



Miami-Dade County League of Cities, Inc.

Board of Director's Meeting

March 7, 2024



Welcome



Richard Kuper, Esq.
Executive Director

Immediate Past President
Hon. Juan Carlos Bermudez
Commissioner, Miami-Dade County
Past Presidents
Hon. Joseph Corradino
Mayor, Village of Pinecrest
Hon. Keon Hardemon
Commissioner, Miami-Dade County
Hon. Oliver Gilbert, III
Chairman, Miami-Dade County
Hon. Francis X. Suarez
Mayor, Miami
Hon. Isaac Salver
Councilman, Town of Bay Harbor Islands
Hon. Jay Chernoff
Commissioner, City of North Miami Beach

OFFICERS

President
Hon. Rodney Harris
Mayor, City of Miami Gardens
First Vice President
Hon. Karyn Cunningham
Mayor, Village of Palmetto Bay
Second Vice President
Hon. Omarr C. Nickerson, Ph. D.
Mayor, Village of El Portal
Secretary
Hon. Fortuna Smukler
Commissioner,
City of North Miami Beach
Treasurer
Hon. Joseph Corradino
Mayor, Village of Pinecrest

BOARD OF DIRECTORS

Hon. Rachel S. Friedland
Commissioner Aventura
Hon. Seth E. Salver
Vice Mayor, Bal Harbour Village
Hon. Robert Yaffe
Councilman, Bay Harbor Islands
Hon. Jonathan Groth
Mayor, Biscayne Park
Hon. Kirk Menendez
Commissioner, Coral Gables
Hon. Tim Meerbott
Mayor, Cutler Bay
Hon. Christi Fraga
Mayor, Doral
Hon. Luis Pirela
Vice Mayor, El Portal
Hon. Walter Thompson
Commissioner, Florida City
Hon. Kenneth Bernstein
Vice Mayor, Golden Beach
Hon. Bryan Calvo
Councilman, Hialeah
Hon. Yiozet De La Cruz
Mayor, Hialeah Gardens
Hon. Steve Losner
Mayor, Homestead
Hon. Bernard Klepach
Mayor, Indian Creek
Hon. Jose I. Rasco
Mayor, Key Biscayne
Hon. Edgar Ayala
Vice Mayor, Medley
T.B.A
Miami
Hon. Oliver G. Gilbert, III
Chairman, Miami-Dade County
Hon. Maria Teresa Rojas
Chair,
Miami-Dade County School Board
Hon. Alex Fernandez
Commissioner, Miami Beach
Hon. Robert Stephens
Councilman, Miami Gardens
Hon. Ray Garcia
Councilman, Miami Lakes
Hon. George Burch
Mayor, Miami Shores
Hon. Victor Vazquez
Councilman, Miami Springs
Hon. Rachel Streifeld
Commissioner, North Bay Village
Hon. Kassandra Timothe
Councilwoman, North Miami
Hon. Jay Chernoff
Commissioner, North Miami Beach
Hon. John H. Taylor, Jr.
Mayor, Opa-Locka
Hon. Leanne Tellam
Vice Mayor, Palmetto Bay
T.B.A
Pinecrest
Hon. Javier Fernandez
Mayor, South Miami
Hon. Jerry Joseph
Commissioner, Sunny Isles Beach
Hon. Shlomo Danzinger
Mayor, Surfside
Hon. Jose "Pepe" Diaz
Mayor, Sweetwater
Hon. Richard Block
Councilman, Virginia Gardens
Hon. Eric Diaz-Padron
Mayor, West Miami

Board of Director's Meeting

March 7, 2024
94th Aero Squadron
1395 NW 57th Ave.
Miami, FL 33126

6:30 p.m. Reception - 7:30 p.m. Dinner Meeting



WELCOMING REMARKS

*President Rodney Harris,
Mayor, City of Miami Gardens*

1. INVOCATION:

*President Rodney Harris,
Mayor, City of Miami Gardens*

2. PLEDGE OF ALLEGIANCE:

*Mayor Spencer Deno,
Village of Virginia Gardens*

3. MINUTES: February 1, 2024

4. CONSENT AGENDA:

- a. Monthly Disbursement

5. EXECUTIVE DIRECTORS REPORT:

Richard Kuper, Esq.

