



P. O. Box 17089 • 9255 Sturdevant Street
Pensacola, Florida 32522-7089
Ph: 850-969-6531 • Fax: 850-969-3384

June 8, 2023

**ECUA RFP # 2023-20
BANKING SERVICES**

ADDENDUM NO. 1

This addendum and its attachments form a part of the RFP Documents and provides for a response to questions received by the deadline of June 7, 2023 at 12:00pm central time and clarifies the original RFP Document, dated May 25, 2023, as noted below. This addendum consists of eighty-six (86) pages to include four (4) page Exhibit I Proposal Form. **All respondents must acknowledge receipt of this addendum by signing in the space provided below. Submit signed addendum with proposal submittal under Tab E, Exhibit II Addendum Receipt Acknowledgement Certification.**

Questions /Responses:

1. Question: In lieu of a branch in Escambia County, would offering a local vault for deposits meet the qualification if our vault location in close proximity to ECUA's main office, and the bank offsets courier fees through account analysis?

Response: No, a full-service branch in Escambia County is required.

2. Question: Are proposers required to accept ECUA utility payments at a local bank branch?

Response: This is not a requirement but it is a preferred service.

3. Question: Can you provide three months of recent account analysis statements from your current provider?

Response: See attached thirty-six (36) pages.

4. Question: How many ECUA locations collect payments? How are daily deposits consolidated and delivered to the bank? What is the frequency during the week?

Response: Check payments are deposited remotely at our ECUA office. Cash deposits are only received at the ECUA Administrative office located at 9255

Sturdevant St, Pensacola, FL and they are delivered to the bank daily, Monday through Friday via armored courier.

5. Question: Can you let me know who is the present provider of these services?
Which bank is the current banking provider?

Response: Hancock Whitney is the current provider.

6. Question: Which ERP / Accounting Software is being used today?

Response: Tyler Munis

7. Question: What are the average and maximum dollar amounts of payroll and vendor files?

Response: Payroll average \$1,200,000; max \$3,000,000 Vendor average \$1,900,000; max \$4,000,000.

8. What is the annual AP dollar amount excluding payroll?

Response: \$49,000,000

9. Are all accounts listed eligible for Account Analysis?

Response: Yes

10. If there are accounts that must stand alone, please provide the account name(s).

Response: N/A

11. Describe daily reporting needs and how the reporting is shared / transmitted currently by the bank to ECUA.

Response: EDI current day; Incoming ACH summary report; Returned items report; and Positive Pay notifications are emailed from bank.

12. How many employees are administrators of the online banking platform?

Response: Two

13. How many of the ECUA's employees approve funds leaving the bank (ACH, wires, positive pay)?

Response: Eight

14. How many scanners does ECUA utilize today? (Number of departments and number of users)?

Response: Two scanners used by the accounts receivable department.

15. Are statements needed by mail or electronically?

Response: Electronically

16. Can ECUA please provide the price grid in an Excel format?

Response: Attached

17. How many accounts initiate ACH?

Response: Three

18. How many accounts initiate wires?

Response: Three

19. 4.3 Deposits: Which vendor is ECUA currently contracted with for delivery of bank deposits?

Response: Loomis

20. 4.3 B: What equipment model is ECUA using for Image cash letter?

Response: Cannon CR190ii scanner and AQ2 software.

21. Does ECUA own this equipment or is the machine leased / provided by the current banking provider?

Response: ECUA owns the equipment.

22. 4.4 Wire Transfers: What wire limit is needed by ECUA (daily)?

Response: \$50,000,000

23. 4.6 Customer Payments: Please provide a current bill / coupon used by ECUA – can ECUA add an OCR scanline to this document?

Response: There is already a scanline on the bill.

24. How are ECUA customers able to pay (ie: cash, phone, online, app, mail, etc)?

Response: Cash, Check, Online, Phone, Mail, Night Drop Box, and payments can be made at Hancock Whitney branches.

25. 4.9 Positive Pay Service: how does ECUA transmit the Positive Pay file(s) to the bank today? (Upload to banking platform or transmission)?

Response: Upload to banking platform.

26. The Price Grid shows “eBox Maintenance.” Is ECUA using eBox today and how many items per month are being deposited?

Response: Yes, ECUA uses Vanco Direct Post. Approximately 20,000 payments received per month.

27. Lockbox

Response: N/A – ECUA processes our own lockbox. The PO Box is owned by ECUA and we do not use a third party for this service. Only check payments are received through the lockbox.

28. Please provide samples of the remittance documents / coupons (Relative to Lockbox).

Response: N/A

29. Do you own the PO Box with your current Lockbox partner or does your provider?

Response: N/A

30. What information is needed by ECUA from the envelope? How often is this needed (Relative to Lockbox)?

Response: N/A

31. Are credit card payments received by mail and if so, what is the volume per month / year (Relative to Lockbox)?

Response: N/A

32. What percent of lockbox payments come with the remittance coupon / document and how many without?

Response: N/A

33. Please provide your current lockbox electronic remittance specification.

Response: N/A

34. What information does ECUA require reported back (Relative to Lockbox)?

Response: N/A

35. Does ECUA need any of the documents returned (Relative to Lockbox)?

Response: N/A

36. Please provide the sequence imbedded in the OCR scanline / barcode of the provided utility bills (Relative to Lockbox)?

Response: N/A

37. Please provide processing instructions for the current lockbox set-up?

Response: N/A

38. Where is the current Lockbox mailing address?

Response: N/A

39. Describe the feature / functionality needed from the online lockbox portal?

Response: N/A

40. (4.11 D) Purchasing Card Program

Response: The purchasing card program is not applicable to this RFP. Section 4.11 ACH Services lists the monthly credit card invoice as an item that is paid via ACH each month. Any questions related to the purchasing card program itself are outside the scope of RFP 2023-20.

41. What is the average monthly spend, on the current card program and current credit limit on the program?

Response: For the fiscal year ending September 30, 2022 the average monthly spend was \$220,220. For the six months ending March 31, 2023 the average spend was \$290,491.

42. Are transactions limited to travel and entertainment charges? Is there a single transaction limit restriction for cardholders (Relative to Purchasing Card Program)?

Response: N/A

43. How are cardholders currently coding and submitting their transactions/statements (Relative to Purchasing Card Program)?

Response: N/A

44. How are receipts provided (Relative to Purchasing Card Program)?

Response: N/A

45. Do you currently pay any vendors (one-time or reoccurring) with a card? If so, are they paid with a static (same) card # each time or is a single-use virtual card account used (Relative to Purchasing Card Program)?

Response: N/A

46. Are reward points or a cash rebate/statement credit associated with the account (Relative to Purchasing Card Program)?

Response: N/A

47. What is your settlement frequency (monthly, bi-weekly, weekly) and grace period (Relative to Purchasing Card Program)?

Response: N/A

48. Is ECUA's logo on the cards (Relative to Purchasing Card Program)?

Response: N/A

49. Does ECUA receive any data transmissions or file extracts related to the current program (Relative to Purchasing Card Program)?

Response: N/A

50. Merchant Processing - Would ECUA like to evaluate merchant processing?

Response: Not at this time

51. Please provide 3 months of merchant statements (Relative to Merchant Processing).

Response: N/A

52. What type of equipment does ECUA utilize today (Relative to Merchant Processing)?

Response: N/A

53. How many terminals and stations are required (Relative to Merchant Processing)?

Response: N/A

54. How many locations utilize card processing and how does each location process (Relative to Merchant Processing)?

Response: N/A

55. Who is the current Merchant Services processor?

Response: N/A

56. How does ECUA process online payments (Relative to Merchant Processing)?

Response: N/A

57. What solutions are in place? Does ECUA utilize any software in conjunction with merchant processing?

Response: N/A

58. Page 16 2.1 General

The Emerald Coast Utilities Authority, (ECUA), will accept sealed proposals from any bank organized and existing under the laws of the State of Florida meeting the minimum qualifications of this RFP for the placement of ECUA's Demand Accounts.

Just confirming that a bank organized under a different state but that is licensed to do business in the State of Florida and also a QPD with the State of Florida can respond?

Response: Correct. Bank must be licensed in the State of Florida and also listed as a Qualified Public Depositor with the State of Florida.

59. Page 21 ACH Services D.

ECUA pays its monthly credit card invoice by ACH.

Is ECUA's credit card/Purchase Card included with this RFP? If yes, please provide current monthly spend, number of cards and do you utilize an expense reporting module?

Response: No, the Purchasing Card program is not included.

60. Exhibit I – can you please provide in Excel?

Response: Attached.

61. Exhibit I – E-Box Maintenance is the same service as Bill Pay Direct Post and there's not a separate fee for E-Box Maintenance.

Response: N/A

Attachments:

1. January 2023 Analysis Statement, Twelve (12) pages
2. February 2023 Analysis Statement, Twelve (12) pages
3. March 2023 Analysis Statement, Twelve (12) pages
4. Three Month 2023 Analysis Statement, Thirty-Six (36) pages
5. Sample Bill, Two (2) pages
6. RFP 2023-20 Exhibit I Proposal Form.xlsx, Four (4) pages (**separate file**)

ACKNOWLEDGEMENT:

I hereby certify that I have received RFP # 2023-20 Addendum #1:

RESPONDENT'S SIGNATURE

DATE

NAME OF RESPONDENT FIRM

THIS ACKNOWLEDGEMENT MUST BE RETURNED WITH YOUR PROPOSAL.

**-END OF ADDENDUM NO. 1-
ECUA RFP # 2023-20**



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-103

401000-361100



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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----- FAMILY PARENT ANALYSIS STATEMENT -----
FOR THE PERIOD 01/01/2023 THROUGH 01/31/2023

Accounts included in the Family: Relationship Account Summary

Account Number	Average Ledger Balance	Average Available Balance	Earned Credit	Activity Charge	Analysis Position
[REDACTED]	0.00	0.00	0.00	437.69	437.69
[REDACTED]	26,609,536.83	26,338,976.27	0.00	8,539.91	8,539.91
[REDACTED]	18,827.63	18,827.63	3.60	10.98	7.38
[REDACTED]	0.00	0.00	0.00	127.53	127.53

Average Ledger Balance	18,827.63
Less Average Uncollected Funds	0.00
Average Collected Balance	18,827.63
Less Legal Reserve @ (10.0000 %)	1,882.76
Balance Used To Calculate Earnings Credit	16,944.87

--- ACCOUNT POSITION FOR THE PERIOD ---

Earnings Credit Allowance (0.65 %)	9.35
Current Period Analyzed Charges	9,086.11
Analyzed Charges Due after Credit	9,076.76
TOTAL FEES DUE. PLEASE REMIT -->	9,076.76

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	4	8.50000	34.00	68,431
Supervision and Assessment Fee	26,628	.00000	0.00	0

All products and services offered by Hancock Whitney Bank.

