

FRIPP ISLAND PUBLIC SERVICE DISTRICT

Tuesday, December 14, 2021
Electronic Meeting Via Zoom
9:30 a.m.

Zoom Info:

Join from PC, Mac, Linux, iOS or Android:

<https://us02web.zoom.us/j/86565978745>

Or iPhone one-tap (US Toll): +19292056099,,86565978745#
+13017158592,,86565978745#

Or Telephone:

Dial: +1 301 715 8592 (US Toll) or +1 312 626 6799 (US Toll)
Meeting ID: 865 6597 8745

AGENDA

1. Call to Order
 - Confirmation of the presence of a quorum
 - Confirmation of public meeting notice, as required by the SC Code of Laws *30-4-80(A)*.
2. Pledge of Allegiance
3. Approval of November Commission Meeting Minutes
4. Reports
 - Manager's Report for November 2021
 - Fire Department Report for November 2021
 - Other
5. Old Business
 - Cost of Service & Rate Study Conceptual Rate Design Discussion
 - Hunting Island Booster Pump Station Project Rebid
 - Upgrades to WWTP PLCs, SCADA and Computer Systems
6. Election of Officers
7. New Business
 - Bank Resolutions/Signature Cards
8. Questions and Comments from Visitors
 - FIPOA Representative
9. Executive Session
 - Legal & Contractual Matters Related to Relocation of the Harbor River Water Line
 - Personnel Matters
10. Upon returning to public session, the Commission may take such action(s) as it deems appropriate on the items discussed in executive session.
11. Adjourn

FRIPP ISLAND PUBLIC SERVICE DISTRICT

Minutes:	Commission Meeting on December 14, 2021 – electronically via ZOOM
Present:	Rick E. Keup, Dennis Perrone, John F. King, Edward D. Wetzel, Michael J. Wilt
Absent:	Dan H. McCormick
Staff:	Angie Hughes, District Manager; Joshua Horton, Fire Chief; Yvonne Fireall, Office Manager
Guests:	Frank Davis (Confluence Consulting LLC), John Derrick

1. Vice Chairman Wilt called the meeting to order at 9:30 a.m., confirmed the presence of a quorum and confirmed that all requirements of the SC Code of Laws, Section 30-4-80, pertaining to the notice of meetings of public bodies, have been met for this meeting.
2. Vice Chairman Wilt led the Commission in the Pledge of Allegiance.
3. The Commission approved the minutes for the November 2021 regular Commission meeting, upon a motion by Mr. Keup (Vote: unanimous).
4. Reports
 - a) The Commission reviewed the Manager’s Report for November 2021. (*Att A*)
 - b) The Commission reviewed the Fire Department Report for November 2021. (*Att B*)
5. Old Business
 - a) The Commission entertained Frank Davis, of Confluence Consulting LLC, who presented a conceptual rate design and received suggestions and guidance from the Commission. (*Att C*)
 - b) The Commission reviewed and discussed the Hunting Island Booster Pump Station Project Rebid. (*Att D*)
 - c) The Commission reviewed and discussed upgrades to WWTP PLC’s, SCADA and Computer systems.
6. The meeting was turned over to Ms. Hughes for the election of officers. Mr. Wilt was nominated for Chairman, by motion of Mr. Wetzel. No other candidates were nominated, and Mr. Wilt was elected Chairman by acclamation. Ms. Hughes turned the meeting over to Chairman Wilt. Mr. Wetzel was nominated for Vice Chairman, by motion of Mr. Perrone. No other candidates were nominated, and Mr. Wetzel was elected Vice Chairman by acclamation. Ms. Hughes was nominated for Secretary/Treasurer, by motion of Mr. Keup. No other candidates were nominated, and Ms. Hughes was elected Secretary/Treasurer by acclamation.
7. New Business
 - a) The Commission approved Vice Chairman Edward D. Wetzel as a signatory on the District’s bank and investment accounts and amending the Wells Fargo commercial account signature card to reflect this change, and adopted a new Multi-Bank Securities, Inc. Non-Corporate Resolution, upon a motion by Mr. Keup (Vote: unanimous). (*Att E*)

8. The Commission entertained questions and comments from visitors.
9. The Commission entered executive session to discuss legal and contractual matters pertaining to the relocation of the Harbor River water line & personnel matters at 11:09 a.m., upon a motion by Mr. King (Vote: unanimous). The Commission resumed open session at 11:36 a.m., upon a motion by Mr. Wetzel (Vote: unanimous).
10. The Commission approved the giving of Christmas gifts to the District's employees, as discussed during executive session, upon a motion by Mr. King (Vote: unanimous).
11. The Commission authorized the District Manager to negotiate a settlement agreement with JMT, as discussed during executive session, upon a motion by Mr. Keup (Vote: unanimous).
12. There being no further business, the meeting adjourned at 11:38 a.m., upon a motion by Mr. Wetzel (Vote: Unanimous).



Michael J. Wilt
Chairman



Angel L. Hughes
Secretary

**FRIPP ISLAND PUBLIC SERVICE DISTRICT
MANAGER'S REPORT FOR NOVEMBER 2021**

I. Tap-Ins

Category	FY 2022		FY 2021		FY 2020	
	Nov	YTD	Nov	YTD	Nov	YTD
Water customers	1	9	-	-	-	2
Sewer customers						
a. Gravity	-	7	-	-	-	2
b. Vacuum	1	2	-	-	-	-

Total vacuum sewer customers: 581 of 726

II. Routine Operations

1. Butcher's Island and Hunting Island Booster Pumps Average Daily Run Time for Nov

	<u>2021</u>	<u>Diff</u>	<u>2020</u>	<u>Diff</u>	<u>2019</u>	<u>Diff</u>	<u>2018</u>
Butcher's Isl Pumps Hrs/Day	1.3	(0.5)	1.8	0.2	1.6	0.6	1.0
Hunting Isl Pumps Hrs/Day	<u>2.6</u>	<u>(1.1)</u>	<u>3.7</u>	<u>0.5</u>	<u>3.2</u>	<u>1.2</u>	<u>2.0</u>
Total Hrs/Day	3.9	(1.6)	5.5	0.7	4.8	1.8	3.0

2. Fripp Island Master Metered Water Use for Nov, Average Gallons per Day

	<u>2021</u>	<u>% Change</u>	<u>2020</u>	<u>% Change</u>	<u>2019</u>	<u>% Change</u>	<u>2018</u>
BJW&SA	463,156	(3.2)	478,520	3.4	462,607	5.2	439,645
Harbor Island	55,228	2.6	53,828	(14.9)	63,236	9.7	57,661
Hunt Island	7,294	(13.0)	8,388	4.0	8,064	(18.5)	9,894
Frripp Island	392,063	(3.3)	405,240	3.6	391,071	6.5	367,129
Accountability,%	98.1	N/A	97.7	N/A	99.9	N/A	98.9
Rainfall, Inches	2.5		6.4		3.1		5.6

3. Fripp Island Water Consumption – Recorded vs. Billed (in 1,000 gals.)

	Annual	Qtr 3	Qtr 2	Qtr 1	Qtr 4
	<u>Total</u>	<u>2021</u>	<u>2021</u>	<u>2021</u>	<u>2020</u>
Frripp Master Meter	171,708	59,221	50,892	25,381	36,214
Billed Water	<u>157,219</u>	<u>53,521</u>	<u>46,755</u>	<u>23,178</u>	<u>33,765</u>
Total Unbilled Water	14,489	5,700	4,137	2,203	2,449
Unbilled Water Percent	8%	10%	8%	9%	7%
Flushing/Unbilled Accts	<u>1,653</u>	<u>668</u>	<u>376</u>	<u>204</u>	<u>404</u>
Unaccounted for Water	12,836	5,032	3,760	1,999	2,046
Unaccounted for Percent	7%	8%	7%	8%	6%

4. The water tank levels and water line pressures were normal for Nov.

5. Wastewater Treatment Plant Flow for Nov, Gallons per Day

	<u>2021</u>	<u>% Change</u>	<u>2020</u>	<u>% Change</u>	<u>2019</u>	<u>% Change</u>	<u>2018</u>
Average Daily Flow	201,860	1.7	198,512	16.1	170,994	(3.1)	176,449
Weekly Max Flow	221,000	(7.5)	239,000	19.5	200,000	(4.8)	210,000
Peak Daily Flow	359,558	20.0	299,602	14.9	260,752	(25.9)	352,000

Peak daily flow of 359,558 occurred on Sun., 11/07/21, with 0.4 inches of rain. For Nov. 2020, peak daily flow of 299,602 occurred on Sat., 11/28/20 (Thanksgiving weekend), with 0.6 inches of rain. For Nov. 2019, peak daily flow occurred on Thurs., 11/28/19 (Thanksgiving Day), without rain. For Nov. 2018, peak daily flow occurred on Sat., 11/24/18 (Thanksgiving weekend), with 0.3 inches of rain.

