

Build on a long-standing partnership to support student learning, leadership, and success

Technical proposal for:

Bibb County School District

March 24, 2026

RFP 26-033 - Banking services

TRUIST

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TRUIST

March 24, 2026

Elaine M. Wilson, Procurement Director
Bibb County School District
484 Mulberry Street, Ste 310
Macon, GA 31201

Dear Elaine:

Shaping the future of education requires steady progress and a financial approach that evolves alongside district priorities. Truist's long-standing relationship with Bibb County School District (BCSD) reflects a deep understanding of your vision and an ability to adapt as that vision grows. With strategic insight, a dedicated relationship team, and advanced financial solutions, Truist remains a valued partner as BCSD plans for what's next.

This established relationship provides meaningful perspective as BCSD's needs continue to evolve and informs thoughtful decision-making. As your payments provider, Truist brings continuity, institutional knowledge, and practical insight to support district operations, delivering benefits that include:

Familiar faces - BCSD's dedicated Truist relationship team brings a strong understanding of the district's culture, priorities, and day-to-day realities. This long-standing relationship supports clear communication, responsive service, and a shared focus on helping the district achieve your goals.

A strong foundation for every school day - Truist's financial strength, local branch presence, and scalable treasury services provide BCSD with a dependable platform for current needs and long-term planning. This consistent approach preserves institutional knowledge while supporting efficient, reliable operations across the district.

Smart tools for modern education - BCSD has access to evolving treasury solutions designed to support efficiency, visibility, and control as needs change. Truist's continued investment in technology enables the district to adopt new capabilities smoothly—without disrupting established processes or staff workflows.

Continuing this proven relationship allows BCSD to work with a familiar, knowledgeable team while minimizing the disruption and risk associated with changing providers. It also allows the district to build on what already works and keep financial focus where it belongs—on supporting students and schools.

Your success remains a guiding priority for Truist, and we look forward to supporting BCSD's objectives in the years ahead.

Sincerely,

Becker O'Shaughnessey
Senior Vice President
Relationship Manager

Patricia Ballard
Senior Vice President
Relationship Manager

Emily Wilson
Senior Vice President
Wholesale Payments Consultant

1. Executive summary

Include an abstract stating the proposer's understanding of the nature and scope of the goods and services required and a brief demonstration of the capability to comply with all terms and conditions of this RFP. Include the company name and address and the name, address and telephone number of the person acting as the contact for matters concerning the proposal and the person who will be authorized to make legal representations. Indicate whether the proposer is an individual, partnership or corporation. The letter is to be signed by an officer or agent of the proposer who is authorized to legally bind the Vendor. It is necessary for each proposer to include a written statement that they understand and meet the mandatory minimum requirements as a part of the proposal, including specific information as necessary to demonstrate satisfaction of each requirement.

Managing school finances with care

Truist Wholesale Payments supports BCSD with solutions that boost efficiency and manage cash flow. Your relationship team coordinates across the bank to provide guidance, pricing, and proactive support, with ongoing service, training, and recommendations aligned to your long-term goals.

Streamlining district payables

Increase control, speed payments, ease daily work, and support cash flow by maintaining proven payables services:

- **ACH Origination:** Continue to improve your receipts and disbursement process with Truist ACH applications and services. Our ACH service will enable BCSD to take advantage of the efficient and low-cost ACH Network to electronically disburse and receive funds to or from consumer and business accounts.
- **Wire Transfer Services:** Send time-sensitive, high-value electronic payments securely, whether your payments are domestic or international.
- **Commercial Card:** Supports efficient payment of BCSD’s business expenses by centralizing spend, applying controls, and delivering clear reporting and rebate value. Our Commercial Cards help improve spend visibility, reduce administrative effort, and strengthen cash flow and accounts payable processes. We are providing BCSD with refreshed pricing to deliver stronger financial value, helping the school district optimize spend, improve budget planning, and direct more resources toward educational priorities.

Tracking incoming dollar for student success

With the right tools and technology, BCSD can continue accelerating the conversion of your receivables into cash and strengthening your financial operations to support the work you do every day.

- **Cash Vault:** Accelerate access to funds, streamline cash handling, enhance employee safety and productivity, and gain daily credit with detailed deposit reporting for greater liquidity.
- **ZBA:** Truist’s Zero Balance Accounts (ZBA) helps to maximize BCSD’s investable funds and reduce your exposure to fraud by consolidating your funds to a master operating account.