0.0

0.0

2,126.92 +

56.76 +

80.00 +

173.39 +

96.48 +

1,741.96 +

173.50 +

167.00 +

557.88 +

500.00 +

35.00 +

67.27 +

3,294.95 +

15.00 +

9,086.11 *

9,086.11 +

9.35 -

9,076.76 *

✓ 2-21-23



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
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Pensacola, FL 32522-7089

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Deposits	450	.22000	99.00	199,256
Deposited Items On Us	975	.08000	78.00	156,989
Deposited Items Other	22,145	.08000	1,771.60	3,565,669
ACH Credits Received	129	.08000	10.32	20,771
Return Deposited Item	32	4.00000	128.00	257,623
Deposit Correction Fee	2	3.00000	6.00	12,076
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			2,126.92	4,280,815

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Disbursement Services				
Checks Paid	478	.10000	47.80	96,206
ACH Debits Received	112	.08000	8.96	18,034
Subtotal			56.76	114,240
Returned Deposit Items				
Fax/Email Advice	32	2.50000	80.00	161,015
Subtotal			80.00	161,015

Cash Services				
Branch Currency Deposited Per \$1K	247,272	.00070	173.09	348,375
Branch Change Order Fee	1	.30000	0.30	604
Subtotal			173.39	348,979

Treasury Manager Online Banking				
TM Monthly Maint	6		45.00	90,571
TM Accounts	5	.00000	0.00	0
	1	.00000	0.00	0
TM Users	3	.00000	0.00	0
	12	.00000	0.00	0
TM Previous Day Items	1,287	.04000	51.48	103,613
Subtotal			96.48	194,184



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
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ACH Services				
ACH Monthly Maint	19,238		30.00	60,380
ACH Origination Per Item	19,237	.08000	1,538.96	3,097,438
ACH Return Items NOC	83	2.00000	166.00	334,105
ACH Return Items Unauth Entry	1	2.00000	2.00	4,025
ACH Origination Correction Item	1	5.00000	5.00	10,063
Subtotal			1,741.96	3,506,013

Fraud Prevention Services				
Positive Pay Payee Monthly Maint	1	75.00000	75.00	150,951
Positive Pay Per Item	450	.03000	13.50	27,171
Positive Pay Exception Item	3	.00000	0.00	0
ACH Positive Pay DB Mo Maint	2	25.00000	50.00	100,634
ACH UPIC	1	20.00000	20.00	40,254
Safe Wire	1	15.00000	15.00	30,190
Subtotal			173.50	349,200

Wire Transfer Services				
Wire Transfer Monthly Maint	1	5.00000	5.00	10,063
Wire Transfer Outgoing Online	17	7.00000	119.00	239,509

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRE
Wire Transfer Incoming	1	7.00000	7.00	14,089
Wire Notification Email	18	2.00000	36.00	72,457
Subtotal			167.00	336,118

Image Cash Letter				
ICL Monthly Maint	1	100.00000	100.00	201,268
ICL Per Item	22,894	.02000	457.88	921,567
Subtotal			557.88	1,122,835

Image Manager				
IM Monthly Maint	1	20.00000	20.00	40,254
IM Monthly Maint	1	20.00000	20.00	40,254
IM Per Item	23,800	.02000	476.00	958,037

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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IM Per Item	788	.02000	15.76	W	
IM Additional Account	2	2.00000	4.00		8,051
	1	.00000	0.00		0
Subtotal			500.00		1,006,341
Zero Balance Accounts					
ZBA Monthly Maint	1	15.00000	15.00		30,190
ZBA Per Sub Account	2	10.00000	20.00		40,254
ZBA Transfer Fee	40	.00000	0.00		0
Subtotal			35.00		70,444
Acct Reconciliation Processing					
ARP Full Recon Monthly Maint	1	55.00000	55.00		110,698
ARP Full Recon Per Item	409	.03000	12.27		24,696
Subtotal			67.27		135,393
Bill Pay Direct Post					
BPDP Std Monthly Maint	1	200.00000	200.00		402,537
BPDP Std Per Item	20,633	.15000	3,094.95		6,229,152
Subtotal			3,294.95		6,631,689
Treasury Reports					
ACH EDI Report Prior Day	1	15.00000	15.00		30,190
Incoming ACH Report Prior Day	1	.00000	0.00		0
Subtotal			15.00		30,190
Total Charges Listed Before Credit....			9,086.11		18,287,456
Waived Charges (code W).....			35.76		
Total Service Fee Savings due to Special Pricing			10,094.33		



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-103



Statement Date: 01/31/23 Page 1

Account: F47992270

Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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----- **INVOICE REMITTANCE** -----

Invoice # 20230131-F47992270

EMERALD COAST UTILITIES AUTHORITY

FOR THE PERIOD 01/01/23 THROUGH 01/31/23

Please make your checks payable to:

Hancock Whitney

Return this remittance advice with payment to:

Hancock Whitney

Treasury Management - Analysis Department

701 Poydras Street Suite 1600

New Orleans, LA 70139

Unpaid Balance:	0.00
Current Period Charges:	9,076.76

Total Amount Now Due:	9,076.76

Enter the amount of your payment: _____



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23-103

401000-361100



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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FINANCE

----- SUBSIDIARY ACCOUNT ANALYSIS STATEMENT -----

FOR THE PERIOD 01/01/2023 THROUGH 01/31/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	26,609,536.83
Less Average Uncollected Funds	270,560.56
Average Collected Balance	26,338,976.27
Less Legal Reserve @ (10.0000 %)	2,633,897.63
Balance Used To Calculate Earnings Credit	23,705,078.64

--- ACCOUNT POSITION FOR THE PERIOD ---

Earnings Credit Allowance (0.00 %)	0.00
Current Period Analyzed Charges	8,539.91
Analyzed Charges Due after Credit	8,539.91
FEES PASSED TO THE PARENT ACCOUNT -->	8,539.91

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	0
Supervision and Assessment Fee	26,610	.00000	0.00	0
Deposits	43	.22000	9.46	0
Deposited Items On Us	938	.08000	75.04	0
Deposited Items Other	21,965	.08000	1,757.20	0
ACH Credits Received	129	.08000	10.32	0
Return Deposited Item	32	4.00000	128.00	0
Deposit Correction Fee	2	3.00000	6.00	0
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			1,994.52	0
Disbursement Services				
Checks Paid	1	.10000	0.10	0
ACH Debits Received	70	.08000	5.60	0

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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Subtotal			5.70	0
Returned Deposit Items				
Fax/Email Advice	32	2.50000	80.00	0
Subtotal			80.00	0
Cash Services				
Branch Currency Deposited Per \$1K	244,227	.00070	170.96	0
Branch Change Order Fee	1	.30000	0.30	0
SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Subtotal			171.26	0
Treasury Manager Online Banking				
TM Monthly Maint	6		45.00	0
TM Accounts	5	.00000	0.00	0
	1	.00000	0.00	0
TM Users	3	.00000	0.00	0
	12	.00000	0.00	0
TM Previous Day Items	1,287	.04000	51.48	0
Subtotal			96.48	0
ACH Services				
ACH Monthly Maint	17,240		30.00	0
ACH Origination Per Item	17,239	.08000	1,379.12	0
ACH Return Items NOC	83	2.00000	166.00	0
ACH Return Items Unauth Entry	1	2.00000	2.00	0
ACH Origination Correction Item	1	5.00000	5.00	0
Subtotal			1,582.12	0
Fraud Prevention Services				
ACH Positive Pay DB Mo Maint	1	25.00000	25.00	0
ACH UPIC	1	20.00000	20.00	0
Safe Wire	1	15.00000	15.00	0
Subtotal			60.00	0

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23-103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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Wire Transfer Services				
Wire Transfer Monthly Maint	1	5.00000	5.00	0
Wire Transfer Outgoing Online	17	7.00000	119.00	0
Wire Transfer Incoming	1	7.00000	7.00	0
Wire Notification Email	18	2.00000	36.00	0
Subtotal			167.00	0
Image Cash Letter				
ICL Monthly Maint	1	100.00000	100.00	0
ICL Per Item	22,894	.02000	457.88	0
Subtotal			557.88	0
Image Manager				
IM Monthly Maint	1	20.00000	20.00	0
IM Per Item	23,800	.02000	476.00	0
IM Additional Account	2	2.00000	4.00	0
	1	.00000	0.00	0
Subtotal			500.00	0

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Zero Balance Accounts				
ZBA Monthly Maint	1	15.00000	15.00	0
ZBA Transfer Fee	20	.00000	0.00	0
Subtotal			15.00	0
Bill Pay Direct Post				
BPDP Std Monthly Maint	1	200.00000	200.00	0
BPDP Std Per Item	20,633	.15000	3,094.95	0
Subtotal			3,294.95	0
Treasury Reports				
ACH EDI Report Prior Day	1	15.00000	15.00	0
Incoming ACH Report Prior Day	1	.00000	0.00	0

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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Subtotal	15.00	0
<hr/>		
Total Charges Listed Before Credit....	8,539.91	0
<hr/>		
Total Service Fee Savings due to Special Pricing	9,424.24	



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22 - 103

401000-361100



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

RECEIVED

FEB 21 2023

FINANCE

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----- SUBSIDIARY ACCOUNT ANALYSIS STATEMENT -----

FOR THE PERIOD 01/01/2023 THROUGH 01/31/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	0.00
Less Average Uncollected Funds	0.00
Average Collected Balance	0.00
Balance Used To Calculate Earnings Credit	0.00

--- ACCOUNT POSITION FOR THE PERIOD ---

Earnings Credit Allowance (0.25 %)	0.00
Current Period Analyzed Charges	437.69
Analyzed Charges Due after Credit	437.69
FEES PASSED TO THE PARENT ACCOUNT -->	437.69

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	44,480
Subtotal			8.50	44,480
Disbursement Services				
Checks Paid	477	.10000	47.70	249,613
ACH Debits Received	11	.08000	0.88	4,605
Subtotal			48.58	254,218
ACH Services				
ACH Monthly Maint	1,998		30.00	156,989
ACH Origination Per Item	1,998	.08000	159.84	836,439
Subtotal			189.84	993,428
Fraud Prevention Services				
Positive Pay Payee Monthly Maint	1	75.00000	75.00	392,473
Positive Pay Per Item	450	.03000	13.50	70,645

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22-103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 2

Positive Pay Exception Item	3	.000000	0.00	0
ACH Positive Pay DB Mo Maint	1	25.00000	25.00	130,824
Subtotal			113.50	593,943

Zero Balance Accounts				
ZBA Per Sub Account	1	10.00000	10.00	52,330
Subtotal			10.00	52,330

Acct Reconciliation Processing

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
ARP Full Recon Monthly Maint	1	55.00000	55.00	287,814
ARP Full Recon Per Item	409	.03000	12.27	64,209
Subtotal			67.27	352,022

Total Charges Listed Before Credit....	437.69	2,290,421
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Total Service Fee Savings due to Special Pricing	386.28
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Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-104

401000-361100



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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MAR 20 2023

FINANCE

----- FAMILY PARENT ANALYSIS STATEMENT -----
FOR THE PERIOD 02/01/2023 THROUGH 02/28/2023

Accounts included in the Family: Relationship Account Summary

Account Number	Average Ledger Balance	Average Available Balance	Earned Credit	Activity Charge	Analysis Position
[REDACTED]	0.00	0.00	0.00	476.29	476.29
[REDACTED]	28,968,924.15	28,727,581.90	0.00	7,062.13	7,062.13
[REDACTED]	11,146.87	11,146.87	1.92	10.58	8.66
[REDACTED]	0.00	0.00	0.00	110.81	110.81

Average Ledger Balance	11,146.87
Less Average Uncollected Funds	0.00
Average Collected Balance	11,146.87
Less Legal Reserve @ (10.0000 %)	1,114.69
Balance Used To Calculate Earnings Credit	10,032.18

