



April 20, 2017

Mr. Ross Gonzales
Chief Financial Officer
St. John the Baptist Parish
1801 West Airline Highway
LaPlace, LA 70068

RE: Fiscal Agency Agreement

Dear Mr. Gonzales:

On behalf of the Capital One Bank employees residing and working in St. John the Baptist Parish (SJBP), we appreciate the opportunity to submit this proposal to continue to serve as Fiscal Agent Bank for SJBP. The term of the contract will be for four years commencing June 1, 2017 with a provision that the contract may be extended upon agreement by both SJBP and Capital One Bank.

Capital One Bank has 3 branch banking facilities in SJBP and currently manages over \$7 billion in Government Banking deposits.

Each of Capital One's Government Banking Relationship Managers has in excess of 26 years of banking experience and the administrative assistants and support average 28 years of experience. Please refer to the attached Government Banking Team Members for a listing of officers authorized to service this contract with SJBP.

Capital One Bank is recognized as the leader in Treasury Management and Government Banking Services in Louisiana, offering state-of-the-art products with a level of service that is unsurpassed in this market. Capital One Bank has certain advantages over our competition that will translate into better service for SJBP. Some of these advantages include Capital One's superior services such as Intellix Online Balance Reporting and Initiation System, ACH Origination, Positive Pay with full reconciliation, Electronic Debit Protection, and Capital One Bank's Commercial Card. Capital One Bank can also provide the Parish with a full range of financial services including traditional lending, treasury management, investment management, corporate trust, leasing, and other financial services.

Thank you for your consideration of Capital One Bank and the opportunity to continue to serve as the Fiscal Agent Bank for St. John the Baptist Parish and enhance our existing relationship. If you have any questions concerning the bid, please feel free to contact me at (985) 674-8113.

Sincerely,

A handwritten signature in black ink, appearing to read 'David P. Blasini', with a long horizontal line extending to the right.

David P. Blasini, CTP
Senior Vice President & Manager
Government Banking, Southeast Region

**ST. JOHN THE BAPTIST PARISH
FISCAL AGENCY AGREEMENT
JUNE 1, 2017 THROUGH MAY 31, 2021**

Scope of Services Checklist

I. BANKING SERVICES AT NO CHARGE

A. The following customary banking services shall be provided **free of charge**:

	Yes	No	Exception
1. Provide monthly bank account analysis on each account by the 10 th working day of the following month, starting within 90 days of acceptance of this proposal.	<u>X</u>	___	___
2. Provide a monthly billing statement to the Parish for banking services by the 20 th day of the following month based on the activity of the prior months account analysis statement. Each account's service cost shall be listed separately.	<u>X</u>	___	___
3. Provide copies of the bank's quarterly and annual financial Statements upon request.	<u>X</u>	___	___
4. Make branch facilities available for deposits.	<u>X</u>	___	<u>X</u>
5. Submit Federal payroll withholding tax remittances.	___	<u>X</u>	___
6. Provide night depository services, including disposable bags.	<u>X</u>	___	<u>X</u>
7. Provide checking account deposit slips in triplicate imprinted with the account name and number.	<u>X</u>	___	<u>X</u>
8. Provide credit inquires, deposit verifications and audit confirmations on the accounts of St. John Parish as provided for in Revised Statute 39:1220.	<u>X</u>	___	___
9. Provide additional bank statements upon request.	<u>X</u>	___	___
10. Provide faithful performance of all legal duties and obligations of the depository.	<u>X</u>	___	___
11. Provide a list of all branch locations in parish.	<u>X</u>	___	___

FISCAL AGENCY AGREEMENT
SCOPE OF SERVICES CHECKLIST
June 1, 2017 through May 31, 2021

	Yes	No	Exception
12. Accept St. John Parish utility payments from walk-in customers at all branch offices and drive-up windows located in St. John Parish.	___	<u>X</u>	___
13. Provide currency and coin wrappers as requested.	<u>X</u>	___	___
B. The following collateralization services shall be provided at no charge for St. John Parish deposits:			
1. Pledge and maintain at all times 100% collateral security, at market value, to secure all funds and investments of St. John Parish in accordance with the laws of the State of Louisiana.	<u>X</u>	___	___
2. All securities are registered in the name of St. John Parish	<u>X</u>	___	___
3. Provide confirmation of collateral from the safekeeping agent.	<u>X</u>	___	___
4. Provide that collateral security shall be pledged to St. John Parish and held by a mutually acceptable third party which is not part of the depository's organization in accordance with Louisiana Revised Statute 39:1224.	<u>X</u>	___	___
5. Provide safekeeping receipts for pledged collateral security from the third party institution with specific securities identified.	___	<u>X</u>	___
6. Provide a monthly report of collateral security pledges showing the security number, safekeeping receipt number, description, par value, book value, market value and maturity date of each security by the 20 th day of the following month.	<u>X</u>	___	___
7. Comply with all applicable Federal, State, and Parish laws regarding types of securities which may be used as collateral and places where collateral can be deposited	<u>X</u>	___	___
8. Substitutions of collateral should meet the requirements of the collateral agreement and the collateral should not be released until the replacement collateral has been received.	<u>X</u>	___	___

FISCAL AGENCY AGREEMENT
 SCOPE OF SERVICES CHECKLIST
 June 1, 2017 through May 31, 2021

