

Pompano Beach Equipment Lease
2025 RFP Summary

Proposer	Bank of America	Centennial Bank	Cogent Bank	JP Morgan
Interest Rates	Escrow Funding: Fixed Rate Term Loan: 3.4152%	NON-CONFORMING RESPONSE For 80% of Required Amount: Indicative Rate Term Loan: 6.25%	Escrow Funding: Fixed Rate Term Loan: 3.47%	Escrow Funding: Fixed Rate Term Loan: 3.235%
Term	5 Years	5 Years	5 Years	5 Years
Calculation	None provided	WSJ - 1.00%, with a floor of 5%	None provided	3-Year Interest Rate SOFR Swaps (mid) ("Index Rate") as published in Bloomberg
Rate Locked to Closing, or Date to be set	Rates are locked through November 28, 2025	Set at time of draw	Rates are locked through November 20, 2025	Final Interest Rate(s)/Payment(s) will be computed and agreed to two days prior to funding
Prepayment Penalty	Pre-payable after first half of term has expired at par	None described	No prepayment available	Make whole language, or at prepayment par after 12 months for an additional 24 bps
Legal/Other Fees	-	\$5,000 payable to bank to hold proposal, plus 0.50% origination fee	Documentation Fee of \$500	-

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Proposer	TD Bank	Truist	Webster
Interest Rates	Escrow Funding: Fixed Rate Term Loan: Option A: 3.35% Option B: 3.40%	Escrow Funding: Fixed Rate Term Loan: 3.73%	Escrow Funding: Fixed Rate Term Loan: 3.48%
Term	5 Years	5 Years	5 Years
Calculation	None provided	None provided	None provided
Rate Locked to Closing, or Date to be set	Rates held through November 20, 2025	Final rate will be calculated 5 days prior to funding	Rates are locked through November 21, 2025
Prepayment Penalty	Option A: Pre-payable at 101% of principal balance Option B: Pre-payable at 101% of principal balance for first 36 months, then prepayable at par thereafter	Pre-payable for 101% on any payment date	Pre-payable in whole or in part on any payment date - subject to 30-day notice Years 1-3: No call On or after Year 3: callable at par
Legal/Other Fees	-	-	Not to exceed \$3,500