

**RFP QUESTIONS AND ANSWERS –
DEPOSIT COLLATERALIZATION AND CASH MANAGEMENT SERVICES**

General Account Information

Webster

1. Question: How many separate accounts will you use to make cash and/or check deposits?

Answer: The Rhode Island Convention Center (Convention Center), garages, and Dunkin' Donuts Center presently use a total of approximately 5 bank accounts to make cash or check deposits.

JP Morgan

2. Question: The Fee Schedule states that there are 15 accounts with 5 Zero Balance Account and 5 Zero Balance Additional Accounts. Can you please clarify if the Authority has 10 Zero Balance Accounts in total?

Answer: The Convention Center, garages, and Dunkin' Donuts Center presently use a total of 10 zero balance accounts.

3. Question: Would the Authority be willing to provide a sample account analysis statement from the current provider? The sample account analysis would be beneficial to all of the respondents if it includes the AFP Service Code. The AFP Service Code allows bidding banks to match up their comparable services to the current provider.

Answer: The October 2016 account analysis statements are attached herewith.

TD Bank

4. Question: Please describe the current bank account structure, i.e. number of accounts and purpose of each, i.e. disbursement account, deposit account, concentration account, etc.

Answer: The account structure presently used by the Convention Center, garages, and Dunkin' Donuts Center includes 15 accounts (deposit and overnight sweep accounts) for general operating, payroll, box office, parking, food & beverage, and exhibitor services.

5. Question: Under Checking Services, Exhibit A, please explain the service related to line items: Image Cash Letter, Insurance Recovery Charge and Image Exchange Maintenance.

Answer: The line items pertain to the following:

Image Cash Letter – generally used with Remote Deposit Capture or Courier check deposits when an image of a deposited item is sent for clearing.

Insurance Recovery Charge – recovery of bank's cost to provide deposit insurance.

Image Exchange Maintenance – fee associated with provision of check images.

6. Question: How many accounts need to be linked online for Balance Reporting/Viewing?

Answer: All accounts should be able to be viewed online.

7. Question: What are the total monthly average balances in the 15 accounts the RICCA maintains?

Answer: The total average monthly balance in the 15 accounts used by the Convention Center, garages, and Dunkin' Donuts Center, which has ranged from approximately \$1.5M to \$4.0M in recent years, fluctuates based on the nature and volume of event activity from time to time.

BOA

8. Question: Please provide either average collected balance for the accounts for a twelve-month period or specific detail of average by month, if possible.

Answer: Please see response to Question 7 above.

Account Reconciliation

TD Bank

9. Question: Please explain the current Reconciliation service that the RICCA is receiving?

Answer: For 5 bank accounts maintained by the Convention Center, garages, and Dunkin' Donuts Center, RICCA receives partial reconciliation maintenance services.

10. Question: Does the RICCA utilize Full Reconciliation where a paper report of Stops, Voids, Credits/Debits, Checks Paid, is sent each month? How many accounts?

Answer: Please see response to Question 9 above.

11. Question: Does the RICCA utilize Partial Reconciliation where a paper report is provided of just paid checks? How many accounts?

Answer: Please see response to Question 9 above.

12. Question: Does the RICCA require an electronic output file of checks paid for disbursement accounts?

Answer: Yes.

13. Question: For how many accounts and would those accounts also have Full Reconciliation?

Answer: As noted above, the Authority receives partial reconciliation maintenance services.

Previous Day Reporting Module – Daylight Overdraft

BOA

14. Question: Why is “Previous Day Reporting Module” listed twice with different volumes; are these separate costs?

Answer: Presentation of Previous Day Reporting Module in Exhibit A to RFP is as presented in current provider’s analysis statement.

Citizens

15. Question: Can you be more specific on when daylight overdrafts might occur?

Answer: Daylight overdrafts occur when a clearinghouse bank issues a payment during the day that is in excess of the originator's reserve account balance. Daylight overdrafts must be covered by the end of the business day.

16. Question: When you go into a daylight overdraft what is the process and means available to cover the overdrafts the same day?

Answer: Instances in which a daylight overdraft scenario occur are rare. Daylight overdrafts must be covered by the end of the business day.

TD Bank

17. Question: In what instance and how often per month may daylight overdrafts occur?

Answer: Please see response to Question 16 above.

18. Question: What is the approximate dollar amount when they do occur and by when are accounts funded?

Answer: In the rare instances in which this has occurred, the amount in recent memory has not exceeded approximately \$2,000.

19. Question: Is providing Daylight overdraft approval a requirement of this RFP?

Answer: As noted in the RFP, the financial institution must be able to handle daylight overdraft capacity. As the Authority is a public corporation of the State of Rhode Island (the State), the Authority is mirroring this requirement of the State.

20. Question: With regard to the "Daylight Overdraft" facility, what is the average (and highest) amount being requested?

Answer: Please see response to Question 18 above.

Deposit Services – Remote Deposits

JP Morgan

21. Question: Does the Authority utilize any fraud prevention services such as ACH Debit Block or Positive Pay with your current provider?

Answer: Positive Pay fraud prevention is available from the current provider upon request.

22. Question: How many locations are equipped with remote deposit check scanners?

Answer: Remote deposit check scanners are used to make deposits for the Convention Center and parking garage operations.

23. Question: Does the Authority require the ability to scan associated documents or data enter information with the checks for remote deposit?

Answer: Yes

TD Bank

24. Question: How many accounts utilize Positive Pay check fraud protection?

Answer: Positive Pay fraud prevention is available from the current provider upon request for the operating accounts used by the Convention Center and Dunkin' Donuts Center.

25. Question: How often are checks issued and how many issue files are sent to the bank per month?

Answer: Checks are issued weekly. The volume fluctuates based upon event activity with an average of approximately 50 checks per week.

26. Question: Number of checks issued among all accounts on Positive Pay?

Answer: The number of check varies based upon management's review of the activity.

Webster

27. Question: What is the total dollar value of daily deposits segregated by Checks, Currency and

Coin?

Answer: The dollar value of daily deposits, which has ranged from \$5,000 to \$100,000 in recent years, fluctuates based on the nature and volume of event activity from time to time. The daily range for check deposits is approximately \$1,500 to \$35,000 and the daily range for currency and coin is approximately \$3,500 to \$65,000. The dollar value of coin deposits is not significant.

28. Question: Please differentiate dollar values of deposits between courier and Branch deposits.

Answer: Principally all check deposits are accomplished via scan and principally all currency and coin deposits are completed via courier. Check deposits at a branch location occur on occasion when difficulties are encountered with the scanner.

29. Question: Do you currently receive Same Day or Next Day deposit availability on your cash vault deposits?

Answer: For cash vault deposits, the Authority receives Same Day availability for deposits made prior to the designated cut-off time and next day availability for deposits made after the designated cut-off time.

30. Question: Do you currently make mixed deposits? Defined as the comingling of cash and checks within a deposit.

Answer: Instances in which cash and checks are commingled within a deposit are rare.

BOA

31. Question: How do you make cash deposits today? Do you bring them to a branch teller, drop them in the night drop, or have them picked up by an armored courier and delivered to a branch/vault?

Answer: Please see response to Question 29 above.

TD Bank

32. Question: How many remote deposit scanners does the RICCA require?

Answer: Presently, two remote deposit scanner are used as noted above in Question 22. Depending on the cost, the Authority would like to use one to two additional remote deposit scanners.

33. Question: How many accounts utilize the scanner for making deposits?

Answer: Presently, two accounts utilize the scanner for making deposits.

34. Question: Are all checks deposited using the scanner? If not all checks are deposited via the scanner, what other methods are used? Branch?