6. The water system and wastewater treatment plant samples were satisfactory for Nov.

III. Emergencies, Special Field Work and Activities

1. Water System

- a) Many counties in the northern part of SC were listed at Severe, Moderate and Abnormally Dry drought statuses in November, but Beaufort and the surrounding counties remained at Normal status.
- b) District field operators performed miscellaneous water system maintenance consisting of water line and meter repairs during the month of October.
- c) Replacement of the three expansion joints on the waterline suspended from the Fripp Inlet bridge was recommended following the waterline inspection in October 2020. Quotes were procured and the estimated expense included in the budget for fiscal year 2022. The work is planned for the first week in January.

2. Wastewater System

- a) On November 12th, the on-call operator received multiple alarm callouts from the wastewater treatment plant, but no systems were malfunctioning. The field operations supervisor met with representatives of the Winn911 callout system at the plant on November 18th to troubleshoot. No reason for the multiple callouts was identified and a request has been made to Suez (previously GE Zenon) to assist in troubleshooting the problem.
- b) On November 19th, the field operations supervisor met with two Commission members at the wastewater treatment plant to review operation of the plant.

3. Hunting Island Booster Pump Station Rehab – A letter rejecting the sole bid received was mailed in November. Approved submittal data will be submitted to the manufacturer the first week in December. A new project schedule appears below, contingent upon a Commission vote to rebid entire project with longer timeline:

Invitation to Bid	January 10
Bid Opening	February 21
Commission Approval of Procurement	March 8
Notice of Intent to Award	March 8
Contract Execution	March 23
Construction	April 1 – December 31
Pump Station Manufacture	December 2021 – March 2022
Project Close-out	January 2 – 23, 2023

4. Cost of Service & Rate Study – The rate objectives exercise revealed that revenue stability and equity among users and fairness are the highest objectives, with ease of implementation, rate stability and legality following closely behind. A conceptual rate design is expected for Commission discussion at the December meeting. The project schedule appears below:

Complete Study (90 days)	January 14, 2022
Presentation to Commission	February 8, 2022

5. Fripp Inlet Bridge –

- a) GO bond funds remaining in the bridge construction fund total \$263,980 and can be used for bridge-related capital outlay. Low interest rates could make a refinance of the bond issue more attractive and a prepayment on the loan is a possibility if BB&T is amenable. The District’s financial advisors are looking into this option.

- b) The insurance agent used in previous years for procurement of bridge insurance started the process of procuring quotes from the carriers. Preliminary indications are that further splitting of the coverage may be necessary to avoid large increases, as coastal risk rates continue to increase. Updates will be provided as information comes available.
 - c) JMT Inc. intends to schedule the annual bridge inspection in January. This is a full inspection consisting of an above-water inspection with a snooper truck, underwater inspection, and a hydrographic survey. The inspection report should be available for Commission review at the March meeting.
6. Field Operator Search – The ad posted on Indeed on October 11th has generated a total of 6 applicants. Voicemail messages regarding scheduling interviews were left for five applicants, with no responses. One applicant was scheduled for an interview on November 30th and is being considered for a second interview. The District has received four applications from walk-in candidates over the past year. Voicemail messages have been left for all four of these applicants, with no responses.
7. Cybersecurity & IT Support
- a) A Windows 10 laptop is now set up to function as the main workstation for the office manager, replacing the Windows 7 workstation that was previously used. The District’s main accounting software and databases will remain on the Windows 7 PC until the District has completed the migration to cloud-based accounting software in the first quarter of 2022, but the Windows 7 PC will be upgraded to Windows 10 upon assurance from IT support that upgrading will not result in a catastrophic failure. Quotes for the upgrade of both PLCs and associated software at the wastewater treatment plant have been requested from a local source, negating the need for two vendors to accomplish the upgrades. An attempt was made to reach out to engineering firms to request quotes for assistance with instrumentation and controls for the WWTP, but no responses were received. Implementation of multifactor authentication is underway for all District systems and applications. Many of the security recommendations made by Cyber Risk Analysis Group will be implemented by the end of the year. Due to anticipated cost, the Commission must decide whether it wants to move forward with the wastewater treatment plant PLC upgrades now or postpone them to fiscal year 2023.
 - b) Cyber Liability Insurance – application for cyber liability insurance has been deferred until after the computer upgrades and multifactor authentication implementation are completed, since insurance companies will not provide quotes for coverage without these security measures in place. Management is working with CRAG to implement the security measures as quickly as possible.
8. America’s Water Infrastructure Act of 2018 requires that community water systems create a Risk & Resilience Assessment and certify it to the EPA by June 30, 2021 and update their Emergency Response Plan and certify it to the EPA within six months after the RRA certification. The District certified the RRA on June 28, 2021 and will be required to certify the updated Emergency Response Plan by December 28, 2021.

***Fripp Island Fire Department
Monthly Report Summary
November 2021***

Response Activities:

Total emergency responses for November, 22

	Nov 2021	Nov 2020	YTD CY21	YTD CY20
• Structure Fires	00	00	01	00
• Vehicle Fire	00	00	01	00
• Medical Emergencies	19	05	134	116
• Brush Fires	00	00	02	05
• Misc. Fire	02	01	32	27
• Service Calls	01	03	21	17
• Mutual Aid	00	01	03	07
• Auto Accident	00	01	13	07
• Water Emergencies	00	00	06	14
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	22	11	213	193

Average emergency response time:

4 minutes 36 seconds.

Inspections:

Nov 2021	Nov 2020	YTD CY21	YTD CY20
0	0	0	1

Training Activities:

No training for November.

Roster:

Total personnel active for November, 21

Vol.-01

Paid-20



MEMO

To: Angel Hughes
Fripp Island Public Service District Commissioners

From: Frank Davis

Date: December 10, 2021

Re: **Conceptual Rate Design Memo**

Attached are a series of slides that represent the conceptual bases for several alternative wastewater and water rate structure designs for the Fripp Island Public Service District (FIPSD). These include FIPSDs current rate structure (Baseline) and preliminary alternative rate structures suggested based on the Commission's collective rankings of the pricing objectives at the November 9 Commission meeting. Each of the rate structures are presented as linear curve graphs charting quarterly customer bills based on increasing levels of water consumption.

The Baseline rate structures are based on FIPSD's current FY 2022 water and wastewater rates; and the alternative rate structures are hypothetical estimated rates assumed to generate similar revenues to the current FY 2022 rates. The rates presented for the alternatives do not reflect a costs of service analysis nor are they based on the FY 2023 budget and/or projected revenue requirements. Actual recommended cost of service rates will likely differ from those presented in the attached slides. The alternative rates are presented to serve as a framework to guide collective discussions in identifying the most appropriate rate structure scenarios to evaluate in developing the FY 2023 rates. While the alternatives are focused on the residential customer class, modifications may also be evaluated for commercial, hotel rooms, and other rate classes based on our collective discussions.

The wastewater rate structure alternatives include:

- **Baseline Wastewater Rates – Residential Customers:** The current FY 2022 Quarterly Flat Rate of \$105.00 assessed to all residential single-family customers with a 5/8 inch meter. This Flat Rate is assessed to all residential customers regardless of the amount of water use during the quarter. This rate structure is strong in providing Revenue Stability but is lacking in terms of providing Equity Among Users and Fairness. This current rate structure will be updated based on FY 2023 cost of service and evaluated as a Baseline alternative.

- Baseline Wastewater Rates – Commercial Customers:** The current FY 2022 Quarterly Minimum Charge of \$105.00 is similar to the Flat Charge and is assessed to all commercial customers regardless of meter size for all usage up to 22,500 gallons per quarter. All usage above the minimum 22,500 gallons per quarter is assessed a Consumption Charge of \$6.30 per 1,000 gallons. This current rate structure will be updated based on FY 2023 cost of service and evaluated as a Baseline alternative.
- Alternative 1: Introduce Wastewater Consumption Rates – Residential Customers:** To improve Equity Among Users and Fairness, I propose to develop a residential wastewater Consumption Charge and a Minimum Charge for all residential usage up to 10,000 gallons per quarter. The Minimum Charge would recover a cost of service below the current Flat Rate, and the Consumption Charge would recover the remaining cost of service based on quarterly consumption greater than 10,000 gallons. This would provide a quarterly bill savings for low use customers (less than 10,000 gallons per month) and recover more revenue from higher use customers.

The conceptual framework presented in the attached slides assumes a Quarterly Minimum Charge of **\$65.00** for metered water use up to 10,000 gallons, with all metered water use above 10,000 gallons per quarter assessed a Consumption Charge of **\$2.50** per 1,000 gallons. The commercial customers would continue to be assessed the **\$105.00** Minimum Charge for usage below 22,500 gallons per quarter but the per 1,000 gallons Consumption Charge would be determined to recover the remaining cost of service considering the additional costs that may be recovered from the new residential Consumption Charge. This could result in lower quarterly bills for higher use commercial customers.

The water rate structure alternatives include:

- Baseline Water Rates – 5/8-Inch Meter Customers:** The current FY 2022 Water Rates will be updated based on FY 2023 cost of service and evaluated as a Baseline alternative. The attached graphic focuses on the current \$46.00 Quarterly Base Charge for 5/8 inch meter customers, but the Baseline assumes that higher Quarterly Base Charges per meter size will also continue as part of this alternative. The Base Charges do not include a minimum quarterly usage allowance. The current Consumption Charges per 1,000 gallons of usage include four tiers.

