


# WATER TREATMENT PLANT

**avery baker**  
To JANDRMCBRIDE@COX.NET

2/12/2018 11:17 AM 

Hi Mr. McBride,

I have contacted all my brokers and unfortunately I don't have a market for water treatment plants or waste water plants. I only broker through a few companies because I mostly do personal lines insurance.

You can try the 2 agencies in our area that, to my knowledge, have the biggest commercial markets. First is Nature Coast Ins here in Chiefland at 352-493-2565 or Don Martin Ins in Fanning Springs at 352-463-1582. Those are the only 2 that might have a market for what you are looking for in our area otherwise you might need to find out who you had it with in Gainesville before and get back with them.


I appreciate the opportunity to try to get you insured but I just don't have the commercial markets.

Thank You  
Avery Baker  
Southern Insurance Agency  
352-490-8919

RECEIVED-FPSC  
2018 MAR 15 AM 9:35  
COMMISSION  
CLERK


# Water Treatment Facilities - Insurance

Reid Fleming  
To jandrmcbride@cox.net

2/12/2018 2:23 PM 

▶  2 attachments View Download

Bob,  
I checked with my brokerages and there was only one broker willing to write the insurance and the insurance company's minimum premium was \$10,000.  
Please let me know if you would like for me to proceed. Thank you!

IMPORTANT NOTICE: COVERAGES CANNOT BE BOUND, CHANGED, OR CANCELLED VIA THE E-MAIL SYSTEM. 

Reid Fleming, Agent



P O Box 1520  
Chiefland, FL 32644  
(352) 528-0443 Williston  
(352) 493-2565 Chiefland  
Fax (352) 493-0402  
<http://www.naturecoastinsurance.com/>



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**Your Business Credit Card Statement****BILLING CYCLE INFORMATION**

Previous Balance		\$0.00
Payments	-	\$0.00
Credits	-	\$0.00
Purchases & Other Charges	+	\$0.00
Cash Advances	+	\$0.00
<b>FINANCE CHARGES</b>	+	<b>\$0.00</b>
New Balance	=	\$0.00
Closing Date		01/16/2018

**ACCOUNT SUMMARY**

Account Number	XXXX XXXX XXXX 4682
Total Credit Limit	\$5,500.00
Available Credit	\$5,500.00
Available Cash	\$1,650.00
Amount Over Credit Limit	\$0.00
Amount Past Due	\$0.00
Days In Billing Cycle	0
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	

**Contact Information**Toll Free  
855-574-2423Outside U.S. (Call Collect)  
407-762-7102P.O. Box 4997  
Orlando, FL 32802-4997**TOTAL \*FINANCE CHARGE\* PAID IN 2017 \$0.00****TRANSACTIONS**

Trans Date	Post Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Charge
12-23	12-24	2469216B52XZLXZFR	TEXACO 0304494 GAINESVILLE FL		34.00
12-27	12-29	2461043BA2321Z3LB	AMC METHUEN 20 #2660 METHUEN MA		46.90
01-16	01-16	000000000000COMPC	TOTAL PURCHASES \$80.90		0.00
			TOTAL \$80.90		

Finance Charge Detail	Average Daily Balance	Daily Periodic Rate (may vary)		FINANCE CHARGE	Corresponding ANNUAL PERCENTAGE RATE
Purchases	0.00	.02531%	V	0.00	9.24%
Cash Advances	0.00	.04723%	V	0.00	17.24%

**Combined Annual Percentage Rate for this Billing Cycle 17.24%**

**IMPORTANT NEWS**

The Service Members Civil Relief Act (SCRA) provides important financial and legal protections to service members - including caps on interest rates, stays on certain legal protection from eviction, and termination of leases without repercussions. Learn more at [www.militaryonesource.mil](http://www.militaryonesource.mil) (search for 'SCRA').

Nothing says easy like handling your Business Credit Card with SunTrust Business Card Online. You can manage your expenses, limit employee spending, schedule payments and make changes to your account at your convenience. Learn more at [suntrust.com/sbco](http://suntrust.com/sbco) or call us at 855-574-2423.

See reverse for additional information.