II. BANKING SERVICES FOR A FEE OR SERVICE CHARGE

	Yes	No	Exception
A. The following banking services may be provided for a fee :			
1. Loan St. John Parish funds, in accordance with Louisiana Revised Statutes, in anticipation of taxes and other revenues to be collected, both bank qualified tax exempt and not bank qualified tax exempt. The rate of interest shall be (state rate, method and frequency of computing interest). _____ _____ _____	<u>X</u>	___	<u>X</u>
2. Provide 2 lockable night depository bags at a fee of \$_____.	___	___	<u>X</u>
3. Provide electronic images of the cancelled checks of the PARISH via CD-ROM either monthly or quarterly at a monthly fee of \$_____.	___	___	<u>X</u>
B. The following banking services may be provided by bank account service charges listed on the attached monthly interest bearing and non-interest bearing account analysis statements (Exhibit B):			
1. Provide that St. John Parish will reimburse the bank on a calendar monthly basis for the amount by which the aggregate total cost for the quarter of servicing the accounts exceeds the aggregate total earnings credit allowance for the quarter for <u>interest bearing and non-interest bearing</u> transaction accounts.	<u>X</u>	___	<u>X</u>
2. Provide interest bearing transaction accounts. Interest will be paid monthly by the bank on the average daily collected balance of each account at an interest rate of (state rate, basis for the rate, method and frequency of computing interest). _____ _____ _____ _____	<u>X</u>	___	<u>X</u>
3. Provide monthly interest bearing transaction account statements within 5 banking days after the previous month's end.	<u>X</u>	___	___

FISCAL AGENCY AGREEMENT
 SCOPE OF SERVICES CHECKLIST
 June 1, 2017 through May 31, 2021

	Yes	No	Exception
4. Provide non-interest bearing transaction accounts.	<u>X</u>	___	___
5. Provide monthly non-interest bearing transaction account statements within 5 banking days after the previous month's end.	<u>X</u>	___	___
6. Provide debit and credit advices within 2 banking days after the transaction date.	<u>X</u>	___	___
7. Provide automated clearing house (ACH) services to initiate electronic fund transfers for automated utility bill payments, and process various Parish payments, including any necessary computer software required on the part of St. John Parish to effectuate ACH services. The ACH transactions submitted to the bank will be in the standard NACHA file format. An electronic file representing the result of these ACH transactions should be sent to the Parish to allow electronic processing of the cash payments.	<u>X</u>	___	<u>X</u>
8. Provide direct deposit of Parish payroll checks through automated clearing house (ACH) services, including any necessary computer software required on the part of St. John Parish to effectuate ACH services. The ACH transactions submitted to the bank will be in the standard NACHA file format.	<u>X</u>	___	<u>X</u>
9. Provide incoming wire transfers through the Fed Wire. Provide the Parish with notification upon receipt of such wires via Intellix online portal. The Parish intends to consider these incoming wire transfers as "available for investment" funds on that day.	<u>X</u>	___	___
10. Provide outgoing wire transfers through the Fed Wire initiated by the Parish through a browser-based, on-line data communication system. This system must require a dual authorization process requiring two authorized employees to complete the wire authorization. If your bank does not offer this service, identify the exact specifications required for timely completion of wire transactions (i.e. notification of a designated person at the bank, time restrictions, etc.). Wire transfers ordered by noon and not received by the destination party by 2 P.M. will be traced from origin to destination to ascertain the party responsible for delaying the transfer. If necessary, adjustments will be made for any lost interest or charges resulting from a "fail" to consummate an investment transaction.	<u>X</u>	___	___

FISCAL AGENCY AGREEMENT
 SCOPE OF SERVICES CHECKLIST
 June 1, 2017 through May 31, 2021

- | | Yes | No | Exception |
|--|----------|----------|-----------|
| 13. Provide a list of all additional services available from the bank and the corresponding fees for these services. | <u>X</u> | ___ | ___ |
| 14. Provide that the earnings credit allowance shall be calculated based upon the average daily collected balance of each account. | <u>X</u> | ___ | <u>X</u> |
| 15. Provide the Parish with the ability to access account information and initiate transactions (such as transfers between funds, wire transfers and stop payment orders) through a browser-based, on-line data communication system. This should allow viewing access to all designated accounts under this agreement and should be available 24 hours a day, 7 days a week. Provide the Parish with training and support of said system. Provide information regarding the related fees, computer hardware and software required to utilize this service and the account data that will be available from this access. Fee \$ <u>Please see Schedule of Service Charges.</u> | <u>X</u> | ___ | ___ |
| 16. Provide the Parish with the option of selecting the full bank reconciliation feature known as "Positive Pay". Under Positive Pay, checks presented for payment are compared to a Parish-provided database of checks issued to help prevent payment on unauthorized checks. The system should have real-time check detection services. Provide the Parish with training and support of said system. Provide the Parish with the related fees, the system's hardware and software requirements and a description of your services offered with respect to Positive Pay. Fee \$ <u>Please see Schedule of Service Charges.</u> | <u>X</u> | ___ | ___ |
| 17. Provide cancelled check images, in numerical order, to the Parish. If images can be provided on electronic/computerized media, include information pertaining to hardware and software requirements necessary and applicable fees. Fees \$ <u>Please see Schedule of Service Charges.</u> | <u>X</u> | ___ | ___ |
| 18. Provide software escrow services for software used in critical business activities. | ___ | <u>X</u> | ___ |

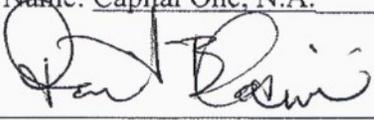
FISCAL AGENCY AGREEMENT
 SCOPE OF SERVICES CHECKLIST
 June 1, 2017 through May 31, 2021

	Yes	No	Exception
19. Provide the Parish with the option of obtaining a retail lock box for water utility payments. Monthly activity averages approximately 9,000 checks. Provide detail of applicable fees.	<u>X</u>	___	<u>X</u>
III. STATE REGULATIONS			
A. Depository shall comply with Louisiana Revised Statutes 39:1211-1235 as amended.	<u>X</u>	___	___
IV. DURATION OF AGREEMENT			
A. This agreement shall be for a period beginning June 1, 2017 and ending May 31, 2021.	<u>X</u>	___	___
V. AMENDMENT, EXTENSION, AND TERMINATION OF THE AGREEMENT			
A. This agreement may be amended or extended by mutual consent of both parties. The Director of Finance may negotiate bank service fees for any new banking services not provided for in this agreement.	<u>X</u>	___	___
B. This agreement may be terminated upon 60 days written notice of either party.	<u>X</u>	___	___
VI. CONTACT BETWEEN PARTIES			
A. Any inquiries or requests regarding this RFP should be submitted to the Finance Director in writing. Responding banks may contact the Finance Director ONLY regarding this proposal.			
B. Except as part of any interview that may be conducted as part of the evaluation process, until the award is made and notice given to all banks responding to this proposal, no employee, agent or representative of a bank shall discuss the RFP or make available or discuss a proposal with any officer, member, employee, agent or representative of the Parish other than the Finance Director.			

