

ORDINANCE #66702
Board Bill No. 67

An Ordinance recommended and approved by the Board of Estimate and Apportionment authorizing and directing the Director of Airports and the Comptroller of the City of St. Louis (the "City") to enter into and execute on behalf of the City the Lambert-St. Louis International Airport Automatic Teller Machine ("ATM") Concession Agreements between the City and the following concessionaires: a) Commerce Bank, b) Union Planters Bank, c) Bank of America, and d) UMB Bank, granting to each concessionaire the right, license, and privilege to operate, manage and maintain a non-exclusive ATM concession at the Airport subject to the terms, covenants, and conditions of their ATM concession agreement with the City, all of which were approved in substance by the Airport Commission and are more fully described in Section One of this Ordinance; containing a severability clause; and containing an emergency clause.

WHEREAS, the City of St. Louis (the "City") owns, operates, and maintains Lambert - St. Louis International Airport® (the "Airport");

WHEREAS, Automated Teller Machine ("ATM") Concessions at the Airport are essential for proper accommodation of the traveling public;

WHEREAS, the City has determined that the traveling public will be best served at this time by four (4) ATM concession operators at the Airport during the term of the ATM concession agreements;

WHEREAS, the City has advertised and received competitive bids for the right to operate, manage and maintain ATM concessions at the Airport, and by this process the City has determined that the concessionaires listed above are qualified operators of this service and have submitted bids deemed advantageous to the traveling public and the City.

BE IT ORDAINED BY THE CITY OF ST. LOUIS AS FOLLOWS:

SECTION ONE. The Director of Airports and the Comptroller for the City of St. Louis (the "City") are hereby authorized and directed to enter into and execute on behalf of the City the Lambert-St. Louis International Airport® ("Airport") Automated Teller Machine ("ATM") Concession Agreements between the City and the following concessionaires: a) Commerce Bank, b) Union Planters Bank, c) Bank of America, and d) UMB Bank, granting to each concessionaire the right, license, and privilege to operate, manage and maintain a non-exclusive ATM concession at the Airport subject to the terms, covenants, and conditions of their ATM concession agreement with the City, all of which were approved in substance by the Airport Commission and are attached and incorporated herein as follows:

- ATTACHMENT A – Commerce Bank
- ATTACHMENT B – Union Planters Bank
- ATTACHMENT C – Bank of America
- ATTACHMENT D – UMB Bank

SECTION TWO. The sections, conditions, and provisions of this Ordinance or portions thereof shall be severable. If any section, condition, or provision of this Ordinance or portion thereof is held invalid by a court of competent jurisdiction, such holding shall not invalidate the remaining sections, conditions, or provisions of this Ordinance.

SECTION THREE. This being an Ordinance for the preservation of public peace, health, or safety, it is hereby declared an emergency measure as designed in Article IV, Section 20 of the City's Charter and shall become effective immediately upon its approval by the Mayor of the City.

ATTACHMENT "A"

Commerce Bank
AUTOMATED TELLER MACHINE
CONCESSION AGREEMENT
NO. AL-382

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AIRPORT NUMBER AL-382

LAMBERT-ST. LOUIS INTERNATIONAL AIRPORT®
 CONCESSION AGREEMENT
 (ATM)

THIS AGREEMENT, made and entered into as of the ____ day of _____ 2005, by and between the CITY OF ST. LOUIS (“City”), a municipal corporation of the State of Missouri and COMMERCE BANK (“Concessionaire”), a corporation organized and existing under the laws of the State of Missouri.

WITNESSETH, That:

WHEREAS, the City now owns, operates and maintains an international airport known as “Lambert-St. Louis International Airport®” (“Airport”), located in the County of St. Louis, Missouri;

WHEREAS, An Automated Teller Machine Concession at the Airport is essential for proper accommodation of the public;

WHEREAS, the City has determined that it is in the public interest for the following objectives to be met in the provision of an Automated Teller Machine Concession:

- Provide a first-class, full-service Automated Teller Machine Concession that meets Airport user needs and adds value to other Airport and Airline services;
- Provide passengers with access to their accounts via Automatic Teller Machines at various locations throughout the Airport terminals;
- Provide a high level of services at prices that are attractive to airport users;
- Provide an Automated Teller Machine Concession with equipment that is reliable, easy to use, well-maintained and attractive;
- Be responsive to the FAA and City goals for Disadvantaged Business Enterprise ("DBE") participation in concessions.

