

Board of Fire Commissioners

Fire District #2

Township of South Brunswick

Regular Meeting
Third Monday at 7:30 P.M.
Monmouth Junction Fire House

P.O. Box 114
Monmouth Junction, N.J. 08852

AGENDA ***January 21, 2014*** ***7:30 PM***

- 1. Call to Order and Pledge of Allegiance***
- 2. Notice of Compliance***

This meeting is being held in compliance with the Public Law Meeting Notice of the Public Laws of 1975. Notice of this meeting was given by way of annual notice filed with the Township Clerk, The South Brunswick Post, The Home News & Tribune and posted on the bulletin board of the South Brunswick Township Municipal Building, March 2013.
- 3. Roll Call***
- 4. Public Comment***
- 5. Approval of Minutes***
 - A. December 16, 2013 Regular Meeting
- 6. Professional Reports***
 - A. Fire Chief
 - B. District Coordinator
 - C. Insurance Chairman
 - D. Treasurer
 - E. Legislative Report
- 7. Old Business***
 - A. Update on Assistance to Firefighters Grant Award
- 8. New Business***
 - A. Public Hearing on 2014 Budget
 - B. Resolution #14-01, Adoption of 2014 Budget
 - C. LOSAP Certification for 2013
 - D. Discussion/Approval on Renewal of Copy Star Photo Copier Maintenance Contract
 - E. Discussion/Approval on Renewal of the Travelers Workers Compensation Coverage
 - F. Discussion/Approval on Renewal of the VFIS Accident & Sickness Policy
 - G. Discussion/Approval on Renewal of the VFIS Portfolio Policy
- 9. Voucher List***

(See Attached)
- 10. Public Comment***
- 11. Adjournment***

Voucher List

<i>A</i>	Kleen-Tec Maintenance, LLC	415.00
<i>B</i>	Midco Waste #689	253.96
<i>C</i>	Verizon Wireless	304.96
<i>D</i>	PSE&G	3,265.06
<i>E</i>	Verizon	323.77
<i>F</i>	Alan Landscaping, LLC	893.75
<i>G</i>	Travelers – RMD	9,202.00
<i>H</i>	TASC Fire Apparatus Inc.	70.00
<i>I</i>	Continental Fire & Safety, Inc.	473.38
<i>J</i>	Continental Fire & Safety, Inc.	235.54
<i>K</i>	Mastergraphx	75.00
<i>L</i>	Donald C. Rodner, Inc.	342.10
<i>M</i>	Township of South Brunswick	22,217.50
<i>N</i>	Township of South Brunswick	20,000.00
<i>O</i>	Township of South Brunswick	3,075.81
<i>P</i>	Capital One Public Funding	12,142.57
<i>Q</i>	Mid-Atlantic Rescue Systems, Inc.	4,441.00
<i>R</i>	Monmouth Junction Volunteer Fire Department	2,956.00
<i>S</i>	Valley Distributors	52.08
<i>T</i>	Access Health	595.00
<i>U</i>	OK Enterprises, LLC	1,500.00
<i>V</i>	Home News Tribune	42.12
<i>W</i>	VFIS	3,976.00
<i>X</i>	Cummins Power Systems	1,511.70
<i>Y</i>	Image Systems	455.00
<i>Z</i>	New Jersey Fire Equipment Co.	5,700.00
<i>AA</i>	Uni Select USA	167.97
<i>BB</i>	VFIS	16,091.48
<i>CC</i>	Scott Smith	142.18
<i>DD</i>	Absolute Fire Protection Co., Inc.	104.00
<i>EE</i>	Witmer Public Safety Group, Inc.	2,067.99

approved 1-18-14

REGULAR MEETING
SOUTH BRUNSWICK TOWNSHIP
BOARD OF FIRE COMMISSIONERS – DISTRICT #2
January 21, 2014

1. CALL TO ORDER AND PLEDGE OF ALLEGIANCE

The meeting was called to order by Chairman Spahr at 7:35 pm followed by a salute to the flag.

2. NOTICE OF COMPLIANCE

Chairman Spahr read the Public Laws Meeting Notice of the Public Laws of 1975.

3. ROLL CALL

Present: Comm. Potts
 Comm. Smith
 Comm. Young
 Chairman Spahr

Not Present: Comm. Bellizio

4. PUBLIC COMMENT

No one from the floor desired to address the Board.