6. MIAMI-DADE COMMISSION ON ETHICS AND PUBLIC TRUST DRAFT OPINION ON CONFLICTING EMPLOYMENT:

*Mr. Robert Meyers,
Attorney, Weiss Serota Helfman etal.*

7. OCEAN BANK PRESENTATION:

*Mr. Raphael Garcia,
Vice President & Relationship Manager – WM,
Ocean Bank*

8. FREEBEE PRESENTATION:

*Ms. Claudia Miro,
Director Business Development & Government Affairs,
Freebee*

9. UNIVERSITY OF MIAMI PRESENTATION:

*Ms. Adriana Verdeja,
Executive Director of Government and Community Relations,
University of Miami*

10. ANNOUNCEMENTS:

- **MDCLC Board of Director's Meeting:** *Thursday, April 4, 2024*
Time: 6:30 p.m. Reception / 7:30 p.m. Dinner meeting
Location: T.B.A

- **SAVE THE DATE: 70th Annual Gala:** *Saturday, June 8, 2024*

11. ADJOURNMENT



O F F I C E R S

President
Hon. Rodney Harris
Mayor, City of Miami Gardens
First Vice President
Hon. Karyn Cunningham
Mayor, Village of Palmetto Bay
Second Vice President
Hon. Omarr C. Nickerson, Ph. D
Mayor, Village of El Portal
Secretary
Hon. Fortuna Smukler
Commissioner,
City of North Miami Beach
Treasurer
Hon. Joseph Corradino
Mayor, Pinecrest

Miami-Dade County League of Cities

2655 S Le Jeune Rd, Suite 1014
Coral Gables, Florida 33134
E-mail: mdclc@bellsouth.net
Telephone: 305-416-4155
Fax: 305-416-4157

Summarized Minutes

February 1, 2024
City of Aventura
Hilton Aventura

BOARD OF DIRECTORS

Hon. Rachel S. Friedland
Commissioner Aventura
Hon. Seth E. Salver
Vice Mayor, Bal Harbour Village
Hon. Robert Yaffe
Councilman, Bay Harbor Islands
Hon. Jonathan Groth
Mayor, Biscayne Park
Hon. Kirk Menendez
Commissioner, Coral Gables
Hon. Tim Meerbott
Mayor, Cutler Bay
Hon. Christi Fraga
Mayor, Doral
Hon. Luis Pirela
Vice Mayor, El Portal
Hon. Walter Thompson
Vice Mayor, Florida City
Hon. Kenneth Bernstein
Vice Mayor, Golden Beach
Hon. Bryan Calvo
Councilman, Hialeah
Hon. Yisot De La Cruz
Mayor, Hialeah Gardens
Hon. Steve Losner
Mayor, Homestead
Hon. Bernard Klepach
Mayor, Indian Creek
Hon. Jose I. Rasco
Mayor, Key Biscayne
Hon. Edgar Ayala
Vice Mayor, Medley
T.B.A
Miami
Hon. Oliver G. Gilbert, III
Chairman, Miami-Dade County
Hon. Maria Teresa Rojas
Chair,
Miami-Dade County School Board
Hon. Alex Fernandez
Commissioner, Miami Beach
Hon. Robert Stephens
Councilman, Miami Gardens
Hon. Ray Garcia
Councilman, Miami Lakes
Hon. George Burch
Mayor, Miami Shores
Hon. Victor Vazquez
Councilman, Miami Springs
Hon. Rachel Streitfeld
Commissioner, North Bay Village
Hon. Kassandra Timothe
Councilwoman, North Miami
Hon. Jay Chernoff
Acting Mayor, North Miami Beach
Hon. John H. Taylor, Jr.
Mayor, Opa-Locka
Hon. Leanne Tellam
Vice Mayor, Palmetto Bay
T.B.A
Pinecrest
Hon. Javier Fernandez
Mayor, South Miami
Hon. Jerry Joseph
Commissioner, Sunny Isles Beach
Hon. Shlomo Danzinger
Mayor, Surfside
Hon. Jose "Pepe" Diaz
Mayor, Sweetwater
Hon. Richard Block
Councilman, Virginia Gardens
Hon. Eric Diaz-Padron
Mayor, West Miami

On behalf of President Rodney Harris, Mayor of the City of Miami Gardens, **1st Vice President Karyn Cunningham**, Mayor of the Village of Palmetto Bay, began the meeting by thanking everyone for being in attendance at the League's February 1st Board of Directors' Meeting. On behalf of President Harris and the Executive Board, she thanked the City of Aventura, City of Sunny Isles Beach, and Town of Golden Beach for hosting the League's Board Meeting. **MDCLC 1st Vice President Cunningham**, called the meeting to order at 8:03 P.M.

