

## **Banking Services RFP Questions and Responses**

**Do you prefer the Cost Pro Forma be completed with annual or monthly cost? (if any cost is associated)**

Monthly

**What is the average annual balance in all three accounts combined? (RFP states as of June 30th balances of \$500,000.00. Is this the normal monthly average balance? Are average balances cyclical?)**

The average annual balance for FY 2022-23 for all three accounts combined was \$709K. We are unable to predict what the average balance will be for the next fiscal year. Funding and expenditures vary from year to year based on additional opportunities from private entities or federal grant programs and donations.

**We need to know the estimated number of ACH items that will be originated via the ACH Module. (Monthly/Annual) RFP states the number of EFT credits and debits, but we need ACH originated by Veterans Florida.**

Less than 10 ACH items are processed per month. These are payments to vendors, either autopay where we provided our account information and authorization or via vendor online payment portal. We do not currently use an ACH Module. However that is not to say we would not consider it for processing payments to other vendors.

**We need to know the number of incoming and outgoing wires.**

Veterans Florida does not have any incoming or outgoing wires other than the reverse wire that is completed by CoAdvantage, our payroll company, biweekly.

**Is Veterans Florida looking for a Merchant Service Proposal as well?**

Merchant services are not a component of this RFP.

**Provide the following:**

- **Most recent 6 months bank statements for all three bank accounts**
- **Most recent 6 months analysis statements for all three bank accounts (if applicable)**
- **Most recent 6 months Merchant Services statements**

Please see responses provided above and refer to the RFP that contains the average monthly or annual data for the last fiscal year.

**Provide the following Credit Card Information:**

- **Most recent 6 months Credit Card statements**
- **2022 Vendor File showing vendors paid along with spend amounts**
- **Current Credit Limit**
- **Estimated Travel/Expense Spend Amount**
- **Estimated number of cards needed for Travel & Expense**
- **Estimated Vendor Payment Spend Amount**
- **Estimated number of cards needed for Vendor Payment**
- **How much was earned in Rebate in 2022 (if any)?**
- **Do you have a need for an Expense Management System**
  - **If yes, what ERP system are you using?**

See attached corporate statement for June 2023.

The requested information is either provided in the RFP or not applicable for this RFP.

**May we request the following:**

**Bank Statements on all three (3) checking accounts for:**

- **July 2023**
- **March 2023**
- **An additional month estimated as the most transaction heavy**

Please see responses provided above and refer to the RFP that contains the average monthly or annual data for the last fiscal year.

**Analysis Statements (deposit balance, treasury products/fees, earnings credits)**

**For the same three months listed above.**

The requested information is either provided in the RFP or not applicable for this RFP.

## **Credit Card Statement**

**One monthly statement estimated as the most transaction heavy**

- **If separate, one individual card statement along with the same month's corporate statement**

Veterans Florida receives individual credit card statements and one combined corporate statement for each month. See attached corporate statement for June 2023.

- **Question: Is the monthly combined amount paid from the separate credit checking accounts, or each individual statement is paid from the separate checking accounts? i.e. 2-3 payments to settle the monthly balance vs 20-30 payments across the 14 cards**

Veterans Florida may make 2-3 payments to settle the monthly combined balance due on the credit card statement from our separate checking accounts. See attached corporate statement for June 2023, page three shows the payment activity for May 2023.

## **Merchant Account**

**Question: In section 2.D, can you give an example of the Quickbooks Invoice payment process, which outlines the payment options available to the vendor that receives the invoice?**

Merchant services are not a component of this RFP.

**Is there an opportunity to receive 2-3 months of bank statements for each account for overall review of transaction types and volumes?**

Please see responses provided above and refer to the RFP that contains the average monthly or annual data for the last fiscal year.

**If there are also analysis statements provided, may we receive a copy as well?**

The requested information is either provided in the RFP or not applicable for this RFP.

**Merchant Services – is there an opportunity to receive 2-3 months of Intuit statements for review?**

Merchant services are not a component of this RFP.

## **Credit Cards**

**What is the average overall monthly spend amount?**

**Is there an opportunity to receive 2-3 months of statements for review?**

**Do you currently earn rewards/rebates?**

The average monthly spend FY 2022-23 was \$9,800. We are unable to predict what the average spend will be for the next fiscal year. Funding and expenditures vary from year to year based on additional opportunities from private entities or federal grant programs and donations. See attached corporate statement for June 2023. Yes, Veterans Florida does earn rewards from our credit card transactions.