Answer: Please see response to Question 28 above.

Credit Cards

BOA

35. Question: In order to provide a detailed offer from our merchant partners, there are specific data points required. We have included these items in an attachment. Is the Authority looking for a detailed proposal, or should we just indicate in the response that we have a partner who could address these needs in the future?

Answer: An indication by each financial institution as to whether merchant services are available and an overview of those services is sufficient.

36. Question: If you desire a detailed proposal, please provide the answers needed, and we can include the proposal with our response.

Answer: A detailed proposal regarding merchant services is not desired at this juncture.

Merchant Services Questions

As a detailed proposal is not required, responses are not provided to questions in this section.

37. Question: How many agencies or departments are accepting cards today? How many merchant accounts (MIDs) are in scope of the RFP?

38. Question: How many MIDs are using card present, card not present, web, mail, telephone, specifically?

39. Question: Please provide a summary of stand-alone credit card terminals used today, the number of each, manufacturer, make and model and if owned, rented or leased?

40. Question: What PIN pads are used today, the number of each, manufacturer, make and model and if owned, rented or leased?

41. Question: What check readers are used today, the number of each, manufacturer, make and model and if owned, rented or leased?

42. Question: Have you implemented an EMV strategy? Are you EMV compliant?

43. Question: Are you PCI compliant today? If so, what is your PCI level (1, 2, 3, or 4)?

44. Question: Do you have communications needs such as MPLS Circuits, VPN connectivity or Secure FTP, if so please identify specific needs?

45. Question: Does any location (MID) utilize tokenization today, if so please provide the tokenization method and product used?
46. Question: Does any location (MID) utilize point-to-point (P2P) or end-to-end (E2E) encryption today, if so please provide the encryption method and product used?
47. Question: If a payment gateway is used for over the counter, mail or telephone payment processing, provide the company name and product name of the gateway and locations using this acceptance type and how it is used in conjunction with each acceptance method?
48. Question: What is your current daily settlement cutoff time?
49. Question: If accepting Discover today, do the funds for Discover transactions come from your current provider or from Discover?
50. Question: If accepting American Express today, do the funds for American Express transactions come from your current provider or from American Express?
51. Question: What is the time frame of your current funding for payment of your settlement items (for instance, 2 business days from settlement to funding)?
52. Question: What depository bank are your funds settled into?
53. Question: There are multiple ways to describe Merchant Service Fees. Are you looking for blended Brand Percent rate pricing or Brand Interchange pass through fees with the Acquirer Discount rate pricing?

Citizens

54. Question: Will credit card processing be part of this RFP for Dunkin Donuts Center? Or does the Dunkin Donuts Center use the corporate credit card process?

Answer: Credit card processing at the Dunkin' Donuts Center is managed by third party service providers. Credit card processing is not part of this RFP other than to provide an overview of merchant services available.

55. Question: How many entities accept credit cards within the RI Convention Center (Please provide a breakdown of what they are (example. .ticket sales, parking etc.)

Answer: Credit cards are accepted in the parking garages, box office, food and beverage operations, and exhibitor services at the Convention Center.

56. Question: What POS system does each entity use?

Answer: The parking garages use the WebPARCS system, the box office and exhibitor services operations use the Worldpay system, and the food and beverage operations use the Bypass system.

57. Question: Please provide the volume, average ticket breakdown of each card type for each entity accepting credit cards...

Answer: As a detailed proposal is not required, a response to this question is not provided.

Santander

58. Question: Regarding payments from patrons via credit– can you provide the merchant / credit card volumes?

Answer: As a detailed proposal is not required, a response to this question is not provided.

JP Morgan

As a detailed proposal is not required, responses to questions in this section are not provided.

59. Question: Please provide the annual dollar volume and number of transactions by card type (Visa, MC, Discover, AmEx) for each department/entity accepting credit card payments. A total is provided; a breakdown by card type would be helpful.

60. Question: Please provide a list of the terminal make, model and quantity that is used for each entity/department accepting card payments.

61. Question: How are the wireless terminals used? Is there a possibility to use a hard-lined (Internet-connected) terminal PC-based solution or a mobile solution on a phone/tablet in lieu of the wireless terminal?

Third Party Carriers

BOA

62. Question: Is the Authority looking for alternatives to daily armored carrier pickups of deposits for delivery to your financial partner?

Answer: The Authority is looking to be made aware of alternatives that each financial institution has to offer to reduce the cost of third party couriers.

63. Question: If you desire a detailed proposal, we need to be provided with details of average monthly volume of deposits, and frequency, as well as the detail of what comprises each deposit, by denomination. We have alternatives which may result in reducing carrier visits on a monthly basis, but they are only economically viable dependent on the details requested.

Answer: A detailed proposal regarding armored carriers is not desired at this juncture. Based on the volume of cash activity at the Authority's facilities, armored carrier pickups is

required daily. The average monthly volumes are as presented in the Coin and Currency section of Exhibit A to the RFP. The dollar value of daily currency and coin deposits, which has ranged from \$3,500 to \$65,000 in recent years, fluctuates based on the nature and volume of event activity from time to time. The dollar denominations of each deposit are generally concentrated in ten and twenty dollar bills.

Santander

64. Question: What is the current method of third party carriers; armored carrier, branch walk in?

Answer: The current method of third party carriers is armored carrier.

65. Question: Are these volumes in addition to the coin and currency listed on the fee proposal sheet, if so what are the volumes?

Answer: The average monthly volumes are as presented in the Coin and Currency section of Exhibit A to the RFP.

66. Question: Are these volumes including or excluding events from the Dunkin Donuts Center?

Answer: The average monthly volumes are as presented in the Coin and Currency section of Exhibit A to the RFP include events from the Dunkin' Donuts Center.

67. Question: Where are the Images cash letter vault deposited (50) sent to?

Answer: Image cash letter vault deposited items are generally those used with either remote deposit capture or courier check deposits where the bank is sending an image of the deposited item to the Fed for clearing.

Webster Bank

68. Question: What armored transportation service do you currently contract with? Will this stay in place or change?

Answer: The Authority will evaluate its armored transportation service providers after reviewing responses to this RFP.

69. Question: Will your armored courier change the drop off address?

Answer: There is no intent to change the current armored courier drop off address.

70. Question: Please provide the current couriers pickup and drop off locations.

Answer: The current courier pickup and drop off location are the parking garages and fifth floor at the Convention Center and the box office at the Dunkin' Donuts Center.

71. Question: What time are deposits ready for armored courier pick-up? And for branch over the counter deposits, what time do you take deposits to the bank?

Answer: The armored courier pickups for the parking garage and box office operations are once per day between 9:00 am and 5:00 pm. The armored courier pickups for the food and beverage operations are as needed when notified by food and beverage management, which, on average, occurs twice per week.

72. Question: Do you require Change Orders (Coin and/or Currency)? If so, which locations?

Answer: Change orders are generally used for the box office at the Dunkin' Donuts Center.

73. Question: If so, what is the Change order value in specific denominations?

Answer: The dollar denominations of each change order are generally concentrated in one, five, and ten dollar bills.

74. Question: What is the frequency of your change orders (how many orders per week and specific day(s) per week of your order)?

Answer: An average of one to two change orders are made per week and are generally done on Mondays.

JP Morgan

75. Question: How much coin is deposited monthly? Is the coin delivered in Fed ready bags?

Answer: Coin deposits are event based and generally are not significant. Coin is delivered in Fed ready bags.

76. Question: How much currency is deposited in an average month?

Answer: Please see response to Question 63 above.