The order of these objectives should not be construed as an indication of their relative merit as viewed by the City.

WHEREAS, the City has advertised and received bids for the right to manage and operate an Automated Teller Machine Concession at the Airport, and by this process the City has determined that the Concessionaire is a qualified operator of this service and has submitted a bid deemed advantageous to the public and the City;

NOW, THEREFORE, for and in consideration of the promises, and of the mutual covenants and agreements herein contained, and other valuable considerations, the City and the Concessionaire agree as follows:

ARTICLE I
DEFINITIONS

Section 101. Definitions. The following words and phrases shall have the following meanings:

“Agreement” shall mean this document and any amendments thereto, duly approved by the City.

“Airport” as stated in the preamble hereof.

“Airport Properties Department” shall mean that department of the City of St. Louis Airport Authority that has as its primary responsibility the administration of all tenant, permittee, concessionaire and other space at the Airport, and shall be the Concessionaire’s point of contact with the Airport on all issues related to this Agreement.

"ATM Transaction Fee" shall mean a fixed percentage of the surcharge for each Foreign ATM Transaction.

“Authority” shall mean the City of St. Louis Airport Authority, the City department responsible for managing and operating the Airport.

“Build-Out or Build- Out Costs” shall mean costs incurred for the demolition/re-development of existing improvements and construction of new Improvements to the Premises, including furnishings, fixtures and finishes including Removable Fixtures, costs of architectural design and engineering fees, permits, insurance and construction bonds; but excluding the costs of interest during construction and overhead of the Concessionaire.

“City” as stated in the preamble hereof.

“Concessionaire” as stated in the preamble hereof.

“Contract Year” shall mean one of five (5) consecutive twelve-month periods commencing on the first day of the term of the Agreement, as specified in Section 401.

“Director” shall mean the Director of Airports of the City of St. Louis Airport Authority, and incorporates the granting of approval requirements of Section 1415 hereof.

“Disadvantaged Business Enterprise” or “DBE” shall mean a small business: (a) which is at least 51% owned by one or more socially and economically disadvantaged individuals, or, as in the case of a publicly owned business, at least 51% of the stock of which is owned by one or more socially and economically disadvantaged individuals; and (b) whose management and daily business operations are controlled by one or more socially and economically disadvantaged individuals who own it. Socially and economically disadvantaged individuals means those individuals who are citizens of the United States (or are lawfully admitted permanent residents) and who are refutably presumed to be Women, Blacks, Hispanics, Native Americans, Asian-Pacific Americans or Asian Indian Americans and any other individuals or groups found to be disadvantaged by the Small Business Administration pursuant to Section 8(a) of the Small Business Act, as amended.

"Foreign ATM Transaction" shall mean a transaction made with an ATM card not issued by Concessionaire for which a surcharge is administered.

“Improvements” shall mean all construction and fixtures built or erected by the Concessionaire, and forming a part of and which are permanently affixed or attached to any portion of Airport real property or improvements.

“Metropolitan” shall mean the greater metropolitan St. Louis area.

“Premises” shall mean a location or locations described in Section 201 that have been designated by the City for the sale of Concessionaire’s services, and for other uses provided specifically herein.

“Refurbishment or Refurbishment Costs” shall mean costs incurred to upgrade the Premises and return the Premises to original

condition, including modernization/redesign by replacement of furnishings, fixtures and finishes and construction of improvements, costs of architectural design and engineering, fees, permits, insurance and construction bonds; but excluding the Concessionaire's costs of interest and overhead during the construction.

"Removable Fixtures" shall mean all furnishings, equipment and fixtures installed by the Concessionaire that are not permanently affixed to any wall, floor or ceiling in the Premises.

ARTICLE II PREMISES

Section 201. Premises. City hereby permits the Concessionaire to install, maintain and operate at the locations on Airport property including the Airport Terminals in accordance with Rights granted under Section 301. Rights, as described in Exhibit "A", attached hereto and made a part hereof. The rights granted in Section 301 must only be exercised within the Premises.