5207 2ED 1 16 7 Page 1 of 1 4550 2000 VN49 0006 180116 01AQ5207 1827

▼PLEASE DETACH HERE AND RETURN BOTTOM PORTION WITH YOUR PAYMENT▼

2ED



CARDMEMBER SERVICES  
PO BOX 305183  
NASHVILLE, TN 37230-5183

MINIMUM PAYMENT

\$0.00

PAYMENT DUE DATE

ACCOUNT #

XXXX XXXX XXXX 4682

NEW BALANCE

\$0.00 *4881.00*

AMOUNT ENCLOSED

\$ *500.00*

Change of Address?  
Please check box and complete reverse side

Make check payable in  
U.S. dollars to:  
SunTrust Bank

*2/10*

ROBERT M MCBRIDE  
FIMC HIDEAWAY INC  
3300 NW 28TH PL  
GAINESVILLE FL 32605-2706

1827  
A201

Enclose this coupon with your payment and mail to:



SUNTRUST BANK  
PO BOX 791250  
BALTIMORE, MD 21279-1250

00000000

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## IMPORTANT INFORMATION

**Crediting of Payments** - You may pay all or part of the New Balance at any time. However, you must pay the Minimum Payment each month by the Payment Due Date. Payments must be made in U.S. Dollars and be drawn on a U.S. Institution. Payments accompanied by the correct payment coupon and received before 12:00 Noon ET, Monday through Friday (excluding bank holidays), at the mailing address as shown on the front will be credited to your Account as of the date of receipt. If we accept a payment received at any other location, with no payment coupon enclosed, or that does not conform to the payment instructions provided, that payment may be subject to a delay in crediting of up to 5 days after the date of receipt. Payments initiated with a customer service representative will be subject to the applicable payment cut off times.

**Method of Determining the Average Daily Balance (Including New Transactions)** - The Average Daily Balance of your Purchases and Cash Advances (including Convenience Checks and Balance Transfer Checks) is calculated separately. We take the beginning balance of your Purchases or Cash Advances for each day, add new Purchases or Cash Advances (as of the transaction date), unpaid Finance Charges, other Charges and fees, and subtract Payments and Credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle (credit balances are excluded) and divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance. "Billing cycle" is defined as the time period from the closing date on your previous statement until the closing date on this statement.

**Payments Marked "Paid In Full" of Disputed Charges** - We will not accept checks, money orders, or any other payment items marked "payment in full" (or other language to indicate full satisfaction of the indebtedness) if such payment is less than the full amount due in full satisfaction of the indebtedness except by a written agreement signed by our authorized officer. All communications regarding disputed charges, including checks, money orders, or any other items sent as "payment in full" of a disputed amount must be sent to:

SunTrust Bank  
P.O. Box 2988  
Omaha, NE 68103

### **BILLING RIGHTS SUMMARY**

#### **In Case of Errors or Questions About Your Bill**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address under Disputed Charges as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number

**Method of Computing Finance Charges** - Finance Charges for Purchases and Cash Advances are calculated separately. Finance Charges for Purchases begin to accrue on the transaction date and are figured by multiplying the applicable Daily Periodic Rate by the Average Daily Balance for Purchases (including current transactions) and then multiplying that amount by the number of days in the billing cycle. Finance Charges for Cash Advances begin to accrue on the date you obtain the Cash Advance (or the transaction date shown on your monthly statement for Convenience Checks) and are figured by multiplying the applicable Daily Periodic Rate by the Average Daily Balance for Cash Advances (including current transactions) and then multiplying that amount by the number of days in the billing cycle and adding the "Cash Advance Fee". The "Cash Advance Fee" is an additional FINANCE CHARGE imposed every time you use an ATM, the card, or a Convenience Check to obtain a Cash Advance. There is a minimum FINANCE CHARGE of \$.50.

FOR CUSTOMER SERVICE INQUIRIES OR TO REPORT  
LOST OR STOLEN CARDS CALL  
855.574.2423 OR 1-407-762-7102

- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**Foreign Exchange/Currency Conversion** - If the Card is used for transactions in a currency other than U.S. dollars, the exchange rate between the transaction currency and the billing currency used by Visa for processing such foreign transactions is either (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable transaction processing date, which rate may vary from the rate Visa itself receives or (b) the government mandated rate in effect for the applicable transaction processing date, increased by up to two percent (3%). If a credit is subsequently given for a transaction, it will be decreased by up to two percent (3%). If the credit has a different transaction processing date, then the exchange rate of the credit can be greater/less than that of the original transaction. The currency conversion rate on the day before the transaction processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted on the Account. The converted amount shall be provided in U.S. dollars.

O1AQ5207- 11 - 09/30/13

PLEASE CHANGE MY BUSINESS'S ADDRESS AND/OR PHONE NUMBER IN YOUR RECORDS TO:

STREET ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

BUSINESS PHONE (     ) \_\_\_\_\_

E-MAIL \_\_\_\_\_

If you've filled in a new address, phone number or e-mail address, please check the box in the upper left corner of the front of this statement to ensure proper handling.

FIMC Hideaway Inc.  
PO Box 357246  
Gainesville, FL 32635



Florida Public Service Commission  
Office of Commission Clerk  
2540 Shumard Oak Blvd  
Tallahassee, FL 32399-0850

DISTRIBUTION CENTER  
2018 MAR 15 AM 7:50