Usage Interval (gallons)	Consumption Charge
0-10,000	\$3.65/1,000 gal
10,001 – 50,000	\$3.85/1,000 gal
50,001 – 150,000	\$4.25/1,000 gal
Above 150,000	\$4.55/1,000 gal

While this rate structure promotes Conservation and Demand Management, it could be improved to further provide additional Equity Among Users and Fairness by increasing the differentials between the Consumption Rates. This would include a lower Tier 1 rate, and higher Tier 3 and Tier 4 rates to recover more cost of service from higher water users.

- Alternative 1: Four-Tiered Consumption Rates – Increased Differentials:** To improve Equity Among Users and Fairness, I propose to develop a Four-Tiered Consumption Charge structure that will increase the differential among the Conservation Charges. There is a current differential between the Tier 1 and Tier 4 consumption charges of 1.25x; which represents an increase of only \$0.90 between the highest and lowest consumption charges.

For the conceptual framework presented in the slides, the Tier 1 consumption charge is decreased to \$3.00 per 1,000 gallons and Tier 4 consumption charge is increased to \$5.00 per 1,000 gallons for a differential of 1.67x. Since the cost of service recovered through the Quarterly Base Charges would not change in this alternative, the Consumption Charges would be designed to recover the same cost of service as the Baseline alternative.

The benefit of this alternative would be an improved Equity Among Users and Fairness, as low water use customers (less than 10,000 gallons per quarter) would experience lower quarterly bills while large water use customers would recover a greater portion of the cost of service. This would reflect the larger portion of FIPSD’s investment in water storage and other infrastructure capacity that is required during seasonal periods. However, this alternative would make Revenue Stability slightly more susceptible to weather and economic uncertainties.

Usage Interval (gallons)	Consumption Charge
0-10,000	\$3.00/1,000 gal
10,001 – 50,000	\$3.75/1,000 gal
50,001 – 150,000	\$4.50/1,000 gal
Above 150,000	\$5.00/1,000 gal

- Alternative 2: Three-Tiered Consumption Rates – Increased Differentials:** To improve Equity Among Users and Fairness similar to Alternative 1, I propose to develop a Three-Tiered Consumption Charge structure that will increase the differential among the conservation charges. For the conceptual framework presented in the slides, the Tier 1 consumption charge is decreased to \$3.00 per 1,000 gallons and Tier 3 consumption charge is increased to \$5.00 per 1,000 gallons for a differential of 1.67x. As with Alternative 1, the Consumption Charges would be designed to recover the same cost of service as the Baseline alternative.

The benefit of this alternative would also be improved Equity Among Users and Fairness with low water use customers (less than 10,000 gallons per quarter) experiencing lower quarterly bills while the moderate and large water use customers would recover a greater portion of the cost of service. However, eliminating the Fourth Tier Consumption Rate would simplify the rate structure and be designed to achieve the same shift in the recovery of FIPSD's investment in water storage and other infrastructure capacity to higher use customers.

Usage Interval (gallons)	Consumption Charge
0-10,000	\$3.00/1,000 gal
10,001 – 50,000	\$4.00/1,000 gal
Above 50,000	\$5.00/1,000 gal

Other Considerations: Again, the conceptual rate designs presented in the slides are developed to serve as a framework to guide collective discussions in identifying the most appropriate rate structure scenarios to evaluate in developing the FY 2023 rates. While the alternatives are focused on the residential customer class, modifications may also be evaluated for commercial, hotel rooms, and other rate classes based on our collective discussions. For example, some other rate modifications could include:

- Implementing uniform Consumption Charges for certain customer classifications such as the Dining (restaurants) which have less ability to control quarterly and annually water usage patterns.
- Determining unique rates for specific commercial classifications if usage patterns and/or waste strengths reflect unique costs of providing service.
- Eliminating the Tier 1 Consumption Charge for the Irrigation customer class, as this rate should be designed to recover indoor essential low water use which does not apply to irrigation.
- Evaluating alternative minimum usage allowances for the Residential and Commercial wastewater rate structures to achieve the most appropriate balance between fixed and variable revenues.



