

City of Philadelphia



(Bill No. 250954)

AN ORDINANCE

Authorizing the City Treasurer, on behalf of the City, to enter into a provider agreement with Citizens Bank National Association for provision of payroll banking services to the City, under certain terms and conditions.

THE COUNCIL OF THE CITY OF PHILADELPHIA HEREBY ORDAINS:

SECTION 1. The Office of the City Treasurer, on behalf of the City, is hereby authorized to enter into a provider agreement (the “Provider Agreement”) with Citizens Bank National Association (“Citizens Bank”), substantially in the form set forth in Exhibit A, pursuant to which Citizens Bank shall to provide payroll banking services to the City, under certain terms and conditions.

SECTION 2. The City Solicitor shall include in said Provider Agreement such terms and conditions as she may deem necessary to protect the interests of the City.

SECTION 3. In accordance with Section 19-201(8)(c)(.2) of the Philadelphia Code, Citizen Bank’s updated fair lending plan is attached to this Ordinance as Exhibit B.

SECTION 4. The Chief Clerk shall keep on file Exhibits A and B and shall make them available for inspection by the public during regular office hours.

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EXHIBIT A PROVIDER AGREEMENT

Contract Number 2620459

July 2025, DG/bl
City of Philadelphia
City Treasurer's Office

PROVIDER AGREEMENT **General Consultant Services**

THIS PROVIDER AGREEMENT is executed on _____, and effective January 1, 2026, between **The City of Philadelphia** (the “City”), through its City Treasurer’s Office (the “Department”), and **Citizens Bank National Association** (“Provider”).

BACKGROUND

This agreement is for Provider to provide general consultant services to the City in accordance with the provisions of this Provider Agreement, the City of Philadelphia Professional Services Contract General Provisions for General Consultant Services, as revised July 2025 (the “General Provisions”), and all of the other documents and exhibits that constitute the Contract Documents and the Contract as those terms are defined in the General Provisions. A copy of the General Provisions is attached and incorporated in the Contract by reference.

Accordingly, intending to be legally bound, the City and Provider agree as follows:

ARTICLE I: GENERAL TERMS

1.1 Incorporation of Background. The Background is incorporated by reference.

1.2 Definitions. Capitalized terms have the meanings assigned to them in the General Provisions.

ARTICLE II: TERM

2.1 Initial Term. The Initial Term of this Contract starts January 1, 2026, and expires June 30, 2026.

2.2 Additional Term(s). The City may amend this Contract in its sole discretion in accordance with Section 2.2 (Additional Terms) of the General Provisions. The terms and conditions applicable during the Initial Term shall be applicable during any Additional Term.

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ARTICLE III: SERVICES AND MATERIALS

3.1 Services and Materials. Provider shall perform the Services and provide the Materials as described in the exhibits listed below, which are attached and incorporated by reference:

Exhibit PA-1: Scope of Services

ARTICLE IV: COMPENSATION

4.1 Compensation.

(a) As compensation for the Services and Materials being provided, the City shall pay Provider in accordance with the following exhibit listed below, which is attached and incorporated by reference, subject to all limitations on the allowability of cost items imposed by the City of Philadelphia Contract Cost Principles and Guidelines:

Exhibit PA-1: Scope of Services

(b) Notwithstanding anything in this Contract to the contrary, the Office of the Director of Finance may not certify payments under the Contract that in total exceed \$0.00

4.2 Manner of Payment.

(a) Payment shall be made after Provider's timely submission of invoices to the Responsible Official, in the number, form, and content acceptable to the Responsible Official, accompanied by such additional supporting data and documentation as the Responsible Official may require. All payments to Provider are contingent upon satisfactory performance of the terms and conditions of this Contract. Provider shall submit its final invoice not more than sixty (60) days from completion of the Services and delivery of Materials.

(b) All payments to Provider shall be by deposits into Provider's designated bank account by electronic means, unless the City, in its sole discretion, makes payment by check. Provider agrees that the City need not make payment until Provider has completed and submitted to the City the appropriate electronic payment processing enrollment form at <https://vendor-payments.phila.gov/login>. Only the individuals identified by Provider as authorized to execute contracts and change financial and banking information on behalf of Provider will be eligible to receive passwords, which shall be in Provider's sole control. Provider must immediately confirm all changes to banking information by emailing voucherverification@phila.gov and the Department and by giving notice to the Department. The City may delay new payments until the Department has confirmed the validity of the change. Provider, and not the City, shall be solely responsible for any City payment following the unauthorized use of a Provider password.