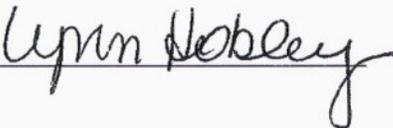
FISCAL AGENCY AGREEMENT
SCOPE OF SERVICES CHECKLIST
June 1, 2017 through May 31, 2021

- C. The Finance Director may, at his option, initiate discussions with respondents who submit responsive or potentially responsive proposals for the purpose of clarifying aspects of the proposals, but proposals may be accepted and evaluated without such discussion. The proposing bank shall not initiate discussions.

Bank Name: Capital One, N.A.

By: 
Senior Vice-President

Date: 4/20/2017

Attest: 

ST. JOHN THE BAPTIST PARISH

By: 
Parish President

Date: 5/11/17

Attest: 

St. John the Baptist Parish (SJBP)
Fiscal Agency Agreement
For the Period June 1, 2017 through May 31, 2021

Exceptions to Scope of Services Checklist

D. I. Banking Services at No Charge

- A4. Capital One Bank highly recommends that commercial clients utilize the alternative deposit solutions of Remote Deposit and Vault Services, which provide convenient alternatives to driving to a local branch. These alternative deposit solutions will enhance the clients' office productivity while eliminating or reducing trips to the bank, and provide greater safety and security to the clients' employees. Please see attached product and service descriptions.
- A6. Capital One Bank will provide Night Depository Services at no charge to St. John Parish. Tamper evident disposable bags will be charged at bank cost.
- A7. Capital One Bank will provide deposit slips in triplicate imprinted with account name and number charged at bank cost.

II. Banking Services for a Fee or Service Charge

- A1. Capital One Bank will entertain any and all requests for borrowing from SJBP. Final approval is subject to the decision of our loan committee. For a tax anticipation loan the rate will be 65% of 1 year Libor + 95 bps. Simple interest will be calculated daily on the outstanding loan balance on an actual over 360-day basis and paid monthly. This rate scenario assumes the loan would be "bank qualified tax exempt" under current IRS regulations. Loans considered "not bank qualified tax exempt", the rate will be 65% of 1 year Libor + 150bps. All legal expenses are to be paid by the borrower.
- A2. Capital One only allows the plastic tamper evident bags for night depository use. Standard size bags are \$25.00/100 bags.
- A3. Capital one will provide electronic images of the cancelled checks through our Image Inquiry Services via our online banking Intellix portal for a period of 7 years from paid date. Please see Schedule of Service Charges.
- B1. Capital One Bank will continue to provide all of the banking services it is currently providing to SJBP based on the attached Schedule of Service Charges. Capital One Bank agrees to offer new products and services that will benefit SJBP at competitive pricing.

B2. Capital One Bank would like to offer SJPB interest bearing accounts for all accounts authorized to earn interest. SJPB would maintain the current interest bearing account structure and these accounts would earn .60% on the daily collected balances, compounded daily, and interest paid monthly. Going forward, this rate will be based on the current market conditions, and will be managed by Capital One Bank. The established floor rate for the term of the contract for SJPB interest bearing accounts will be .50%. The fees for products and services rendered to SJPB will be based on the attached Schedule of Service Charges and will be automatically deducted on a monthly basis from the SJPB primary account.

B7 & B8. Capital One Bank can provide automated clearing house (ACH) services to initiate electronic fund transfers for Direct Deposit of Payroll, automated utility bill payments, and Vendor payments. Please see attached Schedule of Service Charges.

B14. Earnings Credit Allowance will be earned on non interest bearing checking accounts only.

B19. Retail Lockbox for water utility payments:

Annual Post Office Box Rental: At cost from U.S. Post Office. Additional Retail Lockbox services are available at competitive pricing.

Basic Services	Volume	Price
Retail Lockbox Maintenance Charge for maintaining a retail lockbox open on the system.	Per box/ fixed monthly	\$125.00
Reporting Services		
Retail Lockbox Information Delivery - Automated Charge for transmitting a data file of remittance information to the customer via mainframe, FTP or TowerNET. This is a monthly fixed charge applied on a lockbox basis.	Fixed/Monthly	\$150.00
Postage Postage expense incurred by the Bank by delivering the remittance back-up to the customer on a daily basis. This expense is passed on to the customer via analysis every month.	Variable/ manual input	Manual
Retail Lockbox - Items Processed Charge for opening mail, extracting contents and preparing the daily deposit.	Per item	\$0.30
Retail Lockbox Multiple Items Processed Additional charge per item for processing multiple transactions.	Per item	\$0.02

Retail Lockbox – Non-exact Items Processed	Per item	\$0.02
Additional charge per item for processing partial payments..		