FRIPP ISLAND PUBLIC SERVICE DISTRICT

Conceptual Rate Design Alternatives
December 14, 2021

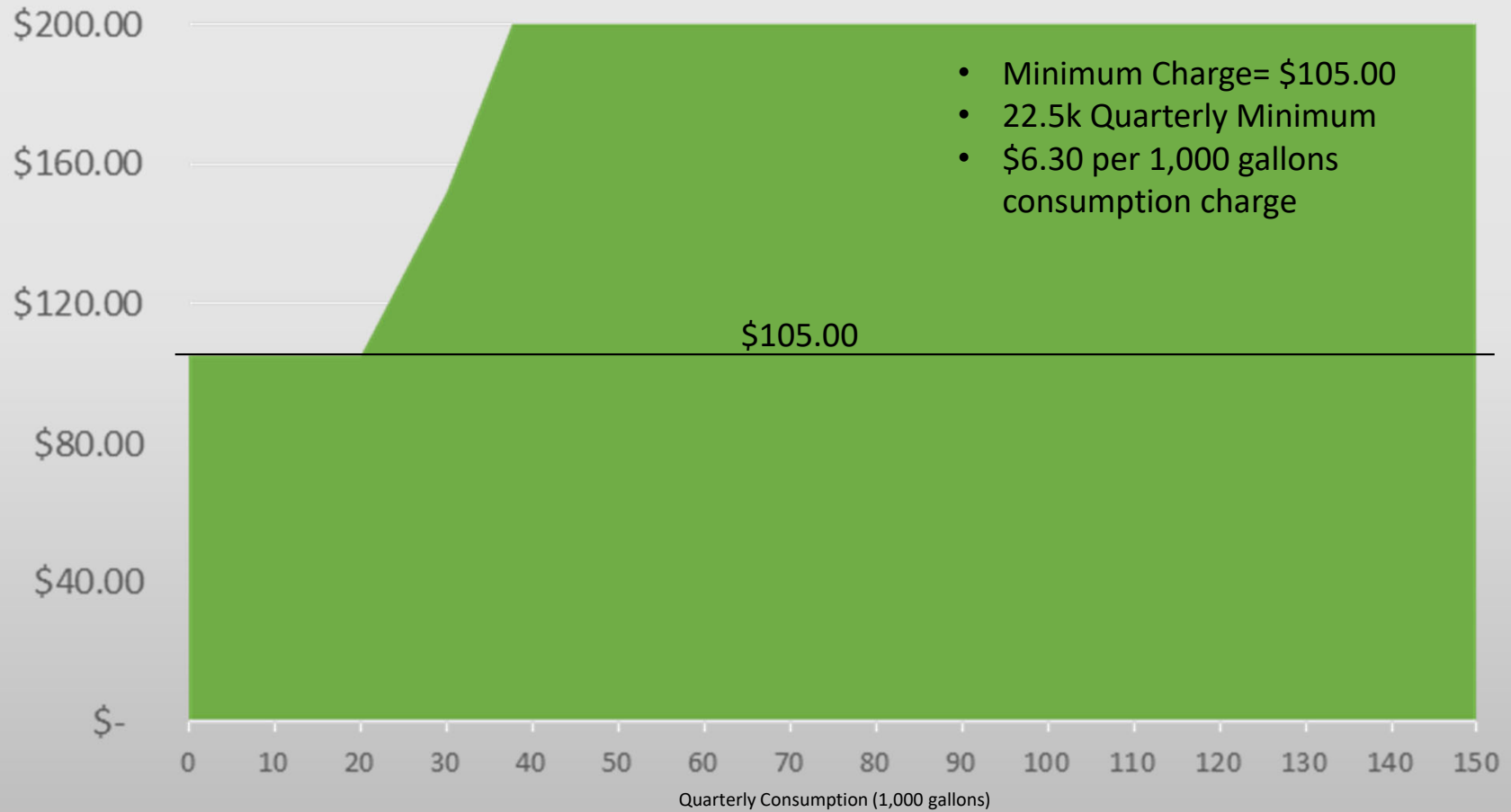


Wastewater Rate Structure Alternatives

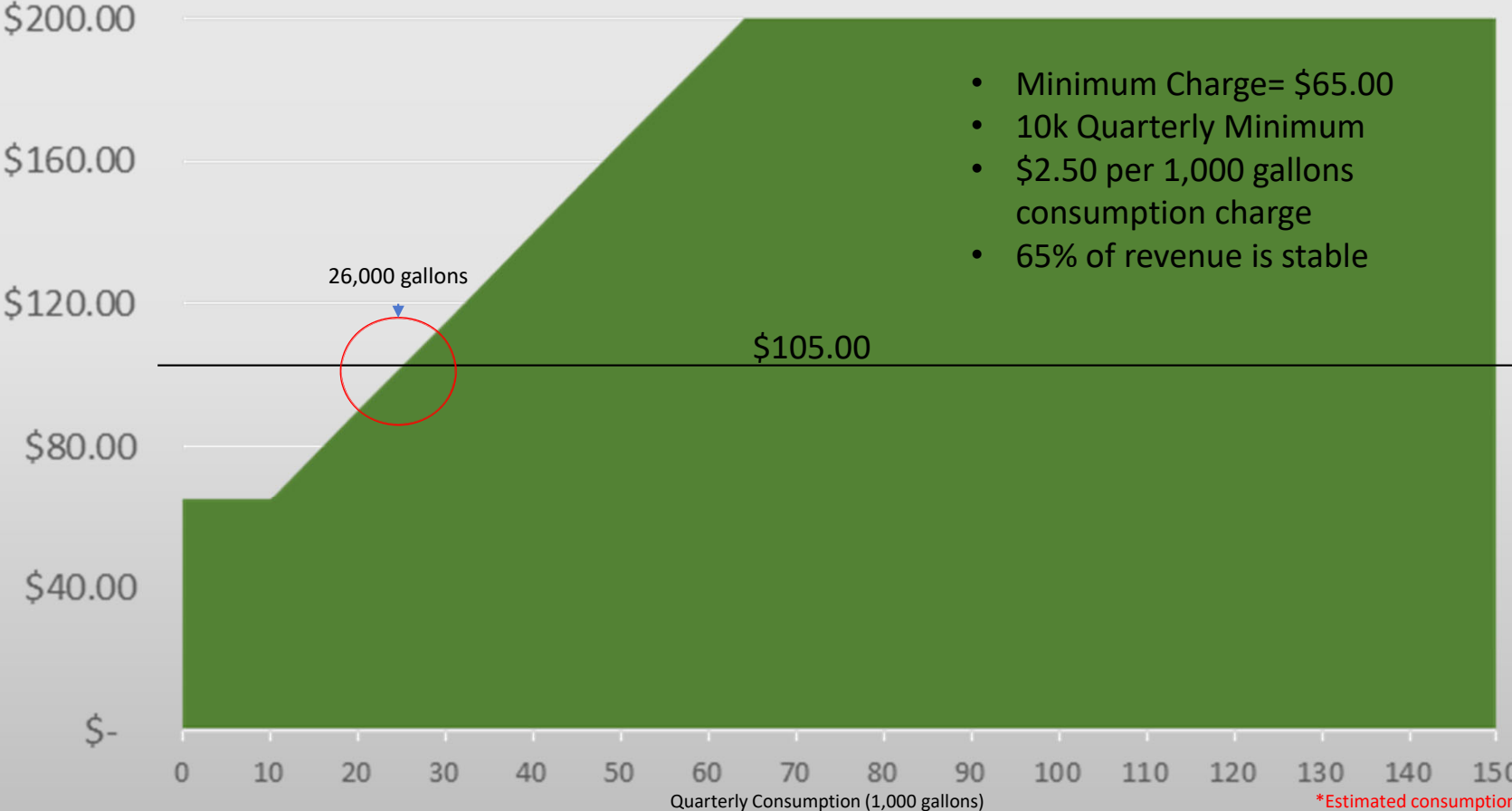
Baseline Wastewater Structure - Residential



Baseline Wastewater Structure - Commercial



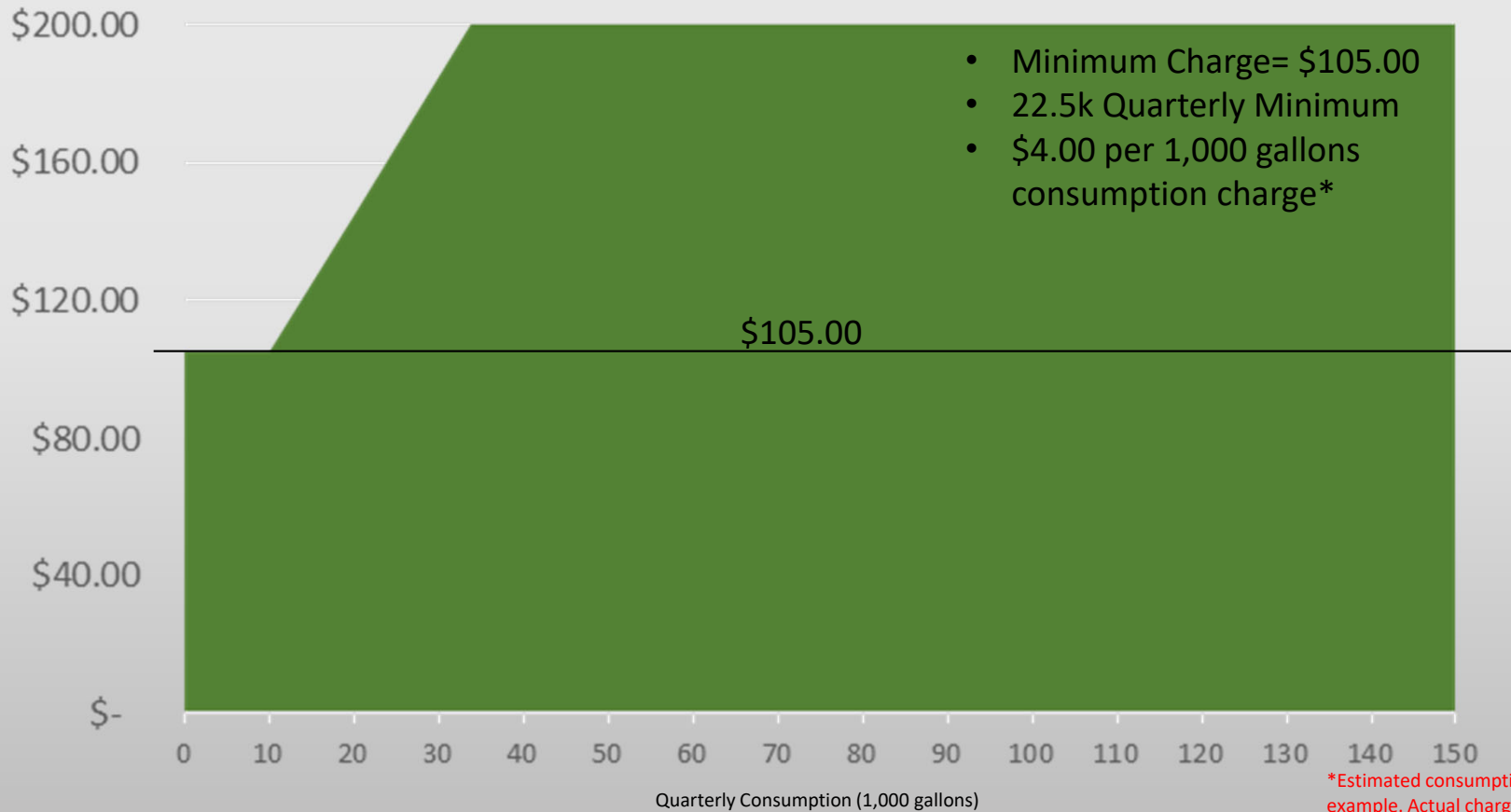
Alternative Wastewater Structure - Residential



- Minimum Charge= \$65.00
- 10k Quarterly Minimum
- \$2.50 per 1,000 gallons consumption charge
- 65% of revenue is stable

*Estimated consumption charge for conceptual example. Actual charge would be based on FY2023 revenue requirements and cost of service analysis.

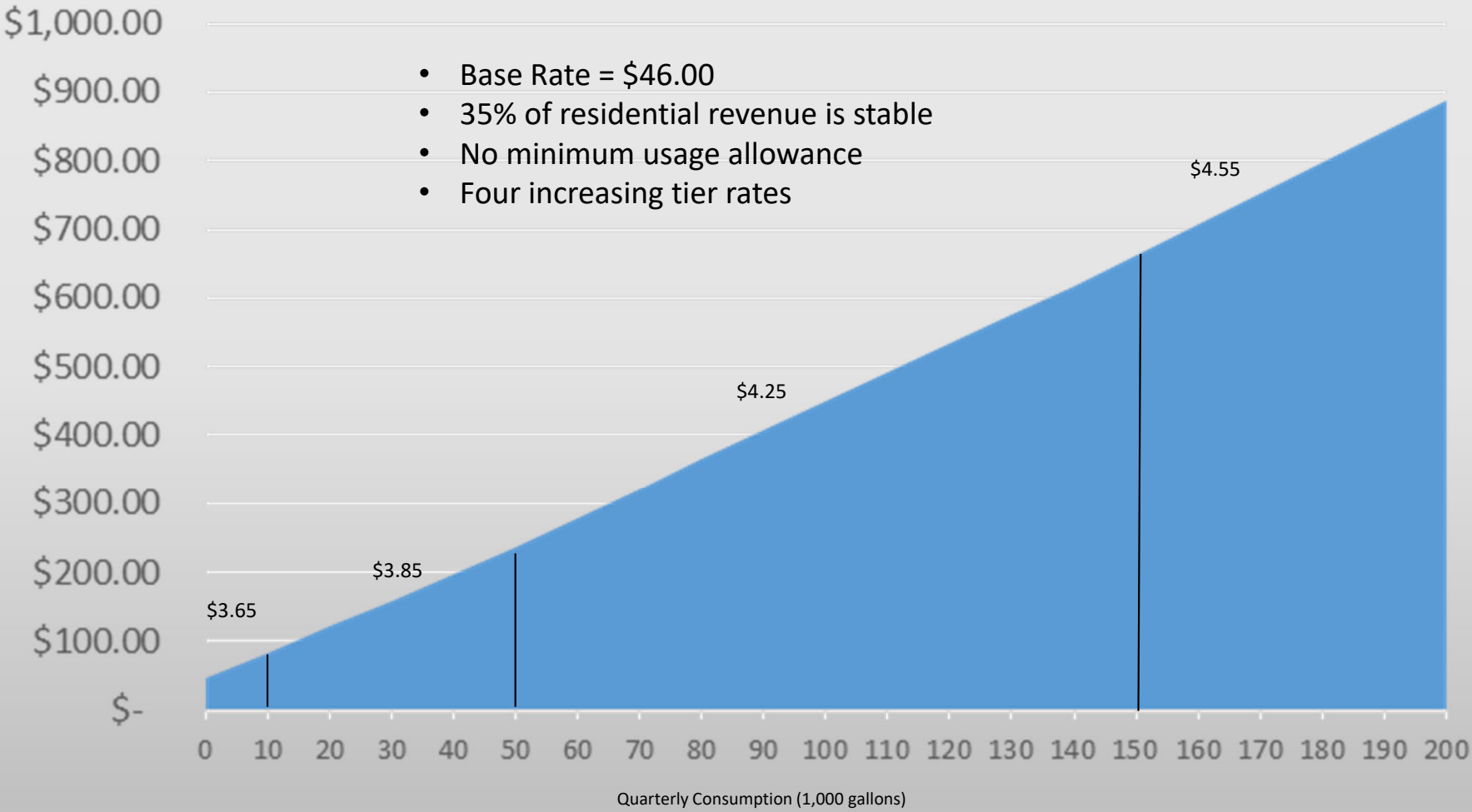
Alternative Wastewater Structure - Commercial