--- ACCOUNT POSITION FOR THE PERIOD -----

Earnings Credit Allowance (0.65 %)	5.00
Current Period Analyzed Charges	7,629.82
Analyzed Charges Due after Credit	7,624.82
TOTAL FEES DUE. PLEASE REMIT -->	7,624.82

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	4	8.50000	34.00	75,763
Supervision and Assessment Fee	28,980	.00000	0.00	0

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1,702.58 +
91.06 +
35.00 +
171.77 +
10.91 +
91.00 +
1,213.36 +
172.54 +
104.00 +
475.20 +
414.84 +
35.00 +
69.31 +
3,028.25 +
15.00 +
7,629.82 *

0 • C

7,629.82 +
5.00 -
7,624.82 *

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Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-104



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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Deposits	385	.22000	84.70	188,739
Deposited Items On Us	764	.08000	61.12	136,195
Deposited Items Other	18,172	.08000	1,453.76	3,239,453
ACH Credits Received	125	.08000	10.00	22,283
Return Deposited Item	14	4.00000	56.00	124,786
Deposit Correction Fee	1	3.00000	3.00	6,685
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			1,702.58	3,793,905

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Disbursement Services				
Checks Paid	429	.10000	42.90	95,595
ACH Debits Received	102	.08000	8.16	18,183
Stop Payment	2	20.00000	40.00	89,133
Subtotal			91.06	202,911
Returned Deposit Items				
Fax/Email Advice	14	2.50000	35.00	77,991
Subtotal			35.00	77,991

Cash Services				
Branch Currency Deposited Per \$1K	245,381	.00070	171.77	382,760
Subtotal			171.77	382,760

Vault Services				
Vault Deposit	1	.75000	0.75	1,671
Vault Deposit Per \$1,000	11,958	.00085	10.16	22,640
Subtotal			10.91	24,311

Treasury Manager Online Banking				
TM Monthly Maint	6		45.00	100,275
TM Accounts	5	.00000	0.00	0
	1	.00000	0.00	0

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-104



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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TM Users	3	.000000	0.00	0
	12	.000000	0.00	0
TM Previous Day Items	1,150	.040000	46.00	102,503
Subtotal			91.00	202,778

ACH Services				
ACH Monthly Maint	13,168		30.00	66,850
ACH Origination Per Item	13,167	.080000	1,053.36	2,347,231
ACH Return Items NOC	64	2.000000	128.00	285,226
ACH Return Items Unauth Entry	1	2.000000	2.00	4,457
Subtotal			1,213.36	2,703,763

Fraud Prevention Services				
Positive Pay Payee Monthly Maint	1	75.000000	75.00	167,125
Positive Pay Per Item	418	.030000	12.54	27,943
Positive Pay Exception Item	4	.000000	0.00	0
Pos Pay Exception Returned	2	.000000	0.00	0
ACH Positive Pay DB Mo Maint	2	25.000000	50.00	111,416
ACH UPIC	1	20.000000	20.00	44,567
Safe Wire	1	15.000000	15.00	33,425

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRE
Subtotal			172.54	384,476

Wire Transfer Services				
Wire Transfer Monthly Maint	1	5.000000	5.00	11,142
Wire Transfer Outgoing Online	11	7.000000	77.00	171,581
Wire Notification Email	11	2.000000	22.00	49,023
Subtotal			104.00	231,746

Image Cash Letter				
ICL Monthly Maint	1	100.000000	100.00	222,833
ICL Per Item	18,760	.020000	375.20	836,068
Subtotal			475.20	1,058,901



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-104



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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Image Manager				
IM Monthly Maint	1	20.00000	20.00	44,567
IM Monthly Maint	1	20.00000	20.00 W	
IM Per Item	19,542	.02000	390.84	870,919
IM Per Item	662	.02000	13.24 W	
IM Additional Account	2	2.00000	4.00	8,913
	1	.00000	0.00	0
Subtotal			414.84	924,399
Zero Balance Accounts				
ZBA Monthly Maint	1	15.00000	15.00	33,425
ZBA Per Sub Account	2	10.00000	20.00	44,567
ZBA Transfer Fee	40	.00000	0.00	0
Subtotal			35.00	77,991
Acct Reconciliation Processing				
ARP Full Recon Monthly Maint	1	55.00000	55.00	122,558
ARP Full Recon Per Item	477	.03000	14.31	31,887
Subtotal			69.31	154,445
Bill Pay Direct Post				
BPDP Std Monthly Maint	1	200.00000	200.00	445,665
BPDP Std Per Item	18,855	.15000	2,828.25	6,302,266
Subtotal			3,028.25	6,747,932
Treasury Reports				
ACH EDI Report Prior Day	1	15.00000	15.00	33,425
Incoming ACH Report Prior Day	1	.00000	0.00	0
Subtotal			15.00	33,425
Total Charges Listed Before Credit....			7,629.82	17,001,736
Waived Charges (code W).....			33.24	



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-104



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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Total Service Fee Savings due to Special Pricing 9,106.48

----- INVOICE REMITTANCE -----

Invoice # 20230228-F47992270

EMERALD COAST UTILITIES AUTHORITY

FOR THE PERIOD 02/01/23 THROUGH 02/28/23

Please make your checks payable to:

Hancock Whitney

Return this remittance advice with payment to:

Hancock Whitney

Treasury Management - Analysis Department

701 Poydras Street Suite 1600

New Orleans, LA 70139

Unpaid Balance: 0.00

Current Period Charges: 7,624.82

Total Amount Now Due: 7,624.82

Enter the amount of your payment: _____



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 104

401000-361100



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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MAR 20 2023

FINANCE

----- **SUBSIDIARY ACCOUNT ANALYSIS STATEMENT** -----

FOR THE PERIOD 02/01/2023 THROUGH 02/28/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	28,968,924.15
Less Average Uncollected Funds	241,342.25
Average Collected Balance	28,727,581.90
Less Legal Reserve @ (10.0000 %)	2,872,758.19
Balance Used To Calculate Earnings Credit	25,854,823.71

--- **ACCOUNT POSITION FOR THE PERIOD** -----

Earnings Credit Allowance (0.00 %)	0.00
Current Period Analyzed Charges	7,062.13
Analyzed Charges Due after Credit	7,062.13
FEES PASSED TO THE PARENT ACCOUNT -->	7,062.13

-----< **SERVICE CHARGE DETAIL** >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	0
Supervision and Assessment Fee	28,969	.00000	0.00	0
Deposits	41	.22000	9.02	0
Deposited Items On Us	742	.08000	59.36	0
Deposited Items Other	18,018	.08000	1,441.44	0
ACH Credits Received	124	.08000	9.92	0
Return Deposited Item	14	4.00000	56.00	0
Deposit Correction Fee	1	3.00000	3.00	0
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			1,587.24	0
Disbursement Services				
ACH Debits Received	66	.08000	5.28	0
Subtotal			5.28	0



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23-104



Statement Date: 02/28/23 Page 1

Account: XXXXXXXXXX
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 2

Returned Deposit Items

Fax/Email Advice	14	2.50000	35.00	0
Subtotal			35.00	0

Cash Services

Branch Currency Deposited Per \$1K	241,734	.00070	169.21	0
Subtotal			169.21	0

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Vault Services				
Vault Deposit	1	.75000	0.75	0
Vault Deposit Per \$1,000	11,958	.00085	10.16	0
Subtotal			10.91	0

Treasury Manager Online Banking

TM Monthly Maint	6		45.00	0
TM Accounts	5	.00000	0.00	0

	1	.00000	0.00	0
TM Users	3	.00000	0.00	0

	12	.00000	0.00	0
TM Previous Day Items	1,150	.04000	46.00	0
Subtotal			91.00	0

ACH Services

ACH Monthly Maint	11,191		30.00	0
ACH Origination Per Item	11,190	.08000	895.20	0
ACH Return Items NOC	62	2.00000	124.00	0
ACH Return Items Unauth Entry	1	2.00000	2.00	0
Subtotal			1,051.20	0

Fraud Prevention Services

ACH Positive Pay DB Mo Maint	1	25.00000	25.00	0
ACH UPIC	1	20.00000	20.00	0

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED

23 - 104



Statement Date: 02/28/23 Page 1

Account: XXXXXXXXXX
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 3

Safe Wire	1	15.000000	15.00	0
Subtotal			60.00	0

Wire Transfer Services

Wire Transfer Monthly Maint	1	5.000000	5.00	0
Wire Transfer Outgoing Online	11	7.000000	77.00	0
Wire Notification Email	11	2.000000	22.00	0
Subtotal			104.00	0

Image Cash Letter

ICL Monthly Maint	1	100.000000	100.00	0
ICL Per Item	18,760	.020000	375.20	0
Subtotal			475.20	0

Image Manager

IM Monthly Maint	1	20.000000	20.00	0
IM Per Item	19,542	.020000	390.84	0
IM Additional Account	2	2.000000	4.00	0
	1	.000000	0.00	0
Subtotal			414.84	0

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
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Zero Balance Accounts

ZBA Monthly Maint	1	15.000000	15.00	0
ZBA Transfer Fee	19	.000000	0.00	0
Subtotal			15.00	0

Bill Pay Direct Post

BPDP Std Monthly Maint	1	200.000000	200.00	0
BPDP Std Per Item	18,855	.150000	2,828.25	0
Subtotal			3,028.25	0

Treasury Reports

ACH EDI Report Prior Day	1	15.000000	15.00	0
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All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 104



Statement Date: 02/28/23 Page 1

Account: XXXXXXXXXX
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 4

Incoming ACH Report Prior Day	1	.000000	0.00	0
Subtotal			15.00	0
<hr/>				
Total Charges Listed Before Credit....			7,062.13	0
Total Service Fee Savings due to Special Pricing			8,431.49	



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22-104

701000-361100



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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MAR 20 2023

FINANCE

Page: 1

----- SUBSIDIARY ACCOUNT ANALYSIS STATEMENT -----

FOR THE PERIOD 02/01/2023 THROUGH 02/28/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	0.00
Less Average Uncollected Funds	0.00
Average Collected Balance	0.00
Balance Used To Calculate Earnings Credit	0.00

--- ACCOUNT POSITION FOR THE PERIOD -----

Earnings Credit Allowance (0.25 %)	0.00
Current Period Analyzed Charges	476.29
Analyzed Charges Due after Credit	476.29
FEES PASSED TO THE PARENT ACCOUNT -->	476.29

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	49,246
ACH Credits Received	1	.08000	0.08	463
Subtotal			8.58	49,710
Disbursement Services				
Checks Paid	429	.10000	42.90	248,548
ACH Debits Received	10	.08000	0.80	4,635
Stop Payment	2	20.00000	40.00	231,746
Subtotal			83.70	484,929
ACH Services				
ACH Monthly Maint	1,977		30.00	173,810
ACH Origination Per Item	1,977	.08000	158.16	916,324
ACH Return Items NOC	2	2.00000	4.00	23,175
Subtotal			192.16	1,113,308



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22-104



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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Fraud Prevention Services

Positive Pay Payee Monthly Maint	1	75.00000	75.00	434,524
Positive Pay Per Item	418	.03000	12.54	72,652
Positive Pay Exception Item	4	.00000	0.00	0
Pos Pay Exception Returned	2	.00000	0.00	0
ACH Positive Pay DB Mo Maint	1	25.00000	25.00	144,841
Subtotal			112.54	652,017