Optional Services

Retail Lockbox Stop File Processing	Fixed/Monthly	\$100.00
Monthly charge for providing the stop file service to the customer.		
Retail Lockbox Image Transfer System	Per item	\$0.02
Charge for providing images of checks and coupons on CDROM.		
Retail Lockbox with Image Copy	Per item	\$0.42
Charge for providing image copies of checks not accompanied by a scannable remittance document.		
Retail Lockbox Image Archive Maintenance	Monthly	\$75.00
Retail Lockbox Image Archive Check Image	Per item	\$0.02
Retail Lockbox Image Archive Remittance Image	Per item	\$0.02

St. John the Baptist Parish Council
Schedule of Service Charges

Service Description	Price
Deposit Administration Fee	N/C
DDA Account Maintenance	\$5.00/account
Cash Deposited Branch	\$.0025/\$1,000
Cash Deposited Vault	\$.00095/\$1,000
Deposits Credits	\$.20/item
Items Deposited Unencoded	\$.06/item
Return Items	\$6.00/item
Adjustment/Deposit Corrections	\$5.00/item
Remote Deposit Maintenance	\$25.00/month
Remote Deposit License	\$25.00/scanner
Remote Deposit Items Deposited	\$.06/item
Remote Deposit CAR/Lar	\$15.00/scanner
Checks Paid	\$.06/item
Online Stop Payments	\$17.00/item
Stop Payments-Manual	\$35.00/item
Check Image Inquiry Monthly Maintenance	\$40.00/month
Check Image Inquiry Images	\$.03/item
Positive Pay with Full Recon	\$50.00/account
Items Reconciled – Positive Pay	\$.07/item
Positive Pay Exception Items	\$5.00/item
Positive Pay Exception Returns	\$10.00/item
Positive Pay Issues Uploaded	\$.01/item
Positive Pay Voids Uploaded	\$.15/item
ARP Duplicate/Issue Corrections	\$.35/item
ACH Received Debit	\$.06/item
ACH Received Credit	\$.06/item
ACH Return Item	\$5.00/item
ACH Online Transactions	\$.06/item
ACH Monthly Maintenance	\$50.00/item
ACH Input – Batch Processed	\$5.00/item
Online Book Transfers	\$.50/item
Info Services Monthly Maintenance-A	\$50.00/month
Info Services Previous Day Items – A	\$.10/item
Info Services Intraday Balance Report	\$75.00 /month
Info Services Additional Accounts – A	\$2.00/account
Wire Transfer Module Monthly Fee	\$30.00/month
Online Outgoing Domestic Wire Transfer	\$12.00/item
Incoming Wire	\$12.00/item



Government Banking Team Members

David P. Blasini, CTP, Senior Vice President, Government Banking, Southeast Louisiana Region

David has 29 years of banking experience with Capital One and its predecessor, Hibernia National Bank. He is the Government Banking manager for Southeast Louisiana and coordinates all activities involving Government clients.

Office: 985.674.8113 | Cell: 504.202.0952 | Fax: 985.674.8621

E-mail: david.blasini@capitalone.com

Lynn Hopley, Assistant Vice President, Government Banking, Southeast Louisiana Region

Lynn has over 33 years of banking experience with Capital One and its predecessor, Hibernia National Bank. She is the Client Service Support for Government Banking and assists the Government Banking Manager in servicing all activities involving Government clients.

Office: 985.624.4248 | Cell: 504.214.1428 | Fax: 985.674.8621

E-mail: lynn.hopley@capitalone.com



**St. John the Baptist Parish
Capital One Bank Branch Locations**

Branch

West Airline

Location

1200 West Airline Highway
LaPlace, LA 70068
Tel. (985) 652-6384

Reserve

105 West 8th Street
Reserve, LA 70084
Tel. (985) 536-1102

Edgard

2447 Highway 18 River Road
Edgard, LA 70049
Tel. (985) 497-3327

CAPITAL ONE FINANCIAL CORPORATION
 Consolidated Balance Sheet (Selectable Entity)
 Entity: CAP_ONE_FIN_CORP.CONA_CONSOL CONA Consolidate
 For Period Ending: February, 2017, Scenario: Actuals
 Amounts in: US Total at ADJ Balances



Capital One, National Association

Assets:

Cash and Due from banks	2,540,253,809
Federal Funds Sold and Resale Agreements	313,527
Interest Bearing Deposits	43,552,910,581
Cash and Cash Equivalents	46,093,477,917
Investment in Subsidiary	5,209,542
Restricted Cash for Securitization Investors	0
Securities Held to Maturity	20,415,820,714
Securities Available for Sale	28,791,948,173
Loans Held For Sale	507,228,906
Loans Held for Investment (Gross)	156,896,345,424
Allowance for Loan Loss	(2,374,073,441)
Net Loans	154,522,271,983
Fixed Assets	2,570,623,620
Interest Receivable	889,181,281
Intercompany Receivables	0
Special Assets	69,338,452
Goodwill and Intangible Assets	14,596,389,682
Other Assets	11,345,938,411
Total assets	279,807,428,679

Liabilities:

Non Interest Earning Deposits	26,223,003,606
Interest Earning Deposits	193,615,201,698
Senior and Subordinated notes	11,565,447,377
Fed Funds Purchased	970,344,209
Other Borrowings	6,810,305,689
Accrued Interest Payable	119,387,241
Other Liabilities	5,383,508,484
Total Liabilities	244,687,198,305

Stockholders' Equity:

Minority Interest	196,306
Common Stock	23,630,009
Additional Capital	34,053,875,550
Accum Other Comprehensive Inc.	(480,327,808)
Retained earnings/division equity	1,146,605,855
Net Income	376,250,474
Total stockholders' equity	35,120,230,385
Total liabilities and stockholders' equity	279,807,428,690

I hereby certify that the above statement is true and correct to the best of my knowledge and belief, and that it was derived from the books and records of the bank as maintained under generally accepted accounting principles. The above is an interim financial statement and may not reflect adjustments and transactions that may ultimately be recorded in the preparation of annual financial statements that would be submitted to shareholders and regulatory authorities.