- **Remote Deposit Capture:** Deposit checks into your commercial account remotely and with ease.

Safeguards for school finances

You can continue protecting your operations with our fraud detection tools:

- **ACH Fraud Control:** Safeguard your accounts from fraudulent or unauthorized ACH activity. With ACH Fraud Control, you manage authorized trading partners, establish filter criteria, and make pay or return decisions on pending ACH transactions.
- **Controlled Payment Reconciliation:** Provides same day notification of suspicious checks along with daily disbursement reconciliation and funding information.
- **Check Block:** To protect against check fraud, our Check Block service provides a simple safeguard by automatically returning checks the next banking day and stopping them from posting—no alerts, decisions, or follow-up required.
- **Payee Positive Pay:** Payee Positive Pay strengthens account protection by verifying the payee name along with check number and amount, helping catch altered or washed checks before they post. You can also add screening for maximum dollar amounts and stale dates. This added layer reduces fraud risk and helps prevent financial loss.

Turning financial data into district insights

BCSD already enjoys the robust reporting offered through our digital platform and will be receiving significant upgrades to enhance your cash management activities. With greater visibility, insights, and controls, you'll be prepared to make informed decisions that drive your organization forward.

- **Truist One View:** Truist One View gives you centralized access, user administration and security, and detailed account information—so you can effectively manage your working capital and liquidity.
- **Digital Treasury:** Manage your business accounts simply and intuitively. Digital Treasury uses competitive market analysis and client feedback to be a distinctive, secure, and scalable experience. It's built to meet your growing banking needs—so you can keep up with the pace of day-to-day activity.

Sharpen your pencils

Add services that automate manual processes, so your day-to-day runs smoother with less effort.

- **Integrated Receivables:** This capability allows you to combine incoming payment information across multiple payment types and platforms for matching against accounts receivables information.
- **Integrated Payables:** Combine multiple payment types (including check issuance) into an efficient and single workflow to streamline disbursements and enhance efficiency.

Banking for the education sector



Academic and technological advances provide constantly changing opportunities for K-12 schools. We've supported education for more than 100 years and have the industry knowledge and financial experience to support BCSD in debt capital, treasury, risk management, and investments.

Our specialized industry teams focused on Hospitals, Higher Ed, and Government are bringing industry-focused solutions to meet the needs of clients in each sector. Truist delivers payments programs to colleges and universities, direct support organizations, independent K-12 schools, and charter schools. Our local bankers, who collaborate with our industry consultants, will help you evaluate strategies to meet your long-term growth plans and aspirations.

Truist is an active participant in SAIS, MISBO, NACUBO, SACUBO, and EACUBO, as well as other state and local associations and conferences.

Helping your district stay at the head of the class

Continuity is paramount to achieving more with limited resources—and will enable you to focus energy and resources on student and staff initiatives. BCSD can avoid disruptions to operations (payroll, payments, systems, audits), manage employee workload, protect cash-flow, and maintain consistency by continuing with Truist as your banking partner.

As a long-standing, trusted partner, we're offering the following incentives to support stability and avoid transition strain. Please refer to **Exhibit A - Proforma** for additional details.

- Earning Credit Rate (ECR) of **3.00%**
- Interest Earning Rate of **3.00%**
- Estimated Monthly Net Benefit of **$41,084.59**
- Yearly banking credit of **$2,500** to use toward banking supplies when purchased through our vendor
- **Check cashing waiver** for BCSD employees

Imagine a better tomorrow

With Truist as your trusted payments and credit partner, we'll continue building on our strong relationship to help you achieve more. Offering better technology and proven solutions, we'll empower and safeguard BCSD with advanced payments, security tools, innovative cash management options, tailored pricing and consolidated systems. You can improve efficiencies with a bespoke solution and the support of an experienced team that will help you continue your mission to *maximize student achievement and social-emotional well-being by building a sense of community in safe, equitable learning environments.*

Truist Bank is a wholly owned subsidiary of Truist Financial Corporation.

As a representative of Truist, I confirm that we understand and can meet the mandatory minimum requirements of this RFP and am authorized to make legal representations.