Zero Balance Accounts

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
ZBA Per Sub Account	1	10.00000	10.00	57,937
ZBA Transfer Fee	1	.00000	0.00	0
Subtotal			10.00	57,937

Acct Reconciliation Processing				
ARP Full Recon Monthly Maint	1	55.00000	55.00	318,651
ARP Full Recon Per Item	477	.03000	14.31	82,907
Subtotal			69.31	401,558

Total Charges Listed Before Credit....	476.29	2,759,458
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Total Service Fee Savings due to Special Pricing	430.25
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Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-106

401 000-361100



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Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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FINANCE

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----- FAMILY PARENT ANALYSIS STATEMENT -----
FOR THE PERIOD 03/01/2023 THROUGH 03/31/2023

Accounts included in the Family: Relationship Account Summary

Account Number	Average Ledger Balance	Average Available Balance	Earned Credit	Activity Charge	Analysis Position
[REDACTED]	0.00	0.00	0.00	523.91	523.91
[REDACTED]	32,134,819.76	31,918,620.33	0.00	8,798.17	8,798.17
[REDACTED]	23,744.62	23,744.62	4.54	10.66	6.12
[REDACTED]	0.00	0.00	0.00	133.35	133.35

Average Ledger Balance	23,744.62
Less Average Uncollected Funds	0.00
Average Collected Balance	23,744.62
Less Legal Reserve @ (10.0000 %)	2,374.46
Balance Used To Calculate Earnings Credit	21,370.16

--- ACCOUNT POSITION FOR THE PERIOD ---

Earnings Credit Allowance (0.65 %)	11.80
Current Period Analyzed Charges	9,436.09
Analyzed Charges Due after Credit	9,424.29
TOTAL FEES DUE. PLEASE REMIT -->	9,424.29

-----< SERVICE CHARGE DETAIL >-----				
SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	4	8.50000	34.00	68,431
Supervision and Assessment Fee	32,159	.00000	0.00	0

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2,056.96	+
59.66	+
37.50	+
183.89	+
99.64	+
1,987.00	+
175.42	+
122.00	+
557.00	+
500.00	+
35.00	+
67.87	+
3,539.15	+
15.00	+
9,436.09	*
9,436.09	+
11.80	-
9,424.29	*

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Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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Deposits	476	.22000	104.72	210,768
Deposited Items On Us	967	.08000	77.36	155,701
Deposited Items Other	22,113	.08000	1,769.04	3,560,516
ACH Credits Received	148	.08000	11.84	23,830
Return Deposited Item	15	4.00000	60.00	120,761
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			2,056.96	4,140,008

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Disbursement Services				
Checks Paid	507	.10000	50.70	102,043
ACH Debits Received	112	.08000	8.96	18,034
Subtotal			59.66	120,077
Returned Deposit Items				
Fax/Email Advice	15	2.50000	37.50	75,476
Subtotal			37.50	75,476

Cash Services				
Branch Currency Deposited Per \$1K	262,266	.00070	183.59	369,508
Branch Change Order Fee	1	.30000	0.30	604
Subtotal			183.89	370,112

Treasury Manager Online Banking				
TM Monthly Maint	6		45.00	90,571
TM Accounts	5	.00000	0.00	0
	1	.00000	0.00	0
TM Users	3	.00000	0.00	0
	12	.00000	0.00	0
TM Previous Day Items	1,366	.04000	54.64	109,973
Subtotal			99.64	200,544

ACH Services



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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ACH Monthly Maint	22,901		30.00	60,380
ACH Origination Per Item	22,900	.08000	1,832.00	3,687,235
ACH Return Items NOC	60	2.00000	120.00	241,522
ACH Origination Correction Item	1	5.00000	5.00	10,063
Subtotal			1,987.00	3,999,200

Fraud Prevention Services				
Positive Pay Payee Monthly Maint	1	75.00000	75.00	150,951
Positive Pay Per Item	514	.03000	15.42	31,036
Positive Pay Exception Item	7	.00000	0.00	0
ACH Positive Pay DB Mo Maint	2	25.00000	50.00	100,634
ACH UPIC	1	20.00000	20.00	40,254
Safe Wire	1	15.00000	15.00	30,190
Subtotal			175.42	353,065

Wire Transfer Services				
Wire Transfer Monthly Maint	1	5.00000	5.00	10,063
Wire Transfer Outgoing Online	12	7.00000	84.00	169,065
Wire Transfer Incoming	1	7.00000	7.00	14,089
Wire Notification Email	13	2.00000	26.00	52,330

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Subtotal			122.00	245,547

Image Cash Letter				
ICL Monthly Maint	1	100.00000	100.00	201,268
ICL Per Item	22,850	.02000	457.00	919,796
Subtotal			557.00	1,121,064

Image Manager				
IM Monthly Maint	1	20.00000	20.00	40,254
IM Monthly Maint	1	20.00000	20.00 W	
IM Per Item	23,800	.02000	476.00	958,037
IM Per Item	838	.02000	16.76 W	
IM Additional Account	2	2.00000	4.00	8,051

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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	1	.000000	0.00	0
Subtotal			500.00	1,006,341
Zero Balance Accounts				
ZBA Monthly Maint	1	15.000000	15.00	30,190
ZBA Per Sub Account	2	10.000000	20.00	40,254
ZBA Transfer Fee	46	.000000	0.00	0
Subtotal			35.00	70,444
Acct Reconciliation Processing				
ARP Full Recon Monthly Maint	1	55.000000	55.00	110,698
ARP Full Recon Per Item	429	.030000	12.87	25,903
Subtotal			67.87	136,601
Bill Pay Direct Post				
BPDP Std Monthly Maint	1	200.000000	200.00	402,537
BPDP Std Per Item	22,261	.150000	3,339.15	6,720,649
Subtotal			3,539.15	7,123,186
Treasury Reports				
ACH EDI Report Prior Day	1	15.000000	15.00	30,190
Incoming ACH Report Prior Day	1	.000000	0.00	0
Subtotal			15.00	30,190

Total Charges Listed Before Credit.... 9,436.09 18,991,855

Waived Charges (code W)..... 36.76

Total Service Fee Savings due to Special Pricing 11,049.64

----- INVOICE REMITTANCE -----

Invoice # 20230331-F47992270
EMERALD COAST UTILITIES AUTHORITY



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

Page: 5

FOR THE PERIOD 03/01/23 THROUGH 03/31/23
Please make your checks payable to:
Hancock Whitney

Return this remittance advice with payment to:
Hancock Whitney
Treasury Management - Analysis Department
701 Poydras Street Suite 1600
New Orleans, LA 70139

Unpaid Balance:	0.00
Current Period Charges:	9,424.29

Total Amount Now Due:	9,424.29

Enter the amount of your payment: _____



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22 - 106

401000-361100



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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FINANCE

Page: 1

----- SUBSIDIARY ACCOUNT ANALYSIS STATEMENT -----

FOR THE PERIOD 03/01/2023 THROUGH 03/31/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	0.00
Less Average Uncollected Funds	0.00
Average Collected Balance	0.00
Balance Used To Calculate Earnings Credit	0.00

--- ACCOUNT POSITION FOR THE PERIOD -----

Earnings Credit Allowance (0.25 %)	0.00
Current Period Analyzed Charges	523.91
Analyzed Charges Due after Credit	523.91
FEES PASSED TO THE PARENT ACCOUNT -->	523.91

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	44,480
Deposits	1	.22000	0.22	1,151
Deposited Items Other	1	.08000	0.08	419
ACH Credits Received	2	.08000	0.16	837
Subtotal			8.96	46,887
Disbursement Services				
Checks Paid	505	.10000	50.50	264,265
ACH Debits Received	14	.08000	1.12	5,861
Subtotal			51.62	270,126
ACH Services				
ACH Monthly Maint	2,888		30.00	156,989
ACH Origination Per Item	2,888	.08000	231.04	1,209,027
ACH Return Items NOC	2	2.00000	4.00	20,932
ACH Origination Correction Item	1	5.00000	5.00	26,165



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22-106



Statement Date: 03/31/23 Page 1

Account: XXXXXXXXXX
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 2

Subtotal			270.04	1,413,113
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Fraud Prevention Services

Positive Pay Payee Monthly Maint	1	75.00000	75.00	392,473
Positive Pay Per Item	514	.03000	15.42	80,692
Positive Pay Exception Item	7	.00000	0.00	0
ACH Positive Pay DB Mo Maint	1	25.00000	25.00	130,824
Subtotal			115.42	603,990

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Zero Balance Accounts				
ZBA Per Sub Account	1	10.00000	10.00	52,330
ZBA Transfer Fee	1	.00000	0.00	0
Subtotal			10.00	52,330

Acct Reconciliation Processing

ARP Full Recon Monthly Maint	1	55.00000	55.00	287,814
ARP Full Recon Per Item	429	.03000	12.87	67,348
Subtotal			67.87	355,162

Total Charges Listed Before Credit....	523.91	2,741,608
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Total Service Fee Savings due to Special Pricing	500.04
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Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 106

401000-361100



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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APR 26 2023

FINANCE

Page: 1

----- SUBSIDIARY ACCOUNT ANALYSIS STATEMENT -----

FOR THE PERIOD 03/01/2023 THROUGH 03/31/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	32,134,819.76
Less Average Uncollected Funds	216,199.43
Average Collected Balance	31,918,620.33
Less Legal Reserve @ (10.0000 %)	3,191,862.03
Balance Used To Calculate Earnings Credit	28,726,758.30

--- ACCOUNT POSITION FOR THE PERIOD -----

Earnings Credit Allowance (0.00 %)	0.00
Current Period Analyzed Charges	8,798.17
Analyzed Charges Due after Credit	8,798.17
FEES PASSED TO THE PARENT ACCOUNT -->	8,798.17

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	0
Supervision and Assessment Fee	32,135	.00000	0.00	0
Deposits	47	.22000	10.34	0
Deposited Items On Us	939	.08000	75.12	0
Deposited Items Other	21,911	.08000	1,752.88	0
ACH Credits Received	146	.08000	11.68	0
Return Deposited Item	15	4.00000	60.00	0
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			1,918.52	0
Disbursement Services				
Checks Paid	2	.10000	0.20	0
ACH Debits Received	71	.08000	5.68	0
Subtotal			5.88	0



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 2

Returned Deposit Items				
Fax/Email Advice	15	2.50000	37.50	0
Subtotal			37.50	0

Cash Services				
Branch Currency Deposited Per \$1K	258,881	.00070	181.22	0
Branch Change Order Fee	1	.30000	0.30	0
Subtotal			181.52	0

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Treasury Manager Online Banking				
TM Monthly Maint	6		45.00	0
TM Accounts	5	.00000	0.00	0
	1	.00000	0.00	0
TM Users	3	.00000	0.00	0
	12	.00000	0.00	0
TM Previous Day Items	1,366	.04000	54.64	0
Subtotal			99.64	0

ACH Services				
ACH Monthly Maint	20,013		30.00	0
ACH Origination Per Item	20,012	.08000	1,600.96	0
ACH Return Items NOC	58	2.00000	116.00	0
Subtotal			1,746.96	0

Fraud Prevention Services				
ACH Positive Pay DB Mo Maint	1	25.00000	25.00	0
ACH UPIC	1	20.00000	20.00	0
Safe Wire	1	15.00000	15.00	0
Subtotal			60.00	0