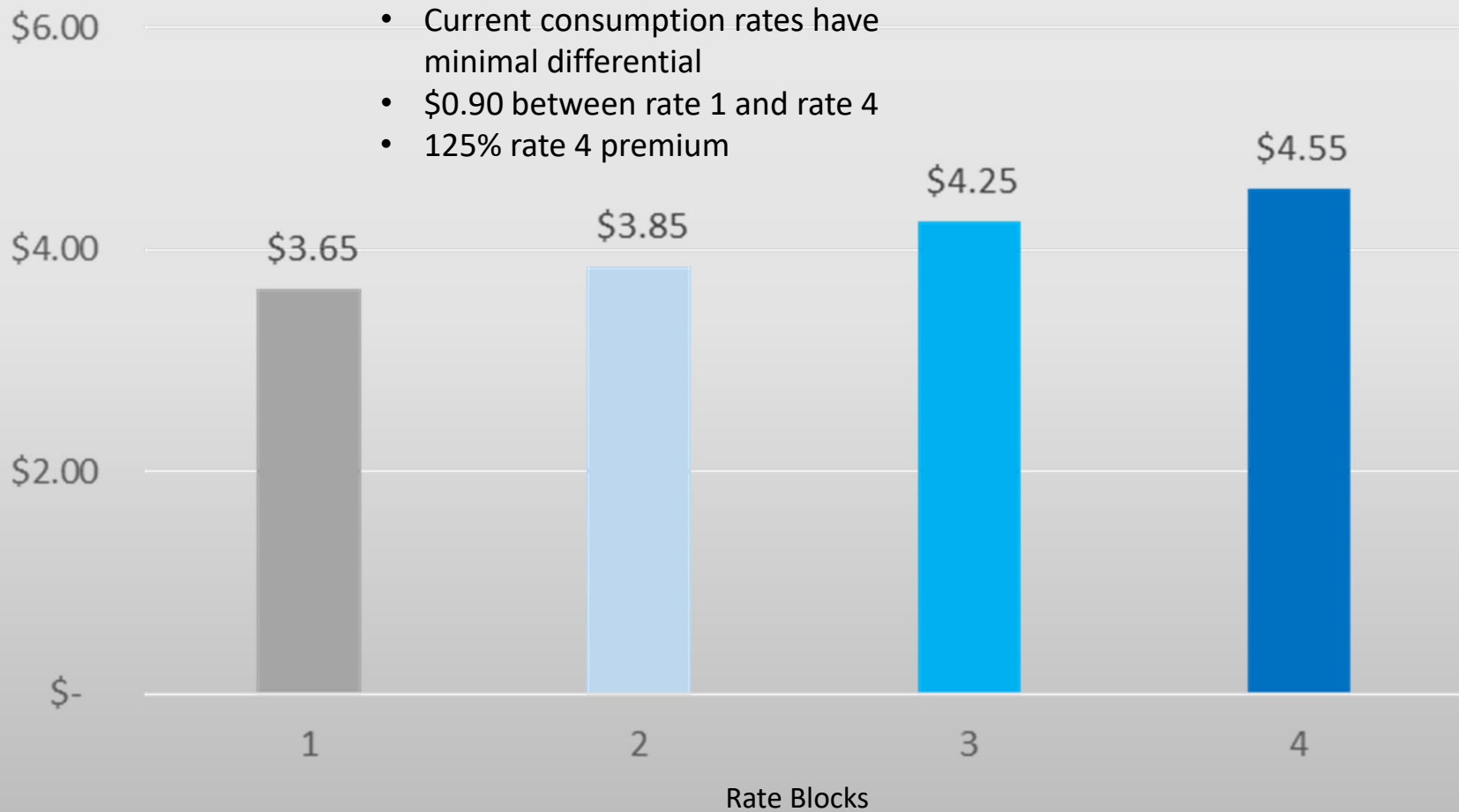
*Estimated consumption charge for conceptual example. Actual charge would be based on FY2023 revenue requirements and cost of service analysis.

Water Rate Structure Alternatives

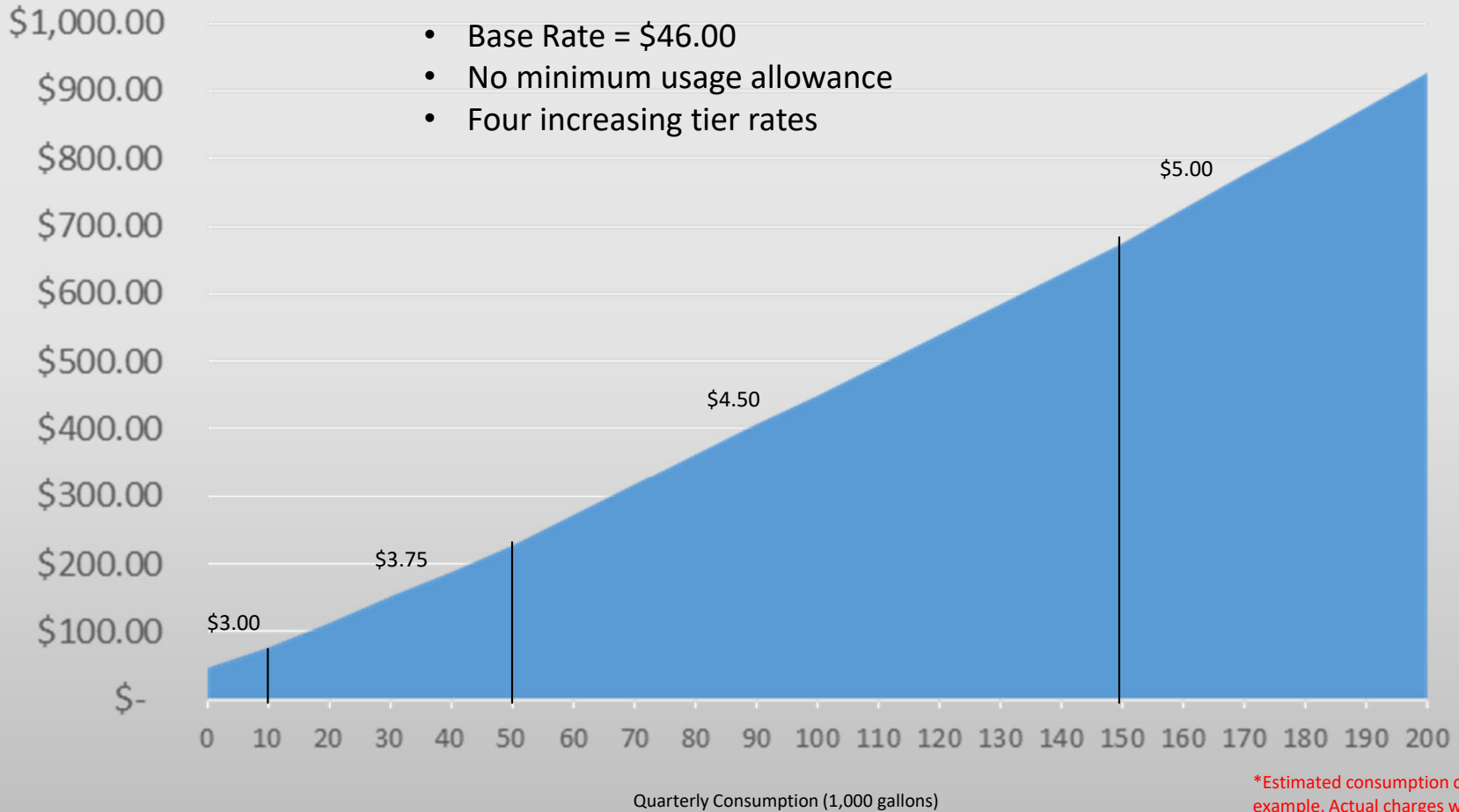
Baseline Water Rate Structure - 5/8 inch meter