BOA

77. Question: How do you obtain coin and currency supplied- do you pick it up at a branch or is it delivered by armored courier?

Answer: Coin and currency is delivered by armored courier.

TD Bank

78. Question: Who is your current armored car provider? For how long does the RICCA have a contract with that provider?

Answer: The current armored courier provider is Loomis. The existing contract with Loomis expires on April 16, 2017 with a one year renewal option.

79. Question: Please provide the address of every location that requires a pickup.

Answer: The locations requiring pickups are the parking garages and the fifth floor (for food and beverage operations) at the Convention Center (One Sabin Street, Providence RI 02903) and the box office at the Dunkin' Donuts Center (One LaSalle Square, Providence, RI 02903).

80. Question: How many cash pickups per week/per location do you require?

Answer: Please see response to Question 71 above.

81. Question: Where are those cash and coin deposits processed now? Courier vault location?

Answer: The cash and coin deposits handled by armored carriers are picked up at the vaults used by the parking garages and box office and delivered to the bank for deposit by the armored carrier.

82. Question: What is the average number of cash/coin deposits per month? How many bags of coin does that include? Are they in Fed ready denominations?

Answer: Please see responses to Questions 71 and 75 above.

83. Question: What dollar amount of cash is deposited monthly? What dollar amount of coin is deposited monthly?

Answer: Please see responses to Questions 63 and 75 above

84. Question: Where does the RICCA call in coin orders or currency orders? Bank or Courier? How much is requested and how often?

Answer: Coin and currency orders are called in to the bank. The average amount per change order request is generally \$2,000 to \$5,000. An average of one to two change orders are made per week. The amount and frequency will fluctuate based on event activity.

Miscellaneous

Santander

85. Question: Can a flash drive be provided in place of a CD rom copy of the RFP for submissions?

Answer: Yes.

Citizens

86. Question: What is the term of the contract? And will there be any extensions for this contract?

Answer: Contract negotiations will ensue after a financial institution (or institutions) is (are) selected as part of the Authority's evaluation of responses to this RFP.

JP Morgan

87. Question: What is the term for the contracted services in the RFP? Are there any extensions beyond the initial contract?

Answer: Contract negotiations will ensue after a financial institution (or institutions) is (are) selected as part of the Authority's evaluation of responses to this RFP.

TD Bank

88. Question: Where is the current banking relationship held and, if at more than one banking institution, is RICCA looking to consolidate to one bank?

Answer: The current banking relationship for the accounts to which this RFP is applicable used by the Convention Center, garages, and Dunkin' Donuts Center, is held principally with one financial institution. The Authority will evaluate whether to use one or multiple banks after responses to the RFP are reviewed.

89. Question: If more than one, does Exhibit A include volume and services from both institutions?

Answer: Exhibit A to the RFP includes volumes and services from the principal financial institution.

90. Question: Can RICCA share its' monthly bank analysis?

Answer: The October 2016 analysis statements are attached herein.

91. Question: Would the RICCA be agreeable to a one week extension for responses?

Answer: An extension will not be provided. The timeline is connected to the Authority's schedule of meetings of its Board of Commissioners in order that the Authority may accomplish its objective to meet the State's deposit collateralization requirements.

BOA

92. Question: Can you provide a description of the following line items from the pricing sheet?

Insurance Recovery Charge
Image Exchange Maintenance
Child Billing
Link to Convention Center Access

Answer: The line items pertain to the following:

Insurance Recovery Charge – recovery of bank’s cost to provide deposit insurance.

Image Exchange Maintenance – fee associated with provision of check images.

Child Billing – uncertain as to nature of line item; Authority has not been charged for this service.

Link to Convention Center Access - uncertain as to nature of line item; Authority has not been charged for this service.

93. Question: As a large and complex financial institution, our annual report documents are very extensive. In an effort to drive “green practices” we would prefer to provide either a link to these documents within the proposal, or include copies on a flash drive, to reduce the volume of paper in the response. Please let us know if this would be acceptable.

Answer: This would be acceptable.

94. Question: Does the Authority utilize a third party payroll provider or is it handled in house?

Answer: The Authority utilizes a third party payroll provider.

JP Morgan

95. Question: Would the Authority accept a link to the bank’s annual report and audited financial statements instead of a hard copy?

Answer: This would be acceptable.

96. Question: Would the Authority be willing to provide a sample account analysis statement from the current provider? The sample account analysis would be beneficial to all of the respondents if it includes the AFP Service Code. The AFP Service Code allows bidding banks to match up their comparable services to the current provider.

Answer: The October 2016 analysis statements are attached herein.

97. Question: What ERP system does the Authority use?

Answer: The Convention center, garages, and Dunkin’ Donuts Center use different systems and information from third party service providers to process transactions that are unique to each operation (i.e., parking garage, box office, and exhibitor services). Information from these systems is journalized in the same general ledger system.

TD Bank

Additional Questions:

ACH Origination Services:

98. Question: For what purpose are ACH credit originated payments currently being made to others? Payroll direct deposit/ pay Vendors?

Answer: ACH credited originated payments are made for payroll direct deposit and to pay certain vendors, on occasion.

99. Question: What is the total dollar amount, over a 3 day period, of ACH files transmitted to the bank? How often are those files sent to the bank?

Answer: Approximately \$100,000 to \$200,000 is transmitted via ACH per week and principally pertains to payroll. The magnitude and frequency fluctuates with event activity.

100. Question: Does the RICCA need ACH debit origination to pull funds in from another banking institution? If so, how often, and what is the dollar amount per file/transaction?

Answer: This service is not presently used extensively; however, it may be used once a contract to select a banking service provider (or providers) is made in order to accomplish the Authority's objective to comply with the State's requirement to have 100% of deposits either insured or collateralized.

101. Question: How is the RICCA currently uploading ACH files to the bank? Upload via online banking or direct transmission where file totals are called in via phone, then a file upload on a secure site?

Answer: ACH files are currently uploaded via direct transmission.

102. Question: From how many accounts will the RICCA need to send ACH origination files?

Answer: Four.

103. Question: Please provide volume of transactions for originated ACH, both debit and credit. Or, provide the analysis statement showing the volume of current activity.

Answer: Please see the activity per the October 2016 account analysis statements attached herein.

104. Question: Does the RICCA perform its own direct deposit of payroll or does another provider process payroll?

Answer: The Authority utilizes a third party payroll provider.

105. Question: How many employees still receive checks vs direct deposit?

Answer: There are approximately 50 full-time employees. Principally all full-time employees receive paychecks via direct deposit. There are approximately 350 part-time employees. Principally all part-time employees receive paychecks via a physical check.

ACH fraud protection

106. Question: Are the RICCA accounts currently protected from fraudulent ACH electronic debits? i.e., ACH Positive Pay?

Answer: Please see response to Question 21 above.

107. Question: If so, how many accounts? If not, would RICCA be interested in receiving information on this fraud protection service?

Answer: Please see response to Question 21 above. Yes, the Authority would be interested in receiving information on this fraud protection service.

Controlled Disbursement

108. Question: Does the RICCA currently have Controlled Disbursement? If so, for how many accounts?

Answer: Controlled disbursement is presently not used for the accounts to which this RFP is applicable.

109. Question: How many checks are paid among those accounts?

Answer: Please see response to Question 108 above.

110. Question: Or, would this be a new service and for how many accounts?

Answer: The Authority will evaluate use of this service when responses to this RFP are reviewed.