Wire Transfer Services				
Wire Transfer Monthly Maint	1	5.00000	5.00	0



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 3

Wire Transfer Outgoing Online	12	7.00000	84.00	0
Wire Transfer Incoming	1	7.00000	7.00	0
Wire Notification Email	13	2.00000	26.00	0
Subtotal			122.00	0
Image Cash Letter				
ICL Monthly Maint	1	100.00000	100.00	0
ICL Per Item	22,850	.02000	457.00	0
Subtotal			557.00	0
Image Manager				
IM Monthly Maint	1	20.00000	20.00	0
IM Per Item	23,800	.02000	476.00	0
IM Additional Account	2	2.00000	4.00	0
	1	.00000	0.00	0
Subtotal			500.00	0
Zero Balance Accounts				
ZBA Monthly Maint	1	15.00000	15.00	0
ZBA Transfer Fee	22	.00000	0.00	0

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Subtotal			15.00	0
Bill Pay Direct Post				
BPDP Std Monthly Maint	1	200.00000	200.00	0
BPDP Std Per Item	22,261	.15000	3,339.15	0
Subtotal			3,539.15	0
Treasury Reports				
ACH EDI Report Prior Day	1	15.00000	15.00	0
Incoming ACH Report Prior Day	1	.00000	0.00	0
Subtotal			15.00	0



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23-106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 4

Total Charges Listed Before Credit....	8,798.17	0
Total Service Fee Savings due to Special Pricing	10,251.64	



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-103

401000-361100



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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Page: 1

FINANCE

----- **FAMILY PARENT ANALYSIS STATEMENT** -----
FOR THE PERIOD 01/01/2023 THROUGH 01/31/2023

Accounts included in the Family: Relationship Account Summary

Account Number	Average Ledger Balance	Average Available Balance	Earned Credit	Activity Charge	Analysis Position
[REDACTED]	0.00	0.00	0.00	437.69	437.69
	26,609,536.83	26,338,976.27	0.00	8,539.91	8,539.91
	18,827.63	18,827.63	3.60	10.98	7.38
	0.00	0.00	0.00	127.53	127.53

Average Ledger Balance	18,827.63
Less Average Uncollected Funds	0.00
Average Collected Balance	18,827.63
Less Legal Reserve @ (10.0000 %)	1,882.76
Balance Used To Calculate Earnings Credit	16,944.87

--- **ACCOUNT POSITION FOR THE PERIOD** -----

Earnings Credit Allowance (0.65 %)	9.35
Current Period Analyzed Charges	9,086.11
Analyzed Charges Due after Credit	9,076.76
TOTAL FEES DUE. PLEASE REMIT -->	9,076.76

-----< **SERVICE CHARGE DETAIL** >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	4	8.50000	34.00	68,431
Supervision and Assessment Fee	26,628	.00000	0.00	0

All products and services offered by Hancock Whitney Bank.

0.0

0.0

2,126.92 +

56.76 +

80.00 +

173.39 +

96.48 +

1,741.96 +

173.50 +

167.00 +

557.88 +

500.00 +

35.00 +

67.27 +

3,294.95 +

15.00 +

9,086.11 *

9,086.11 +

9.35 -

9,076.76 *

✓ 2-21-23



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

Page: 2

Deposits	450	.22000	99.00	199,256
Deposited Items On Us	975	.08000	78.00	156,989
Deposited Items Other	22,145	.08000	1,771.60	3,565,669
ACH Credits Received	129	.08000	10.32	20,771
Return Deposited Item	32	4.00000	128.00	257,623
Deposit Correction Fee	2	3.00000	6.00	12,076
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			2,126.92	4,280,815

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Disbursement Services				
Checks Paid	478	.10000	47.80	96,206
ACH Debits Received	112	.08000	8.96	18,034
Subtotal			56.76	114,240
Returned Deposit Items				
Fax/Email Advice	32	2.50000	80.00	161,015
Subtotal			80.00	161,015

Cash Services				
Branch Currency Deposited Per \$1K	247,272	.00070	173.09	348,375
Branch Change Order Fee	1	.30000	0.30	604
Subtotal			173.39	348,979

Treasury Manager Online Banking				
TM Monthly Maint	6		45.00	90,571
TM Accounts	5	.00000	0.00	0
	1	.00000	0.00	0
TM Users	3	.00000	0.00	0
	12	.00000	0.00	0
TM Previous Day Items	1,287	.04000	51.48	103,613
Subtotal			96.48	194,184



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

Page: 3

ACH Services				
ACH Monthly Maint	19,238		30.00	60,380
ACH Origination Per Item	19,237	.08000	1,538.96	3,097,438
ACH Return Items NOC	83	2.00000	166.00	334,105
ACH Return Items Unauth Entry	1	2.00000	2.00	4,025
ACH Origination Correction Item	1	5.00000	5.00	10,063
Subtotal			1,741.96	3,506,013

Fraud Prevention Services				
Positive Pay Payee Monthly Maint	1	75.00000	75.00	150,951
Positive Pay Per Item	450	.03000	13.50	27,171
Positive Pay Exception Item	3	.00000	0.00	0
ACH Positive Pay DB Mo Maint	2	25.00000	50.00	100,634
ACH UPIC	1	20.00000	20.00	40,254
Safe Wire	1	15.00000	15.00	30,190
Subtotal			173.50	349,200

Wire Transfer Services				
Wire Transfer Monthly Maint	1	5.00000	5.00	10,063
Wire Transfer Outgoing Online	17	7.00000	119.00	239,509

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRE
Wire Transfer Incoming	1	7.00000	7.00	14,089
Wire Notification Email	18	2.00000	36.00	72,457
Subtotal			167.00	336,118

Image Cash Letter				
ICL Monthly Maint	1	100.00000	100.00	201,268
ICL Per Item	22,894	.02000	457.88	921,567
Subtotal			557.88	1,122,835

Image Manager				
IM Monthly Maint	1	20.00000	20.00	40,254
IM Monthly Maint	1	20.00000	20.00	40,254
IM Per Item	23,800	.02000	476.00	958,037

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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IM Per Item	788	.02000	15.76	W	
IM Additional Account	2	2.00000	4.00		8,051
	1	.00000	0.00		0
Subtotal			500.00		1,006,341
Zero Balance Accounts					
ZBA Monthly Maint	1	15.00000	15.00		30,190
ZBA Per Sub Account	2	10.00000	20.00		40,254
ZBA Transfer Fee	40	.00000	0.00		0
Subtotal			35.00		70,444
Acct Reconciliation Processing					
ARP Full Recon Monthly Maint	1	55.00000	55.00		110,698
ARP Full Recon Per Item	409	.03000	12.27		24,696
Subtotal			67.27		135,393
Bill Pay Direct Post					
BPDP Std Monthly Maint	1	200.00000	200.00		402,537
BPDP Std Per Item	20,633	.15000	3,094.95		6,229,152
Subtotal			3,294.95		6,631,689
Treasury Reports					
ACH EDI Report Prior Day	1	15.00000	15.00		30,190
Incoming ACH Report Prior Day	1	.00000	0.00		0
Subtotal			15.00		30,190
Total Charges Listed Before Credit....			9,086.11		18,287,456
Waived Charges (code W).....			35.76		
Total Service Fee Savings due to Special Pricing			10,094.33		



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-103



Statement Date: 01/31/23 Page 1

Account: F47992270

Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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----- **INVOICE REMITTANCE** -----

Invoice # 20230131-F47992270

EMERALD COAST UTILITIES AUTHORITY

FOR THE PERIOD 01/01/23 THROUGH 01/31/23

Please make your checks payable to:

Hancock Whitney

Return this remittance advice with payment to:

Hancock Whitney

Treasury Management - Analysis Department

701 Poydras Street Suite 1600

New Orleans, LA 70139

Unpaid Balance:	0.00
Current Period Charges:	9,076.76

Total Amount Now Due:	9,076.76

Enter the amount of your payment: _____



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23-103

401000-361100



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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Page: 1

FINANCE

----- SUBSIDIARY ACCOUNT ANALYSIS STATEMENT -----

FOR THE PERIOD 01/01/2023 THROUGH 01/31/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	26,609,536.83
Less Average Uncollected Funds	270,560.56
Average Collected Balance	26,338,976.27
Less Legal Reserve @ (10.0000 %)	2,633,897.63
Balance Used To Calculate Earnings Credit	23,705,078.64

--- ACCOUNT POSITION FOR THE PERIOD ---

Earnings Credit Allowance (0.00 %)	0.00
Current Period Analyzed Charges	8,539.91
Analyzed Charges Due after Credit	8,539.91
FEES PASSED TO THE PARENT ACCOUNT -->	8,539.91

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	0
Supervision and Assessment Fee	26,610	.00000	0.00	0
Deposits	43	.22000	9.46	0
Deposited Items On Us	938	.08000	75.04	0
Deposited Items Other	21,965	.08000	1,757.20	0
ACH Credits Received	129	.08000	10.32	0
Return Deposited Item	32	4.00000	128.00	0
Deposit Correction Fee	2	3.00000	6.00	0
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			1,994.52	0
Disbursement Services				
Checks Paid	1	.10000	0.10	0
ACH Debits Received	70	.08000	5.60	0

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 2

Subtotal			5.70	0
Returned Deposit Items				
Fax/Email Advice	32	2.50000	80.00	0
Subtotal			80.00	0
Cash Services				
Branch Currency Deposited Per \$1K	244,227	.00070	170.96	0
Branch Change Order Fee	1	.30000	0.30	0
SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Subtotal			171.26	0
Treasury Manager Online Banking				
TM Monthly Maint	6		45.00	0
TM Accounts	5	.00000	0.00	0
	1	.00000	0.00	0
TM Users	3	.00000	0.00	0
	12	.00000	0.00	0
TM Previous Day Items	1,287	.04000	51.48	0
Subtotal			96.48	0
ACH Services				
ACH Monthly Maint	17,240		30.00	0
ACH Origination Per Item	17,239	.08000	1,379.12	0
ACH Return Items NOC	83	2.00000	166.00	0
ACH Return Items Unauth Entry	1	2.00000	2.00	0
ACH Origination Correction Item	1	5.00000	5.00	0
Subtotal			1,582.12	0
Fraud Prevention Services				
ACH Positive Pay DB Mo Maint	1	25.00000	25.00	0
ACH UPIC	1	20.00000	20.00	0
Safe Wire	1	15.00000	15.00	0
Subtotal			60.00	0

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23-103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 3

Wire Transfer Services				
Wire Transfer Monthly Maint	1	5.00000	5.00	0
Wire Transfer Outgoing Online	17	7.00000	119.00	0
Wire Transfer Incoming	1	7.00000	7.00	0
Wire Notification Email	18	2.00000	36.00	0
Subtotal			167.00	0
Image Cash Letter				
ICL Monthly Maint	1	100.00000	100.00	0
ICL Per Item	22,894	.02000	457.88	0
Subtotal			557.88	0
Image Manager				
IM Monthly Maint	1	20.00000	20.00	0
IM Per Item	23,800	.02000	476.00	0
IM Additional Account	2	2.00000	4.00	0
	1	.00000	0.00	0
Subtotal			500.00	0