Alicia White, Sr. Associate, Accounting - Regulatory Reporting

Intellix

SIMPLE. EASY. INTUITIVE.



Your one-stop online access point to commercial banking

Ultimately, you'll have secure online access to all of Capital One's commercial products and services from a single portal.

Take advantage of these benefits with Intellix:

STREAMLINED NAVIGATION

Get easy access to any of your entitled online commercial banking services including:

- **Payments:** Manage your ACH, Wires and Book Transfers all in one place.
- **Information Reporting:** View account summaries, balance and transactions reports, statements and check images.
- **Check Services:** Access Positive Pay, Reverse Positive Pay or create Check Stops and Voids.
- **Remote Deposit Capture:** Create Deposits, Research Transactions and Reporting.
- **Escrow Express:** Manage your Escrow accounts.

ENHANCED SELF-SERVICE

- **Client Administration:** Your company's authorized representatives will be able to manage all your user's permissions and entitlements via roles. You'll have a higher degree of control over who can access your accounts and the actions they can perform.
- **Business User profile:** Quickly update your email address and your password, or manage your security questions within your Intellix Business User profile so your information is always current.

ADVANCED SECURITY

Opt for the flexibility and convenience of a mobile soft token or choose a hard token. Either way, your access, information and integrity of payments are protected.

SUPPORT WHEN YOU NEED IT

- **Frequently Asked Questions (FAQs):** Get answers to the most commonly asked questions for each service available through Intellix.
- **Contact:** Simply go to the Contact Page for a list of phone numbers, hours of service and the email address to get the help you need quickly and efficiently. You can even request a call from one of our online service specialists.
- **Feedback:** Click on the Feedback link to give us on-the-spot input about Intellix or any of your services.
- **Reference guides:** Access product-specific content in your Quick Start guides and User guides.
- **Learning videos:** See how to use the services with step-by-step instructions.

STAYING CONNECTED TO CAPITAL ONE

- **Announcements:** Click on Announcements for important information such as system updates.
- **Alerts:** Subscribe to email based alerts to notify you of activities within your entitled services.

Talk to your banker for more about Intellix and to see a demo of the many features.



ACCOUNT RECONCILIATION

FIND YOUR BALANCE

Treasury Management | Information Management

Save time and money by letting Capital One Bank® balance your business accounts for you. Maximize efficiency with the ability to automate reconciliation and import paid check data directly into your accounting systems. Eliminate administrative tasks associated with manual processes.

We're Here for You

Since we know that no two businesses operate in exactly the same way, you can choose from Partial, Full or Deposit Reconciliation based on your specific needs. You can even decrease the number of accounts you need to reconcile by using a division sort that allows you to maintain one account for several disbursement purposes. A unique identifier in the check serial number separates checks paid by location to simplify reconciliation.

Account Reconciliation Gets the Job Done for You

- **Partial Reconciliation:** Reconciles all checks that were paid during the statement cycle
- **Full Reconciliation:** Reconciles paid and outstanding checks, identifying outstanding checks by matching paid items against your issuance files
- **Deposit Reconciliation:** Reconciles deposits by location, enhancing your ability to accurately monitor deposits from multiple sources

Eliminate Manual Processes

You can send and retrieve account reconciliation files to Capital One Bank using Intellix®, our Web-based banking system, as well as via secure file transfer or mainframe transmission. Capital One Bank notifies you by e-mail when reconciliation files are available for downloading and importing into your company's accounting systems.

Why Choose Capital One Bank

Our goal is to help you streamline processes so you and your staff can spend time growing your business. Our automated Account Reconciliation services do just that.

Image Inquiry Service

In addition to viewing check images online within 24 hours of processing via Intellix®, you can also opt to have access to 7 years of archived presented items. The service, called "Image Inquiry" allows you to:

- Research online based on selection criteria: date, range of dates, check serial number or dollar amount
- View the front and back of any presented item
- Eliminate the need to store hard-copies of paid checks
- Improve efficiency with sophisticated search capabilities
- Speed resolution of inquiries with faster access to images

To learn more about how the Capital One Bank team members will roll up their sleeves for your business, contact your Treasury Management Advisor.

tmhelp@capitalone.com

capitalone.com

AUTOMATED CLEARING HOUSE GOODBYE PAPER PAYMENTS

Treasury Management | Payables and Receivables

Initiate electronic payments quickly, easily and securely with Capital One Bank® using the Automated Clearing House (ACH) payment network. With no paper, no trips to the bank and complete control over payment timing, you'll save both time and money by streamlining your payments processes – and help the environment along the way.

Go Paperless

Regardless of the type or size of your business, ACH electronic payments can improve the efficiency of both your payables and receivables processes.

Automated Clearing House Gets the Job Done for You

- Save time by simplifying payments processing and reconciliation
- Reduce processing costs as you eliminate administrative expenses related to sending and receiving check payments
- Improve cash flows with predictable and reliable timing of transaction settlements
- Offer alternative payment options to your clients – enhancing customer loyalty
- Protect against the risk of check fraud

The Payment is in "the Network"

You can send payments for a variety of reasons:

- Offer direct deposit of payroll, expense reimbursement, dividends, or pension reimbursements – providing an added benefit to your employees or customers
- Make one-time or recurring vendor payments
- Originate Same Day ACH credits

- Pay state and federal taxes – pre-formatted templates make it simple to initiate from one online system
- Disburse funds to branch offices or other remote locations

Collecting funds electronically – just as easy!

- Collect payments from your customers, including rent, utility bills, mortgages and subscriptions using direct debit
- Concentrate cash from remote locations
- Initiate authorized debit collections from trading partners

Getting Started

- Obtain required authorizations
- Create and send an ACH file using online ACH system, file import, NACHA file upload or direct file transfer
- Review and release transactions to Capital One Bank
- Review returns and notification-of-change reports online or receive an electronic file via Secure File Transfer or Unattended Desktop Connection

Why Choose Capital One Bank

Capital One Bank is one of the largest ACH originators in the US – we are ready to assist you with evaluating and optimizing your payments solutions using the secure ACH network – helping you save time and money as you streamline processes and reduce your exposure to check fraud.