Zero Balance Accounts (ZBA)

111. Question: Exhibit A notes 5 zero balance accounts with 5 additional ZBAs. Does that mean that each disbursement account (5) has its **own separate** funding account (5) instead of

just 1 concentration account funding all 5? Please clarify how many funding/parent accounts and how many sub or children zero balance accounts there are.

Answer: Fifteen accounts are presently used for the banking services to which the RFP is applicable. Of those fifteen accounts, the Convention Center, garages, and Dunkin' Donuts Center presently use 10 zero balance accounts.

CONTACT
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0001

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FROM 10-01-2016
TO 10-31-2016

PAGE 1

CITIZENS BANK, N.A.				
GROUP NO.	0001	001909-777-8	CHECKING WITH INTEREST	
ACCOUNT NO.	0001	001909-782-4	MUNICIPAL CHECKING ACCOUNT	

AVERAGE LEDGER BALANCE				.00
LESS AVERAGE FLOAT				.00

AVERAGE COLLECTED BALANCE				.00
LESS RESERVE REQUIREMENT	RATE	10.000		.00

AVERAGE AVAILABLE BALANCE				.00
EARNINGS CREDIT ALLOWANCE				.00
TOTAL CHARGE FOR SERVICES				120.94-

NET CHARGE FOR SERVICES				120.94-
***SERVICE CHARGE AMOUNT				120.94

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
IMAGE STATEMENT	1	5.0000	5.00	
CHECKS AND ITEMS PAID	1	.2900	.29	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
ZERO BALANCE SVS				
ZERO BALANCE ADD'L ACCOUNT	1	25.0000	25.00	
ZBA PROCESSING	8	.3000	2.40	
ACH ELECTRONIC SVS				
ACH RECEIVED CREDITS	1	.2500	.25	
ACH RECEIVED DEBITS	18	.2500	4.50	
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	
TOTAL CHARGE FOR SERVICES			120.94	.00

CONTACT
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0001

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BOX OFFICE INVESTMENT
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FROM 10-01-2016
TO 10-31-2016

PAGE 1

CITIZENS BANK, N.A.
GROUP NO. 0001 001909-777-8 CHECKING WITH INTEREST
ACCOUNT NO. 0001 001909-781-6 CHECKING WITH INTEREST

AVERAGE LEDGER BALANCE 113,901.36
LESS AVERAGE FLOAT .00

AVERAGE COLLECTED BALANCE 113,901.36
LESS RESERVE REQUIREMENT RATE 10.000 11,390.13-

AVERAGE AVAILABLE BALANCE 102,511.23
EARNINGS CREDIT ALLOWANCE .00
TOTAL CHARGE FOR SERVICES 289.30-

NET CHARGE FOR SERVICES 289.30-

***SERVICE CHARGE AMOUNT 289.30

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
IMAGE STATEMENT	1	5.0000	5.00	
INSURANCE RECOVERY CHARGE			13.50	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
ZERO BALANCE SVS				
ZERO BALANCE ACCOUNT	1	42.0000	42.00	
ZBA PROCESSING	11	.3000	3.30	
WIRE TRANSFER SVS				
DOMESTIC WIRE OUTVIA MM	10	14.0000	140.00	
ACH ELECTRONIC SVS				
ACH RECEIVED CREDITS	8	.2500	2.00	
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	
TOTAL CHARGE FOR SERVICES			289.30	.00

005678 8/8



CONTACT
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0001

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FROM 10-01-2016
TO 10-31-2016

PAGE 2

GROUP NO. 0001 001909-777-8 CHECKING WITH INTEREST
ACCOUNT NO. 0001 001909-780-8 CONTINUED

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
ACH RECEIVED DEBITS	15	.2500	3.75	
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	
TOTAL CHARGE FOR SERVICES			189.67	.00

CONTACT
 ROTTELLA, JOAN

0001

SMG-RHODE ISLAND CONVENTION CENTER
 GARAGE
 1 SABIN ST
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FROM 10-01-2016
 TO 10-31-2016

PAGE 1

CITIZENS BANK, N.A.				
GROUP NO.	0001	001909-777-8	CHECKING WITH INTEREST	
ACCOUNT NO.	0001	001909-780-8	CHECKING WITH INTEREST	

AVERAGE LEDGER BALANCE				23,668.68
LESS AVERAGE FLOAT				9,521.45-

AVERAGE COLLECTED BALANCE				14,147.23
LESS RESERVE REQUIREMENT	RATE	10.000		1,414.72-

AVERAGE AVAILABLE BALANCE				12,732.51
EARNINGS CREDIT ALLOWANCE				.00
TOTAL CHARGE FOR SERVICES				189.67-

NET CHARGE FOR SERVICES				189.67-

***SERVICE CHARGE AMOUNT				189.67

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
IMAGE STATEMENT	1	5.0000	5.00	
DEPOSITS	54	1.3500	72.90	
ITEMS DEPOSITED	35	.2200	7.70	
ICL VAULT ITEMS DEPOSITED	43	.1400	6.02	
INSURANCE RECOVERY CHARGE			2.80	
IMAGE EXCHANGE MAINTENANCE COIN & CURRENCY	1	19.5000	19.50	
CHANGE PER ORDER STD-LOOMIS	2	.0000	.00	
CURR FURNISHD PER STRAP-LOOMIS	26	.0000	.00	
CURR FURNISHED PER NOTE-LOOMIS	2,600	.0000	.00	
CURRENCY DEP STD PER \$1-LOOMIS	131,294	.0000	.00	
ACH ELECTRONIC SVS				
ACH RECEIVED CREDITS	32	.2500	8.00	

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CONTACT
ROTELLA, JOAN

0001

SMG-RHODE ISLAND CONVENTION CENTER
EXHIBITORS
1 SABIN ST
PROVIDENCE RI 02903-1841

FROM 10-01-2016
TO 10-31-2016

PAGE 1

CITIZENS BANK, N.A.				
GROUP NO.	0001	001909-777-8	CHECKING WITH INTEREST	
ACCOUNT NO.	0001	001909-779-4	CHECKING WITH INTEREST	

AVERAGE LEDGER BALANCE			10,059.66	
LESS AVERAGE FLOAT			8,173.84-	

AVERAGE COLLECTED BALANCE			1,885.82	
LESS RESERVE REQUIREMENT	RATE	10.000	188.58-	

AVERAGE AVAILABLE BALANCE			1,697.24	
EARNINGS CREDIT ALLOWANCE			.00	
TOTAL CHARGE FOR SERVICES			114.53-	

NET CHARGE FOR SERVICES			114.53-	
***SERVICE CHARGE AMOUNT				114.53

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
IMAGE DEPOSIT SERVICES				
EZ DEPOSIT PER IRD DEP ITEM	12	.1500	1.80	
EZ DEPOSIT PER DEPOSIT	6	1.3500	8.10	
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
IMAGE STATEMENT	1	5.0000	5.00	
DEPOSITS	2	1.3500	2.70	
ITEMS DEPOSITED	17	.2200	3.74	
INSURANCE RECOVERY CHARGE			1.19	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
ACH ELECTRONIC SVS				
ACH RECEIVED CREDITS	22	.2500	5.50	
ACH RECEIVED DEBITS	12	.2500	3.00	
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	