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Zero Balance Accounts				
ZBA Monthly Maint	1	15.00000	15.00	0
ZBA Transfer Fee	20	.00000	0.00	0
Subtotal			15.00	0
Bill Pay Direct Post				
BPDP Std Monthly Maint	1	200.00000	200.00	0
BPDP Std Per Item	20,633	.15000	3,094.95	0
Subtotal			3,294.95	0
Treasury Reports				
ACH EDI Report Prior Day	1	15.00000	15.00	0
Incoming ACH Report Prior Day	1	.00000	0.00	0

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 4

Subtotal	15.00	0
<hr/>		
Total Charges Listed Before Credit....	8,539.91	0
Total Service Fee Savings due to Special Pricing	9,424.24	



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22 - 103

401000-361100



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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FINANCE

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----- SUBSIDIARY ACCOUNT ANALYSIS STATEMENT -----

FOR THE PERIOD 01/01/2023 THROUGH 01/31/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	0.00
Less Average Uncollected Funds	0.00
Average Collected Balance	0.00
Balance Used To Calculate Earnings Credit	0.00

--- ACCOUNT POSITION FOR THE PERIOD ---

Earnings Credit Allowance (0.25 %)	0.00
Current Period Analyzed Charges	437.69
Analyzed Charges Due after Credit	437.69
FEES PASSED TO THE PARENT ACCOUNT -->	437.69

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	44,480
Subtotal			8.50	44,480
Disbursement Services				
Checks Paid	477	.10000	47.70	249,613
ACH Debits Received	11	.08000	0.88	4,605
Subtotal			48.58	254,218
ACH Services				
ACH Monthly Maint	1,998		30.00	156,989
ACH Origination Per Item	1,998	.08000	159.84	836,439
Subtotal			189.84	993,428
Fraud Prevention Services				
Positive Pay Payee Monthly Maint	1	75.00000	75.00	392,473
Positive Pay Per Item	450	.03000	13.50	70,645

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22-103



Statement Date: 01/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 2

Positive Pay Exception Item	3	.000000	0.00	0
ACH Positive Pay DB Mo Maint	1	25.00000	25.00	130,824
Subtotal			113.50	593,943

Zero Balance Accounts				
ZBA Per Sub Account	1	10.00000	10.00	52,330
Subtotal			10.00	52,330

Acct Reconciliation Processing

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
ARP Full Recon Monthly Maint	1	55.00000	55.00	287,814
ARP Full Recon Per Item	409	.03000	12.27	64,209
Subtotal			67.27	352,022

Total Charges Listed Before Credit....	437.69	2,290,421
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Total Service Fee Savings due to Special Pricing	386.28
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Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-104

401000-361100



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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FINANCE

----- FAMILY PARENT ANALYSIS STATEMENT -----
FOR THE PERIOD 02/01/2023 THROUGH 02/28/2023

Accounts included in the Family: Relationship Account Summary

Account Number	Average Ledger Balance	Average Available Balance	Earned Credit	Activity Charge	Analysis Position
[REDACTED]	0.00	0.00	0.00	476.29	476.29
[REDACTED]	28,968,924.15	28,727,581.90	0.00	7,062.13	7,062.13
[REDACTED]	11,146.87	11,146.87	1.92	10.58	8.66
[REDACTED]	0.00	0.00	0.00	110.81	110.81

Average Ledger Balance	11,146.87
Less Average Uncollected Funds	0.00
Average Collected Balance	11,146.87
Less Legal Reserve @ (10.0000 %)	1,114.69
Balance Used To Calculate Earnings Credit	10,032.18

--- ACCOUNT POSITION FOR THE PERIOD ---

Earnings Credit Allowance (0.65 %)	5.00
Current Period Analyzed Charges	7,629.82
Analyzed Charges Due after Credit	7,624.82
TOTAL FEES DUE. PLEASE REMIT -->	7,624.82

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	4	8.50000	34.00	75,763
Supervision and Assessment Fee	28,980	.00000	0.00	0

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1,702.58 +
91.06 +
35.00 +
171.77 +
10.91 +
91.00 +
1,213.36 +
172.54 +
104.00 +
475.20 +
414.84 +
35.00 +
69.31 +
3,028.25 +
15.00 +
7,629.82 *

0 • C

7,629.82 +
5.00 -
7,624.82 *

SL 3/22/23
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Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-104



Statement Date: 02/28/23 Page 1

Account: XXXXXXXXXX
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

Page: 2

Deposits	385	.22000	84.70	188,739
Deposited Items On Us	764	.08000	61.12	136,195
Deposited Items Other	18,172	.08000	1,453.76	3,239,453
ACH Credits Received	125	.08000	10.00	22,283
Return Deposited Item	14	4.00000	56.00	124,786
Deposit Correction Fee	1	3.00000	3.00	6,685
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			1,702.58	3,793,905

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Disbursement Services				
Checks Paid	429	.10000	42.90	95,595
ACH Debits Received	102	.08000	8.16	18,183
Stop Payment	2	20.00000	40.00	89,133
Subtotal			91.06	202,911
Returned Deposit Items				
Fax/Email Advice	14	2.50000	35.00	77,991
Subtotal			35.00	77,991

Cash Services				
Branch Currency Deposited Per \$1K	245,381	.00070	171.77	382,760
Subtotal			171.77	382,760

Vault Services				
Vault Deposit	1	.75000	0.75	1,671
Vault Deposit Per \$1,000	11,958	.00085	10.16	22,640
Subtotal			10.91	24,311

Treasury Manager Online Banking				
TM Monthly Maint	6		45.00	100,275
TM Accounts	5	.00000	0.00	0
	1	.00000	0.00	0

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-104



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

Page: 3

TM Users	3	.000000	0.00	0
	12	.000000	0.00	0
TM Previous Day Items	1,150	.040000	46.00	102,503
Subtotal			91.00	202,778

ACH Services				
ACH Monthly Maint	13,168		30.00	66,850
ACH Origination Per Item	13,167	.080000	1,053.36	2,347,231
ACH Return Items NOC	64	2.000000	128.00	285,226
ACH Return Items Unauth Entry	1	2.000000	2.00	4,457
Subtotal			1,213.36	2,703,763

Fraud Prevention Services				
Positive Pay Payee Monthly Maint	1	75.000000	75.00	167,125
Positive Pay Per Item	418	.030000	12.54	27,943
Positive Pay Exception Item	4	.000000	0.00	0
Pos Pay Exception Returned	2	.000000	0.00	0
ACH Positive Pay DB Mo Maint	2	25.000000	50.00	111,416
ACH UPIC	1	20.000000	20.00	44,567
Safe Wire	1	15.000000	15.00	33,425

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRE
Subtotal			172.54	384,476

Wire Transfer Services				
Wire Transfer Monthly Maint	1	5.000000	5.00	11,142
Wire Transfer Outgoing Online	11	7.000000	77.00	171,581
Wire Notification Email	11	2.000000	22.00	49,023
Subtotal			104.00	231,746

Image Cash Letter				
ICL Monthly Maint	1	100.000000	100.00	222,833
ICL Per Item	18,760	.020000	375.20	836,068
Subtotal			475.20	1,058,901



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-104



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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Image Manager				
IM Monthly Maint	1	20.00000	20.00	44,567
IM Monthly Maint	1	20.00000	20.00 W	
IM Per Item	19,542	.02000	390.84	870,919
IM Per Item	662	.02000	13.24 W	
IM Additional Account	2	2.00000	4.00	8,913
	1	.00000	0.00	0
Subtotal			414.84	924,399
Zero Balance Accounts				
ZBA Monthly Maint	1	15.00000	15.00	33,425
ZBA Per Sub Account	2	10.00000	20.00	44,567
ZBA Transfer Fee	40	.00000	0.00	0
Subtotal			35.00	77,991
Acct Reconciliation Processing				
ARP Full Recon Monthly Maint	1	55.00000	55.00	122,558
ARP Full Recon Per Item	477	.03000	14.31	31,887
Subtotal			69.31	154,445
Bill Pay Direct Post				
BPDP Std Monthly Maint	1	200.00000	200.00	445,665
BPDP Std Per Item	18,855	.15000	2,828.25	6,302,266
Subtotal			3,028.25	6,747,932
Treasury Reports				
ACH EDI Report Prior Day	1	15.00000	15.00	33,425
Incoming ACH Report Prior Day	1	.00000	0.00	0
Subtotal			15.00	33,425
Total Charges Listed Before Credit....			7,629.82	17,001,736
Waived Charges (code W).....			33.24	



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-104



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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Total Service Fee Savings due to Special Pricing 9,106.48

----- INVOICE REMITTANCE -----

Invoice # 20230228-F47992270

EMERALD COAST UTILITIES AUTHORITY

FOR THE PERIOD 02/01/23 THROUGH 02/28/23

Please make your checks payable to:

Hancock Whitney

Return this remittance advice with payment to:

Hancock Whitney

Treasury Management - Analysis Department

701 Poydras Street Suite 1600

New Orleans, LA 70139

Unpaid Balance: 0.00

Current Period Charges: 7,624.82

Total Amount Now Due: 7,624.82

Enter the amount of your payment: _____



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 104

401000-361100



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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MAR 20 2023

FINANCE

----- **SUBSIDIARY ACCOUNT ANALYSIS STATEMENT** -----

FOR THE PERIOD 02/01/2023 THROUGH 02/28/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	28,968,924.15
Less Average Uncollected Funds	241,342.25
Average Collected Balance	28,727,581.90
Less Legal Reserve @ (10.0000 %)	2,872,758.19
Balance Used To Calculate Earnings Credit	25,854,823.71

--- **ACCOUNT POSITION FOR THE PERIOD** -----

Earnings Credit Allowance (0.00 %)	0.00
Current Period Analyzed Charges	7,062.13
Analyzed Charges Due after Credit	7,062.13
FEES PASSED TO THE PARENT ACCOUNT -->	7,062.13

-----< **SERVICE CHARGE DETAIL** >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	0
Supervision and Assessment Fee	28,969	.00000	0.00	0
Deposits	41	.22000	9.02	0
Deposited Items On Us	742	.08000	59.36	0
Deposited Items Other	18,018	.08000	1,441.44	0
ACH Credits Received	124	.08000	9.92	0
Return Deposited Item	14	4.00000	56.00	0
Deposit Correction Fee	1	3.00000	3.00	0
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			1,587.24	0
Disbursement Services				
ACH Debits Received	66	.08000	5.28	0
Subtotal			5.28	0



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23-104



Statement Date: 02/28/23 Page 1

Account: XXXXXXXXXX
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 2

Returned Deposit Items

Fax/Email Advice	14	2.50000	35.00	0
Subtotal			35.00	0

Cash Services

Branch Currency Deposited Per \$1K	241,734	.00070	169.21	0
Subtotal			169.21	0

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Vault Services				
Vault Deposit	1	.75000	0.75	0
Vault Deposit Per \$1,000	11,958	.00085	10.16	0
Subtotal			10.91	0

Treasury Manager Online Banking

TM Monthly Maint	6		45.00	0
TM Accounts	5	.00000	0.00	0

	1	.00000	0.00	0
TM Users	3	.00000	0.00	0

	12	.00000	0.00	0
TM Previous Day Items	1,150	.04000	46.00	0
Subtotal			91.00	0

ACH Services

ACH Monthly Maint	11,191		30.00	0
ACH Origination Per Item	11,190	.08000	895.20	0
ACH Return Items NOC	62	2.00000	124.00	0
ACH Return Items Unauth Entry	1	2.00000	2.00	0
Subtotal			1,051.20	0