5. APPROVAL OF MINUTES

A motion made by Comm. Smith seconded by Comm. Potts to approve the minutes of the December 16, 2013 regular meeting. Roll call Comm. Bellizio-not present, Comm. Potts-yes, Comm. Smith-yes, Comm. Young-yes, Chairman Spahr-yes.

6. PROFESSIONAL REPORTS

A. Chief's Report

Chief Scott Smith reviewed the December 2013 and 2013 Year End Activity Reports (see attached).

Chief Smith reported that member Michael Delistovich successfully completed Firefighter I at the Somerset County Fire Academy.

Chief Smith reported that the Fire Department has one new member, Marisa Yacubovich, who will be starting Firefighter I in June.

Chief Smith reported that junior firefighter Mark Iudice is turning 18 this month and will be starting Firefighter I in February.

Chief Smith reported that the Fire Department has started the annual mandatory drills, which should be completed by the end of February.

Chief Smith reported that the Township Fire Chief's completed new sections for the Township-Wide Standard Operating Guidelines, as well as revisions to several existing sections. Copies have been issued to and reviewed with all members.

Chief Smith reported that the annual facemask fit-testing has begun, with the new masks received with the grant being issued to the members.

Chief Smith reported that the Fire Department has adopted a new policy on the use of Station 21, which closely mirrors the policy adopted by the Board for Station 20. Chief Smith further reported that the Fire Department trustees will be reviewing the occupancy agreement with the First Aid Squad for the use of Station 21.

Chief Smith reported that the Fire Department purchased and installed a new flat-screen television and Blu-Ray player in the Station 20 weight room. Chief Smith also reported that a new dorm-style refrigerator was donated and installed in Support Unit 207 to replace the original refrigerator that was approximately 25 years old. After discussion, it was decided that any Fire Department member that wants either the television or refrigerator can take them due to their age.

B. District Coordinator's Report

Coordinator Scott Smith reviewed the January 2014 Coordinator's Report (see attached).

C. Insurance Chairman's Report

Coordinator Scott Smith reviewed the January 2014 Insurance Report (see attached).

D. Treasurer's Report

Comm. Young reported that there were three deposits since the last meeting. The first deposit was made on December 17, 2013 from the Monmouth Junction Fire Department in the amount of \$20,493.00. This deposit was for reimbursement of the trade-in value of the air packs and cylinders as part of the Assistance to Firefighters Grant, as the check from Mid-Atlantic Fire & Air Corp. was issued to the Fire Department rather than the Fire District. (Note that equipment in the grant original grant request was purchased from Nat Alexander Company, which has since been purchased by Mid-Atlantic Fire & Air Corp.)

A second deposit was made on December 17, 2013 from the South Brunswick Township Election Account in the amount of \$250.00 for the use of the building for the November General Election.

Comm. Young reported that the Board has received four life insurance premium reimbursements from members totaling \$774.20, which was deposited on January 8, 2014.

Comm. Young distributed two financial reports to the Commissioners earlier in the day. The first is for 2013 expenses through this meeting. Comm. Young plans to close out 2013 by March in order to forward information to the auditor. The second report is for expenses so far for 2014, which does not include the deposit of the life insurance premiums.

Comm. Young will be submitting the data to the auditor for the 1099 and 1096 forms this week.

E. Legislative Report

Comm. Potts reviewed the January 2014 Legislative Report (see attached).

7. OLD BUSINESS

A. Update on Assistance to Firefighters Grant Award

Coordinator Smith reported that he received notification from FEMA on December 19, 2013 that the request for extension of the grant period was approved. The new grant period end date is March 31, 2014.

Coordinator Smith reported that we have taken delivery of most of the equipment ordered with the remaining grant funds. Coordinator Smith further reported that there has been one payment request submitted to and approved by FEMA for the one invoice received, and that additional payment requests will be submitted as invoices are received.

Coordinator Smith reported that he received notification from the salesman at Nat Alexander Company regarding an issue with the NIOSH testing of all new facemask models to the new NFPA standard. The issue concerns the chemical, biological, radiological, and nuclear (CBRN) certification of the masks, but does not affect their use for firefighting. NIOSH will be re-testing all brands of new facemask models to ensure compliance to the NFPA standard. Per Scott Health & Safety, it is anticipated that their new model of facemasks will pass the re-testing and no action will be necessary on our part. As reported earlier in the meeting, the Fire Department has moved forward with issuing the new facemasks to members following the required fit-testing.