INTELLIX® Simple. Easy. Intuitive.

Intellix® gives you a digital experience that's streamlined yet sophisticated. Our online banking platform helps you save time with an at-a-glance look at your finances 24/7. You'll also have ready access to additional services, tools and information to help you run your company's treasury management more efficiently.

To learn more about how the Capital One Bank team members will roll up their sleeves for your business, contact

[Name]

[Phone Number]

[Email]

capitalone.com

POSITIVE PAY GOT FRAUD PROTECTION?

Treasury Management | Fraud Management

Defend yourself against potential check fraud with Positive Pay from Capital One Bank®. Begin by designating authorized check issuers to gain more control over disbursement processes. Then simply provide us with your check issuance data, and we'll pay only those checks that match your files exactly.

Make Thieves Think Twice

Annual check fraud losses continue to increase as evolving desktop publishing technology makes it easier and less expensive to forge checks. And Positive Pay is a great way to identify unauthorized checks before they are cashed at the teller window and to protect your bottom line.

Positive Pay Gets the Job Done for You

- Minimize potential losses due to both external and internal check fraud
- Detect fraudulent attempts at the time of check presentation
- You can sign up for daily notifications of exceptions
- Make pay and return decisions online
- View and print a history of Positive Pay decisions over time

Proven Fraud Prevention

With each batch of checks you issue, simply transmit your check issuance data to Capital One Bank electronically. Then:

- The serial number and dollar amount for each check presented for payment are compared to your check issue file in real time, even checks received at our teller windows
- Only those checks that match exactly are cashed
- Accounts set up for the Payee Positive Pay option will include payee name validation in addition to check number and dollar amount
- We identify and send you daily notification of all discrepancies between checks presented for payment and the checks included in your issuance data
- Review exception items and make pay or return decisions online via Intellix®
- Receive an electronic receipt confirming your action, which essentially creates a "paper trail" and helps you track decisions

Why Choose Capital One Bank

With its systematic, real-time comparison of checks presented for payment and your issuance data – experts agree that Positive Pay is your best defense against check fraud.

Intellix®

In addition to helping you manage Positive Pay decisions, Intellix gives you secure online access to accounts and information 24/7 to help you gain even more control over cash. Here you can:

- Manage cash flows
- View reports
- Initiate transactions
- Monitor activity
- Customize reports in PDF format
- Control and customize user access privileges online
- Choose desired level of control to meet audit, compliance and Sarbanes-Oxley requirements
- Access deposited and presented items images
- And more

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treasury@capitalonebank.com

capitalone.com

ACH DEBIT PROTECTION BLOCK IT

Treasury Management | Fraud Management

Reduce your exposure to account fraud by blocking unauthorized Automated Clearing House (ACH) debits to your bank accounts with ACH Debit Protection from Capital One Bank®. Choose to block all ACH debits from posting to your accounts or tell us exactly which ones are authorized.

Come out Swinging

Savvy criminals are constantly looking for new ways to steal money from companies like yours using the ACH network. And as electronic transactions become more and more prevalent, so does your exposure to risk. Capital One Bank makes it easy for you to fight back.

ACH Debit Protection Gets the Job Done for You – Your Way

- Choose to block all ACH debits from posting to your account
- Allow selective business partners to initiate ACH debits from your account
- Review and decide whether to allow ACH debits that you did not pre-authorize
- Set specific dollar amounts or thresholds for ACH debits
- Set up a one-time authorization or define recurring authorizations for a trading partner payment
- Review and manage online which trading partners are authorized to debit your account
- Customize your alert options to better manage ACH debits to your account
- Support internal fraud controls by requiring a designated employee to authorize exception payments and to approve any revisions to the list of trading partners authorized to debit your account.

Outsmart the Smartest Criminals

You decide how you want to set up your ACH Debit Protection program. Choose to block all incoming ACH debits – or authorize specific trading partners to debit your account. Set dollar threshold and other guard rails for authorized partners, and automatically reject transactions outside of your criteria as 'unauthorized'. Manually review the rejected transactions, and choose to either accept them as exceptions or decline them.

Manage your program in real-time online, 24/7 by updating which trading partners are authorized to debit your account, adjusting pre-approved transaction limits, and setting custom alerts to keep you informed of ACH account activity.

Why Choose Capital One Bank

We help clients manage risk every day – and there is no better way to head off unauthorized ACH payments than with our ACH Debit Protection service.

Positive Pay

You can also stop check fraud before it happens with our Positive Pay service. Simply send your check issue files to Capital One Bank and we will:

- Compare serial numbers and dollar amounts for each check presented for payment against your issuance data, in real time - even for checks presented at the teller window
- Pay only those checks that match your files exactly
- Notify you of any discrepancies
- Validate payee name in addition to check number and dollar amount for accounts set up for the Payee Positive Pay option

You can even view exceptions, make pay or return decisions and manage your Positive Pay history online via Intellix®, our Web-based banking system.

To learn more about how the Capital One Bank team members will roll up their sleeves for your business, contact your Treasury Management Advisor.

treasury@capitalonebank.com

www.capitalone.com

REMOTE DEPOSIT CHECK RIGHT IN

Treasury Management | Receivables

Take advantage of our powerful imaging tools and advanced technology using Remote Deposit. With just a scanner and Internet connection, you can save time and money by making check deposits electronically up to 11pm ET, right from your desktop.

Go Direct

Now you can scan checks at your place of business as they come in and simply transmit images and deposit data directly to Capital One Bank® in a secure Web-based environment.