## **ACH/Wires**

**Are you currently initiating ACH and/or Wire Transfer transactions via an Online Banking portal? If so, what is your average monthly volume for initiating both ACH and/or Wire Transfers?**

No.

**How many employees do you have?**

14.

**Are funds considered Public Funds for Veterans Florida? Or, are funds held in a different capacity due to separate accounts?**

Yes, funds included for the general operation (operating) and program specific are public or restricted funds. Funds included in the unrestricted/private funds account are private dollars.

**What are the average balances of each respective account?**

The average annual balance for FY 2022-23 is as follows:

Operating \$329,000

Program specific \$330,500

Unrestricted/Private Funds \$49,600

**Please share three months of average bank statements (or analysis statements) to provide the transaction activity, volume, and services utilized?**

Please see responses provided above and refer to the RFP that contains the average monthly or annual data for the last fiscal year.

**Are all accounts interest bearing?**

**If not, which accounts are non-interest-bearing?**

**Is there a reason for the account to be non-interest-bearing?**

Currently none of Veterans Florida's accounts are interest-bearing accounts. Yes, please provide interest bearing options for the Unrestricted/Private Funds.

**Is Veterans Florida currently using account analysis for the banking relationship?**

No.

**Are any accounts set up as a Zero Balance Account?**

No.

**Are secure tokens in use for online banking access?**

No.

**Are checks disbursed off all accounts?**

Yes.

**Does Veterans Florida make deposits or withdrawals of cash or have a need for change orders throughout the year?**

No.

**What is the average dollar amount per reverse wire/drawdown to fund the payroll?**

The average payroll transaction is \$32,000/ pay period.

**Is Veterans Florida currently originating ACH batches via online access?  
What is the purpose of any ACH batch initiated by Veterans Florida?  
If so, is dual control utilized for ACH services?  
How often are ACH batches initiated and what is the average number of items included within a batch?**

No, we are not using ACH origination.

**If ACH Origination is not currently in use, is Veterans Florida interested in migrating some of the check activity to ACH Origination for its Accounts Payable processing?**

Yes, we would be interested in learning more about this banking option.

**Are wire transfers needed outside of the payroll process?  
If so, how often are wire transfers sent and what is the purpose of the wire transfers?**

Occasionally we have come across the need for a wire transfer. We would like to have the option to pay a vendor via wire transfer.

**Are wire transfers currently initiated via online access?  
Is dual control utilized for wire processing?**

We are not currently initiating wire transfers via online, but would like the ability to do so if needed. No dual control will not be necessary for wire processing.

**Does Veterans Florida process any credit card payments?  
If so, via online terminal or desktop machine?  
Is merchant service processing included within this RFP?  
May monthly statements from your current merchant service provider be provided?**

Merchant services are not a component of this RFP.

**What is the total credit exposure or combined limit of the corporate credit card account with all 14 users?**

The combined credit limit is \$74,000.

**Is there any travel outside of the US where additional credit card services may be needed?**

We do not travel outside of the US.

**Are there any anticipated international transactions?**

We have a few credit card transactions each month that are paid to an international vendor for software licensing.

**Do you currently use any fraud services?**

**Positive Pay**

**ACH Filters**

No.

**Does Veterans Florida receive paper statements or electronic statements?**

Electronic statements are available for download. Paper statements are mailed for credit cards, but this is not necessary if we are able to access the statements via online banking.

**How many Online Banking users are anticipated?**

Two.

**Do any users need view-only access? (ie: CPA or bookkeeper)**

No.



Corporate Account Summary

Visa® Business Enhanced with Relationship Rewards

FLORIDA IS FOR VETERANS
930 THOMASVILLE RD # 100

Company Account Number

May 21 - Jun 20, 2023

Table with 4 columns: Description, Amount, Description, Amount. Rows include Credit Limit, Available Credit, Billing Date, Days in Billing Cycle, Payment Due Date, Minimum Payment Due, Previous Balance, Payments, Credits, Purchases/Other, Debits/Other Fees, Cash Advances, Interest Charges, Late Fees, and New Balance.

Company Summary

Summary table with 8 columns: Previous Balance, Payments, Credits, Purchases/Other Debits/Other Fees, Cash Advances, Interest Charges, Late Fees, and New Balance.

To ensure the proper credit, please include the payment coupon from this statement with your check. Failure to include this coupon can result in delayed processing and a late payment fee.