The City of Aventura Honor Guard was called to conduct the presentation of colors. The Pledge of Allegiance was lead by **Ronald Wasson, Manager, City of Aventura**. **Cameron Wheeler** performed the National Anthem and the invocation was conducted by **Rabbi Rosenfeld of Aventura Chabad South**.

1st Vice President Cunningham asked for a motion to approve the minutes and consent the agenda. The motion passed by a unanimous vote.

1st Vice President Cunningham welcomed the two Mayors of the sponsor municipalities, **Mayor Glenn Singer**, Town of Golden Beach, **Mayor Howard Weinberg**, City of Aventura, as well as **Commissioner Jerry Joseph**, City of Sunny Isles Beach, to the podium to provide the host municipal presentations.

Mayor Singer thanked his neighboring cities for their collaboration in co-hosting the Board Meeting with his municipality. He also extended his appreciation to the administration and commissioners of the Town of Golden Beach for their constant hard work and dedication. The Town of Golden Beach is currently transitioning to a new civic center, a state-of-the-art complex slated to accommodate the town's administrative staff, the Golden Beach Police Department, and its building department. This modern facility will feature an entertainment room for social gatherings and an emergency hurricane command center designed to withstand category 5 storms. By the end of this year, the Town of Golden Beach anticipates the completion of a new public park and wellness center. Despite its small size, the Town of Golden Beach successfully executes all of these projects through effective teamwork among its staff. **Mayor Singer** also expressed his thoughts and that of his community's regarding Form 6, particularly its implications for smaller municipalities. He views it as an invasion of privacy, given the challenges smaller towns face in recruiting election candidates. **Mayor Singer** called for the support of like-minded municipalities to align with the Town of Golden Beach's stance.

Mayor Howard Weinberg was welcomed to the podium and expressed his gratitude towards hosting one of the League's Board Meetings. He thanked all of the attendees from the City of Aventura for their contributions to the city's endeavors. During his 14 months as Mayor, he has already cut over 20 ribbons signifying the inauguration of various projects in the city. He then presented a video highlighting the City of Aventura's growth and evolution over the years. **Mayor Howard Weinberg** touched upon an ongoing collaboration with Hero Housing, aimed at providing luxury apartments to teachers and police officers at a 50% reduced rent rate. He concluded after the video was played by thanking the City of Sunny Isles Beach and Town of Golden Beach for co-hosting the Board meeting.

Lastly, **Commissioner Jerry Joseph** proudly highlighted the recent accreditation of the city's police department, city manager, and award-winning finance department. Currently, the city is in the process of developing a new public tennis court and cultural center. He expressed gratitude to all attendees from the City of Sunny Isles Beach for their role in the city's achievements.

Executive Director Richard Kuper thanked the three sponsoring municipalities for their collaboration in co-hosting this month's Board Meeting. He also thanked **City Manager Ron Wasson**, City of Aventura, **Assistant City Manager Bryan Pegues**, and the City of Aventura for their hard work in the planning this meeting. **Mr. Kuper** emphasized the importance of attendees utilizing these meetings as a platform for information sharing and mutual learning and that by doing so, municipal leaders can gain insights on the developments that are currently occurring

across Miami-Dade County and foster unity. **Mr. Kuper** proceeded to invite **Commissioner Michael Stern**, City of Aventura to make a presentation on Colorectal Cancer Month.