Baseline Water Consumption Rates

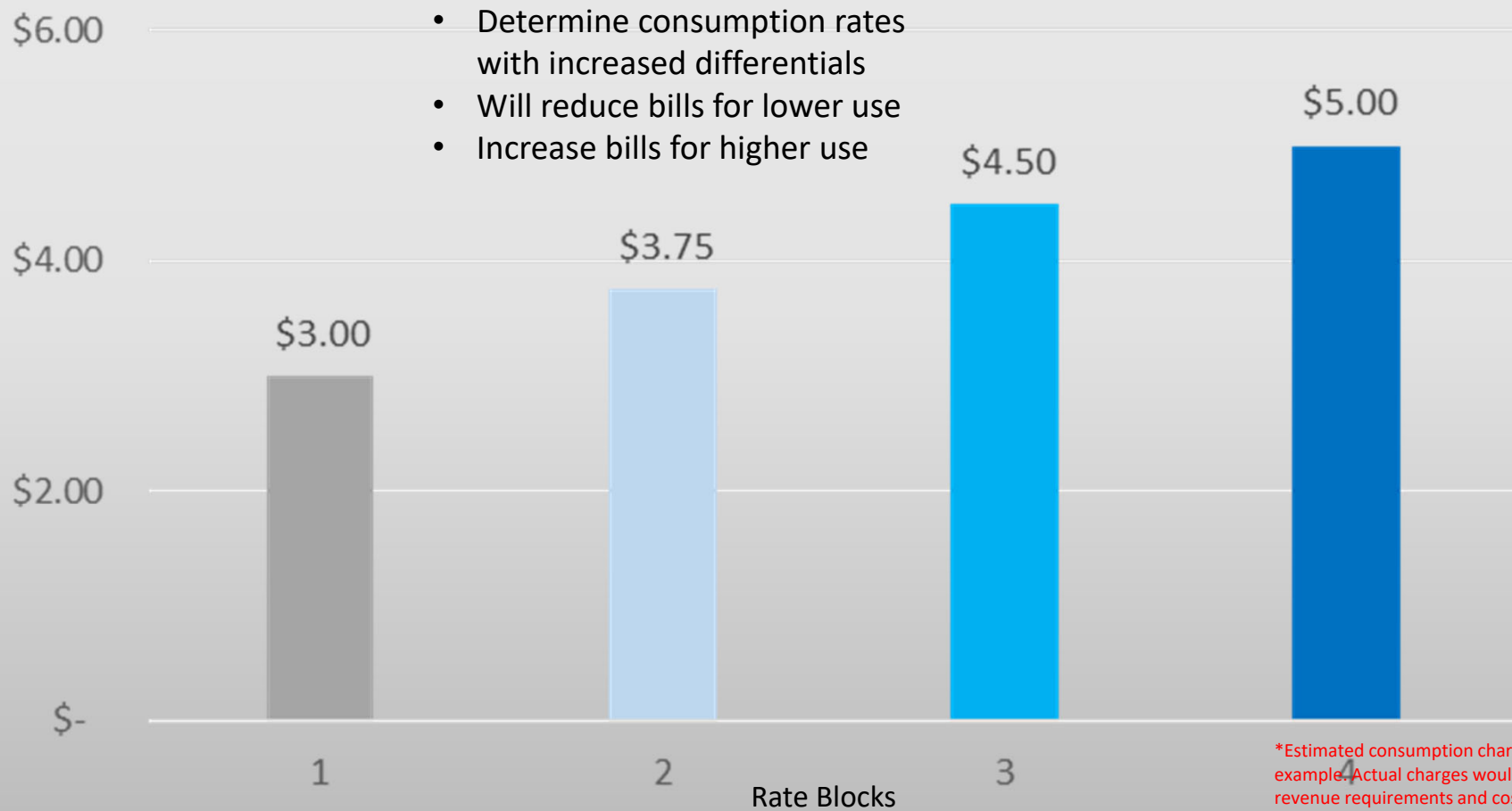


Alt 1: Water Rate Structure - 5/8 inch meter

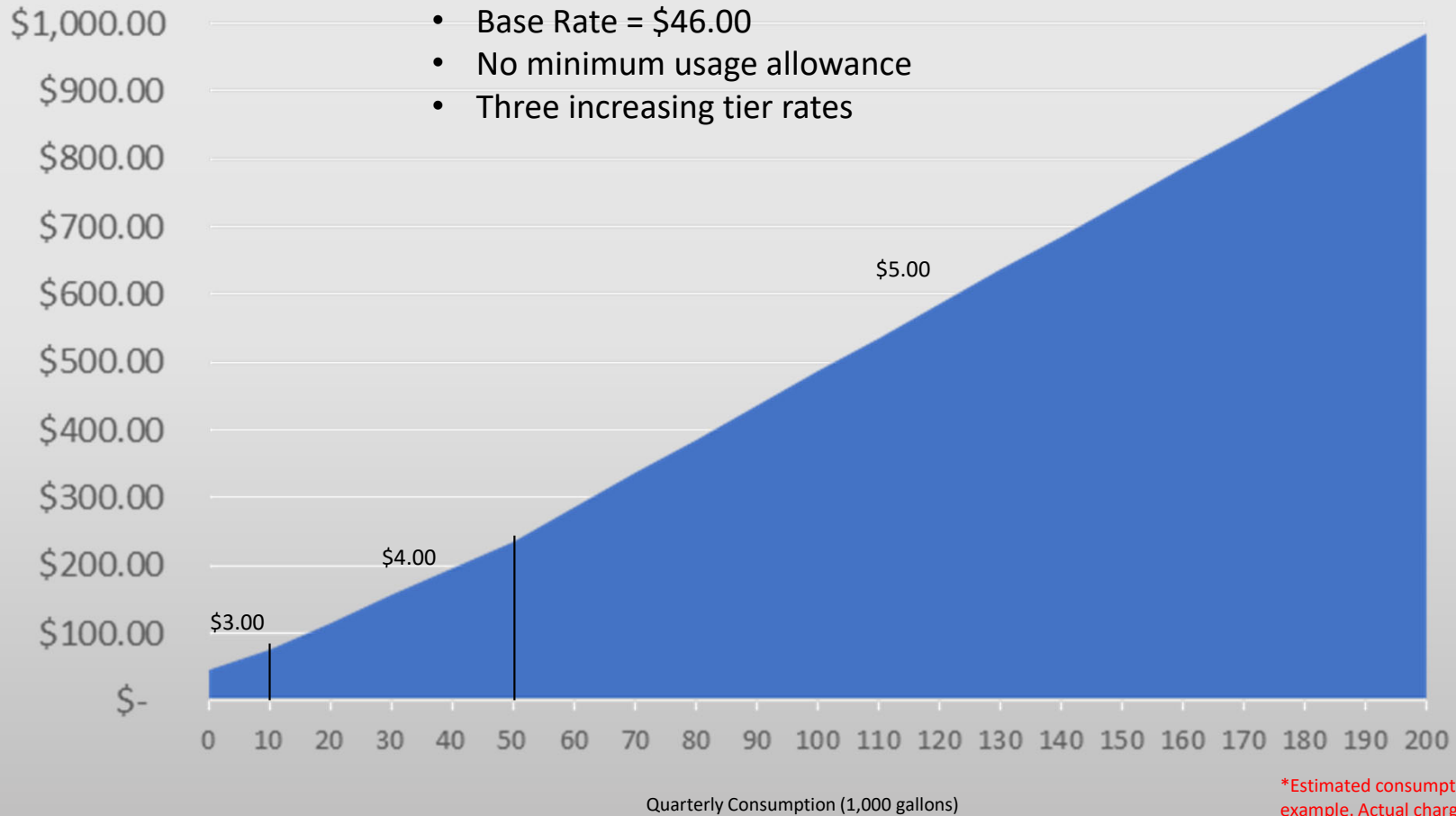


*Estimated consumption charges for conceptual example. Actual charges would be based on FY2023 revenue requirements and cost of service analysis.