Interest Charges

Your Annual Percentage Rate(APR) is the annual interest rate on your account.

Table with 5 columns: Type of Balance, Periodic Rate, Annual Percentage Rate(APR), Balance Subject to Interest Rate, and Interest Charge. Rows include PURCHASES and CASH.

- (d) Daily Periodic Rate
(m) Monthly Periodic Rate
(v) Variable Rate

Account Inquiries

Table with 4 columns: Visit us online at, Call Customer Service, Send Billing Inquiries To, and Mail Payments To.

DETACH HERE: to ensure the proper credit, please include lower portion with your payment.

REGIONS BANK
P.O. BOX 11007
BIRMINGHAM AL 35288-0001



REGIONS COMMERCIAL BANKCARD
P.O. BOX 2224
BIRMINGHAM AL 35246-3042

Account Number
Payment Due Date 07/17/23
Minimum Payment Due \$236.44
New Balance \$23,643.57

Amount Enclosed \$

Check box and indicate address change on reverse.

Make check or money order payable to: Regions Bank

FLORIDA IS FOR VETERANS
930 THOMASVILLE RD # 100
TALLAHASSEE FL 32303-6299



**BALANCE SUBJECT TO INTEREST RATE:** As provided in more detail in the agreement for your Account, we calculate Interest Charges using separate balances for Purchases, Cash Advances and Balance Transfers. We make these calculations using the Average Daily Balance Method (Including new Purchases, Cash Advances and Balance Transfers). To obtain more information about this balance computation method and how Interest Charges are determined, please call 1-800-253-2265.

**GRACE PERIOD ON PURCHASES:** Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month.

**PAYMENTS:** At any time you may pay more than the Minimum Payment Due or pay the total unpaid balance in full or in part without incurring any additional charge. Please write your account number on the front of your check, and mail your check to the address on the remittance slip included as part of the statement. If payment does not conform to these payment instructions, crediting may be delayed and additional charges may be imposed.

**PAYMENT OF DISPUTED AMOUNTS--** All communications concerning disputed amounts, including any check or other payment instrument that is marked paid in full or that is tendered with other conditions or limitations or otherwise as full satisfaction of a disputed amount, must be sent to: REGIONS BANK, ATTN DISPUTES, PO BOX 413, BIRMINGHAM, AL 35201.

**DEBT COLLECTION:** This is an attempt to collect a debt and any information obtained will be used for that purpose.

**COMMUNICATING WITH YOU; CONSENT TO CONTACT BY ELECTRONIC AND OTHER MEANS:** You agree that we may contact you as provided in this paragraph. We may contact you for any lawful reason, including for the collection of amounts owed to us and for the offering of products or services in compliance with our Privacy Policy in effect from time to time. No such contact will be deemed unsolicited. We may contact you at any address or telephone number (including wireless cellular telephone or ported landline telephone number) that you may provide to us from time to time. We may use any means of communication, including, but not limited to, postal mail, electronic mail, telephone or other technology, to reach you. You agree that we may use automatic dialing and announcing devices which may play recorded messages. We may also send text messages to your telephone. You may contact us at any time to ask that we not contact you using any one or more methods or technologies.

**TELEPHONE MONITORING AND RECORDING:** From time to time, we may monitor and/or record telephone calls regarding your Account with us to assure the quality of our service, and you agree to any such monitoring or recording. We treat all customer calls as confidential.

Address Change Requested: (If indicated on front)

Please complete only if the address information on the front is incorrect.

\_\_\_\_\_  
Street

\_\_\_\_\_  
City State Zip Code

( ) \_\_\_\_\_  
Phone

( ) \_\_\_\_\_  
New Employer Phone

Account Number [REDACTED]

**Regions Relationship Rewards®**

Credit Card Points Earned This Cycle: 23,638

For more details about Regions Relationship Rewards, please visit [regions.com/relationshiprewards](https://regions.com/relationshiprewards)

**Company New Activity Detail**

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
05/23	05/24	0000	0021	PAYMENT - THANK YOU	2,316.90 CR
05/23	05/24	0000	0021	PAYMENT - THANK YOU	4,021.37 CR