Commissioner Michael Stern stated that as a survivor of stage 4 colorectal cancer wanted to inform the audience that March is now designated as Colorectal Cancer Month. Despite being one of the most neglected forms of cancer, he highlighted the rising prevalence of colorectal cancer cases, noting that a significant portion of funding from Washington D.C. is typically allocated to breast cancer research. **Commissioner Stern** informed those in attendance of his upcoming meeting with policymakers in Washington D.C., where he plans to advocate for increased funding for colorectal cancer research. He asked each city to issue a proclamation. He emphasized that having the support of every city in the largest county in Florida would strengthen his case for increased funding during his discussions in Washington D.C. **Commissioner Michael Stern** then thanked the League for giving him the opportunity to speak about this issue.

Attorney Robert Meyers from Weiss Serota Helfman et al. was welcomed to the podium to provide further insights into Form 6 and its litigation procedures. Prior to joining Weiss Serota Helfman, Mr. Meyers served as the director of the Miami-Dade Commission on Ethics and Public Trust for 13 years. Drawing on his experience, he aimed to educate the audience about public corruption investigations and the detection of conflicts of interest. **Mr. Meyers** emphasized that Form 6 lacks any substantial information that could help the Commission on Ethics and Public Trust in identifying conflicts of interest or corruption beyond what is already disclosed in Form 1. Due to ambiguities in federal and state constitutional provisions, attorneys at Weiss Serota Helfman concluded that Form 6 is excessively invasive and should not be applicable to local government. Consequently, they intend to initiate legal action against its implementation. He asked if any municipality was interested in being part of the case to please contact him, Jamie Cole or Susan Trevarthen at the offices of Weiss Serota Helfman Cole & Bierman.

Mr. Kuper then continued his report and concluded the meeting by acknowledging the following members:

The Executive Board Members Present:

First Vice President Karyn Cunningham
Second Vice President Omarr Nickerson
Secretary Fortuna Smukler
Treasurer Joseph Corradino
Immediate Past President JC Bermudez

Past Presidents:

MDCLC & FLC Past President Isaac Salver
Past President – Eduardo “Eddy” Gonzalez

Board Members:

Commissioner Rachel Friedland – Aventura
Vice Mayor Seth Salver – Bal Harbour Village
Councilman Robert Yaffe – Bay Harbor Islands
Mayor Jonathan Groth – Biscayne Park
Commissioner Walter Thompson – Florida City
Vice Mayor Kenneth Bernstein – Golden Beach
Mayor Joe Rasco – Key Biscayne
Vice Mayor Edgar Ayala - Medley
Councilman Robert Stephens – Miami Gardens
Mayor George Burch – Miami Shores
Councilman Victor Vazquez – Miami Springs
Commissioner Rachel Streitfeld – North Bay Village
Councilwoman Kassandra Timothe – North Miami
Commissioner Jay Chernoff – North Miami Beach
Mayor John Taylor Jr. – Opa-Locka
Commissioner Jerry Joseph – Sunny Isles Beach
Mayor Jose “Pepe” Diaz - Sweetwater
Councilman Richard Block – Virginia Gardens

Clerks:

Ellisa Horvath - Aventura
Roseann Prado – Indian Creek
Mauricio Betancur – Sunny Isles Beach

Attorneys:

Susan Trevarthen – Bal Harbour Village
Joseph Geller – El Portal
Ralph Ventura - Sweetwater

Managers:

Ron Wasson - Aventura
Alexander Diaz – Golden Beach
JC Jimenez – Miami Springs
Stan Morris – Sunny Isles Beach
Deputy Manager – Susan Simpson, Sunny Isles Beach
Asst. Manager – Bryan Pegues – Aventura
Asst. Manager Mayra Aleman – Sunny Isles Beach

Police Chiefs:

Michael Bentolila – Aventura
Rudy Herbello – Golden Beach
Edward Santiago – Sunny Isles Beach

Miami-Dade County:

Commissioner Micky Steinberg
Commissioner JC Bermudez
Melonie Burke – Mayor’s office
Henry Sori – Office of Intergovernmental affairs
Harold Foster – Senator Rene Garcia’s Office
JC Canabal – Commissioner Bermudez’ office

Miami-Dade County Public Schools:

Administrative Director, Intergovernmental Affairs Ailette Diaz

Public Defender:

Carlos Martinez

Coconut Grove Arts Festival:

President Monty Trainer

Jungle Island:

Chairman Curtis Crider

EngageLive:

Tony Albelo

Candidate for North Miami Beach Commission:

Lynn SU

Newly Elected:

Mayor Evan Piper - City of North Miami Beach

New Associate Member:

Ocean Bank

Raphael Garcia, Vice President & Relationship Manager - WM

Associate Members:

Kevin Crowder, BusinessFlare
Carlos Penin, C.A.P Government, Inc.
Carlos Del Pino, C.A.P Government, Inc.
Samael Estevez, CHA Solutions, LLC
Maria Isabel Gonzalez, CHA Solutions, LLC
Hector Vargas, CHA Solutions, LLC
Victor Venezia, CHA Solutions, LLC
Jose Acosta, Chen Moore and Associates
Patrick Kaimrahj, Chen Moore and Associates
Elisa Robles, First Bank

Michael Gomez, First Bank
Ana Bendana, First Bank
Chris Ferreira, FPL
Carlos Trueba, GEMRT
Frances Cabrera Yec, GEMRT
Raul Guzman, GEMRT
Gerry Donates, GEMRT
Vivian Casals-Muñoz, Hialeah Park
Alex Auguste, Marcum LLP
Michael Tur, Midtown Towing
Evan Ross, Public communicators Group
Christian Infante, SFM Services
Israel Rosado, SFM Services
Joseph Corradino, The Corradino Group
Geraldine Lazarre, Trimerge Consulting Group
Orlando Torres, Verra Mobility
Robert Meyers, Weiss Serota Helfman...
Susan Trevarthen, Weiss Serota Helfman...

Meeting adjourned at 9:40 P.M.
Summarized minutes




MIAMI-DADE COMMISSION ON ETHICS AND PUBLIC TRUST

Overtown Transit Village North
701 Northwest 1st Court · 8th Floor · Miami, Florida 33136
Phone: (305) 579-2594 · Facsimile: (305) 579-0273
Website: ethics.miamidade.gov

MEMORANDUM

TO: Miami-Dade Commission on Ethics and Public Trust

FROM: Jose J. Arrojo, Esq. 
Executive Director

SUBJECT: Proposed RQO 2024-02
Honorable Melissa Castro
Coral Gables Commissioner

DATE: February January 4, 2024

I. Background:

Commissioner Melissa Castro was elected to the Coral Gables City Commission in April 2023. Thereafter, she sought guidance regarding the application of the Miami-Dade County Conflict of Interest and Code of Ethics Ordinance, Section 2-11.1, Miami-Dade Code, (county ethics code) to her private employment as the principal in a construction permit expediting company that does business in Coral Gables.

Since that time, Ethics Commission legal staff has had several discussions with Ms. Castro, Coral Gables municipal counsel, and other members of municipal bar, regarding the limitations and prohibitions imposed by the county ethics code on local elected officials who provide professional services to clients in their own cities.

A draft ethics opinion provided by the Ethics Commission's legal staff in this matter concluded that Ms. Castro would not be able to operate her business in the City of Coral Gables in the same manner as she has in the past. The guidance would not only have impacted Ms. Castro's private employment but also affected other similarly situated local elected officials. Thus, constituting a matter of great public importance, formal guidance is sought from the Ethics Commission.¹

Also, consistent with the Ethics Commission's practice in these matters, Ms. Castro, her attorneys, and members of municipal bar have been invited to present to the Ethics Commission as regards this proposed formal opinion.

¹ Rule 2.4, Review and Processing of Advisory Opinions, COE Rules of Procedure.

Her company assists clients with a variety of engagements with local government, including some that require only ministerial official action on the part of city staff. For example, MED assists clients with filing or recording documents with local governments, filing direct representative notices with local governments when property or business owners are out of the jurisdiction or are otherwise not able to invest time in construction permitting procedures, or registering licensed contractors with all the required accompanying documents such as state and local licenses, and certificates of liability or workers compensation insurance.

MED also assists clients in engagements with local government that require discretionary official action by city staff. These include seeking revisions to previously issued building permits, legalizing un-permitted construction subject to legal sanctions including notices of violations and stop-work orders, as well as securing certificates of completion and occupancy.²

Because her company represents clients in Coral Gables, then it is contemplated that she or her employees will interact with city staff.