Alt 1: Water Consumption Rates

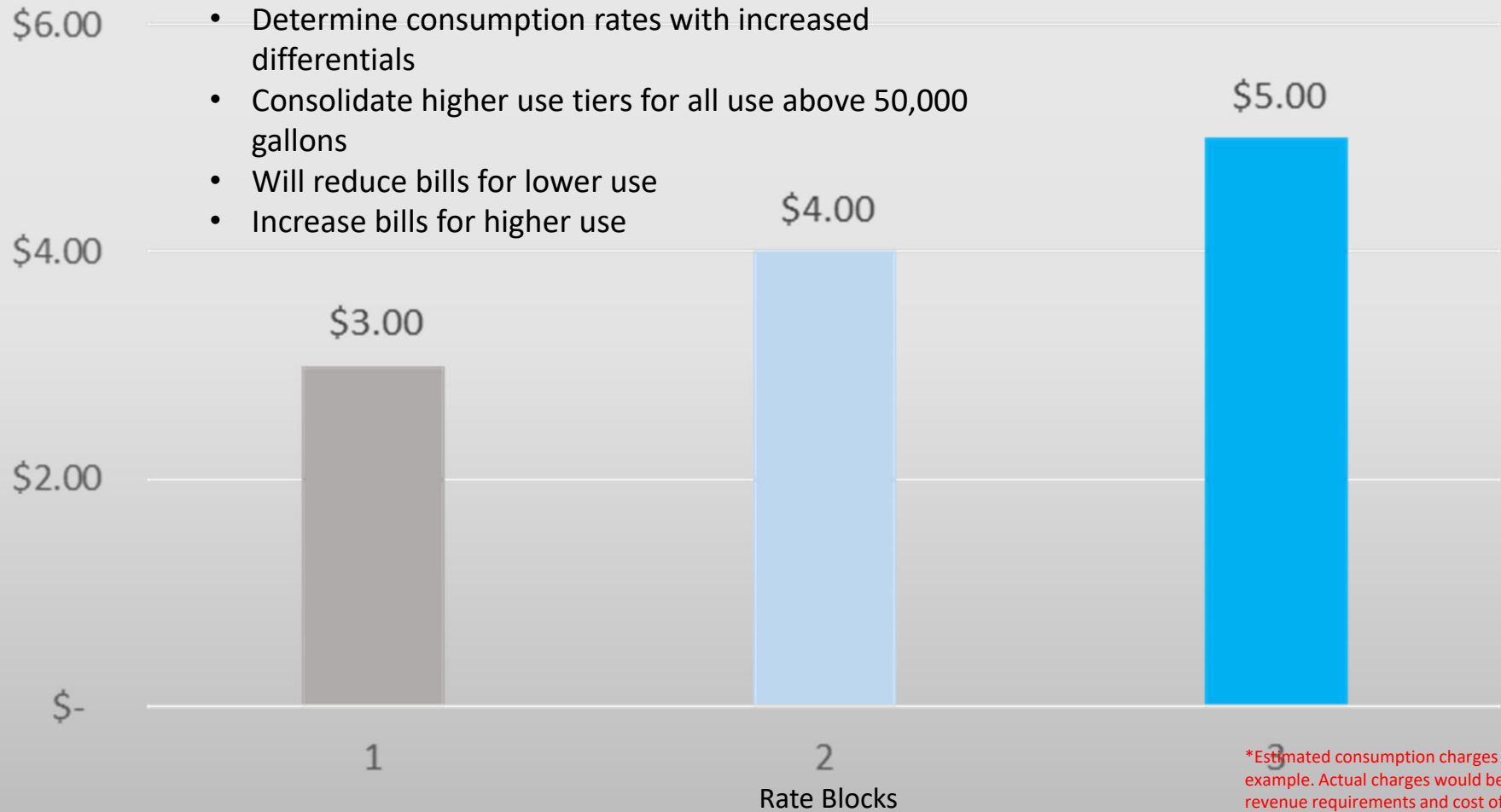


Alt 2: Water Rate Structure - 5/8 inch meter



*Estimated consumption charges for conceptual example. Actual charges would be based on FY2023 revenue requirements and cost of service analysis.

Alt 2: Water Consumption Rates



Angie Hughes

From: Phil Waters <pbwaters@lowcountryengineer.com>
Sent: Thursday, November 18, 2021 8:20 AM
To: Angie Hughes
Subject: RE: Hunting Island Booster Pump Station Upgrade

Angie,

Good morning. I heard from IUS this morning, per IUS *"If your client cannot take delivery of the BPS when it is ready, the best option may be to have USEMCO store it at their facility. USEMCO indicates the storage fee would be about \$200 a month. This should be a lower cost than waiting to build the station at a later time, due to inflation, and the BPS will be ready to ship when you need it."*

I like the option of having USEMCO store the pump station as required. We can bid the project as a whole and the contractor can call for delivery when ready. Bidding the project as a whole with an expanded time frame allows the contractor the more flexibility in scheduling the work.

Thanks,
Phil

Phil B. Waters, P.E.

Lowcountry Engineering Consultants, LLC

Phil recommends rebidding the entire project, rather than doing the site prep work separately, as he believes that the project will be more attractive to contractors with the site work included. Increased bid time and a longer project schedule are expected to solicit more interest from contractors.

Note: Because the Commission voted at the November Commission meeting to separate the site work from the remainder of the project and obtain separate quotes for that work, it is now necessary for the Commission to vote to re-bid the project as a whole and state that this vote supersedes any prior vote to the extent of any conflict.

Authorization Certificate

Depository Accounts and Treasury Management Services

The undersigned hereby certifies that he or she is the duly appointed authorized representative of _____

(Account holder's complete legal entity/company name), a _____ (description of Account holder's business entity type) ("Customer"), with authority to act on behalf of Customer, and that the following are true and correct resolutions duly adopted by Customer, in accordance with its formation and governing documents, and that these resolutions have not been in any way altered, amended or rescinded, and are now in full force and effect:

The undersigned further certifies that any one of the following named persons:

Name	Title	Business Phone Number	Business Email Address
#1 _____	_____	X _____	X _____
#2 _____	_____	X _____	X _____
#3 _____	_____	X _____	X _____
#4 _____	_____	X _____	X _____
#5 _____	_____	X _____	X _____
#6 _____	_____	X _____	X _____

is individually authorized to, and to designate one or more other Customer officers, agents or employees (each such aforementioned person, officer or designee thereof is referred to herein as an "Authorized Representative") to: (a) open or close one or more deposit and/or securities accounts (the "Accounts") with Wells Fargo Bank, National Association ("Bank"); (b) execute and deliver in Customer's name such agreement(s) regarding the Accounts and the services related thereto as Bank may from time to time require; (c) authorize and execute transactions on the Accounts, including, without limitation, (i) signing checks and other instruments withdrawing funds from the Accounts, including those payable to cash or to persons who sign them, (ii) requesting funds transfers by Bank to and from the Accounts, (iii) entering into arrangements for the processing of automated clearing house ("ACH") debit entries and/or ACH credit entries to and from the Accounts, and (iv) endorsing on behalf of Customer, and otherwise negotiating, checks and other items payable to Customer; (d) incur overdrafts and other obligations in the Accounts at Bank in connection with any of the products, services, or activities authorized by these resolutions; and (e) invest Customer's funds on such terms and conditions as such Authorized Representative deems appropriate.

Customer is authorized to enter into any other arrangements, agreements and documents with respect to any of Bank's deposit and treasury management products and services, in such form and on such terms and conditions as may be agreed to by an Authorized Representative signing such agreements and documents.

Customer shall be bound to Bank by, and Bank may rely upon, any communication or act, including telephone communications, purporting to be done by any partner, employee or agent of Customer provided that Bank believes, in good faith, that the same is done by a person authorized to so act.

The authority hereby conferred is in addition to that conferred by any other certificate heretofore or hereafter delivered to Bank and shall continue in full force and effect until Bank shall have received notice in writing from Customer of the revocation hereof. Any such revocation shall be effective only as to actions which are taken by Customer pursuant to the certifications contained herein, subsequent to Bank's receipt of such notice. The authority hereby conferred shall be deemed retroactive, and any and all acts authorized herein which were performed prior to the execution of this certificate are hereby approved and ratified.

The undersigned further certify that the activities covered by the foregoing certifications constitute duly authorized activities of Customer; that said certifications are now in full force and effect; and that there is no provision in any document pursuant to which Customer is organized and/or which governs Customer's continued existence limiting the power of the undersigned to make the certifications set forth herein, and that the same are in conformity with the provisions of all such documents.

ACKNOWLEDGED & AGREED TO:

By/Signature: _____

Printed Name: _____

(this individual must be a duly appointed representative of the TIN of record)

Title: _____

Date: _____

Tax Identification Number of Customer: _____

(TIN of the Account holder as assigned by the IRS)

Public Funds Customers Only: Unless Customer otherwise specifically instructs Bank in writing, Bank will consider each of the Authorized Representatives listed above to be an "Official Custodian" as referenced in 12 C.F.R. 330.15 for the purposes of calculating Customer's deposit insurance coverage.



Amendment to Commercial Account Signature Card

1. Account Title(s)

Account #1: _____ CoID: _____	Account #2: _____ CoID: _____
Title Line 1: _____ Customer's full legal name matching Customer's formation documents – 40 characters max.	Title Line 1: _____ Customer's full legal name matching Customer's formation documents – 40 characters max.
Title Line 2: _____	Title Line 2: _____
Title Line 3: _____	Title Line 3: _____
Title Line 4: _____ If applicable, enter DBA name on last available title line.	Title Line 4: _____ If applicable, enter DBA name on last available title line.