Fraud Prevention Services

ACH Positive Pay DB Mo Maint	1	25.00000	25.00	0
ACH UPIC	1	20.00000	20.00	0

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 104



Statement Date: 02/28/23 Page 1

Account: XXXXXXXXXX
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 3

Safe Wire	1	15.000000	15.00	0
Subtotal			60.00	0

Wire Transfer Services

Wire Transfer Monthly Maint	1	5.000000	5.00	0
Wire Transfer Outgoing Online	11	7.000000	77.00	0
Wire Notification Email	11	2.000000	22.00	0
Subtotal			104.00	0

Image Cash Letter

ICL Monthly Maint	1	100.000000	100.00	0
ICL Per Item	18,760	.020000	375.20	0
Subtotal			475.20	0

Image Manager

IM Monthly Maint	1	20.000000	20.00	0
IM Per Item	19,542	.020000	390.84	0
IM Additional Account	2	2.000000	4.00	0
	1	.000000	0.00	0
Subtotal			414.84	0

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
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Zero Balance Accounts

ZBA Monthly Maint	1	15.000000	15.00	0
ZBA Transfer Fee	19	.000000	0.00	0
Subtotal			15.00	0

Bill Pay Direct Post

BPDP Std Monthly Maint	1	200.000000	200.00	0
BPDP Std Per Item	18,855	.150000	2,828.25	0
Subtotal			3,028.25	0

Treasury Reports

ACH EDI Report Prior Day	1	15.000000	15.00	0
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All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 104



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 4

Incoming ACH Report Prior Day	1	.000000	0.00	0
Subtotal			15.00	0
<hr/>				
Total Charges Listed Before Credit....			7,062.13	0
Total Service Fee Savings due to Special Pricing			8,431.49	



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22 - 104

701000-361100



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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FINANCE

Page: 1

----- SUBSIDIARY ACCOUNT ANALYSIS STATEMENT -----

FOR THE PERIOD 02/01/2023 THROUGH 02/28/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	0.00
Less Average Uncollected Funds	0.00
Average Collected Balance	0.00
Balance Used To Calculate Earnings Credit	0.00

--- ACCOUNT POSITION FOR THE PERIOD -----

Earnings Credit Allowance (0.25 %)	0.00
Current Period Analyzed Charges	476.29
Analyzed Charges Due after Credit	476.29
FEES PASSED TO THE PARENT ACCOUNT -->	476.29

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	49,246
ACH Credits Received	1	.08000	0.08	463
Subtotal			8.58	49,710
Disbursement Services				
Checks Paid	429	.10000	42.90	248,548
ACH Debits Received	10	.08000	0.80	4,635
Stop Payment	2	20.00000	40.00	231,746
Subtotal			83.70	484,929
ACH Services				
ACH Monthly Maint	1,977		30.00	173,810
ACH Origination Per Item	1,977	.08000	158.16	916,324
ACH Return Items NOC	2	2.00000	4.00	23,175
Subtotal			192.16	1,113,308



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22-104



Statement Date: 02/28/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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Fraud Prevention Services

Positive Pay Payee Monthly Maint	1	75.00000	75.00	434,524
Positive Pay Per Item	418	.03000	12.54	72,652
Positive Pay Exception Item	4	.00000	0.00	0
Pos Pay Exception Returned	2	.00000	0.00	0
ACH Positive Pay DB Mo Maint	1	25.00000	25.00	144,841
Subtotal			112.54	652,017

Zero Balance Accounts

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
ZBA Per Sub Account	1	10.00000	10.00	57,937
ZBA Transfer Fee	1	.00000	0.00	0
Subtotal			10.00	57,937

Acct Reconciliation Processing				
ARP Full Recon Monthly Maint	1	55.00000	55.00	318,651
ARP Full Recon Per Item	477	.03000	14.31	82,907
Subtotal			69.31	401,558

Total Charges Listed Before Credit....	476.29	2,759,458
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Total Service Fee Savings due to Special Pricing	430.25
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Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-106

401 000-361100



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Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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FINANCE

Page: 1

----- FAMILY PARENT ANALYSIS STATEMENT -----
FOR THE PERIOD 03/01/2023 THROUGH 03/31/2023

Accounts included in the Family: Relationship Account Summary

Account Number	Average Ledger Balance	Average Available Balance	Earned Credit	Activity Charge	Analysis Position
[REDACTED]	0.00	0.00	0.00	523.91	523.91
[REDACTED]	32,134,819.76	31,918,620.33	0.00	8,798.17	8,798.17
[REDACTED]	23,744.62	23,744.62	4.54	10.66	6.12
[REDACTED]	0.00	0.00	0.00	133.35	133.35

Average Ledger Balance	23,744.62
Less Average Uncollected Funds	0.00
Average Collected Balance	23,744.62
Less Legal Reserve @ (10.0000 %)	2,374.46
Balance Used To Calculate Earnings Credit	21,370.16

--- ACCOUNT POSITION FOR THE PERIOD ---

Earnings Credit Allowance (0.65 %)	11.80
Current Period Analyzed Charges	9,436.09
Analyzed Charges Due after Credit	9,424.29
TOTAL FEES DUE. PLEASE REMIT -->	9,424.29

-----< SERVICE CHARGE DETAIL >-----				
SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	4	8.50000	34.00	68,431
Supervision and Assessment Fee	32,159	.00000	0.00	0

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2,056.96	+
59.66	+
37.50	+
183.89	+
99.64	+
1,987.00	+
175.42	+
122.00	+
557.00	+
500.00	+
35.00	+
67.87	+
3,539.15	+
15.00	+
9,436.09	*
9,436.09	+
11.80	-
9,424.29	*

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Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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Deposits	476	.22000	104.72	210,768
Deposited Items On Us	967	.08000	77.36	155,701
Deposited Items Other	22,113	.08000	1,769.04	3,560,516
ACH Credits Received	148	.08000	11.84	23,830
Return Deposited Item	15	4.00000	60.00	120,761
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			2,056.96	4,140,008

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Disbursement Services				
Checks Paid	507	.10000	50.70	102,043
ACH Debits Received	112	.08000	8.96	18,034
Subtotal			59.66	120,077
Returned Deposit Items				
Fax/Email Advice	15	2.50000	37.50	75,476
Subtotal			37.50	75,476

Cash Services				
Branch Currency Deposited Per \$1K	262,266	.00070	183.59	369,508
Branch Change Order Fee	1	.30000	0.30	604
Subtotal			183.89	370,112

Treasury Manager Online Banking				
TM Monthly Maint	6		45.00	90,571
TM Accounts	5	.00000	0.00	0
	1	.00000	0.00	0
TM Users	3	.00000	0.00	0
	12	.00000	0.00	0
TM Previous Day Items	1,366	.04000	54.64	109,973
Subtotal			99.64	200,544

ACH Services



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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ACH Monthly Maint	22,901		30.00	60,380
ACH Origination Per Item	22,900	.08000	1,832.00	3,687,235
ACH Return Items NOC	60	2.00000	120.00	241,522
ACH Origination Correction Item	1	5.00000	5.00	10,063
Subtotal			1,987.00	3,999,200

Fraud Prevention Services				
Positive Pay Payee Monthly Maint	1	75.00000	75.00	150,951
Positive Pay Per Item	514	.03000	15.42	31,036
Positive Pay Exception Item	7	.00000	0.00	0
ACH Positive Pay DB Mo Maint	2	25.00000	50.00	100,634
ACH UPIC	1	20.00000	20.00	40,254
Safe Wire	1	15.00000	15.00	30,190
Subtotal			175.42	353,065

Wire Transfer Services				
Wire Transfer Monthly Maint	1	5.00000	5.00	10,063
Wire Transfer Outgoing Online	12	7.00000	84.00	169,065
Wire Transfer Incoming	1	7.00000	7.00	14,089
Wire Notification Email	13	2.00000	26.00	52,330

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Subtotal			122.00	245,547

Image Cash Letter				
ICL Monthly Maint	1	100.00000	100.00	201,268
ICL Per Item	22,850	.02000	457.00	919,796
Subtotal			557.00	1,121,064

Image Manager				
IM Monthly Maint	1	20.00000	20.00	40,254
IM Monthly Maint	1	20.00000	20.00 W	
IM Per Item	23,800	.02000	476.00	958,037
IM Per Item	838	.02000	16.76 W	
IM Additional Account	2	2.00000	4.00	8,051

All products and services offered by Hancock Whitney Bank.



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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	1	.000000	0.00	0
Subtotal			500.00	1,006,341
Zero Balance Accounts				
ZBA Monthly Maint	1	15.000000	15.00	30,190
ZBA Per Sub Account	2	10.000000	20.00	40,254
ZBA Transfer Fee	46	.000000	0.00	0
Subtotal			35.00	70,444
Acct Reconciliation Processing				
ARP Full Recon Monthly Maint	1	55.000000	55.00	110,698
ARP Full Recon Per Item	429	.030000	12.87	25,903
Subtotal			67.87	136,601
Bill Pay Direct Post				
BPDP Std Monthly Maint	1	200.000000	200.00	402,537
BPDP Std Per Item	22,261	.150000	3,339.15	6,720,649
Subtotal			3,539.15	7,123,186
Treasury Reports				
ACH EDI Report Prior Day	1	15.000000	15.00	30,190
Incoming ACH Report Prior Day	1	.000000	0.00	0
Subtotal			15.00	30,190

Total Charges Listed Before Credit.... 9,436.09 18,991,855

Waived Charges (code W)..... 36.76

Total Service Fee Savings due to Special Pricing 11,049.64

----- INVOICE REMITTANCE -----

Invoice # 20230331-F47992270
EMERALD COAST UTILITIES AUTHORITY



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
21-106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
ATTN: JUSTIN SMITH
PO Box 17089
Pensacola, FL 32522-7089

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FOR THE PERIOD 03/01/23 THROUGH 03/31/23
Please make your checks payable to:
Hancock Whitney

Return this remittance advice with payment to:
Hancock Whitney
Treasury Management - Analysis Department
701 Poydras Street Suite 1600
New Orleans, LA 70139

Unpaid Balance:	0.00
Current Period Charges:	9,424.29

Total Amount Now Due:	9,424.29

Enter the amount of your payment: _____



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22 - 106

401000-361100



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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FINANCE

Page: 1

----- SUBSIDIARY ACCOUNT ANALYSIS STATEMENT -----

FOR THE PERIOD 03/01/2023 THROUGH 03/31/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	0.00
Less Average Uncollected Funds	0.00
Average Collected Balance	0.00
Balance Used To Calculate Earnings Credit	0.00

--- ACCOUNT POSITION FOR THE PERIOD -----

Earnings Credit Allowance (0.25 %)	0.00
Current Period Analyzed Charges	523.91
Analyzed Charges Due after Credit	523.91
FEES PASSED TO THE PARENT ACCOUNT -->	523.91

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	44,480
Deposits	1	.22000	0.22	1,151
Deposited Items Other	1	.08000	0.08	419
ACH Credits Received	2	.08000	0.16	837
Subtotal			8.96	46,887
Disbursement Services				
Checks Paid	505	.10000	50.50	264,265
ACH Debits Received	14	.08000	1.12	5,861
Subtotal			51.62	270,126
ACH Services				
ACH Monthly Maint	2,888		30.00	156,989
ACH Origination Per Item	2,888	.08000	231.04	1,209,027
ACH Return Items NOC	2	2.00000	4.00	20,932
ACH Origination Correction Item	1	5.00000	5.00	26,165