8. NEW BUSINESS

A. Public Hearing on 2014 Budget

Comm. Young reported that he received an email on January 17, 2014 informing him that the 2014 budget was approved by the Department of Community Affairs. Comm. Young further reported that once the approved copy of the budget is received, he will have to switch 3 sheets, none of which will affect the budget numbers. The first sheets are supplemental pages 7 and 8, which show the amounts of debt service schedule and the date of finance board approval. The third sheet concerns the levy cap calculation, which actually increases the amount the District budget is under the cap by \$9,422, to now over \$29,000.

A motion made by Comm. Smith seconded by Comm. Young to open the meeting to the public for discussion on the 2014 Budget and by a voice vote all voted in affirmative.

No one from the floor desired to address the Board to discuss the budget.

A motion made by Comm. Potts seconded by Comm. Smith to close the public portion and by a voice vote all voted in affirmative.

B. Resolution #14-01, Adoption of 2014 Budget

A motion made by Comm. Potts seconded by Comm. Smith to approve Resolution #14-01. Roll call Comm. Bellizio-not present, Comm. Potts-yes, Comm. Smith-yes, Comm. Young-yes, Chairman Spahr-yes.

C. LOSAP Certification for 2014

Comm. Potts reported that he received a letter from the Fire Chief certifying 26 members who qualified for the LOSAP program in 2013. Comm. Potts further reported that the District Coordinator can post the letter, and that any members who did not qualify have 30 days to file a grievance.

Comm. Potts reported that there were two new members who qualified for LOSAP in 2013, and that they have been given the enrollment paperwork. Comm. Potts further reported that the paperwork must be completed before a check can be issued.

D. Discussion/Approval on Renewal of Copy Star Photo Copier Maintenance Contract

Coordinator Smith reported that he received the annual maintenance contract renewal for the photo copier from Image Systems in the amount of \$455.00, which is the same as 2013.

A motion by Comm. Smith seconded by Comm. Young to approve the renewal of the photo copier maintenance contract with Image Systems in the amount of \$455.00. Roll Call Comm. Bellizio-not present, Comm. Potts-yes, Comm. Smith-yes, Comm. Young-yes, Chairman Spahr-yes.

E. Discussion/Approval on Renewal of the Travelers Workers Compensation Coverage

A motion by Comm. Smith seconded by Comm. Potts to approve the renewal of the Workers Compensation Coverage with Travelers in the amount of \$9,202.00. Roll Call Comm. Bellizio-not present, Comm. Potts-yes, Comm. Smith-yes, Comm. Young-yes, Chairman Spahr-yes.

F. Discussion/Approval on Renewal of the VFIS Accident & Sickness Policy

A motion by Comm. Smith seconded by Comm. Potts to approve the renewal of the Accident & Sickness Policy with VFIS in the amount of \$3,976.00. Roll Call Comm. Bellizio-not present, Comm. Potts-yes, Comm. Smith-yes, Comm. Young-yes, Chairman Spahr-yes.

G. Discussion/Approval on Renewal of the VFIS Portfolio Policy

A motion by Comm. Smith seconded by Comm. Potts to approve the renewal of the Portfolio Policy with VFIS in the amount of \$16,091.48. Roll Call Comm. Bellizio-not present, Comm. Potts-yes, Comm. Smith-yes, Comm. Young-yes, Chairman Spahr-yes.

9. VOUCHER LIST

Comm. Young reported that he received a letter informing the District that the payments on the general obligation bond are no longer being issued to Deutsche Bank National Trust Company, and are instead issued to Capital One Public Funding, LLC as listed in Item P on the voucher list.

A motion by Comm. Smith seconded by Comm. Young to approve the voucher list as posted. Roll Call Comm. Bellizio-not present, Comm. Potts-yes, Comm. Smith-yes, Comm. Young-yes, Chairman Spahr-yes.

10. PUBLIC COMMENT

No one from the floor desired to address the Board.

11. ADJOURNMENT

A motion to adjourn was made by Comm. Smith seconded by Comm. Young and by a voice vote all voted in affirmative. Meeting adjourned at 8:20 pm.