**Cardholder New Activity Summary**

	Credits	Purchases/Other Debits/Fees	Cash Advances	Interest Charges
[REDACTED] [REDACTED] Credit Limit \$4,000	\$0.00	\$1,919.63	\$0.00	\$0.00
[REDACTED] [REDACTED] Credit Limit \$4,000	\$0.00	\$956.18	\$0.00	\$0.00
[REDACTED] [REDACTED] Credit Limit \$7,500	\$0.00	\$1,669.84	\$0.00	\$0.00
[REDACTED] [REDACTED] Credit Limit \$4,000	\$0.00	\$1,004.84	\$0.00	\$0.00
[REDACTED] [REDACTED] Credit Limit \$2,500	\$0.00	\$1,912.50	\$0.00	\$0.00
[REDACTED] [REDACTED] Credit Limit \$15,000	\$46.24	\$6,236.98	\$0.00	\$0.00
[REDACTED] [REDACTED] Credit Limit \$4,000	\$41.69	\$1,403.13	\$0.00	\$0.00
[REDACTED] [REDACTED] Credit Limit \$4,000	\$0.00	\$1,058.73	\$0.00	\$0.00
[REDACTED] [REDACTED] Credit Limit \$4,000	\$0.00	\$1,709.78	\$0.00	\$0.00

Account Number [REDACTED]

**Cardholder New Activity Summary**

	Credits	Purchases/Other Debits/Fees	Cash Advances	Interest Charges
[REDACTED] [REDACTED] Credit Limit \$7,500	\$46.24	\$4,702.80	\$0.00	\$0.00
[REDACTED] [REDACTED] Credit Limit \$4,000	\$46.24	\$1,249.57	\$0.00	\$0.00

**Cardholder Activity**

[REDACTED] Credit Limit \$ 4,000 [REDACTED] Total Activity \$1,919.63

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
05/25	05/26	5542	24692163145103529372028	LOVE'S #363 Ocala FL	34.86
05/25	05/29	5542	24316053146548920704393	SHELL OIL57543704415 POMPANO BEACHFL	37.63
05/29	05/30	5542	24692163150106736346232	CIRCLE K 05173 TALLAHASSEE FL	33.47
05/29	05/31	7011	24755423150151505531871	THE ROYAL PALM MIAMI MIAMI BEACH FL Check in Date: 05/25/23 Daily Rate \$0.00 Taxes: \$0.00	1,613.12
05/29	05/31	5542	24316053150548864454644	SHELL OIL 57543701809 WILDWOOD FL	26.23
05/29	05/31	5542	24316053150548904829748	SHELL OIL57543704316 LAKE WORTH FL	22.10
06/08	06/09	5542	24692163160104732069682	CIRCLE K 05173 TALLAHASSEE FL	77.48
06/08	06/09	5542	24692163160104732764605	CIRCLE K # 03911 ALACHUA FL	29.16
06/11	06/13	5542	24164073163974627941634	RACETRAC 2587 00025874 BROOKSVILLE FL	45.58

[REDACTED] Credit Limit \$ 4,000 [REDACTED] Total Activity \$956.18

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
06/04	06/06	3604	24000973156918001554271	HILTON GARDEN INN PANAMA PANAMA CITY FL Check in Date: 05/31/23 Daily Rate \$0.00 Taxes: \$0.00	947.70
06/11	06/13	3504	24207853163174300880738	HILTON TAMPA AIRPORT WES TAMPA FL Check in Date: 06/08/23 Daily Rate \$0.00 Taxes: \$0.00	8.48

[REDACTED] Credit Limit \$ 7,500 [REDACTED] Total Activity \$1,669.84

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
06/04	06/06	3604	24000973156918001554289	HILTON GARDEN INN PANAMA PANAMA CITY FL Check in Date: 05/31/23 Daily Rate \$0.00 Taxes: \$0.00	947.70
06/05	06/06	5542	24034543156000595059164	MARATHON PETRO TALLAHASSEE FL	44.00
06/07	06/14	7513	24137463164100499587208	U-HAUL AT FLORIDA STATE UTALLAHASSEE FL Check Out Date: 06/07/23 Rate: 612.94	612.94
06/15	06/16	9402	24137463166300782367312	USPS.COM POSTAL STORE 800-782-6724 MO	65.20

Account Number [REDACTED]

**Cardholder Activity (continued)**

Credit Limit \$ 4,000 Total Activity \$1,004.84

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
06/04	06/05	5542	24692163156101634471608	CIRCLE K 05166 TALLAHASSEE FL	57.14
06/04	06/06	3604	24000973156918001554263	HILTON GARDEN INN PANAMA PANAMA CITY FL Check in Date: 05/31/23 Daily Rate \$0.00 Taxes: \$0.00	947.70

