GA
<b>Status</b>	ACTIVE

### Principal Address

3400 OVERTON PARK DR SE  
ATLANTA, GA 30339

### Mailing Address

3400 OVERTON PARK DR SE  
ATLANTA, GA 30339

### Registered Agent Name & Address

C T CORPORATION SYSTEM  
1200 SOUTH PINE ISLAND ROAD  
PLANTATION, FL 33324

### Officer/Director Detail

#### **Name & Address**

Title DP

BLAIR, KEVIN  
3400 OVERTON PARK DR SE  
ATLANTA, GA 30339

Title CFO

GREGORY, ANDREW J, JR  
3400 OVERTON PARK DR SE  
ATLANTA, GA 30339

Title S

MARY MAURICE YOUNG  
3400 OVERTON PARK DR SE  
ATLANTA, GA 30339

**Annual Reports**

**No Annual Reports Filed**

**Document Images**

[01/21/2026 -- Foreign Profit](#)



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

## Detail by Entity Name

Foreign Profit Corporation  
SYNOVUS BANK

### Filing Information

<b>Document Number</b>	F10000002215
<b>FEI/EIN Number</b>	58-0201800
<b>Date Filed</b>	05/05/2010
<b>State</b>	GA
<b>Status</b>	INACTIVE
<b>Last Event</b>	WITHDRAWAL
<b>Event Date Filed</b>	01/08/2026
<b>Event Effective Date</b>	NONE

### Principal Address

33 W 14th Street  
Columbus, GA 31901

Changed: 04/10/2025

### Mailing Address

33 W 14th Street  
Columbus, GA 31901

Changed: 04/10/2025

### Registered Agent Name & Address

CORPORATION SERVICE COMPANY  
1201 HAYS STREET  
TALLAHASSEE, FL 32301-2525

### Officer/Director Detail

#### **Name & Address**

Title President, CEO

BLAIR, KEVIN S.  
33 W 14th Street  
Columbus, GA 31901

Title CFO



Development Services  
Department  
100 NW 1st Ave

# City of Delray Beach BUSINESS TAX RECEIPT

Owner /Qualifier:  
Business Name: SYNOVUS BANK  
DBA: SYNOVUS BANK  
Location: 4850 ATLANTIC AVE  
  
SYNOVUS BANK  
SYNOVUS Allen  
P.O. Box 2688  
Columbus, GA 31902

Receipt No.: 64885  
Issue Date: 09/30/2024  
Expiration Date: 09/30/2025  
Standard Classification Fee 190.30  
\$190.30 ea. class  
Total Amount Paid: 190.30

BUSINESS TAX RECEIPT ISSUED FOR THE PERIOD  
OCTOBER 1, 2025 TO SEPTEMBER 30, 2026

**BUSINESS TAX RECEIPT MUST BE  
CONSPICUOUSLY DISPLAYED TO  
PUBLIC VIEW AT BUSINESS LOCATION**

Notice: This business tax receipt becomes NULL and VOID if ownership, business name, or address is changed.

## City of Delray Beach BUSINESS TAX RECEIPT INFORMATION

Date Issued: 09/30/2024

BUSINESS TAX RECEIPT ISSUED FOR THE PERIOD  
OCTOBER 1, 2025 TO SEPTEMBER 30, 2026

Classification: 522110 Commercial Banking

Restriction:

Business Tax Receipt must be posted in a visible location so that it can be viewed by anyone upon entering your place of business.

Business Tax Receipts are renewed annually on September 30 of each year. As a courtesy, we will mail renewal reminders in July. However, if you do not receive a renewal notice, it is your responsibility to ensure that your Business Tax Receipt is renewed prior to September 30 of each year. Failure to receive a renewal reminder notice will not exempt you from paying any penalties for late payment. If you have more than one business location, you must obtain a business tax receipt for each location.

If there is a change in the business name, ownership, or location, you must submit a Zoning Certificate of Use. Upon approval of the application, a transfer fee of \$19.03 will be due to the Business Tax Office. On the Business Tax Receipt, the previous owner must sign and date indicating that all rights, interest and title of the business is assigned to the new owner.