TOTAL CHARGE FOR SERVICES			114.53	.00

CONTACT
ROTELLA, JOAN

0001

SMG-RHODE ISLAND CONVENTION CENTER
FOOD & BEVERAGE
1 SABIN ST
PROVIDENCE RI 02903-1841

FROM 10-01-2016
TO 10-31-2016

PAGE 2

GROUP NO. 0001 001909-777-8 CHECKING WITH INTEREST
ACCOUNT NO. 0001 001909-778-6 CONTINUED

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
ROLLED COIN ORD PER BOX-LOOMIS	4	.0000	.00	
CURRENCY DEP STD PER #1-LOOMIS	33,795	.0000	.00	
CURR COIN DEPOSIT ADJ-LOOMIS	1	.0000	.00	
ACH ELECTRONIC SVS				
ACH RECEIVED CREDITS	26	.2500	6.50	
ACH RECEIVED DEBITS	11	.2500	2.75	
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	
TOTAL CHARGE FOR SERVICES			149.33	.00

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CONTACT
ROTTELLA, JOAN

0001

SMG-RHODE ISLAND CONVENTION CENTER
FOOD & BEVERAGE
1 SABIN ST
PROVIDENCE RI 02903-1841

FROM 10-01-2016
TO 10-31-2016

PAGE 1

CITIZENS BANK, N.A.			
GROUP NO.	0001	001909-777-8	CHECKING WITH INTEREST
ACCOUNT NO.	0001	001909-778-6	CHECKING WITH INTEREST

AVERAGE LEDGER BALANCE			23,438.05
LESS AVERAGE FLOAT			12,457.42-

AVERAGE COLLECTED BALANCE			10,980.63
LESS RESERVE REQUIREMENT	RATE	10.000	1,098.06-

AVERAGE AVAILABLE BALANCE			9,882.57
EARNINGS CREDIT ALLOWANCE			.00
TOTAL CHARGE FOR SERVICES			149.33-

NET CHARGE FOR SERVICES			149.33-
***SERVICE CHARGE AMOUNT			149.33

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
IMAGE DEPOSIT SERVICES				
EZ DEPOSIT PER IRD DEP ITEM	15	.1500	2.25	
EZ DEPOSIT PER DEPOSIT	7	1.3500	9.45	
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
IMAGE STATEMENT	1	5.0000	5.00	
DEPOSITS	27	1.3500	36.45	
ITEMS DEPOSITED	3	.2200	.66	
INSURANCE RECOVERY CHARGE			2.77	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
COIN & CURRENCY				
CHANGE PER ORDER STD-LOOMIS	2	.0000	.00	
CURR FURNISHD PER STRAP-LOOMIS	233	.0000	.00	
CURR FURNISHED PER NOTE-LOOMIS	23,300	.0000	.00	

CONTACT
ROTTELLA, JOAN

0001

SMG-RHODE ISLAND CONVENTION CENTER
OPERATING INVESTMENT ACCOUNT
1 SABIN ST
PROVIDENCE RI 02903-1841

FROM 10-01-2016
TO 10-31-2016

PAGE 2

GROUP NO. 0001 001909-777-8 CHECKING WITH INTEREST
ACCOUNT NO. 0001 001909-777-8 CONTINUED

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
INTERNAL TRANSFER MODULE	1	20.0000	20.00	
INTERNAL TRANS (CR/DB)	36	.2000	7.20	
WIRE MODULE	1	55.0000	55.00	
HARD TOKEN-A LA CARTE	7	12.0000	84.00	
STOP PAYMENT MODULE	1	20.0000	20.00	
ALERT MODULE	1	.0000	.00	
IMAGE MODULE	2	40.0000	80.00	
ACCOUNT ANALYSIS SVS ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	
TOTAL CHARGE FOR SERVICES			689.92	.00

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CONTACT
 ROTTELLA, JOAN

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SMG-RHODE ISLAND CONVENTION CENTER
 OPERATING INVESTMENT ACCOUNT
 1 SABIN ST
 PROVIDENCE RI 02903-1841

FROM 10-01-2016
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CITIZENS BANK, N.A.				
GROUP NO.	0001	001909-777-8	CHECKING WITH INTEREST	
ACCOUNT NO.	0001	001909-777-8	CHECKING WITH INTEREST	

AVERAGE LEDGER BALANCE			365,965.06	
LESS AVERAGE FLOAT			1,251.26-	
AVERAGE COLLECTED BALANCE			364,713.80	
LESS RESERVE REQUIREMENT	RATE	10.000	36,471.38-	

AVERAGE AVAILABLE BALANCE			328,242.42	
EARNINGS CREDIT ALLOWANCE			.00	
TOTAL CHARGE FOR SERVICES			689.92-	

NET CHARGE FOR SERVICES			689.92-	

***SERVICE CHARGE AMOUNT				689.92

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
INSURANCE RECOVERY CHARGE			43.39	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
ZERO BALANCE SVS				
ZERO BALANCE ACCOUNT	1	42.0000	42.00	
ZBA PROCESSING	42	.3000	12.60	
ACCESSMONEY MANAGER				
PREVIOUS DAY EXTENDED	1	20.0000	20.00	
CHILD BILLING	1	.0000	.00	
SAME DAY REPORTING MODULE	9	.0000	.00	
PREV DAY REPORTING MODULE	9	17.6922	159.23	
RDI	8	.0000	.00	
ESTATEMENT - PER ACCOUNT	9	7.0000	63.00	

CONTACT
ROTTELLA, JOAN

0001

SMG-RHODE ISLAND CONVENTION CENTER
BOX OFFICE
1 SABIN ST
PROVIDENCE RI 02903-1841

FROM 10-01-2016
TO 10-31-2016

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GROUP NO. 0001 001909-777-8 CHECKING WITH INTEREST
ACCOUNT NO. 0001 001909-775-1 CONTINUED

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
ACH RECEIVED DEBITS	8	.2500	2.00	
ACCOUNT ANALYSIS SVS ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	
TOTAL CHARGE FOR SERVICES			299.31	.00

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CONTACT
 ROTTELLA, JOAN

0001

SMG-RHODE ISLAND CONVENTION CENTER
 BOX OFFICE
 1 SABIN ST
 PROVIDENCE RI 02903-1841

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CITIZENS BANK, N.A.
 GROUP NO. 0001 001909-777-8 CHECKING WITH INTEREST
 ACCOUNT NO. 0001 001909-775-1 MUNICIPAL CHECKING ACCOUNT

AVERAGE LEDGER BALANCE			.00
LESS AVERAGE FLOAT			.00
AVERAGE COLLECTED BALANCE			.00
LESS RESERVE REQUIREMENT	RATE	10.000	.00
AVERAGE AVAILABLE BALANCE			.00
EARNINGS CREDIT ALLOWANCE			.00
TOTAL CHARGE FOR SERVICES			299.31-
NET CHARGE FOR SERVICES			299.31-

***SERVICE CHARGE AMOUNT 299.31

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
CHECKS AND ITEMS PAID	8	.2900	2.32	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
CHECK RECONCILIATION SVS				
PARTIAL RECON MAINTENANCE	1	71.5000	71.50	
PARTIAL RECON PER CHECK PAID	8	.0900	.72	
STANDARD CD-ROM MONTHLY MAINT	1	110.0000	110.00	
ARP IMAGE PER ITEM	8	.0900	.72	
MONTHLY PAPER REPORT FEE	1	.0000	.00	
ZERO BALANCE SVS				
ZERO BALANCE ADD'L ACCOUNT	1	25.0000	25.00	
ZBA PROCESSING	11	.3000	3.30	
ACH ELECTRONIC SVS				
ACH RECEIVED CREDITS	1	.2500	.25	