The Director shall have the right to add, substitute, relocate or delete portions of the Premises upon reasonable notice to the Concessionaire. The City will not be liable or responsible for any loss whatsoever, including without limitation, any inconvenience or loss by the Concessionaire of work time, profit or business, incidental, consequential or special damages resulting from these changes to the Premises.

Concessionaire accepts the Premises "AS IS" with no warranties or representations of any kind.

Section 202. Access. Subject to and in accordance with the terms, covenants and conditions of this Agreement, the Concessionaire shall have the right of free access, ingress to and egress from the Premises for the Concessionaire's employees, agents, guests, patrons and invitees.

ARTICLE III CONCESSION RIGHTS

Section 301. Rights. City hereby grants to the Concessionaire, subject to and in accordance with all of the terms, covenants, and conditions of this Agreement the nonexclusive right, license and privilege and Concessionaire hereby assumes the obligation to design, construct and operate, manage and maintain an Automated Teller Machine Concession within the Premises.

Section 302. Limitation of Rights. The Concessionaire is not granted the right to offer for sale any merchandise, products, or services or engage in any other business or commercial activity on the Airport that is not specifically granted under this Agreement. If any services or products, other than those specifically mentioned in Section 301 are offered for sale by the Concessionaire, the Concessionaire will cease and desist from any further sale or provision thereof immediately and not later than upon receipt of written notice from the Director.

Concessionaire shall not engage in advertising or provide an area for the distribution of advertisements on behalf of any company other than itself. City shall be the sole judge whether the conduct of Concessionaire's representative in the solicitation of business constitutes a violation of this paragraph, and upon notice from the City, Concessionaire shall forthwith take all steps necessary to eliminate the undesirable condition.

This Agreement grants no real or implied rights to any concession privileges on the Airport other than in the designated areas.

ARTICLE IV CONCESSION TERM

Section 401. Term. The term of this Agreement shall consist of five (5) years commencing on March 1, 2005, and ending on February 28, 2010, unless sooner terminated in accordance with other provisions of this Agreement.

Section 402. Surrender of Possession. No notice to quit possession at the expiration date of the term of this Agreement shall be necessary. The Concessionaire covenants and agrees that at the expiration date of the term of this Agreement, or at the earlier termination hereof, it will peaceably surrender possession of the Premises, which in accordance with Section 708 shall be restored to original condition, reasonable wear and tear, acts of God, and other casualties excepted, and the City shall have the right to take possession of the Premises with or without due process of law.

Section 403. Holdover Provision. If Concessionaire shall, with the prior written approval of the Director, holdover after the expiration of the term of this Agreement, the resulting tenancy shall, unless otherwise mutually agreed, be a tenant at will on a month-to-month basis. During such month-to-month tenancy, Concessionaire shall pay to City the same Concession Fees as set forth herein, unless different fees shall be agreed upon by the Director on behalf of the City and the Concessionaire, and shall be bound by all terms, covenants and conditions of this Agreement.

ARTICLE V
FEES AND RENTALS

Section 501. General. The Concessionaire, for and in consideration of the rights and privileges granted herein, agrees to pay the concession fees set forth below in Sections 502, 505 and 510 and the utilities described in Section 804 of this Agreement, without demand during the term of this Agreement.

Section 502. Concession Fee Payments.

- A. The Concessionaire agrees to pay to City an annual fee of \$18,000.00 in twelve (12) monthly payments of \$1,500.00.
- B. An ATM Transaction Fee consisting of a percentage of the surcharge for all Foreign ATM Transactions. All computations of this portion of the Concession Fee shall be based on 90% per contract year.

Section 503. Payment. Payments under Section 502. Concession Fee, part A., shall be paid in advance on or before the first day of each month and payments required by Section 502. Concession Fee Payments, part B., in an amount equal to that portion of the Concession Fee for the preceding month to be paid on or before the 15th day of the second and each succeeding month. (See Section 505.Unpaid Fees, for service charge.)

Section 504. Reports.