Remote Deposit Gets the Job Done for You

- Streamline processes by scanning checks on site and depositing them electronically throughout the day
- Speed access to funds with an extended deposit window up to 11pm ET/10pm CT for same day credit
- Eliminate trips to the bank, saving on both the time and expense involved with manual or courier deposits
- Simplify business flows and potentially reduce fees by consolidating deposits through one bank
- Search and access archived check images online for up to two years
- Automate accounts receivable posting by seamlessly applying payments received to QuickBooks and Peachtree accounting software

Gain More Control Over Deposits

You can begin depositing checks remotely with just an Internet connection and a Capital One Bank scanner. With this, you simply:

- Prepare checks for deposit with an endorsement stamp
- Log on to Capital One Bank's secure Remote Deposit system
- Enter the batch control total for the deposit
- Scan checks
- Transmit images and deposit data for processing
- View, print and/or export detailed deposit data as necessary

Prior to submission, the system automatically analyzes image quality and searches for duplicates to reduce the risk of error or return items.

Why Choose Capital One Bank

Remote Deposit turns your computer into a Capital One Bank teller window, giving you faster access to funds with the ability to make deposits quickly, easily and as often as you like throughout each business day.

Mobile Deposit Capture

In addition to submitting deposits from your office, Capital One Bank also makes it easy to deposit checks when you're on the road. Simply download the Mobile Deposit Capture app from the Apple App Store for iPhones or Google Play for Android smartphones and use it to:

- Create an image of the front and back of an endorsed check
- Enter in deposit details
- Submit the deposit for approval

It's that easy to make mobile deposits at any time, from anywhere – further helping to speed your access to incoming receivables and improve working capital.

To learn more about how the Capital One Bank team members will roll up their sleeves for your business, contact your Treasury Management Advisor.

tmhelp@capitalone.com

capitalone.com

COMMERCIAL CARD

THIS CARD IS GOING PLACES

Treasury Management | Card Solutions

Gain more control over company spending with a Capital One Bank® Commercial Card program. Give your employees the convenience of a MasterCard® designed exclusively for business purchases ranging from cell phone bills and office supplies, to advertising and catering, to travel and entertainment, to fleet expenses and more.

Card at Work

Detailed reporting and real-time access to account and cardholder information online lets you know when, where and how much your employees are spending.

The Capital One Bank® Commercial Card Gets the Job Done for You

- Increase efficiency and lower costs by reducing the need for cash advances, purchase orders, expense checks and the number of incoming invoices
- Improve cash flows with a 30-day billing cycle and payments due 25-days after the statement date for up to a 55-day float and more cash on hand
- Simplify expense management with the integration of all procurement, travel and entertainment and fleet spending on one card
- Gain greater visibility with online reporting to track spending patterns, giving you the information you need to negotiate better terms with vendors and monitor compliance with company spend policies
- Control expenses by setting spending limits, managing cardholder accounts and monitoring purchase patterns online

Simplifying Card Program Management

You start by determining which employees will receive cards for travel and entertainment, fleet and/or procurement expenses. Then:

- Set limits and define allowed spending categories
- Choose your preferred payment option including direct debit, online payment or check
- Receive monthly statements plus a 25-day grace period for payments
- Access your account activity online and in real time to monitor balances and transactions, adjust cardholder limits and make payments

For added peace of mind, you can also protect against employee misuse with the MasterCard® liability protection program.

Why Choose Capital One Bank

Accepted at over 29.4 million locations* around the world, your Capital One Bank MasterCard can even be branded with your company's logo. A team of commercial cards specialists will work with you to tailor a program that's just right for you and your employees. Your employees can take advantage of MasterCard benefits including rental car insurance, extended warranty coverage, purchase assurance and road assist service.

Powerful Online Card Management

With a Capital One Bank Commercial Card program, you'll have secure access to real-time information via our Web-based system.

You'll get:

- Comprehensive transaction data including merchant, cardholder, dollar amount, transaction type, date of purchase and more
- Enhanced line-item and folio-level detail
- Automated custom or standard reports that can be exported in a variety of formats and tailored to your needs

To learn more about how the Capital One Bank team members will roll up their sleeves for your business, contact your Treasury Management Advisor.

1 866 632 8888

treasury@capitalonebank.com

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*The Nilson Report, "Card Acceptance for Global Networks," September 2009; Issue 933, pg.7

RETAIL LOCKBOX FAST CASH

Treasury Management | Receivables

Convert checks into cash faster by letting Capital One Bank® handle your consumer payments. Reduce the time and expense involved with processing a steady volume of low dollar remittances accompanied by scannable documents. Automatically update your receivables system with a daily, electronic file of payment data.

Outsourcing Holds the Key

By outsourcing the largest and most time consuming part of your accounts receivable process, you'll gain access to cash more quickly while also freeing up valuable internal resources.

Retail Lockbox Gets the Job Done for You

- Outsource the receipt, opening and depositing of all your paper-based remittances to reduce in-house processing costs and improve productivity
- Increase efficiency with the ability to search for and view check and remittance document images online
- Automate posting by importing payment details directly into your accounts receivable system
- Gain more control over receivables data with a comprehensive audit trail that assigns unique identification numbers to each transaction

Turn Payments into Cash, Fast

Capital One Bank sets up a post office box for your customers to use, and you print the new remittance mailing address on your payment coupons.

We then:

- Collect payments from your post office box several times each day, beginning early in the morning
- Prepare an electronic data file daily for importing posting information directly into your receivables system
- If required, send a hard copy remittance package to you each day with correspondence received and exception items

Why Choose Capital One Bank

At Capital One Bank, our Retail Lockbox solution helps you get faster access to cash with a lot less hassle so you can get back to the business of growing your company.