Respectfully Submitted

Scott Smith, Fire District Coordinator

Monmouth Junction Volunteer Fire Department
Monthly Activity Report
December 2013

INCIDENT RUNS

	Structure Fires
3	Vehicle Fires
	Dumpster/Trash/Refuse Fires
	Trees, Brush, Grass, Mulch Fires
	Fires, Other
1	Vehicle Extrications (Jaws)
1	Rescue Call (Elevator, Trench, Confined Space, High Angle, etc.)
	Haz-Mat Spill/Leak No Ignition
2	Arcing/Shorted Electrical Equipment/Electrical Problem
3	Hazardous Condition
2	Service Call (Unauthorized Burning, Water Problem/Leak, etc.)
	Assist Police/EMS
1	Stand-By/Cover Assignment
1	Dispatched & Cancelled En Route
1	Smoke Scare/Odor Removal/Problem
13	System Malfunctions
5	Unintentional System/Detector Operation
4	False Calls
	Other

37 Total Runs for 343.80 Man-Hours

DEPARTMENT ACTIVITIES

2	Board of Fire Commissioners Meeting
	Chief's Meeting
1	Line Officer's Meeting
1	Regular Department Monthly Meeting
1	Relief Association Meeting
	OEM Meeting
2	Work Night
	Work Detail
	Drills
	Training Session
	Parade/Wetdown
1	Public Relations
1	Stand-by Assignment
	Viewing/Funeral

337.29 Man-Hours

Total Man-Hours for Month: 681.09

Fire Safety:

Referrals Sent – 12

Responded to Scene - 1

Monmouth Junction Volunteer Fire Department
2013 Year End Activity Report

INCIDENT RUNS

11	Structure Fires
16	Vehicle Fires
3	Dumpster/Trash/Refuse Fires
16	Trees, Brush, Grass, Mulch Fires
11	Fires, Other
7	Vehicle Extrications (Jaws)
3	Motor Vehicle Accident (No Extrication)
3	Rescue Call (Elevator, Trench, Confined Space, High Angle, Animal, etc.)
36	Haz-Mat Spill / Leak No Ignition
26	Arcing / Shorted Electrical Equipment/ Electrical Problem
3	Hazardous Condition
10	Service Call (Unauthorized Burning, Water Problem/Leak, etc.)
4	Assist Police / EMS / Landing Zone
2	Stand-By / Cover Assignment
10	Dispatched & Cancelled En Route
20	Smoke Scare / Odor Removal / Problem
175	System Malfunctions
135	Unintentional System / Detector Operation
40	False Calls
	Other

531 Total Runs for 3,904.25 Man-Hours

DEPARTMENT ACTIVITIES

13	Board of Fire Commissioners Meeting
11	Chief's Meeting
11	Line Officer's Meeting
12	Regular Department Monthly Meeting
5	Relief Association Meeting
2	OEM Meeting
18	Work Night
	Work Detail
19	Drills
44	Training Session
2	Parade/Wetdown
12	Public Relations
3	Stand-by Assignment
1	Viewing/Funeral

3,489.91 Man-Hours

Total Man-Hours for the Year: 7,394.16

Fire Safety:

Referrals Sent – 163

Responded to Scene - 32

Fire District Coordinator's Report

January 21, 2014

- Donald C. Rodner Inc. was on site on 12-17-2013 to complete the repairs to one of the ceiling radiant heaters in the engine bay at Station 20.
- Fire Security Technologies was on site 12-19-2013 to replace the heat detector in the mezzanine with a smoke detector as discussed last month. While attempting the installation, it was determined that a module in the alarm panel would need to be replaced as the existing module did not supply enough power to the alarm circuit. I received a quote of \$395.00 for parts and labor for the module. The total cost of the project is \$880.00. I spoke with Commissioner Young, and he authorized the added cost. Fire Security Technologies has been contacted and they should be sending an alarm tech in the next week or two.
- Cummins Power Systems was on site on 12-26-2013 to replace the block heater and battery on the stand-by generator at Station 20. The items were replaced and the unit is in proper working order at this time.
- Quick Response Fire Protection was on site on 1-15-2014 to perform the quarterly sprinkler system inspection at both stations. All systems are in proper working order at this time.
- Fire & Safety Services was on site on 1-16-2014 to replace a broken pump throttle rod and cable on Engine 204, which was found by one of the members to be not working during the regular weekly truck check.
- Following the Commissioner's meeting last month, I placed the orders for the requested equipment as approved. I received e-mails from 2 of the vendors reporting that they supplied incorrect quotes. The first one was for the pulse oximeter from Discount Cardiology which was originally approved for \$2,695.00. The price should have been \$2,956.00 (+\$261.00). The second purchase was for the new computer for the Chief's vehicle from Computer Systems & Methods, which was originally approved for \$4,687.07. The price should have been \$4,745.47 (+\$58.40). I advised Commissioner Young, who approved the increases provided two other Commissioners approve so as to have majority approval. I spoke with Chairman Spahr and Commissioner Smith, who also approved. As such, I contacted both vendors to confirm the orders.
- I have been in contact with KSI Consulting Engineers, LLC regarding the Station 20 HVAC system engineering study. They requested information from us regarding the final testing of one of the HVAC units when the units were first installed, which has been supplied to them. The tech from Donald C. Rodner should be back in the next week or two to investigate one other item. We should be receiving a draft report of their study in the coming weeks.