- A. The Concessionaire shall submit to the City, monthly, one copy of a report listing the Foreign ATM Transaction Fee and amount due to the Airport, total number of ATM transactions and number of Foreign ATM Transactions subject to surcharge, to be certified as accurate by an officer of the Concessionaire. The final statement of ATM Transaction Fees will be due by June 28, 2010. The Concessionaire shall report ATM Transaction Fees and their computation on a form approved by the Director. The City reserves the right to use these statements of ATM Transaction Fees as a source of information to bidders in a future solicitation for bids or request for proposals for this concession.
- B. The Concessionaire shall submit an audit report of ATM Transaction Fees within one hundred twenty (120) days following the conclusion of each Contract Year. These audit reports must be prepared by an independent Certified Public Accountant. The audit reports shall at a minimum certify the accuracy of (1) reported total accumulated ATM Transactions, (2) the calculation of the total amount payable to the City based upon the Foreign ATM Transaction Fee, and (3) the aggregate amount of goods and services attributable to DBE participants. The audit reports shall also include a schedule showing the total of actual payments to the City during the Contract Year and shall state an opinion as to the correctness of the computation of the ATM Transaction Fee without exception.

If through such audit report it is established that additional fees are due the City, the Concessionaire shall pay such additional fees to the City not later than fifteen (15) days after completion of such statement and receipt of written notice from the Director. If it is established that the Concessionaire has overpaid the City, then such overpayment from the Concessionaire shall be credited to the fees and charges next thereafter due from the Concessionaire or paid to Concessionaire after the last Contract Year.

- C. Within thirty (30) days after the close of each Contract Year, except the last Contract Year, the Concessionaire shall provide the City with an estimate of the projected monthly ATM Transaction Fee for the subsequent Contract Year.
- D. Delivery of an audit report containing a qualified opinion, an adverse opinion or a disclaimer of opinion as defined in the Statement on Auditing Standards, or as same may from time to time be amended or superseded, issued by the Auditing Standards Board of the American Institute of Certified Public Accountants, shall be deemed to be a default pursuant to Section 1101 (B) (10) herein.
- E. Concessionaire shall keep such records (copies of subcontracts, paid invoices, documentation of correspondence) as are

necessary for the Airport Authority to determine compliance with the DBE participation requirement. The Airport Authority reserves the right to investigate, monitor and/or review records for compliance. The Concessionaire shall submit monthly DBE activity reports to the Airport Authority in a form approved by the Director.

Section 505. Unpaid Fees. All unpaid fee payments due the City hereunder will bear a service charge of one-and-a-half percent (1½%) per month if same is not paid and received by the City on or before the 20th of the month in which said payments are due, and the Concessionaire agrees that it will pay and discharge all costs and expenses including attorneys' fees, court costs and litigation costs incurred or expended by the City in collection of said delinquent amounts due including service charges.

Section 506. Performance and Payment Bond. Concessionaire agrees to furnish a Performance and Payment Bond in a form acceptable to City in the principal amount equal to twenty thousand dollars (\$20,000.00) prior to execution of this Agreement. Such bond, or other form of security, shall remain in full force and effect throughout the term of this Agreement and shall extend one hundred eighty (180) days following the expiration or early termination of this Agreement. In the event that said bond should expire prior to expiration or early termination of this Agreement, Concessionaire covenants and agrees to provide City a renewal bond sixty (60) days prior to expiration date of the expiring bond. Such bond will guarantee the payment of all fees and performance of all other terms, covenants and conditions of this Agreement. The Performance and Payment Bond will be in the form of standard commercial guaranty bond running to City, written by a surety company authorized to do business in Missouri and (1) having a "Best" key rating of not less than A and with a "Best" Financial Size Category of not less than Class VIII and (2) shown on the most recent U.S. Treasury Circular No. 570 as having an "underwriting limitation" of at least the amount of the penal sum of the bond. The bond will be kept in full force and effect during the term hereof. City may agree to another form of deposit which will provide equal protection of City's interest. If City cashes the bond or other form of deposit, Concessionaire agrees to furnish a replacement Performance and Payment Bond or other form of deposit in the same principal amount within fifteen (15) days.

Section 507. Prompt Payment of Taxes and Fees. The Concessionaire covenants and agrees to pay promptly all lawful general taxes or payments in lieu of taxes, special assessments, excises, license fees, permit fees, and utility service charges of whatever nature, applicable to its operation at the Airport, and to take out and keep current all licenses, municipal, state or federal, required for the conduct of its business at and upon the Airport or under this Agreement, and further covenants and agrees not to permit any of said taxes, payments, assessments, fees and charges to become delinquent.