2. Amendment to Account Signers - Add

Signer #1 _____
Signature _____ Printed Name _____

Signer role; please select one. If none selected, the default will be limited signer. Refer to section 4 for authority definitions.
 Limited Signer Authorized Signer

Internal use only: CIS customer number for above signer: _____

Signer #2 _____
Signature _____ Printed Name _____

Signer role; please select one. If none selected, the default will be limited signer. Refer to section 4 for authority definitions.
 Limited Signer Authorized Signer

Internal use only: CIS customer number for above signer: _____

Signer #3 _____
Signature _____ Printed Name _____

Signer role; please select one. If none selected, the default will be limited signer. Refer to section 4 for authority definitions.
 Limited Signer Authorized Signer

Internal use only: CIS customer number for above signer: _____

3. Amendment to Account Signers - Delete

Signer Name

Signer Name

Signer Name

Signer Name

Signer Name

Signer Name

4. Customer's Certification, Acknowledgement, and Agreement

By signing below, I certify that the Customer has designated each of the individuals named in Section 2 above as

- a) a "Limited Signer" who is authorized, acting alone, to (i) sign checks drawn on the account(s) and (ii) instruct Wells Fargo with respect to stop payment order(s); or
- b) an "Authorized Signer" who is authorized, acting alone, to (i) sign checks drawn on and make cash withdrawals from the accounts(s), (ii) instruct Wells Fargo with respect to stop payment order(s) and (iii) initiate funds transfers between accounts on Business Online Banking, and (iv) perform other branch transactions in accordance with the customer's contractual arrangements with Wells Fargo.

Designating signers on the signature card does not authorize the signer to access CEO®.

Wells Fargo may obtain credit reports or other information about the customer. Wells Fargo may disclose information about each account to its affiliates, to credit reporting agencies, and to other persons or agencies that, in Wells Fargo's judgement, have a legitimate purpose for obtaining the information.

I acknowledge that the customer has received the Wells Fargo Commercial Account Agreement and agrees its terms and conditions, as amended from time to time, will govern the account(s).

Printed Name

Position/Title

Signature

Date

5. Bank Use Only		
Banker Name: Karen Rawls	Banker Telephone: +1 (803) 367-4041	Banker MAC:
AU:	RAU:	Officer #:
Submitter Name:		Submitter Phone:



I. IDENTIFICATION OF QUALIFIED INTERMEDIARY / WITHHOLDING ENTITY

LEGAL NAME OF ORGANIZATION: Fripp Island Public Service District

TYPE OF ORGANIZATION: Local Government, State of South Carolina

ACCOUNT NUMBER:

Be it resolved that each of the following has been duly elected or appointed and is now legally holding the title set opposite his/her name.

_____	<u>Chairman</u>
(Name of Authorized Person)	(Title)
_____	<u>Vice-Chairman</u>
(Name of Authorized Person)	(Title)
_____	<u>Secretary/Treasurer</u>
(Name of Authorized Person)	(Title)

II. CERTIFICATION

I, _____ of _____
(Name and Title of Officer or Partner signing this Non-Corporate Resolution)

Fripp Island Public Service District hereby certify that said organization is duly and legally
(Name of Organization)

organized and existing and that a quorum of the Fripp Island Public Service District Commission
(Name of Governing Body of Organization)

of said Organization attended a meeting duly held on the _____ day of _____, 20____

at which the following resolutions were duly adopted, and that such resolutions are in full force and effect on this date and

do not conflict with the Enabling Legislation of said organization.
(Name of Governing Rules)

I further certify that I have the authority to execute this Non-Corporate Resolution on behalf of said Organization, and that

the Commission of the Organization which took the action called for by the
(Name of Governing Body of Organization)

resolutions annexed hereto has the power to take such action.

*SIGNATURE: _____ DATE: _____

TITLE: Secretary/Treasurer

*The signer should be someone other than one of the authorized person(s) named above. However, if signed by an authorized person named above, the Fed Wire Letter of Authorization and/or ACH Authorization Agreement must be signed by an authorized person other than the signer of this document.

III. RESOLUTIONS

Certified Copy Of Certain Resolutions by the Governing Body of Said Organization Whereby the Establishment and Maintenance of Accounts Have Been Authorized.

RESOLVED –

FIRST: That the named Authorized Persons of this organization or N/A or N/A

N/A be and they hereby are, and each of them is, authorized and empowered, for and on behalf of this organization (herein called the “Organization”), to establish and maintain one or more accounts with Multi-Bank Securities, Inc. (herein called the “Brokers”) and Pershing LLC, its successors or assigns, and for the purpose of purchasing, investing in, or otherwise acquiring, selling, possessing, transferring, exchanging, pledging, or otherwise disposing of or realizing upon, and generally dealing in and with;

(a) THIS PARAGRAPH PERMITS CASH TRANSACTIONS IN SECURITIES

any and all forms of securities including, but not by way of limitation, shares, stocks, options, stock options, stock index options, foreign currency options and debt instrument options, bonds, debentures, notes, scrip, participation certificates, rights to subscribe, warrants, certificates of deposit, mortgages, chooses in action, evidence of indebtedness, commercial paper, certificates of indebtedness and certificates of interest of any and every kind and nature whatsoever, secured or unsecured, whether represented by trust, participating and/or other certificates or otherwise;

(b) THIS PARAGRAPH PERMITS CASH AND MARGIN TRANSACTIONS IN SECURITIES

any and all forms of securities including, but not by way of limitation, shares, stocks, options, stock options, stock index options, foreign currency options and debt instrument options, bonds, debentures, notes, scrip, participation certificates, rights to subscribe, warrants, certificates of deposit, mortgages, chooses in action, evidence of indebtedness, commercial paper, certificates of indebtedness and certificates of interest of any and every kind and nature whatsoever, secured or unsecured, whether represented by trust, participating and/or other certificates or otherwise; and margin transactions, including short sales;

The fullest authority at all times with respect to any such commitment or with respect to any transaction deemed by any of the said Authorized Persons and/or agents to be proper in connection therewith is hereby conferred, including authority (without limiting the generality of the foregoing) to give written or oral instructions to the Brokers with respect to said transactions; to bind and obligate the Organization to and for the carrying out of any contract, arrangement, or transaction, which shall be entered into by any such Authorized Persons and/or drafts drawn upon the funds of the Organization such sums as may be necessary in connection with any of the said accounts to deposit funds with the Brokers; to deliver securities and/or contracts to the Brokers; to order the transfer or delivery thereof to any other person whatsoever, and/or to order the transfer record of any securities, or contracts, or titles, to any name selected by any of the said Authorized Persons or agents; to affix the Organization’s seal to any documents or agreements, or otherwise; to endorse any securities and/or contracts in order to pass title thereto; to direct the sale or exercise of any rights with respect to any securities; to sign for the Organization all releases, powers of attorney and/or other documents in connection with any such account, and to agree to any terms or conditions to control any such account; to direct the Brokers to surrender any securities to the proper agent or party for the purpose of effecting any exchange or conversion, or for the purpose of deposit with any protective or similar committee, or otherwise; to accept delivery of any securities, to borrow money and securities, if applicable, and to secure repayment thereof with the property of the Organization; to appoint any other person or persons to do any and all things which any and all things which any of the said Authorized Persons and/or agents is hereby empowered to do, and generally to do and take all action necessary in connection with the account, or considered desirable by such Authorized Persons and/or agents with respect thereto.

SECOND: That the Brokers may deal with any and all of the persons directly or indirectly by the foregoing resolution empowered, as though they were dealing with the Organization directly.

THIRD: That the person signing this Non-corporate Resolution on behalf of the Organization be and hereby is authorized, empowered and directed to certify to the Brokers:

- (a) a true copy of these resolutions;
- (b) specimen signatures of each and every person by these resolutions empowered;
- (c) a certificate (which, if required by brokers, shall be supported by an opinion of the general counsel of the Organization, or other counsel satisfactory to the Brokers) that the Organization is duly organized and existing, that its governing rules empower it to transact the business by these resolutions defined, and that no limitation has been imposed upon such powers by the governing rules of the Organization or otherwise.

FOURTH: That the Brokers may rely upon the certified copy of the resolutions, specimen signatures, and certificate, as continuing fully effective unless and until the Brokers shall receive due written notice of change or rescission, and the dispatch or receipt of any other form of notice shall not constitute a waiver of this provision. nor shall the fact that any person hereby empowered ceases to be an Authorized Person of the Organization or becomes an Authorized Person under some title, in any way affect the powers hereby conferred, but the failure to supply any specimen signature shall not invalidate any transaction where the party authorizing the same has been actually empowered thereto by or in conformity with these resolutions.

FIFTH: That in the event of any change in the office of powers of persons hereby empowered, an Authorized Person shall certify such changes to the Brokers in writing in the manner herein above provided, which notification, when received, shall be adequate both to terminate the powers of the persons therefore authorized, and to empower the persons thereby substituted.

SIXTH: That the Authorized Persons of the Organization be, and hereby is, authorized and empowered to countersign items as aforesaid.

SEVENTH: That the foregoing resolutions and the certificates actually furnished to the Brokers by the Authorized Person of pursuant thereto, be and they hereby are made irrevocable until written notice of the revocation thereof shall have been received by the Brokers.