Becker O'Shaughnessey
Senior Vice President
Relationship Manager
Hospitals, Higher Ed, and Government Banking
303 Peachtree Street, 32nd Floor, Atlanta, GA 30308
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3. Company background and experience

A. List of your home office and full-service branch office locations within Bibb County, including:

Truist's corporate headquarters location is 214 N Tryon Street, Charlotte, NC 28202 and can be reached at 844–4TRUIST (844-487-8478).

At Truist, we're creating an experience that is digitally empowering and deeply relational to help clients like you achieve financial success. These investments accelerate our ability to provide clients with proactive, AI-driven digital insights and data-informed, tailored advice in our branches, including comprehensive financial planning. In August of 2025, we announced a significant five-year investment to grow and optimize our comprehensive branch network. This includes 100 new insights-driven branches and more than 300 branch renovations. These new branch models will be optimized with smart design, integrated technology, and modern layouts.

1. Address, city, state and zip code of business offices

Local branches

We have a branch located .4 miles from the BCSD central office.

Macon Downtown Branch
606 Cherry St
Macon, GA 31201

Additional Truist locations within Bibb County include:

Macon Mall Branch 3600 Mercer University Dr Macon, GA 31204	**Zebulon Road Branch** 5928 Zebulon Rd Macon, GA 31210
Riverside Drive Branch 2998 Riverside Dr Macon, GA 31204	**Gray Highway Branch** 1104 Gray Highway Macon, GA 31211

With more than 1,900 branches, 2,800 ATMs, and 24-hour digital access throughout the South and Mid-Atlantic (17 states and D.C.), we're here to provide banking services where and when you need them. To fit the evolving requirements of our customers and our business, Truist continually evaluates, adapts and modifies our financial center network, operations centers and platforms. Therefore, the financial center, vault and/or processing center hours of operation, location and platforms, while current as of this proposal, are subject to change in the future. Any changes will be communicated in a timely and comprehensive manner.

2. Type of ownership

Truist is a wholly owned subsidiary of Truist Financial Corporation, a major bank holding company which is publicly traded on the New York Stock Exchange. Our ticker symbol is TFC.

3. State of incorporation

North Carolina

4. Account officer(s) who would be assigned to our account (name, title, location, phone number, and email address

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5. Federal Tax ID number

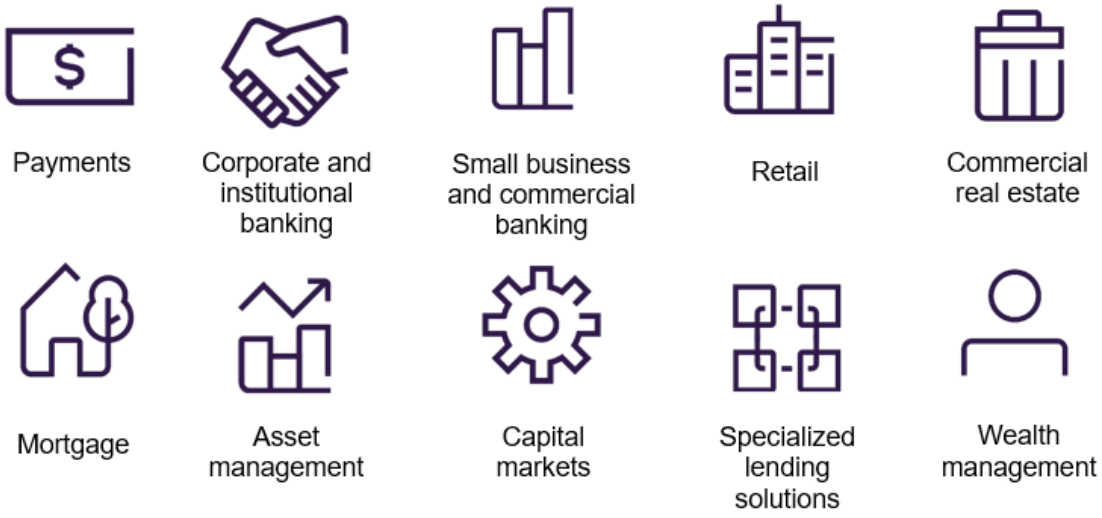
The federal tax ID number for Truist Financial Corporation (Parent) is EIN 56-0939887. The federal tax ID number for Truist Bank is EIN 56-1074313.