- After talking to Commissioner Young & Chairman Spahr, I am carrying over 6 unused vacation days from 2013 into 2014. My contract allows me to carry a total of 5 days over. I will use the 1 additional day by the end of January.
- Last month I brought up purchasing a new filing cabinet for the District files. Fire Department President Tom Noon offered to donate a cabinet he is looking to dispose of. We will be picking it up in the next week or so.
- As discussed at last month's meeting, I spoke with a couple of the fire inspectors regarding their new shift schedule. All report that the schedule is working well.
- I will be out of state on vacation from Wednesday February 5th to Tuesday February 11th.
- I completed a total of 3 pre-plans in December for a total of 115 for 2013. I have completed a total of 390 pre-plans since June 2011. This leaves approximately 75 occupancies to be updated, which I hope to complete by the end of 2014.

Insurance:

- One of our members slipped and fell on ice on the sidewalk at Station 20 when responding to a fire call on 1-4-2014, injuring his right shoulder. I took the member to the emergency room at Princeton Hospital, where he was x-rayed and diagnosed with a slight shoulder separation. The member was given a prescription for pain medication and a referral for an orthopedic surgeon. The member went to the doctor as referred, who confirmed the slight shoulder separation. At this point, no treatment is necessary with the exception of stretching exercises to complete at home. The member will be reexamined later this month. All required paperwork was sent to VFIS and Travelers to report the incident.
- There is an invoice on the voucher list to Travelers in the amount of \$9,202.00 for renewal of the Workers Compensation coverage. The policy period is 2-1-2014 to 2-1-2015. We will receive a second invoice for the Workers Compensation coverage following the annual audit. I recommend renewing the Workers Compensation coverage with Travelers.
- There is an invoice on the voucher list to VFIS for renewal of the Accident & Sickness Policy in the amount of \$3,976.00. The policy period is 2-1-2014 to 2-1-2015. This is the same amount as the previous policy period. I recommend renewing the Accident & Sickness policy with VFIS.
- There is an invoice on the voucher list to VFIS for renewal of the Portfolio Policy in the amount of \$16,091.48. This is the first installment of two. I recommend renewing the Portfolio Policy with VFIS.

FIRE DISTRICT NO. 2 LEGISLATIVE REORT

1- 21- 2014

There were six bills passed on the final day of the Legislative Session and sent to the Governor. There was one bill signed into law in December by the Governor. The standard procedure for a bill passed by the Legislators is that the bill is sent to the governor and he has 45 days to either sign into law, veto conditionally or veto completely. As this is the end of a legislative session the 45 days is reduced to 7.

S-512 Provides funeral expenses to certain public employees killed in the line of duty
A-1399 up to \$10,000.00, reduced by amount payable as funeral expenses from
workmen's compensation. Signed into law by the Governor

THE FOLLOWING PASSED BOTH HOUSES AND WENT TO THE GOVERNOR

A-266 Requires for roof mounted solar photovoltaic system identifying emblem on
certain structures, and Fire Department notification for all structures.

A329 Authorizes prescribed burning in certain circumstances
S318

A-150 Requires fire suppression systems in new one and two family homes

A-2873 Removes statutory reference to 911 Commission which was renamed statewide
Public Safety Communications Commission.

S-2702 Sets forth certain standards to be followed by law enforcement agencies and Fire
Departments when utilizing Drones.

A-1110 Affords Emergency Services peer counselors confidentiality privileges.