Credit Limit \$ 2,500 Total Activity \$1,912.50

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
05/25	05/25	8398	24793383145000425185854	Florida Association of Orlando FL	750.00
06/07	06/08	4816	24692163158103813503241	IN *CAPITAL IT, LLC 800-262-3246 CA	165.00
06/07	06/08	4816	24692163158103813503258	IN *CAPITAL IT, LLC 800-262-3246 CA	82.50
06/07	06/08	4816	24692163158103850848103	IN *CAPITAL IT, LLC 850-8410917 FL	165.00
06/20	06/20	8398	24793383171000410175859	Florida Association of Orlando FL	750.00

Credit Limit \$ 15,000 Total Activity \$6,190.74

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
05/24	05/25	5818	24793383144000076703725	Mailchimp 678-9990141 GA	637.50
05/25	05/26	4784	24431063145083370199670	SUNPASS*ACC19982326 888-865-5352 FL	25.00
05/26	05/29	4784	24431063146083370234088	SUNPASS*ACC19982326 888-865-5352 FL	25.00
05/26	05/29	5734	74609053146000007841566	PRO BACKUP HASSELT	63.00
05/29	05/29	0000	74609053146000007841566	FOREIGN TRANSACTION FEE	1.89
05/26	05/29	5734	74609053146000011743832	MOMENTUM POWER TOOLS HASSELT Foreign Currency: 59.00 EUR Rate: .929426	63.48
05/29	05/29	0000	74609053146000011743832	FOREIGN TRANSACTION FEE	1.90
05/26	05/29	5734	74609053146000011786948	MOMENTUM DYNAMIC FORMS HASSELT Foreign Currency: 69.00 EUR Rate: .929418	74.24
05/29	05/29	0000	74609053146000011786948	FOREIGN TRANSACTION FEE	2.23
05/29	05/30	4784	24431063149083370861374	SUNPASS*ACC19982326 888-865-5352 FL	25.00
05/29	05/31	7011	24755423150151505533539	THE ROYAL PALM MIAMI MIAMI BEACH FL Check in Date: 05/25/23 Daily Rate \$0.00 Taxes: \$0.00	1,407.68
06/01	06/02	4816	24204293152002869480134	Google LLC GSUITE_veteran650-2530000 CA	120.62
06/01	06/02	7399	24204293152004605880130	GOOGLE CLOUD H8CQSV 650-2530000 CA	152.48
06/01	06/02	4814	24692163152108855409666	GOOGLE *SVCsveteransfl g.co/HelpPay#CA	366.25
06/02	06/05	5734	24492153153713604583844	ADOBE *ACROPRO SUBS 408-536-6000 CA	180.95
06/04	06/06	3604	24000973156918001554370	HILTON GARDEN INN PANAMA PANAMA CITY FL Check in Date: 05/31/23 Daily Rate \$0.00 Taxes: \$0.00	947.70
06/04	06/06	3604	24000973156918001554453	HILTON GARDEN INN PANAMA PANAMA CITY FL Check in Date: 05/31/23 Daily Rate \$0.00 Taxes: \$0.00	963.90
06/05	06/06	3389	24941353157825431853031	AVIS RENT-A-CAR TALLAHASSEE FL Check Out Date: 06/05/23	393.71
06/05	06/06	3389	24941353157825431853049	AVIS RENT-A-CAR TALLAHASSEE FL Check Out Date: 06/05/23	393.71
06/08	06/09	5045	24492153159719445544824	CITRIX SYSTEMS INC. 800-441-3453 NC	360.00

Account Number [REDACTED]

**Cardholder Activity (continued)**

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
06/11	06/13	3504	24207853163174300880787	HILTON TAMPA AIRPORT WES TAMPA FL Check in Date: 06/08/23 Daily Rate \$0.00 Taxes: \$0.00	30.74
06/12	06/19	7011	74755423167161648147218	THE ROYAL PALM MIAMI 305-6045700 FL Check in Date: 06/12/23 Daily Rate \$0.00 Taxes: \$0.00	46.24 CR