B. Include the following descriptive information:

1. State the nature and scope of the business

Truist Financial Corporation (Truist) is a purpose-driven financial services institution dedicated to inspiring and building better lives and communities. As a top 10 U.S. commercial bank with more than 38,000 teammates and 15 million clients, Truist has $548 billion in total assets, $330 billion in loans, and $400 billion in deposits as of December 31, 2025.

With 17 states and Washington, D.C., located in our footprint, we are in seven of the top 10 fastest-growing markets in the country. BCSD will receive a comprehensive solution, as we offer a wide range of services to meet your needs including:



2. Brief history of the business

On December 9, 2019, Truist was formed by a merger of equals (BB&T and SunTrust) to create the seventh-largest U.S. bank holding company. With more than 275 years of combined experience, we are focused on providing success for our clients through touch and technology.

3. Length of time the company been licensed to do business

154 years

4. Size of the organization

As a top 10 U.S. commercial bank, Truist serves more than 15 million clients with the support of over 38,000 teammates. As of December 31, 2025, we reported $548 billion in total assets, $330 billion in loans, and $400 billion in deposits.

5. A brief organizational chart showing the positions that will be involved with this project; detailed information of the background, certification, experience of these key personnel

Relationship team structure

BCSD will be supported by a dedicated team of experienced professionals who will leverage resources organization-wide to provide you with a seamless and secure payments solution.

Wholesale Payments

Emily Wilson
Wholesale Payments Consultant
404-987-5094
emily.wilson@truist.com

Marco Colmenero
Wholesale Payments Analyst
954-952-6307
marco.colmenero@truist.com

BCSD's Relationship Team

Becker O'Shaughnessey
Hospitals, Higher Ed, and Government Banker
404-813-6937
becker.oshaughnessey@truist.com

Patricia Ballard
Commercial Banker
478-755-5441
patricia.ballard@truist.com

Enhanced Client Delivery Model

Summer Ruffin
Dedicated Support Specialist
saruffin@truist.com

Maria (Millie) Garfinkle
Dedicated Onboarding Advisor
maria.garfinkle@truist.com

Working together to take care of BCSD

We are one team united by our purpose, mission, and values. Working together to take care of clients is more than the words we say—it's who we are.

Caring for our clients is at the core of everything we do. From our initial conversations, BCSD's relationship team will listen to your objectives and incorporate them into your integrated payments solution. As our relationship evolves, your Truist team will develop an understanding of the innerworkings of your organization to provide you with the tools necessary to meet your changing needs.

Emily Wilson will act as BCSD's Wholesale Payments consultant and will lead your treasury solutions relationship. Emily will work with your team to thoroughly understand your current payment processes and offer suggestions for increasing efficiency, accuracy, and working capital while reducing risk.

BCSD's dedicated relationship manager, Becker O'Shaughnessey, will serve as your primary contact and offer strategic insight regarding your custom payments solution. Becker will serve as your advocate and act as your liaison to other product specialists at Truist. Patricia Ballard, a local Bibb County relationship manager, partners with Emily and Becker and is another strong local resource that supports the government banking team.

Emily and Becker will collaborate with experienced industry professionals bank-wide to offer you a secure and successful experience. Refer to the biographies below for more information about your knowledgeable relationship team.



Hospitals, Higher Ed, and Government Banker
Becker O'Shaughnessey
Senior Vice President
303 Peachtree Street, 32nd Floor
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478-258-3352
becker.oshaughnessey@truist.com

Becker O'Shaughnessey will serve as your primary point of contact and offer strategic insight delivering comprehensive advisory solutions, including cash management services, credit, depository and treasury services, investment, and banking services.

Becker brings over nine years of valuable banking experience, primarily working with Government clients in Georgia. Becker will serve as your advocate and act as your liaison to other product specialists at Truist.

A native of Macon, Georgia, who attended Sonny Carter Elementary School, Becker received a Bachelor of Science in finance from the University of Alabama.



Commercial Banker
Patricia Ballard
Senior Vice President
606 Cherry Street
Macon, GA 31201
487-755-5324
patricia.ballard@truist.com

Patricia will continue to serve as one of your designated relationship managers. She has been with Truist since 1984 and supports more than 50 relationships locally. She has served in this role for the last ten years and has partnered with BCSD for nine of those years.

As your relationship manager, she is responsible for understanding your accounts and banking needs, along with your objectives and long-term direction. Her role includes consulting with you on new and existing services and connecting you to the full range of resources available across the bank. She will be supported by a designated Relationship Specialist, who also serves as primary backup.