Remote Deposit

In addition to our Retail Lockbox service, Capital One Bank gives you the ability to scan checks that come into one or more of your business locations directly and deposit them electronically into your operating account. With our Remote Deposit solution, you will effectively:

- Save time and money by eliminating trips to the bank
- Extend your deposit window to 9 p.m. ET (8 p.m. CT)
- Get same day credit for deposits made by the deadline
- Automate accounts receivable posting by seamlessly applying payments received to QuickBooks and Peachtree accounting software

All in a secure, easy-to-navigate Web-based environment.

To learn more about how the Capital One Bank team members will roll up their sleeves for your business, contact your Treasury Management Advisor.

treasury@capitalonebank.com

www.capitalone.com

ELECTRONIC BILL PRESENTMENT AND PAYMENT (EBPP) STREAMLINE BILLING AND RECEIVABLES

Treasury Management | Receivables

Get faster access to receivables and improve cash flows by distributing bills electronically and accepting payments online. Decrease the number of paper bills mailed to customers and physical check payments received. Import remittance data directly into your accounting systems to simplify account reconciliation. Increase the likelihood of timely collections by giving customers more payment options and convenience.

No More Paper

With EBPP from Capital One Bank[®], you have access to a turnkey solution that facilitates real-time, online receivables processing without the need to invest in or maintain a costly technology infrastructure.

EBPP Gets the Job Done for You

- Gain access to funds faster by delivering bills via email and accepting electronic payments directly from customer bank accounts or credit cards
- Save time and money as you reduce the number of bills being mailed and physical bills being processed manually
- Streamline collections and reconciliation by downloading data from the EBPP administrative website right to your account receivables system the same day payments are deposited

Value for Your Customers

Provide your customers the online billing service they have come to expect in today's electronic payment environment. No more wasted time and money writing checks, stuffing envelopes, purchasing stamps, or going to the post office.

EBPP is easy to use. Your customers simply login at your website, select a bill to pay, and receive an email confirmation. The system also sends email reminders when bills are due to reduce the stress and frequency of forgotten payments.

Leverage the Power of Electronic Processes

Capital One Bank creates a secure payment portal and link that you publish on your company's website. When your customers follow the link, they can register to make direct online payments for your services and merchandise. Once they do:

- Payers will receive their bills electronically and have the ability to remit payment either by logging into your secure site or by making a one time payment over a touch tone telephone
- Funds are transferred directly from the payer's bank account or credit card to your receivables bank account
- Our system is safe and secure and compliant with PCI Level 1 Certified, HIPAA, and SSAE 16 Data Centers

You can manage your receivables information online and in real-time via EBPP's administrative website. Here you can update customer records, as well as view and download an array of detailed reports.

Why Choose Capital One Bank

With EBPP, you'll not only free up staff to focus on growing your business – you'll have faster access to incoming payments and information for more effective receivables management.

Online Banking Portal

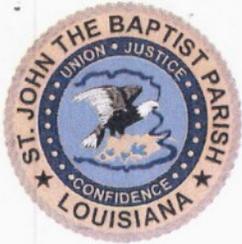
In addition to EBPP details, our Online Banking Portal gives you secure online access to accounts and information 24/7 to help you gain even more control over cash. Here you can:

- Manage cash flows
- View reports
- Initiate transactions
- Monitor activity
- Customize reports in PDF format
- Control and customize user access privileges online
- Choose desired level of control to meet audit, compliance and Sarbanes-Oxley requirements
- Access deposit and transaction images
- And more

To learn more about how the Capital One Bank team members will roll up their sleeves for your business, contact your Treasury Management Sales Officer.

treasury@capitalonebank.com

capitalone.com



ST. JOHN THE BAPTIST PARISH COUNCIL

1805 West Airline Hwy.
LaPlace, Louisiana 70068
Office 985-652-1702
Fax 985-652-1700

May 10th, 2017

Division A

Larry Sorapuru, Jr.
502 Hwy. 18 River Road
Edgard, LA 70049
Cell 504-218-9049

Natalie Robottom, Parish President
ST. JOHN THE BAPTIST PARISH
1801 W. Airline Hwy.
LaPlace, LA 70068

Division B

Jaelyn S. Hotard
1805 W. Airline Hwy.
LaPlace, LA 70068
Office 985-652-1702

Dear Mrs. Robottom:

Please be advised of the following motion, which the St. John the Baptist Parish Council adopted at a meeting held on Tuesday, May 9th, 2017.

District I

Kurt Becnel
5605 Hwy. 18 River Road
Town of Wallace
Vacherie, LA 70090
Cell 504-330-6338

“Councilman Becnel moved and Councilwoman Remondet seconded the motion to grant administration authorization to enter into an agreement with Capital One Bank to serve as fiscal agent for the Parish. The motion passed with Councilwoman Pannu and Councilmen Perrilloux and Sorapuru absent.”

District II

Julia Remondet
1805 W. Airline Hwy.
LaPlace, LA 70068
Cell 504-330-7739

District III

Lennix Mader, Jr.
P.O. Box 2617
Reserve, LA 70084
Cell 985-379-6188

CERTIFICATION

I, Jackie Landeche, Secretary of the St. John the Baptist Parish Council do hereby certify that the above is a true and correct copy of a motion adopted by said body on the 9th day of May, 2017.

District IV

Marvin Perrilloux
2108 Golfview
LaPlace, LA 70068
Cell 985-379-6168

May 10th, 2017,

Jackie Landeche
Council Secretary

St. John the Baptist Parish Council

District V

Michael P. Wright
1805 W. Airline Hwy.
LaPlace, LA 70068
Cell 504-717-3936

District VI

Larry Snyder
1936 Cambridge Drive
LaPlace, LA 70068
Cell 985-379-6061

District VII

Raj Pannu
2169 Augusta Drive
LaPlace, LA 70068
Cell 504-417-3282