CONTACT
ROTELLA, JOAN

0001

SMG-RHODE ISLAND CONVENTION CENTER
OPERATING ACCOUNT
1 SABIN ST
PROVIDENCE RI 02903-1841

FROM 10-01-2016
TO 10-31-2016

PAGE 2

GROUP NO. 0001 001909-777-8 CHECKING WITH INTEREST
ACCOUNT NO. 0001 001909-773-5 CONTINUED

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
ARP IMAGE PER ITEM	227	.0900	20.43	
MONTHLY PAPER REPORT FEE	1	.0000	.00	
ZERO BALANCE SVS				
ZERO BALANCE ADD'L ACCOUNT	1	25.0000	25.00	
ZBA PROCESSING	34	.3000	10.20	
WIRE TRANSFER SVS				
INCOMING WIRE TRANSFERS	3	16.5000	49.50	
ACH ELECTRONIC SVS				
ACH RECEIVED CREDITS	9	.2500	2.25	
ACH RECEIVED DEBITS	10	.2500	2.50	
ACCESSMONEY MANAGER				
SAME DAY REPORTING MODULE	4	.0000	.00	
PREV DAY REPORTING MODULE	4	17.6925	70.77	
RDI	1	.0000	.00	
ESTATEMENT - PER ACCOUNT	4	7.0000	28.00	
INTERNAL TRANS (CR/DB)	2	.2000	.40	
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	
TOTAL CHARGE FOR SERVICES			667.05	.00

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CONTACT
ROTELLA, JOAN

0001

SMG-RHODE ISLAND CONVENTION CENTER
OPERATING ACCOUNT
1 SABIN ST
PROVIDENCE RI 02903-1841

FROM 10-01-2016
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CITIZENS BANK, N.A.
GROUP NO. 0001 001909-777-8 CHECKING WITH INTEREST
ACCOUNT NO. 0001 001909-773-5 MUNICIPAL CHECKING ACCOUNT

AVERAGE LEDGER BALANCE .00
LESS AVERAGE FLOAT .00

AVERAGE COLLECTED BALANCE .00
LESS RESERVE REQUIREMENT RATE 10.000 .00

AVERAGE AVAILABLE BALANCE .00
EARNINGS CREDIT ALLOWANCE .00
TOTAL CHARGE FOR SERVICES 667.05-

NET CHARGE FOR SERVICES 667.05-

***SERVICE CHARGE AMOUNT 667.05

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
IMAGE DEPOSIT SERVICES				
EZ DEPOSIT VIA MM MTHLY MAINT	1	100.0000	100.00	
EZ DEPOSIT PER IRD DEP ITEM	6	.1500	.90	
EZ DEPOSIT PER DEPOSIT	3	1.3500	4.05	
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
CHECKS AND ITEMS PAID	227	.2900	65.83	
DEPOSITS	1	1.3500	1.35	
ITEMS DEPOSITED	2	.2200	.44	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
CHECK RECONCILIATION SVS				
PARTIAL RECON MAINTENANCE	1	71.5000	71.50	
PARTIAL RECON PER CHECK PAID	227	.0900	20.43	
STANDARD CD-ROM MONTHLY MAINT	1	110.0000	110.00	

CONTACT
ROTTELLA, JOAN

0001

SMG RHODE ISLAND CONVENTION CENTER
DANNIELLE PESTANA
ONE SABIN STREET
PROVIDENCE RI 02903

FROM 10-01-2016
TO 10-31-2016

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GROUP NO. 0001 001909-777-8 CHECKING WITH INTEREST

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
SAME DAY REPORTING MODULE	13	.0000	.00	
PREV DAY REPORTING MODULE	1	23.4800	23.48	
PREV DAY REPORTING MODULE	12	17.2100	206.52	
RDI	9	.0000	.00	
ESTATEMENT - PER ACCOUNT	13	7.0000	91.00	
INTERNAL TRANSFER MODULE	1	20.0000	20.00	
INTERNAL TRANS (CR/DB)	38	.2000	7.60	
WIRE MODULE	1	55.0000	55.00	
HARD TOKEN-A LA CARTE	7	12.0000	84.00	
STOP PAYMENT MODULE	1	20.0000	20.00	
ALERT MODULE	1	.0000	.00	
IMAGE MODULE	1	50.0000	50.00	
IMAGE MODULE	1	30.0000	30.00	
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	8	26.0000	208.00	
TOTAL CHARGE FOR SERVICES			2,520.05	.00

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CONTACT
ROTTELLA, JOAN

0001

SMG RHODE ISLAND CONVENTION CENTER
DANNIELLE PESTANA
ONE SABIN STREET
PROVIDENCE RI 02903

FROM 10-01-2016
TO 10-31-2016

PAGE 2

GROUP NO. 0001 001909-777-8 CHECKING WITH INTEREST

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
DEPOSITS	84	1.3500	113.40	
ITEMS DEPOSITED	57	.2200	12.54	
ICL VAULT ITEMS DEPOSITED	43	.1400	6.02	
INSURANCE RECOVERY CHARGE			63.65	
IMAGE EXCHANGE MAINTENANCE COIN & CURRENCY	8	19.5000	156.00	
CHANGE PER ORDER STD-LOOMIS	4	.0000	.00	
CURR FURNISHD PER STRAP-LOOMIS	259	.0000	.00	
CURR FURNISHED PER NOTE-LOOMIS	25,900	.0000	.00	
ROLLED COIN ORD PER BOX-LOOMIS	4	.0000	.00	
CURRENCY DEP STD PER \$1-LOOMIS	165,089	.0000	.00	
CURR COIN DEPOSIT ADJ-LOOMIS	1	.0000	.00	
CHECK RECONCILIATION SVS				
PARTIAL RECON MAINTENANCE	2	71.5000	143.00	
PARTIAL RECON PER CHECK PAID	235	.0900	21.15	
STANDARD CD-ROM MONTHLY MAINT	2	110.0000	220.00	
ARP IMAGE PER ITEM	235	.0900	21.15	
MONTHLY PAPER REPORT FEE	2	.0000	.00	
ZERO BALANCE SVS				
ZERO BALANCE ACCOUNT	2	42.0000	84.00	
ZERO BALANCE ADD'L ACCOUNT	3	25.0000	75.00	
ZBA PROCESSING	106	.3000	31.80	
WIRE TRANSFER SVS				
INCOMING WIRE TRANSFERS	3	16.5000	49.50	
DOMESTIC WIRE OUTVIA MM	10	14.0000	140.00	
ACH ELECTRONIC SVS				
ACH RECEIVED CREDITS	99	.2500	24.75	
ACH RECEIVED DEBITS	74	.2500	18.50	
ACCESSMONEY MANAGER				
PREVIOUS DAY EXTENDED	1	20.0000	20.00	
CHILD BILLING	1	.0000	.00	



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CONTACT
 ROTTELLA, JOAN

0001

AB 02 005678 97720 B 12 A



SMG RHODE ISLAND CONVENTION CENTER
 DANNIELLE PESTANA
 ONE SABIN STREET
 PROVIDENCE RI 02903-1841

FROM 10-01-2016
 TO 10-31-2016

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CITIZENS BANK, N.A.