Patricia also served on the Facilities & Technology Citizens Oversight Committee for eight years, which broadened her knowledge of ESPLOST funds. She has served on various local boards and committees, including United Way of Central Georgia and the Chamber of Commerce.



Wholesale Payments Consultant
Emily Wilson
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As a Wholesale Payments consultant in Hospitals, Higher Education and Government Banking, Emily is responsible for providing a consultative approach to working capital, receivables, disbursement, and information reporting solutions with an emphasis on automation. She also coordinates with the treasury management services team, keeps you informed about industry trends and new services, and makes recommendations to help optimize your treasury management processes. Prior to joining Truist, Emily held several roles at Wells Fargo, including relationship manager and strategy consultant.

Emily has 19 years of banking experience. She is a graduate of Florida State University and earned her bachelor's degree in economics.

C. State the business philosophy and mission statement

At Truist, our purpose is to inspire and build better lives and communities. This is our why–our reason for being. As a purpose-led organization, we continuously strive for better. Our mission defines what we do.

For clients, we work to provide distinctive, secure, and successful experiences through touch and technology.

For Truist teammates, we strive to create an inclusive and energizing environment that empowers our colleagues to learn, grow, and have meaningful careers.

For stakeholders, we aim to optimize long-term value through safe, sound, and ethical practices.

Our values are how we inspire and build better lives and communities. These values include:

Trustworthy: We serve with integrity.

Caring: Everyone and every moment matters.

One Team: Together, we can accomplish everything.

Success: When you win, we all win.

Happiness: Positivity changes lives.

We deliver on our mission by bringing our values to life.

To achieve our goal of providing BCSD with a successful experience, our current strategic priorities at the enterprise level include:

- Executing on strategic growth initiatives
- Driving positive operating leverage through revenue growth and expense discipline
- Investing in talent, technology, and risk infrastructure
- Maintaining credit and risk discipline
- Returning capital to shareholders

D. Briefly describe the three most similar contracts, preferably K-12 educational or other governmental agencies, or related engagements that proposer is currently engaged in or has completed within the past two years. Provide for each reference the customer name, contact name, title, telephone number and contract dates.

Reference	Services
Fulton County Schools **Thembeka Fyfield, Treasurer** **470-254-3611** **fyfieldt@fultonschools.org**	P-Card, ZBA, Truist One View, Treasury Manager, Online Courier, RDC, cash vault, Control Pay, ARP, ACH Control, Check Block, Check Image Services, Electronic Payments Transmission
Savannah Chatham County Public School System **Rosalind S. Nathaniel, Executive Director, Finance** **912-395-1152** **Rosalind.Nathaniel@sccpss.com**	ZBA, Treasury Manger, Online Courier, Truist One View, Digital Treasury, Remote Deposit Capture, Check Image Services, ARP, ACH Control, Positive Pay
Richmond County Board of Education **Bobby Smith, Chief Financial Officer** **706-826-1284** **smithbo@BOE.richmond.k12.ga.us**	Treasury Manager, Online Courier, Truist One View, Positive Pay, ACH Control, RDC, cash vault, Check Image Services, EDI Reporting, ARP, Electronic Payments Transmissions

Describe other qualifications that may be used to assess proposer's capabilities. Please note the District recognizes the information requested may not apply in full to the services in this RFP, but the highest point levels will be awarded to those proposals where the respondent has clearly described additional reasons the District may consider in establishing an enhanced and more productive business partnership.

Providing payers with flexibility

Electronic Bill Presentment and Payment (EBPP) can provide BCSD with simple and secure ways to receive payments - anytime, anywhere. This multi-channel, cloud-based electronic bill presentment and payment solution offers you a user-friendly interface for payments, advanced functionality, and a client service portal giving you visibility into customers' billing history.

Payment channels	Payment methods	Payment options

• Web
• Mobile
• Agent Text
  ○ IVR
  ○ Walk-in
	• ACH
	  ○ Credit Card
	  ○ Debit Card
	  ○ Apple Pay/ Google Pay
		• One-Time/Single Payment
		  ○ Single payment made on same day or scheduled for a future date
		• Repeating Payments
		  ○ Series of transactions made on different dates
		  ○ Only for enrolled users
		  ○ Available payment types include recurring (driven by inputs into EBPP), AutoPay (driven by billing data provided by biller), and Payment Plan

EBPP is accessed via a direct access channel. SSO, Hosted Web Form, and API are also available.

