

Due to the monthly fees charged by TD Bank the AAAPP is requesting to move funds to a different bank.

| | Current Bank | SUMMARY OF BANKS REVIEWED | | | |
|---------------------------------|--------------|---------------------------|----------|---------|---------|
| | TD | Servis1st | Freedom | CHASE | Cadence |
| Proposed Interest on VA Account | 0.00 | 1,250.00 | 1,312.50 | 0.00 | 133.93 |
| Monthly Service Charges | -591.92 | -154.49 | -164.40 | -934.16 | -503.63 |
| Net Monthly Gain/Loss | -591.92 | 1,095.51 | 1,148.10 | -934.16 | -369.70 |

TD Bank USA

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|------------------------------|--|
| Bankrate Rating Stars | 4 |
| Pro | St Pete location. |
| Con | High monthly service fee, poor customer service, refuses to participate in our |

Servis1st

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|------------------------------|--|
| Bankrate Rating Stars | 5 |
| Pro | 1% Interest on VA Account and will contribute to our annual luncheon |
| Con | Closest branch office is located at International Mall in Tampa |

Freedom Bank

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|------------------------------|--|
| Bankrate Rating Stars | 4 |
| Pro | Local Community Bank, will pay 1.05% interest on our VA Account and will contribute to our annual luncheon. Two locations in St. Pete. |
| Con | Unknown |

CHASE BANK USA

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|------------------------------|--|
| Bankrate Rating Stars | 5 |
| Pro | 5 Star rating, multiple St. Pete locations. |
| Con | They chose not to participate in our annual luncheon and are not offering to lower their monthly rate or pay interest on the VA account. |

Cadence Bank

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|------------------------------|--|
| Bankrate Rating Stars | 5 |
| Pro | We requested a proposal and received an email with the above information. |
| Con | Closest location is in Clearwater. They did not mention our request for participation in the annual luncheon in the email with their proposed rates. |

* Regents Bank was contacted but did not submit a proposal
 ** Finance Committee supports moving all funds to Freedom Bank