(c) The City reserves the right to withhold or offset against any funds payable to Provider for any invoice for which the Responsible Official asserts a discrepancy exists or for Provider's failure to satisfactorily perform the terms of the Contract, as determined solely by the City.

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ARTICLE V: MISCELLANEOUS PROVISIONS

5.1 Notice. The addresses and email addresses for the City and the Provider are as follows:

IF TO THE CITY:

Attn.: **Jesse Elliott**
Conformance Manager
1401 JFK Blvd., Ste. 640
Philadelphia, PA 19102
Jesse.Elliott@phila.gov

IF TO PROVIDER:

Attn.: **Kim Little**
Senior Vice President
1 Citizens Plaza
Providence, RI 02903
Tania.Kinniry@USBank.com

5.2 Acknowledgement of the General Provisions. Provider acknowledges that it has read and understands the terms and conditions contained in the General Provisions and that it is legally bound by all of the terms of this Contract, including those set forth in the General Provisions.

5.3 Electronic Signatures. The Parties agree to execute this Provider Agreement electronically using the means of electronic signature provided below.

IN WITNESS OF THEIR AGREEMENT TO THE PROVISIONS ABOVE, the Parties have caused this Provider Agreement to be executed and delivered by their respective duly authorized officers as of the first date in the preamble of this Provider Agreement.

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APPROVED AS TO FORM
RENEE GARCIA, CITY SOLICITOR

THE CITY OF PHILADELPHIA
Through: City Treasurer's Office

Per: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

**CITIZENS BANK NATIONAL
ASSOCIATION**

By: _____

Name: _____

Title: _____

ATTEST

By: _____

Name: _____

Title: _____

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EXHIBIT B FAIR LENDING PLAN

City of Philadelphia

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APPENDIX II CITIZENS BANK COMMUNITY DEVELOPMENT LONG TERM STRATEGIC PLAN

Citizens is pleased to submit its Long-Term Strategic Plan as requested by the city Treasurer's Office, commissioned by the City of Philadelphia examining the Lending Practices of Depository Banks.

As Required by Chapter 19-200 of the Philadelphia City Code as referenced:

"Each depository shall also provide the City with a long-term strategic plan to address disparities in its lending and investment activities. The strategic plan shall address how the depository will match or exceed peer lending performance in targeting capital access and credit needs disclosed in disparity studies commissioned by the City."

OUR IMPACT

Community Development and Involvement is the core of our CRA strategic plan. The Community Development team at Citizens is dedicated to strengthening and serving communities by strategically engaging colleagues to build relationships with community organizations in an effort to support affordable housing, community revitalization, economic development and financial empowerment in our communities in compliance with the Community Reinvestment Act and the five key elements of our strategic plan are fueling Small Business Growth & Recovery; Homeownership & Affordable Housing; Financial Education & Empowerment; Community Revitalization & Economic Development and Workforce Development. Citizens Bank understands that a good bank is at the heart of a community, and that investing in our communities enriches us all. That's why we partner with local non-profit organizations to build vital connections to help communities prosper. Our programs assist those in need so they may receive food and clothing, find affordable housing, develop their skills for better jobs, and expand their financial literacy.

Since 2019, we continued to deepen our commitment to our communities, by building on partnerships with, Junior Achievement, and the Local Initiatives Support Corporation to broaden and magnify the impact of our corporate giving in the areas of financial literacy, and workforce development, strengthening communities. Additionally, we consistently strive to achieve an Outstanding CRA rating from the Office of the Comptroller of the Currency (OCC) who monitors and evaluates the Bank's compliance with the Community Reinvestment Act. In 2020, Citizens received an Outstanding CRA rating because of our Community Development efforts to serve the broad needs of our customer base and to strengthen the communities we serve.

LENDING RESULTS

HOME PURCHASE LOANS

- Per the 2022 Econsult Lending Study (page 191) Citizens Bank ranked 1st in the percentage of loans issued to Asian borrowers (18.5%).
- Exceeded city average for the percent of loans issued to female applicants or borrowers in minority tracts and LMI tracts.
- Citizens, per the lending study issued 293 home purchase loans, a decrease of 14.8% percent from 2021 to 2022.

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CERTIFICATION: This is a true and correct copy of the original Bill, Passed by the City Council on December 11, 2025. The Bill was Signed by the Mayor on December 17, 2025.

A handwritten signature in black ink, reading "Elizabeth McCollum". The signature is fluid and cursive, with the first name "Elizabeth" and last name "McCollum" clearly distinguishable.

Elizabeth McCollum
Chief Clerk of the City Council