Section 508. Accounting Records and Reports. During the term hereof the Concessionaire will make available in the St. Louis area true, accurate, complete and auditable records of all business it conducts at the Airport. The Concessionaire will make same records available in the St. Louis area for one year following the termination of this Agreement. These records will be accessible during usual business hours to the City or its duly appointed agents or auditors. The Concessionaire is not required to maintain its records in the St. Louis area, as provided above, if it agrees to pay for all costs associated with conducting audits performed by the City or its' duly appointed agents auditors at the Concessionaire's place of records.

Section 509. Audit. City, or its duly appointed agents or auditors, reserves the right to audit Concessionaire, its subcontractors or others doing business under this Agreement, books and records and receipts at any time for the purpose of verifying the ATM Transaction Fee hereunder. If as a result of such audit(s), it is established that additional fees or charges are due the City, the Concessionaire shall pay such fees or charges to the City not later than fifteen (15) days after completion of such audit and written notice by the Director. If the results of the audit(s) reveal a discrepancy of more than five percent (5%) between the ATM Transaction Fee reported by the Concessionaire and the ATM Transaction Fee determined by the audit, the cost of the audit shall be borne by the Concessionaire.

Section 510. Additional Fees, Charges and Rentals. The Concessionaire will pay additional fees, charges and rentals under the following conditions:

- A. if the City has paid any sum(s) or has incurred any obligation(s) or expense(s) for which the Concessionaire has agreed to pay or reimburse the City, or
- B. if the City is required or elects to pay any sum(s) or incur any obligation(s) or expense(s) because of the failure, neglect or refusal of the Concessionaire to perform or fulfill any term, covenant or condition of this Agreement.

Such payments will include all interest, costs, damages and penalties in conjunction with such sums so paid or expenses so incurred and may be added to any installment of fees, charges and rental thereafter due hereunder. Each and every part of such payment will be recoverable by the City in the same manner and with like remedies as if it were originally a part of the basic fees, charges and rentals, as set forth herein.

For all purposes under this paragraph, and in any suit, action or proceeding of any kind between the parties hereto, any receipt showing the payment of any sum(s) by the City for any work done or material furnished will be prima facie evidence against Concessionaire that the amount of such payment was necessary and reasonable.

Section 511. Notice, Place and Manner of Payment. Payments will be made in legal tender of the United States at the Office of the Director at the Airport, or at such other place in the City of St. Louis, Missouri as the Director may hereafter notify Concessionaire.

ARTICLE VI
CONCESSIONAIRE' S OPERATIONS

Section 601. Standards of Service.

- A. Concessionaire shall ensure that each customer receives prompt and efficient service. In conjunction with this requirement Concessionaire shall ensure that a toll-free telephone number is affixed to the ATM machine to provide such service.
- B. The Concessionaire shall provide, as a minimum, ATMs capable of processing withdrawals, funds transfers, cash advances and status inquiry transactions for the users thereof. Further, Concessionaire must subscribe to the following networks and be capable of accepting at least, but not limited to, one of the following cards: Cirrus, Plus, BankMark, Honor, American Express, Visa, MasterCard and Discover/Novus.

As an option, Concessionaire may also offer loan services, deposit and instant loans.
- C. Deliveries of supplies and cash to the concession premises shall be made at such times, by such routes/modes and at such locations as the City may reasonably approve.
- D. Premises shall be kept in a clean, neat, businesslike and orderly condition at all times and the Concessionaire shall provide for timely disposal of trash and debris at locations designated by the City.
- E. Concessionaire shall submit to the City for approval, on or before commencement date, detailed written operating and security procedures. City shall have a minimum of twenty-one (21) days to review such procedures.
- F. Concessionaire will assure that the operator's agents and employees do not engage or pressure sales tactics for services offered on or about the Airport.
- G. Operations shall fully comply with all Federal Aviation Administration (FAA) regulations including security requirements, airport rules and regulations and airport security plan. Employees shall be suitably badged in accordance with Airport security procedures and regulations and shall fully comply with the Transportation Security Administration's ("TSA") regulation 1542 regarding conduct and access to the Airport Operations Area ("AOA").

Section 602. Hours of Operation. The minimum hours of operation for serving the public shall be twenty-four (24) hours per day, seven (7) days per week. Concessionaire may not change the hours of operation without written application to and the written approval of the Director.