The Division of Fire Safety was notified by the National Board of Fire Service
Professional Qualifications (Pro Board) That the Division was approved effective
October 16,2013 for accreditation for the following levels and standards. NFPA-472
Hazardous Materials: Awareness & Operations; NFPA- 1001- Firefighter 1 and 11;
NFPA 1021- Fire Officer-1 And 11, and NFPA 1041- Fire Instructor 1 and 11

There is a meeting in April were the Division expects to obtain IFSAC accreditation.

Respectfully Submitted

Roger Potts

2014 ADOPTED BUDGET RESOLUTION NO. 14-01

SOUTH BRUNSWICK TOWNSHIP

Fire District No. 2

FISCAL YEAR: From January 1, 2014 to December 31, 2014

WHEREAS, the Annual Budget for the South Brunswick Fire District No. 2 for the fiscal year beginning January 1, 2014 and ending December 31, 2014 has been presented for adoption before the Board of Commissioners of the South Brunswick Fire District No. 2 at its open public meeting of January 21, 2014; and

WHEREAS, the Annual Budget as presented for adoption reflects each item of revenue and appropriation in the same amount and title as set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services; and

WHEREAS, the adopted budget is in compliance with the Property Tax Levy Cap Law (N.J.S.A. 40A:4-45.44 et. seq.) and,

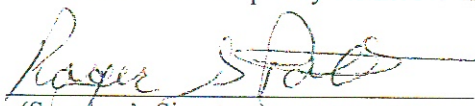
WHEREAS, the Annual Budget as presented for adoption reflects Total Revenues of \$1,072,658, which includes amount to be raised by taxation of \$853,602 and Total Appropriations of \$1,072,658; and

WHEREAS, an election shall be held annually on the third Saturday of February in each established fire district to determine the amount of money to be raised by taxation for the ensuing year.

NOW, THEREFORE BE IT RESOLVED, by the Board of Commissioners of the South Brunswick Fire District No. 2, at an open public meeting held on January 21, 2014 that the Annual Budget of the South Brunswick Fire District No. 2 for the fiscal year beginning January 1, 2014 and ending December 31, 2014 is hereby adopted and shall constitute appropriations for the purposes stated and authorization of Total Revenues of \$1,072,658, which includes amount to be raised by taxation \$853,602 and Total Appropriations of \$1,072,658; and,

BE IT FURTHER RESOLVED, that the Annual Budget as presented for adoption reflects each item of revenue and appropriation in the same amount and title as set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services; and,

BE IT FURTHER RESOLVED, that an annual election shall be held on the third Saturday of February to determine the amount of money to be raised by taxation for the ensuing year. The results of which shall be subsequently certified to the Division and the Municipal Assessor.


(Secretary's Signature)

1-21-2014
(Date)

Board of Commissioners Recorded Vote

Member	Aye	Nay	Abstain	Absent
K. Bellizio				✓
R. Potts	YES			
C. Smith	YES			
T. Young	YES			
C. Spahr	YES			



December 11, 2013

So. Brunswick Twp. Fire District #2
P.O. Box 114
Monmouth Junction, NJ 08852

Customer ID Number: 118026

Your agency or organization (the "*Borrower*") has previously entered into one or more tax-exempt financing transactions (the "*Obligations*") with Capital One Public Funding, LLC ("*Capital One*"), either directly or by assignment, pursuant to their associated documentation ("*Financing Documents*"). Prior to this date, Deutsche Bank National Trust Company ("*Deutsche Bank*") has acted as servicer and invoiced the Borrower on behalf of Capital One with respect to the Obligations. Consequently, prior to this date the Borrower has been making payments to Deutsche Bank on behalf of Capital One.

This letter is to advise you that effective immediately Deutsche Bank will no longer serve in the capacity of servicer or invoice the Borrower on behalf of Capital One with respect to the Obligations. *For all payments due on or after January 1, 2014, you shall receive invoices directly from Capital One. All such payments due in 2014 and thereafter with respect to the Obligations should be made directly to Capital One at the times and in the amounts required by the Financing Documents and as set forth in the Capital One invoices.*

This change does not affect any outstanding 2013 invoices with Deutsche Bank that you have received or may already be in process.

Please do not hesitate to contact Janet Skow at janet.skow@capitalone.com if you have any questions. We appreciate your business and thank you for your assistance in connection with this matter.

Sincerely,

A handwritten signature in dark ink that reads "Jonathan A. Lewis".

Jonathan A. Lewis
President
Capital One Public Funding, LLC