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
22-106



Statement Date: 03/31/23 Page 1

Account: XXXXXXXXXX
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
GENERAL ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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Subtotal			270.04	1,413,113
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Fraud Prevention Services

Positive Pay Payee Monthly Maint	1	75.00000	75.00	392,473
Positive Pay Per Item	514	.03000	15.42	80,692
Positive Pay Exception Item	7	.00000	0.00	0
ACH Positive Pay DB Mo Maint	1	25.00000	25.00	130,824
Subtotal			115.42	603,990

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Zero Balance Accounts				
ZBA Per Sub Account	1	10.00000	10.00	52,330
ZBA Transfer Fee	1	.00000	0.00	0
Subtotal			10.00	52,330

Acct Reconciliation Processing

ARP Full Recon Monthly Maint	1	55.00000	55.00	287,814
ARP Full Recon Per Item	429	.03000	12.87	67,348
Subtotal			67.87	355,162

Total Charges Listed Before Credit....	523.91	2,741,608
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Total Service Fee Savings due to Special Pricing	500.04
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Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 106

401000-361100



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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FINANCE

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----- SUBSIDIARY ACCOUNT ANALYSIS STATEMENT -----

FOR THE PERIOD 03/01/2023 THROUGH 03/31/2023

[REDACTED] is the Relationship Parent Account Number

Average Ledger Balance	32,134,819.76
Less Average Uncollected Funds	216,199.43
Average Collected Balance	31,918,620.33
Less Legal Reserve @ (10.0000 %)	3,191,862.03
Balance Used To Calculate Earnings Credit	28,726,758.30

--- ACCOUNT POSITION FOR THE PERIOD -----

Earnings Credit Allowance (0.00 %)	0.00
Current Period Analyzed Charges	8,798.17
Analyzed Charges Due after Credit	8,798.17
FEES PASSED TO THE PARENT ACCOUNT -->	8,798.17

-----< SERVICE CHARGE DETAIL >-----

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANCE REQUIRED
Depository Services				
Monthly Account Maintenance	1	8.50000	8.50	0
Supervision and Assessment Fee	32,135	.00000	0.00	0
Deposits	47	.22000	10.34	0
Deposited Items On Us	939	.08000	75.12	0
Deposited Items Other	21,911	.08000	1,752.88	0
ACH Credits Received	146	.08000	11.68	0
Return Deposited Item	15	4.00000	60.00	0
Analysis Statement Mail	1	.00000	0.00	0
Analysis Statement Invoice	1	.00000	0.00	0
Subtotal			1,918.52	0
Disbursement Services				
Checks Paid	2	.10000	0.20	0
ACH Debits Received	71	.08000	5.68	0
Subtotal			5.88	0



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 2

Returned Deposit Items				
Fax/Email Advice	15	2.50000	37.50	0
Subtotal			37.50	0

Cash Services				
Branch Currency Deposited Per \$1K	258,881	.00070	181.22	0
Branch Change Order Fee	1	.30000	0.30	0
Subtotal			181.52	0

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Treasury Manager Online Banking				
TM Monthly Maint	6		45.00	0
TM Accounts	5	.00000	0.00	0
	1	.00000	0.00	0
TM Users	3	.00000	0.00	0
	12	.00000	0.00	0
TM Previous Day Items	1,366	.04000	54.64	0
Subtotal			99.64	0

ACH Services				
ACH Monthly Maint	20,013		30.00	0
ACH Origination Per Item	20,012	.08000	1,600.96	0
ACH Return Items NOC	58	2.00000	116.00	0
Subtotal			1,746.96	0

Fraud Prevention Services				
ACH Positive Pay DB Mo Maint	1	25.00000	25.00	0
ACH UPIC	1	20.00000	20.00	0
Safe Wire	1	15.00000	15.00	0
Subtotal			60.00	0

Wire Transfer Services				
Wire Transfer Monthly Maint	1	5.00000	5.00	0



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23 - 106



Statement Date: 03/31/23 Page 1

Account: [REDACTED]
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

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Wire Transfer Outgoing Online	12	7.00000	84.00	0
Wire Transfer Incoming	1	7.00000	7.00	0
Wire Notification Email	13	2.00000	26.00	0
Subtotal			122.00	0
Image Cash Letter				
ICL Monthly Maint	1	100.00000	100.00	0
ICL Per Item	22,850	.02000	457.00	0
Subtotal			557.00	0
Image Manager				
IM Monthly Maint	1	20.00000	20.00	0
IM Per Item	23,800	.02000	476.00	0
IM Additional Account	2	2.00000	4.00	0
	1	.00000	0.00	0
Subtotal			500.00	0
Zero Balance Accounts				
ZBA Monthly Maint	1	15.00000	15.00	0
ZBA Transfer Fee	22	.00000	0.00	0

SERVICES	ACTIVITY	UNIT PRICE	TOTAL PRICE	BALANC REQUIRE
Subtotal			15.00	0
Bill Pay Direct Post				
BPDP Std Monthly Maint	1	200.00000	200.00	0
BPDP Std Per Item	22,261	.15000	3,339.15	0
Subtotal			3,539.15	0
Treasury Reports				
ACH EDI Report Prior Day	1	15.00000	15.00	0
Incoming ACH Report Prior Day	1	.00000	0.00	0
Subtotal			15.00	0



Treasury Services
2510 14TH STREET
GULFPORT, MS 39501-1962
RETURN SERVICE REQUESTED
23-106



Statement Date: 03/31/23 Page 1

Account: XXXXXXXXXX
Officer: SOPHIA BERLING

EMERALD COAST UTILITIES AUTHORITY
CONCENTRATION ACCOUNT
PO Box 17089
Pensacola, FL 32522-7089

Page: 4

Total Charges Listed Before Credit....	8,798.17	0
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Total Service Fee Savings due to Special Pricing	10,251.64	
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Emerald Coast Utilities Authority
P.O. Box 18870
Pensacola, FL 32523-8870

Pay by Phone: (855) 329-0911
Online Payment Options: www.ecua.fl.gov
Billing Inquiries: Customer Service (850) 476-0480
After Hours (850) 476-5110

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

SPECIAL MESSAGES

Please view the ECUA 2022 Water Quality Report online at <https://assets.ecua.fl.gov/2022ECUA-CCR.pdf?mtime>. It contains important information about the source and quality of your drinking water. This year, our sampling detected 22 contaminants - each well within the EPA acceptable level for drinking water, and ECUA water meets all Federal and State drinking water standards. If you prefer a copy mailed to you, please call 850-476-0480 or return your entire bill with this box () marked.

Account Statement

ACCOUNT INFORMATION

ACCOUNT NUMBER: 269150-204759
CUSTOMER NAME: [REDACTED]
SERVICE ADDRESS: [REDACTED]
CYCLE/ROUTE: 74-32
PAYMENTS RECEIVED SINCE LAST BILL: 64.46
BILL DATE: 05/22/23
DUE DATE: 06/06/23

*** FINAL BILL ***

METER INFORMATION

	Service Period	Units	Current	Previous	Gallons
WA	4/18/23 5/15/23	LOGL	47670	47190	480

NEW CHARGES

WATER	15.01
CAP IMPRVMT FEE-WA	2.50
DEPOSIT REFUND	-21.50
DEPOSIT INTEREST	-0.11

ACCOUNT BALANCE

Total Current Charges	-4.10
Previous Balance or Transfer	28.43
Total Amount Due	24.33



Emerald Coast Utilities Authority
P.O. Box 18870
Pensacola, FL 32523-8870

AMOUNT DUE

ACCOUNT NUMBER: 269150-204759
SERVICE ADDRESS: [REDACTED]
CYCLE/ROUTE: 74-32
BILL DATE: 05/22/23
CURRENT BILL DUE BY: 06/06/23
AMOUNT DUE: 24.33

AMOUNT ENCLOSED: _____ Please include your account number on your check or money order. Allow 7 days for processing.

ECU0519A
2000000002 1/2

PENSACOLA FL 32504-6961



EMERALD COAST UTILITIES AUTHORITY
PO BOX 18870
PENSACOLA FL 32523-8870

0026915000204759000024335

CONTACT INFORMATION

Customer Service (850) 476-0480
After-Hours (850) 476-5110
www.ecua.fl.gov

PAYMENT INFORMATION

IF YOU HAVE RECEIVED A DELINQUENT NOTICE, YOUR PAYMENT SHOULD BE MAILED TO ECUA, P.O. BOX 18870, PENSACOLA, FL 32523-8870.

TO AVOID DISCONNECTION OF YOUR SERVICE AND A DELINQUENCY PROCESSING FEE, ALL PAYMENTS MUST BE RECEIVED BY THE DELINQUENT NOTICE DUE DATE.

If the reverse side of this bill shows a previous balance, it should be paid immediately to avoid disconnection of your services. Please mail your payment with the bottom portion of your bill in the enclosed envelope to: ECUA, P.O. Box 18870, Pensacola, FL 32523-8870. Please make your check payable to ECUA and write your account number on your check. Allow 7 days for mail processing. CURRENT BILLS ONLY may be paid by cash, check, or money order at any HANCOCK BANK branch in Pensacola, Gulf Breeze, or Pace during normal banking hours. Payments will be taken by a bank teller and you must present your bill stub. Payments may also be dropped in the night drop box at our Ellyson Industrial Park office listed below. For a minimum fee, payments by check, debit or credit card may be made at the ECUA website, www.ecua.fl.gov or by calling 1-855-329-0911.

If you have reason to believe your bill is incorrect, please call our customer service division or visit our local office at:

9255 Sturdevant Street
Ellyson Industrial Park

Hours 8:30 am - 5:00 pm
Monday - Friday

CONSUMPTION INFORMATION

The SERVICE PERIOD column indicates the starting and ending dates of the current reading period and whether the meter reading is for an irrigation or a water meter.

IR = Irrigation Water WA = Water Meter

The UNITS column indicates whether the meter measures consumption by cubic feet or gallons.

LCFT = Cubic foot meter: subtract PREVIOUS read from CURRENT read, multiply by 7.48051 = usage.

HCFT = Compound cubic foot meter: subtract PREVIOUS read from CURRENT read, multiply by 7.48051 and add the amount of water used for the LCFT read to get the total usage.

PWGL = People's Water gallon meter: subtract PREVIOUS read from CURRENT read = usage.

LOGL = Gallon meter: subtract PREVIOUS read from CURRENT read = usage.

HIGL = Compound gallon meter: subtract PREVIOUS read from CURRENT read and add the amount of water used for the LOGL read to get the total usage.

When the word EXCHANGE appears in the PREVIOUS read Column, a new water meter has been installed during the current reading period.

When an E appears before the CURRENT read, the current meter reading has been estimated.

BUDGET BILLING

Budget Billing Plan helps you manage your budget by averaging your bills over time.

Contact Customer Service or visit our website for more information.

E-NOTIFICATION BILLING

Go paperless and opt-in to receive email notifications when your bill is ready to be viewed. For more information or to sign up, call Customer Service or email us at:

customerservice@ecua.fl.gov