GROUP NO. 0001 001909-777-8 CHECKING WITH INTEREST

ACCOUNTS INCLUDED IN ANALYSIS

DEPOSITS	0001	001909-773-5	0001	001909-775-1
	0001	001909-777-8	0001	001909-778-6
	0001	001909-779-4	0001	001909-780-8
	0001	001909-781-6	0001	001909-782-4

AVERAGE LEDGER BALANCE 537,032.84
 LESS AVERAGE FLOAT 31,403.97-

AVERAGE COLLECTED BALANCE 505,628.87
 LESS RESERVE REQUIREMENT RATE 10.000 50,562.88-

AVERAGE AVAILABLE BALANCE 455,065.99

EARNINGS CREDIT ALLOWANCE .00
 TOTAL CHARGE FOR SERVICES 2,520.05-

NET CHARGE FOR SERVICES 2,520.05-

***SERVICE CHARGE AMOUNT ACCOUNT 0001 001909-777-8 2,520.05

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
IMAGE DEPOSIT SERVICES				
EZ DEPOSIT VIA MM MTHLY MAINT	1	100.0000	100.00	
EZ DEPOSIT PER IRD DEP ITEM	33	.1500	4.95	
EZ DEPOSIT PER DEPOSIT	16	1.3500	21.60	
CHECKING SERVICES				
MONTHLY MAINTENANCE	8	38.0000	304.00	
IMAGE STATEMENT	5	5.0000	25.00	
CHECKS AND ITEMS PAID	236	.2900	68.44	

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AB 01 005691 97720 B 12 A



FROM 10-01-2016
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SMG DUNKIN DONUTS CENTER
DANNIELLE PESTANA
ONE SABIN STREET
PROVIDENCE RI 02903-1841

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CITIZENS BANK, N.A.				
GROUP NO.	0001	001909-785-9	CHECKING WITH INTEREST	

ACCOUNTS INCLUDED IN ANALYSIS				
DEPOSITS	0001	001909-774-3	0001	001909-783-2
	0001	001909-784-0	0001	001909-785-9
	0001	001909-786-7		

AVERAGE LEDGER BALANCE				3,143,917.32
LESS AVERAGE FLOAT				5,139.45-
AVERAGE COLLECTED BALANCE				3,138,777.87
LESS RESERVE REQUIREMENT		RATE 10.000		313,877.78-
AVERAGE AVAILABLE BALANCE				2,824,900.09
EARNINGS CREDIT ALLOWANCE				.00
TOTAL CHARGE FOR SERVICES				1,540.00-
NET CHARGE FOR SERVICES				1,540.00-
***SERVICE CHARGE AMOUNT	ACCOUNT 0001	001909-785-9		1,540.00

SERVICES ANALYZED				
SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
IMAGE DEPOSIT SERVICES				
EZ DEPOSIT PER IRD DEP ITEM	6	.1500	.90	
EZ DEPOSIT PER DEPOSIT CHECKING SERVICES	4	1.3500	5.40	
MONTHLY MAINTENANCE	5	38.0000	190.00	
IMAGE STATEMENT	3	5.0000	15.00	
CHECKS AND ITEMS PAID	50	.2900	14.50	
DEPOSITS	34	1.3500	45.90	
ICL VAULT ITEMS DEPOSITED	6	.1400	.84	

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CONTACT
ROTTELLA, JOAN

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SMG DUNKIN DONUTS CENTER
DANNIELLE PESTANA
ONE SABIN STREET
PROVIDENCE RI 02903

FROM 10-01-2016
TO 10-31-2016

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GROUP NO. 0001 001909-785-9 CHECKING WITH INTEREST

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
INSURANCE RECOVERY CHARGE			372.80	
IMAGE EXCHANGE MAINTENANCE COIN & CURRENCY	5	19.5000	97.50	
CHANGE PER ORDER STD-LOOMIS	3	.0000	.00	
CURR FURNISHD PER STRAP-LOOMIS	7	.0000	.00	
CURR FURNISHED PER NOTE-LOOMIS	700	.0000	.00	
ROLLED COIN ORD PER BOX-LOOMIS	1	.0000	.00	
CURRENCY DEP STD PER \$1-LOOMIS	80,188	.0000	.00	
CURR COIN DEPOSIT ADJ-LOOMIS CHECK RECONCILIATION SVS	1	.0000	.00	
PARTIAL RECON MAINTENANCE	2	71.5000	143.00	
PARTIAL RECON PER CHECK PAID	47	.0900	4.23	
STANDARD CD-ROM MONTHLY MAINT	2	110.0000	220.00	
ARP IMAGE PER ITEM	47	.0900	4.23	
MONTHLY PAPER REPORT FEE ZERO BALANCE SVS	2	.0000	.00	
ZERO BALANCE ACCOUNT	2	42.0000	84.00	
ZERO BALANCE ADD'L ACCOUNT	3	25.0000	75.00	
ZBA PROCESSING WIRE TRANSFER SVS	114	.3000	34.20	
INCOMING WIRE TRANSFERS	1	16.5000	16.50	
DOMESTIC WIRE OUTVIA MM	4	15.0000	60.00	
INTERBANK TRANSFER ACH ELECTRONIC SVS	1	7.0000	7.00	
ACH RECEIVED CREDITS	40	.2500	10.00	
ACH RECEIVED DEBITS ACCOUNT ANALYSIS SVS	36	.2500	9.00	
ANALYSIS MAINTENANCE FEE	5	26.0000	130.00	
TOTAL CHARGE FOR SERVICES			1,540.00	.00

CONTACT
 ROTTELLA, JOAN

0001

SMG DUNKIN DONUTS CENTER
 BOX OFFICE INVESTMENT
 1 SABIN ST
 PROVIDENCE RI 02903-1841

FROM 10-01-2016
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CITIZENS BANK, N.A.				
GROUP NO.	0001	001909-785-9	CHECKING WITH INTEREST	
ACCOUNT NO.	0001	001909-774-3	CHECKING WITH INTEREST	

AVERAGE LEDGER BALANCE			2,944,290.65	
LESS AVERAGE FLOAT			3,632.62-	

AVERAGE COLLECTED BALANCE			2,940,658.03	
LESS RESERVE REQUIREMENT	RATE	10.000	294,065.80-	

AVERAGE AVAILABLE BALANCE			2,646,592.23	
EARNINGS CREDIT ALLOWANCE			.00	
TOTAL CHARGE FOR SERVICES			509.43-	

NET CHARGE FOR SERVICES			509.43-	
***SERVICE CHARGE AMOUNT				509.43

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
IMAGE STATEMENT	1	5.0000	5.00	
INSURANCE RECOVERY CHARGE			349.13	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
ZERO BALANCE SVS				
ZERO BALANCE ACCOUNT	1	42.0000	42.00	
ZBA PROCESSING	26	.3000	7.80	
WIRE TRANSFER SVS				
DOMESTIC WIRE OUTVIA MM	1	15.0000	15.00	
INTERBANK TRANSFER	1	7.0000	7.00	
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	
TOTAL CHARGE FOR SERVICES				509.43

				.00

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CONTACT
 ROTTELLA, JOAN

0001

SMG DUNKIN DONUTS CENTER
 CENTER BOX OFFICE
 1 SABIN ST
 PROVIDENCE RI 02903-1841

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CITIZENS BANK, N.A.				
GROUP NO.	0001	001909-785-9	CHECKING WITH INTEREST	
ACCOUNT NO.	0001	001909-783-2	MUNICIPAL CHECKING ACCOUNT	

AVERAGE LEDGER BALANCE				.00
LESS AVERAGE FLOAT				.00

AVERAGE COLLECTED BALANCE				.00
LESS RESERVE REQUIREMENT	RATE	10.000		.00

AVERAGE AVAILABLE BALANCE				.00
EARNINGS CREDIT ALLOWANCE				.00
TOTAL CHARGE FOR SERVICES				358.51-

NET CHARGE FOR SERVICES				358.51-
***SERVICE CHARGE AMOUNT				358.51

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
CHECKS AND ITEMS PAID	1	.2900	.29	
DEPOSITS	34	1.3500	45.90	
ICL VAULT ITEMS DEPOSITED	6	.1400	.84	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
COIN & CURRENCY				
CHANGE PER ORDER STD-LOOMIS	3	.0000	.00	
CURR FURNISHD PER STRAP-LOOMIS	7	.0000	.00	
CURR FURNISHED PER NOTE-LOOMIS	700	.0000	.00	
ROLLED COIN ORD PER BOX-LOOMIS	1	.0000	.00	
CURRENCY DEP STD PER \$1-LOOMIS	80,188	.0000	.00	
CURR COIN DEPOSIT ADJ-LOOMIS	1	.0000	.00	
CHECK RECONCILIATION SVS				
PARTIAL RECON MAINTENANCE	1	71.5000	71.50	