Section 603. Promotion. The Concessionaire covenants that it shall take all reasonable measures in every proper manner to maintain, develop and increase the business conducted by it hereunder. The Concessionaire shall not divert or cause or allow any business to be diverted from the Airport by referral or any other method. Any action taken by the Concessionaire to diminish the gross revenue of the Concessionaire under this Agreement shall constitute a material breach hereof and a cause for the termination of this Agreement by the City.

Section 604. Personnel.

- A. The Concessionaire shall maintain a sufficient number of trained personnel on duty at all times to insure that Concessionaire's customers will receive prompt and efficient service. The Concessionaire shall require its employees (except managerial and supervisory employees) to wear appropriate uniforms and badges to indicate the fact and nature of their employment. The Concessionaire shall employ only properly trained, efficient, pleasant, neat, clean and courteous personnel, each of whom shall be proficient in the duties to be performed in the operation of this Concession. The Concessionaire agrees that it will be responsible for ensuring that its employees abide by all applicable laws, rules and

regulations.

- B. The Concessionaire, at its cost, acknowledges and agrees that it will conduct employee background checks of each of its personnel if required by the Federal Aviation Administration (“FAA”), Transportation Security Administration (“TSA”) and/or the Airport. The Concessionaire recognizes and agrees that security requirements may change and the Concessionaire agrees that it will comply with all such changes throughout the term of this Agreement.

The Concessionaire understands and agrees that fines and/or penalties may be assessed by the FAA or the TSA for the Concessionaire’s noncompliance with the provisions of the Transportation Security Administration’s (“TSA”) regulation 1542 as amended or other applicable laws or regulations. The Concessionaire shall promptly reimburse the City (within 30 days of the City’s request) for any fines or penalties paid by the City due to Concessionaire’s noncompliance with said laws or regulations.

Section 605. Onset of Service. Concessionaire shall be solely liable and responsible for all costs and expenses pertaining to the design, construction, acquisition, installation, replacement, relocation and maintenance of the Improvements, Removable Fixtures and equipment as is necessary to provide service pursuant to this Agreement. At the time of bid, Concessionaire submitted a transition plan and development schedule, subject to the approval of the Director, for the efficient transition of service from any previous concessionaire. Concessionaire shall be responsible to coordinate the execution of the transition, in accordance with the approved transition plan and replacement schedule, with the previous concessionaire to assure a smooth transition of service with the minimum amount of disruption of service to the traveling public and other users at the Airport.

Section 606. Pricing.

- A. The Concessionaire shall charge fair, reasonable and nondiscriminatory prices that are attractive to the public. The Concessionaire shall not charge Airport customers more than customers at conventional non-airport locations.
- B. The Concessionaire submitted at the time of bid a complete list of all services proposed to be offered and charges for said services in conjunction with paragraph (A) of this section.
- C. The Concessionaire shall have discretionary authority to adjust service charges proportionate to overhead costs and operating expenses. However, the City will retain the right to review these charges and the Concessionaire will provide us with annual documentation demonstrating that their rates are comparable to those of other local financial institutions.

Section 607. Manager. The Concessionaire shall at all times retain one or more qualified, competent and experienced manager(s) who shall manage and supervise the operations and the facilities and represent and act for the Concessionaire. The manager(s) shall ordinarily be available during regular business hours. A responsible subordinate shall be in charge and available at all times during the manager’s absence.

Section 608. Conflicts. The Concessionaire shall monitor the movement of its vehicles or equipment to minimize conflict with other functions and users of the Airport and shall coordinate its use of the Airport with other users.

Section 609. Record Keeping. The Concessionaire agrees to provide a system for the provision of accounting, audit and statements of ATM Transaction Fees as required by Article V of this Agreement. This system shall be capable of providing comprehensive records, in a format acceptable to the Director, of daily, monthly and annual activity of the Concessionaire and DBE participant(s) under this Agreement (these records are to be retained by the Concessionaire). The Concessionaire must also maintain records that document, in a format acceptable to the Director, the portion of ATM Transaction Fees attributable to DBE participants.

Section 610. Transition Period. If applicable, during any future transition of the Automated Teller Machine concession to another Concessionaire, the incumbent Concessionaire hereby warrants, represents, covenants and agrees that the Concessionaire shall use its best efforts to assure a smooth transition and agrees to closely coordinate the planning and execution of the transition with the Director.