A separate business tax receipt is issued for each use performed within your business. If you have any questions regarding the classification of your business, please visit us at 100 NW 1st Avenue, Delray Beach, FL 33444, check our website at DelrayBeachFL.gov, or call us at (561) 243-7040 ext. 4



# PINNACLE BANK

Unique Entity ID <b>JJX6FAM9Z3J6</b>	CAGE / NCAGE <b>7ZZS9</b>	Purpose of Registration <b>All Awards</b>
Registration Status <b>Active Registration</b>	Expiration Date <b>Jan 13, 2027</b>	
Physical Address <b>21 Platform WAY S STE 2300 Nashville, Tennessee 37203-7878 United States</b>	Mailing Address <b>21 Platform WAY S STE 2300 Nashville, Tennessee 37203-7878 United States</b>	

## Business Information

Doing Business as <b>(blank)</b>	Division Name <b>(blank)</b>	Division Number <b>(blank)</b>
Congressional District <b>Tennessee 07</b>	State / Country of Incorporation <b>Tennessee / United States</b>	URL <b>www.pnfp.com</b>

## Registration Dates

Activation Date <b>Jan 13, 2026</b>	Submission Date <b>Jan 13, 2026</b>	Initial Registration Date <b>Nov 7, 2017</b>
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## Entity Dates

Entity Start Date <b>Oct 20, 2000</b>	Fiscal Year End Close Date <b>Dec 31</b>
--	---

## Immediate Owner

CAGE <b>(blank)</b>	Legal Business Name <b>(blank)</b>
------------------------	---------------------------------------

## Highest Level Owner

CAGE <b>(blank)</b>	Legal Business Name <b>(blank)</b>
------------------------	---------------------------------------

## Executive Compensation

In your business or organization's preceding completed fiscal year, did your business or organization (the legal entity to which this specific SAM record, represented by a Unique Entity ID, belongs) receive both of the following: 1. 80 percent or more of your annual gross revenues in U.S. federal contracts, subcontracts, loans, grants, subgrants, and/or cooperative agreements and 2. \$25,000,000 or more in annual gross revenues from U.S. federal contracts, subcontracts, loans, grants, subgrants, and/or cooperative agreements?

**No**

Does the public have access to information about the compensation of the senior executives in your business or organization (the legal entity to which this specific SAM record, represented by a Unique Entity ID, belongs) through periodic reports filed under section 13(a) or 15(d) of the Securities Exchange Act of 1934 (15 U.S.C. 78m(a), 78o(d)) or section 6104 of the Internal Revenue Code of 1986?

**Not Selected**

## Proceedings Questions

Is your business or organization, as represented by the Unique Entity ID on this entity registration, responding to a Federal procurement opportunity that contains the provision at FAR 52.209-7, subject to the clause in FAR 52.209-9 in a current Federal contract, or applying for a Federal grant opportunity which contains the award term and condition described in 2 C.F.R. 200 Appendix XII?

**No**

Does your business or organization, as represented by the Unique Entity ID on this specific SAM record, have current active Federal contracts and/or grants with total value (including any exercised/unexercised options) greater than \$10,000,000?

**Not Selected**

Within the last five years, had the business or organization (represented by the Unique Entity ID on this specific SAM record) and/or any of its principals, in connection with the award to or performance by the business or organization of a Federal contract or grant, been the subject of a Federal or State (1) criminal proceeding resulting in a conviction or other acknowledgment of fault; (2) civil proceeding resulting in a finding of fault with a monetary fine, penalty, reimbursement, restitution, and/or damages greater than \$5,000, or other acknowledgment of fault; and/or (3) administrative proceeding resulting in a finding of fault with either a monetary fine or penalty greater than \$5,000 or reimbursement, restitution, or damages greater than \$100,000, or other acknowledgment of fault?

**Not Selected**

## Exclusion Summary

Apr 07, 2026 03:13:50 PM GMT  
<https://sam.gov/entity/JJX6FAM9Z3J6/coreData?status=null>

Active Exclusions Records?