V. Legal Analysis:

The county ethics code establishes the minimum standard of ethical conduct and behavior for municipal officials.³

a. Conflicting Employment and Prohibited Appearances and Payments

The county ethics code prohibits conflicting employment defined as private employment which would impair the independence of judgment in the performance of public duties. Also, the code prohibits making a presentation before a city board or agency on behalf of a third party with respect to a “license, ruling, decision, opinion or other benefit.” Not only is the presentation disallowed, but so is the receipt of any compensation, directly or indirectly, in any form, for services rendered to the third party in relation to the municipal benefit sought.⁴

Consequently, while municipal officials may have private employment in their city, may represent clients in their city, and may even be allowed to interact with the city on behalf of clients in very limited scenarios, these two provisions impose significant restrictions on private employment.

Private employment involving pure informational interaction with municipal staff on behalf of clients that only requires ministerial official action may be permitted. Any employment that

² Advertised description of services by MED: <https://medexpeditors.com/services/>

³ Section 2-11.1(a), Miami- Dade Code and Section 2-11.1(b)(1), Miami-Dade Code.

⁴ Section 2-11.1(j), Miami-Dade Code and Section 2-11.1(m)(1), Miami-Dade Code.

b. Exploitation of Official Position & Official Actions

A city commissioner may not use his or her official position to secure special benefits, privileges or exemptions for themselves or others. Consequently, even when interacting with city staff as part of a purely ministerial transaction related to outside employment duties, the official may not represent themselves as a commissioner. Of course, the official is not permitted to use city staff or resources to support outside employment and should refrain from giving city employees any direct or indirect instruction to engage on any matters involving their private employer or clients. Finally, an official cannot use his or her public position to promote the use of a private employer's services and should avoid suggesting to current or future clients that they will receive preferential treatment from city staff as a benefit of his or her public position.⁸

c. Voting Conflicts

The county ethics code's voting conflict provision prohibits voting or participating on a matter if the official "would or might, directly or indirectly, profit or be enhanced by the action." It is stricter than the state ethics code's standard that limits a municipal officer from voting upon any measure "which would inure to his or her special private gain or loss."⁹

Consequently, if there is any matter that comes before a city commission that may affect a voting official's employer, company, or one of its clients, then a voting conflict will require recusal.¹⁰

conflict cannot be mitigated simply because another member of the officer's firm engages in the representation before the public board, because the concern is the potential loss of objectivity a public officer may have if his firm is attempting to influence the decisions of his board. This concern remains present so long as the officer's firm is representing a client on a matter of his board, even if he is refraining from personally advising the firm or its client about the matter.); CEO 12-9 and CEO 03-7 (Recusal from voting on the matter and compliance with voting conflict statute found at Section 112.3143(3)(a), Florida Statutes, does not negate the prohibited employment conflict because the two statutes operate independently.)

⁸ Sections 2-11.1(g) and (n), Miami-Dade Code; INQ 21-121.

⁹ Section 2-11.1(d), Miami-Dade Code; Section 112.3134 (3) (a), Florida Statutes.

¹⁰ *But see* CEO 09-10, CEO 10-24 and CEO 12-9 (Conflicting employment provision in state ethics code prohibits a local official from representing a client on a single matter or in a single instance, when the matter is of his or her board. The conflict may not be mitigated because another member of the official's firm engages in the representation before the board. Recusal from voting on the matter and compliance with voting conflict statute does not negate the prohibited employment conflict because the two statutes operate independently.)

However, there are several provisions of the county ethics code that limit or otherwise prohibit her communications or interactions with municipal staff in her capacity as the owner and chief executive officer of a permit expediting firm that does business in that city.

More specifically, neither she nor her company may have contacts with city staff on behalf of a client, if the contact will require decision-making by municipal staff on a discretionary matter such as whether to grant a waiver, permit, variance, certificate, ruling, opinion, decision concerning violations of the city's code or ordinances, or any other benefit. Moreover, she may not receive any compensation, directly or indirectly, from a client that seeks this type of relief from the city.

She is additionally prohibited from using her official position or any city resources to support her private employment and she may not suggest to current or future private clients that her public position will afford them unique or special treatment from the city.