Credit Limit \$ 4,000 Total Activity \$1,361.44

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
05/29	05/31	7011	24755423150151505531905	THE ROYAL PALM MIAMI MIAMI BEACH FL Check in Date: 05/25/23 Daily Rate \$0.00 Taxes: \$0.00	1,355.13
06/02	06/07	7011	74755423157261543864164	THE ROYAL PALM MIAMI 305-6045700 FL Check in Date: 05/25/23 Daily Rate \$0.00 Taxes: \$0.00	41.69 CR
06/12	06/14	7011	24755423164161648146739	THE ROYAL PALM MIAMI 305-6045700 FL Check in Date: 06/12/23 Daily Rate \$0.00 Taxes: \$0.00	48.00

Credit Limit \$ 4,000 Total Activity \$1,058.73

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
06/04	06/06	3604	24000973156918001554446	HILTON GARDEN INN PANAMA PANAMA CITY FL Check in Date: 05/31/23 Daily Rate \$0.00 Taxes: \$0.00	947.70
06/05	06/06	2741	24692163156102284236515	IN *FLORIDA BADGES LLC 813-4065203 FL	28.95
06/15	06/16	7210	24755423166271664829726	ONE LOW PRICE CLEANERS TALLAHASSEE FL	55.08
06/17	06/19	7393	24445003168200115778202	4TE*REDWIRE LLC 850-219-9473 FL	27.00

Credit Limit \$ 4,000 Total Activity \$1,709.78

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
05/25	05/26	5542	24692163145103529372036	LOVE'S #363 OCALA FL	25.43
05/25	05/29	5542	24316053146548920705952	SHELL OIL57543704415 POMPANO BEACHFL	34.07
05/29	05/31	7011	24755423150151505531863	THE ROYAL PALM MIAMI MIAMI BEACH FL Check in Date: 05/25/23 Daily Rate \$0.00 Taxes: \$0.00	1,317.84
05/29	05/31	5542	24316053150548864514058	SHELL OIL 57543701809 WILDWOOD FL	26.01
05/31	06/01	5542	24003223152752011276406	AMI 97 LLC TALLAHASSEE FL	31.47
06/08	06/09	5542	24055243159837000056881	WAWA 5323 GAINESVILLE FL	38.83
06/11	06/12	5542	24003223163752009666649	EXXON AMI 97 LLC TALLAHASSEE FL	57.18
06/12	06/13	3389	24941353164825431858197	AVIS RENT-A-CAR TALLAHASSEE FL Check Out Date: 06/12/23	178.95

Credit Limit \$ 7,500 Total Activity \$4,656.56

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
05/29	05/31	7011	24755423150151505531897	THE ROYAL PALM MIAMI MIAMI BEACH FL Check in Date: 05/25/23 Daily Rate \$0.00 Taxes: \$0.00	1,317.84

Account Number [REDACTED]

**Cardholder Activity (continued)**

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
05/29	05/31	7011	24755423150151505533547	THE ROYAL PALM MIAMI MIAMI BEACH FL Check in Date: 05/25/23 Daily Rate \$0.00 Taxes: \$0.00	1,086.64
05/29	05/31	7011	24755423150151505533562	THE ROYAL PALM MIAMI 305-6045700 FL Check in Date: 05/25/23 Daily Rate \$0.00 Taxes: \$0.00	1,334.42
06/04	06/06	3604	24000973156918001554818	HILTON GARDEN INN PANAMA PANAMA CITY FL Check in Date: 05/31/23 Daily Rate \$0.00 Taxes: \$0.00	963.90
06/12	06/19	7011	74755423167161648147226	THE ROYAL PALM MIAMI 305-6045700 FL Check in Date: 06/12/23 Daily Rate \$0.00 Taxes: \$0.00	46.24 CR

[REDACTED]  
Credit Limit \$ 4,000

[REDACTED]  
Total Activity \$1,203.33

Tran Date	Post Date	Category	Reference Number	Transactions	Amount
05/29	05/31	7011	24755423150151505531889	THE ROYAL PALM MIAMI MIAMI BEACH FL Check in Date: 05/25/23 Daily Rate \$0.00 Taxes: \$0.00	1,202.24
05/29	05/31	5542	24316053150548904831702	SHELL OIL57543704316 LAKE WORTH FL	17.34
06/01	06/02	5734	24492153152717448494812	ADOBE *ADOBE 408-536-6000 CA	29.99
06/05	06/12	7011	74755423160171570514563	THE ROYAL PALM MIAMI 305-6045700 FL Check in Date: 05/25/23 Daily Rate \$0.00 Taxes: \$0.00	46.24 CR