Mitigating fraud with a trusted partner

For the second consecutive year, Truist is honored to be the official underwriter of the Association for Financial Professionals (AFP®) Payments Fraud and Control Survey Report. The 2025 survey discusses many of the challenges organizations face in safeguarding their financial transactions. Key insights include[1]:



Fraud attempts remain stubbornly high, with 79% of organizations experiencing them. Twenty percent of respondents were unable to recover funds after fraud.



Business email compromise (BEC) remains the top fraud vector, with 63% of businesses reporting it.



Check and ACH fraud persists as major vulnerabilities, cited by 63% and 38% of respondents, respectively.



Wire transfers are now the most targeted by BEC scams, affecting 63% of respondents.



Sophisticated BEC tactics like vendor impersonation are rising.

Please refer to **Exhibit B - 2025 AFP Payments Fraud Survey Key Highlights**. For a copy of the full report, contact your Wholesale Payments consultant.

With a team of dedicated, skilled professionals and a suite of comprehensive, easy-to-use solutions, Truist can help BCSD streamline your services and grow your business.

We start by understanding your needs for a near-seamless experience. Our API and Embedded Finance solutions can help you make strategic decisions to interface with your organization's systems, bringing the simplicity you deserve and the advanced technology to help you make sophisticated decisions in an evolving business landscape. Our enhanced reporting tools can also bring you the data and analytics you need to help identify opportunities for growth.

Your business needs to operate with speed and efficiency. Our continuous investment in faster payment tools for B2B and B2C transitions through Real Time Payments and Zelle can enable you to make fast, secure transactions to optimize your business. We can also help you improve your payables and receivables processing through traditional payment methods like ACH, wire, and check, offering you a wide variety of options that are efficient and secure.

Equally important is safeguarding your business. Our fraud and cybersecurity solutions like Positive Pay make sure your information is fortified, providing you with the safety your business needs in an increasingly complex business environment.

Truist wants to help BCSD navigate an ever-changing business environment. Through simplicity, speed, and safety, we are here to be your trusted payments partner.

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[1]Source: 2025 AFP® Payments Fraud and Control Survey Report, underwritten by Truist

Recognitions

The passionate pursuit of better drives our mission to serve clients, teammates, and stakeholders. The recognition we've earned is reflective of our mission, as evidenced by the following:

- The American Opportunity Index – Employer of Choice (2024, 2023)
- Forbes – America's Dream Employers (2025)
- Forbes – Best Companies to Work for Worldwide (2024)
- Forbes Best Large Employers (2023, 2022)
- Fortune Global 500 list – (2024, 2021)
- Newsweek - America's Most Responsible Companies (2025, 2024, 2023)
- Newsweek - America's Most Trustworthy Companies (2024, 2023)
- Newsweek – Best of the Best (2024)
- Newsweek – America's Greatest Workplaces (2024, 2023)
- Newsweek – America's Greatest Workplaces for Job Starters (2023)

Our impact in Georgia[2]

As corporate citizens and community partners, we're focused on managing our resources wisely and being responsible for all that has been entrusted to us. Truist has three million clients, 202 branch locations, and 411 ATMs in our shared Georgia community.

Community support

Truist lives out our mission by supporting the people of Georgia in the following ways:

- $4.3 million through Truist Charitable Fund grants[3]
- $673,500 through Community Reinvestment Act philanthropic giving
- $3.8 million through Truist Foundation grants
- $1.1 million through Truist mortgage grants
- $508,400 through matching gifts

Our passionate pursuit of better leads us to places where we can have a significant impact:

Affordable housing - We're focused on working with borrowers to navigate challenging market forces and making it easier to gain access to mortgage programs for safe and affordable housing. Our support includes $491 million in community development lending and more than 2,900 affordable housing units added in Georgia.

Financial education – With more than 1,298 "Bank on your Success" classes, we support equity through financial education literacy initiatives for all ages to help individuals achieve life-long financial success.

Teammates in action – Our Georgia teammates are energized by working in the community to fulfill our mission. We've banked more than 12,600 volunteer hours and raised more than $1.7 million for Georgia charities.

[2]Statistics reflect activity between January 1 ,2024 and December 31, 2024.

[3]Truist Charitable Fund is a donor advised fund administered by Winston-Salem Foundation