CONTACT
ROTELLA, JOAN

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SMG DUNKIN DONUTS CENTER
CENTER BOX OFFICE
1 SABIN ST
PROVIDENCE RI 02903-1841

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TO 10-31-2016

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GROUP NO. 0001 001909-785-9 CHECKING WITH INTEREST
ACCOUNT NO. 0001 001909-783-2 CONTINUED

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
PARTIAL RECON PER CHECK PAID	1	.0900	.09	
STANDARD CD-ROM MONTHLY MAINT	1	110.0000	110.00	
ARP IMAGE PER ITEM	1	.0900	.09	
MONTHLY PAPER REPORT FEE ZERO BALANCE SVS	1	.0000	.00	
ZERO BALANCE ADD'L ACCOUNT	1	25.0000	25.00	
ZBA PROCESSING ACH ELECTRONIC SVS	26	.3000	7.80	
ACH RECEIVED CREDITS	37	.2500	9.25	
ACH RECEIVED DEBITS ACCOUNT ANALYSIS SVS	17	.2500	4.25	
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	
TOTAL CHARGE FOR SERVICES			358.51	.00

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CONTACT
 ROTTELLA, JOAN

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SMG DUNKIN DONUTS CENTER
 OPERATING ACCOUNT
 1 SABIN ST
 PROVIDENCE RI 02903-1841

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CITIZENS BANK, N.A.
 GROUP NO. 0001 001909-785-9 CHECKING WITH INTEREST
 ACCOUNT NO. 0001 001909-784-0 MUNICIPAL CHECKING ACCOUNT

AVERAGE LEDGER BALANCE			.00
LESS AVERAGE FLOAT			.00

AVERAGE COLLECTED BALANCE			.00
LESS RESERVE REQUIREMENT	RATE	10.000	.00

AVERAGE AVAILABLE BALANCE			.00
EARNINGS CREDIT ALLOWANCE			.00
TOTAL CHARGE FOR SERVICES			340.82-

NET CHARGE FOR SERVICES			340.82-

***SERVICE CHARGE AMOUNT 340.82

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
IMAGE DEPOSIT SERVICES				
EZ DEPOSIT PER IRD DEP ITEM	5	.1500	.75	
EZ DEPOSIT PER DEPOSIT CHECKING SERVICES	3	1.3500	4.05	
MONTHLY MAINTENANCE	1	38.0000	38.00	
CHECKS AND ITEMS PAID	46	.2900	13.34	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
CHECK RECONCILIATION SVS				
PARTIAL RECON MAINTENANCE	1	71.5000	71.50	
PARTIAL RECON PER CHECK PAID	46	.0900	4.14	
STANDARD CD-ROM MONTHLY MAINT	1	110.0000	110.00	
ARP IMAGE PER ITEM	46	.0900	4.14	
MONTHLY PAPER REPORT FEE	1	.0000	.00	
ZERO BALANCE SVS				
ZERO BALANCE ADD'L ACCOUNT	1	25.0000	25.00	

CONTACT
ROTTELLA, JOAN

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SMG DUNKIN DONUTS CENTER
OPERATING ACCOUNT
1 SABIN ST
PROVIDENCE RI 02903-1841

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GROUP NO. 0001 001909-785-9 CHECKING WITH INTEREST
ACCOUNT NO. 0001 001909-784-0 CONTINUED

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
ZBA PROCESSING	23	.3000	6.90	
WIRE TRANSFER SVS				
INCOMING WIRE TRANSFERS	1	16.5000	16.50	
ACH ELECTRONIC SVS				
ACH RECEIVED CREDITS	3	.2500	.75	
ACH RECEIVED DEBITS	1	.2500	.25	
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	
TOTAL CHARGE FOR SERVICES			340.82	.00

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CONTACT
ROTELLA, JOAN

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SMG DUNKIN DONUTS CENTER
OPERATING INVESTMENT ACCOUNT
1 SABIN ST
PROVIDENCE RI 02903-1841

FROM 10-01-2016
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CITIZENS BANK, N.A.				
GROUP NO.	0001	001909-785-9	CHECKING WITH INTEREST	
ACCOUNT NO.	0001	001909-785-9	CHECKING WITH INTEREST	

AVERAGE LEDGER BALANCE			199,626.67	
LESS AVERAGE FLOAT			1,506.84-	

AVERAGE COLLECTED BALANCE			198,119.83	
LESS RESERVE REQUIREMENT	RATE	10.000	19,811.98-	

AVERAGE AVAILABLE BALANCE			178,307.85	
EARNINGS CREDIT ALLOWANCE			.00	
TOTAL CHARGE FOR SERVICES			208.47-	

NET CHARGE FOR SERVICES			208.47-	

***SERVICE CHARGE AMOUNT				208.47

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
IMAGE STATEMENT	1	5.0000	5.00	
INSURANCE RECOVERY CHARGE			23.67	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
ZERO BALANCE SVS				
ZERO BALANCE ACCOUNT	1	42.0000	42.00	
ZBA PROCESSING	31	.3000	9.30	
WIRE TRANSFER SVS				
DOMESTIC WIRE OUTVIA MM	3	15.0000	45.00	
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	

TOTAL CHARGE FOR SERVICES			208.47	.00

CONTACT
ROTTELLA, JOAN

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SMG DUNKIN DONUTS CENTER
PAYROLL ACCOUNT
1 SABIN ST
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CITIZENS BANK, N.A.				
GROUP NO.	0001	001909-785-9	CHECKING WITH INTEREST	
ACCOUNT NO.	0001	001909-786-7	MUNICIPAL CHECKING ACCOUNT	

AVERAGE LEDGER BALANCE				.00
LESS AVERAGE FLOAT				.00

AVERAGE COLLECTED BALANCE				.00
LESS RESERVE REQUIREMENT	RATE	10.000		.00

AVERAGE AVAILABLE BALANCE				.00
EARNINGS CREDIT ALLOWANCE				.00
TOTAL CHARGE FOR SERVICES				122.77-

NET CHARGE FOR SERVICES				122.77-
***SERVICE CHARGE AMOUNT				122.77

SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
IMAGE DEPOSIT SERVICES				
EZ DEPOSIT PER IRD DEP ITEM	1	.1500	.15	
EZ DEPOSIT PER DEPOSIT	1	1.3500	1.35	
CHECKING SERVICES				
MONTHLY MAINTENANCE	1	38.0000	38.00	
IMAGE STATEMENT	1	5.0000	5.00	
CHECKS AND ITEMS PAID	3	.2900	.87	
IMAGE EXCHANGE MAINTENANCE	1	19.5000	19.50	
ZERO BALANCE SVS				
ZERO BALANCE ADD'L ACCOUNT	1	25.0000	25.00	
ZBA PROCESSING	8	.3000	2.40	
ACH ELECTRONIC SVS				
ACH RECEIVED DEBITS	18	.2500	4.50	
ACCOUNT ANALYSIS SVS				
ANALYSIS MAINTENANCE FEE	1	26.0000	26.00	
TOTAL CHARGE FOR SERVICES				122.77
				.00

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