**N****SAM Search Authorization**

I authorize my entity's non-sensitive information to be displayed in SAM public search results:

**Yes****Entity Types****Business Types**

Entity Structure <b>Corporate Entity (Not Tax Exempt)</b>	Entity Type <b>Business or Organization</b>	Organization Factors <b>(blank)</b>
Profit Structure <b>For Profit Organization</b>		

**Socio-Economic Types**

Check the registrant's Reqs & Certs, if present, under FAR 52.212-3 or FAR 52.219-1 to determine if the entity is an SBA-certified HUBZone small business concern. Additional small business information may be found in the SBA's Dynamic Small Business Search if the entity completed the SBA supplemental pages during registration.

**Financial Information**

Accepts Credit Card Payments <b>Yes</b>	Debt Subject To Offset <b>No</b>
--	-------------------------------------

EFT Indicator <b>0000</b>	CAGE Code <b>7ZZS9</b>
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**Electronic Funds Transfer**

Account Type <b>Checking</b>	Routing Number <b>*****37</b>	Lock Box Number <b>(blank)</b>
Financial Institution <b>PINNACLE BANK</b>	Account Number <b>*****67</b>	

**Automated Clearing House**

Phone (U.S.) <b>6157443700</b>	Email <b>(blank)</b>	Phone (non-U.S.) <b>(blank)</b>
Fax <b>(blank)</b>		

**Remittance Address**

**Lindsey Matic**  
**21 Platform WAY South**  
**Suite 2300**  
**Nashville, Tennessee 37203**  
**United States**


**Taxpayer Information**

EIN <b>*****9917</b>	Type of Tax <b>Applicable Federal Tax</b>	Taxpayer Name <b>Pinnacle Bank</b>
Tax Year (Most Recent Tax Year) <b>2024</b>	Name/Title of Individual Executing Consent <b>Finance Manager</b>	TIN Consent Date <b>Jan 8, 2026</b>
Address <b>21 Platform WAY S STE 2300</b> <b>Nashville, Tennessee 37203</b>	Signature <b>Lindsey Matic</b>	

**Points of Contact****Accounts Receivable POC**

♀  
**Lindsey A Matic, Finance Manager**  
**lindsey.matic@pnfp.com**  
**6157436057**

**Electronic Business**



**Lindsey A Matic, Finance Manager**  
 lindsey.matic@pnfp.com  
 6157436057

**21 Platform WAY South**  
**Nashville, Tennessee 37203**  
**United States**

Lindsey A Matic, Finance Manager  
 lindsey.matic@pnfp.com  
 6157436057

21 Platform WAY South  
 Nashville, Tennessee 37203  
 United States

**Government Business**


**Lindsey A Matic, Finance Manager**  
 lindsey.matic@pnfp.com  
 6157436057

**21 Platform WAY South**  
**Nashville, Tennessee 37203**  
**United States**

Lindsey A Matic, Finance Manager  
 lindsey.matic@pnfp.com  
 6157436057

21 Platform WAY South  
 Nashville, Tennessee 37203  
 United States

**Service Classifications**

**NAICS Codes**

Primary	NAICS Codes	NAICS Title
<b>Yes</b>	<b>522110</b>	<b>Commercial Banking</b>

**Size Metrics**

**IGT Size Metrics**

Annual Revenue (from all IGTs)  
**(blank)**

**Worldwide**

Annual Receipts (in accordance with 13 CFR 121)	Number of Employees (in accordance with 13 CFR 121)
<b>\$2,000,000,000.00</b>	<b>3500</b>

**Location**

Annual Receipts (in accordance with 13 CFR 121)	Number of Employees (in accordance with 13 CFR 121)
<b>(blank)</b>	<b>(blank)</b>

**Industry-Specific**

Barrels Capacity	Megawatt Hours	Total Assets
<b>(blank)</b>	<b>(blank)</b>	<b>58000000000</b>

**Electronic Data Interchange (EDI) Information**

This entity did not enter the EDI information

**Disaster Response**

Yes, this entity appears in the disaster response registry.

No, this entity does not require bonding to bid on contracts.

Bonding Levels	Dollars
	<b>(blank)</b>

States	Counties	Metropolitan Statistical Areas
<b>Any</b>	<b>(blank)</b>	<b>(blank)</b>