She may not vote or participate in any measures before the Coral Gables City Commission that may affect her private company or any of its clients.



PRIVATE CLIENT SERVICES

Banking from your perspective.

Your financial outlook is as ambitious as your lifestyle. This perspective fills your world with opportunity. As your financial partner, it is our privilege to help you assemble a portfolio of products to create the banking experience you prefer and the financial future you imagine.

Your Money. Your Interest.

- Personal deposit accounts, including accounts for minors and students
- Commercial deposit accounts

Anywhere Access. Anytime Banking.

- Bank and pay bills from your computer or mobile device
- Deposit checks from your mobile device
- Auto-save to build balances in interest-bearing accounts
- Auto-fund accounts for your children and business

Choices for Customers to Pay.

Solutions to Access Funds Quicker.

- Merchant Services to accept credit cards, gift cards and digital payments
- Make deposits without leaving your workplace by using your mobile device or Remote Deposit Capture

Real Estate Investing Made Easy.

- Investment real estate financing
- Online Payments and Invoicing to collect payments and accept credit cards from tenants

Credit to Achieve Even More Business Success.

- Commercial loans and lines of credit
- Commercial mortgages
- SBA 504 loans
- Construction loans
- Homeowner / Condominium Association lending

Loans for Life's Luxuries.

- Residential mortgages
- Construction financing
- Home equity lines of credit
- CD-secured loans



Alternative Financing to Strengthen Cash Flow.

- Accounts receivable financing
- Invoice factoring

Credit Cards for Convenience. Rewards for You.

- Platinum Rewards from Mastercard® for you and your family
- Business Rewards Preferred from Mastercard® for your business purchases

Sophisticated Needs. Simple Solutions.

- Foreign Nationals
 - Deposit and loan products
 - 24/7 online access
- Fiduciary
 - Estate accounts and services
 - Guardianship accounts and services
- Community Association loans and services
 - Loans and lines of credit
 - Deposit accounts
 - Cash management services

A Future Imagined. Plans to Get There.

- Wealth preservation
- Investment growth
- Financial planning
- Family advisory*

* The investment service listed above is offered through Ocean Financial Services, LLC FINRA/SIPC Member. The products are not bank deposits, are not insured by the FDIC and are subject to investment risks, including the possible loss of invested capital. Investment advisory services are offered through Ocean Financial Advisors, LLC, an investment advisor registered in the state of Florida. Ocean Financial Services, LLC and Ocean Financial Advisors, LLC are subsidiaries of Ocean Bank. Ocean Bank is not a registered securities broker.

Raphael Garcia, MLO ID - 1899371
Vice President & Relationship Manager - WM
Ocean Bank
Cel/WhatsApp: 786.223.9313
rapgarcia@oceanbank.com

Gladys Reed, MLO - 1901649
Senior Vice President & Private Client Services Manager
Ocean Bank
786.374-6108
glreed@oceanbank.com



A PLACE FOR CREATORS

At the University of Miami, we are preparing the next generation of innovators, artists, and thought leaders to transform lives through their distinctive creativity and scholarship. Located in one of the most artistically adventurous cities in the world, the University nurtures talent through 50 internationally acclaimed art degree programs.

Our performance halls, venues, and galleries host more than 500 events each year, including musical performances, cutting-edge theatrical premieres, thought-provoking lectures, author readings, art exhibitions, and film screenings that reflect the University's multicultural vibrancy.

SPACES AND PLACES

- | | |
|--|---|
| <ul style="list-style-type: none"> 1 Rainbow Gallery 2 Watsco Center 3 Lowe Art Museum 4 Bill Cosford Cinema 5 University Libraries
Kislak Center
Cuban Heritage Collection
Center for the Humanities | <ul style="list-style-type: none"> 6 Maurice Gusman Concert Hall 7 Jerry Herman Ring Theatre 8 Knight Center for Music Innovation 9 University Gallery at Wynwood |
|--|---|



SAVE THE DATE

70TH ANNUAL GALA



SATURDAY, JUNE 8, 2024

*Installation of
Incoming President
Karyn Cunningham and the
2024-2025
Board of Directors*