Section 611. Operation.

- A. The Concessionaire shall be responsible for all aspects of the management and operation of this concession. Further, the Concessionaire will provide and be responsible for all employees and necessary components of the operation, including inventory, fixtures, equipment and supplies.

The City shall not be responsible for any equipment, Improvements, supplies or fixtures used, maintained or stored on the Premises, nor will it be responsible for damage to such items resulting from flood, fire, explosion, vandalism or other causes outside the control and responsibility of the City.

Section 612. Communication.

- A. The Concessionaire's local manager shall schedule monthly or quarterly meetings (at the Airport Properties Department's discretion) with the appropriate representative of the Airport Properties Department to discuss relevant issues which may affect the Concessionaire's operation at the Airport. The Concessionaire shall also be available for meetings at other times as necessary.
- C. The Concessionaire shall be responsible for notifying the Airport Properties Department of any problem that reduces service or sales levels or in any way impairs the Concessionaire's operation. The Airport will make every reasonable effort to assist in eliminating such problems.

Section 613. Customer Complaints. Concessionaire will establish procedures for handling all customer complaints. Concessionaire will respond in writing to every complaint, written or oral, within seven (7) calendar days of the complaint and will make good faith efforts to explain, resolve or rectify the cause of the complaint. Concessionaire will provide the Director with a copy of each such complaint and its written response thereto.

Section 614. Deliveries. Concessionaire shall monitor the movement of deliveries to avoid conflict with other functions and users of the Airport and shall coordinate its use of the receiving dock with other users. All deliveries are the responsibility of the Concessionaire and not the City.

ARTICLE VII
IMPROVEMENTS AND ALTERATIONS

Section 701. Construction by Concessionaire.

- A. Concessionaire takes the Premises "AS IS" with no warranties or representations of any kind whatsoever and agrees, at Concessionaire's sole cost and expense, to design, erect, construct, equip and furnish all necessary Improvements, Removable Fixtures and equipment and make related facility changes as needed to provide Automated Teller Machine Services, pursuant to this Agreement, in accordance with plans prepared by Concessionaire and approved by the Director subject to the requirements of this Article VII.
- B. Concessionaire agrees that all such work shall be completed according to the Tenant Design Standards, which are filed of record in the Office of the Director.
- Concessionaire shall submit a signed Tenant Construction or Alteration Application (TCA) including complete sealed construction drawings and specifications, as required by Section 702, to the Airport Properties Department for its initial as well as future construction. The TCA shall be submitted not more than sixty (60) days following full execution of the Agreement by City.
 - Concessionaire shall submit a St. Louis County building permit number not more than thirty (30) days following submission of the TCA to the Airport Properties Department.
 - Concessionaire shall submit the contractor's liability insurance certificates and performance and payment bonds, required by Sections 704 and 705, to the Airport Properties Department not more than forty-five (45) days following the TCA approval by the Airport Properties Department and prior to beginning of work.
 - Concessionaire shall submit a certificate of completion, as-built drawings and a certified copy of a St. Louis County occupancy permit to the Airport Properties Department, as required by Section 706.

In the event Concessionaire encounters material believed to be asbestos or polychlorinated biphenyl (PCB) which has not been rendered harmless, or specifically identified with method of removal, handling or protection, Concessionaire shall immediately stop work in the affected area and report the condition to the Director in writing. The work in the affected area shall not thereafter be resumed except by written agreement of the Director and Concessionaire if in fact the material is asbestos or PCB and has not been

rendered harmless. The work in the affected area shall be resumed in the absence of asbestos or PCB, or when it has been rendered harmless, by written agreement of the Director and Concessionaire. Concessionaire shall not be required to perform, without their consent, any work related to asbestos or PCB.

Section 702. Preparation of Plans and Specifications. The Concessionaire shall submit detailed drawings, plans and specifications sealed by an appropriate Missouri registered professional for improving and equipping the Premises. The Concessionaire will begin work on proposed construction only after it has received the written approval of its plans and specifications from the Director.

Section 703. Contractor's Liability Insurance. In any contract that pertains to improving and equipping the Premises, Concessionaire shall require the contractor to cause St. Louis County, the City, its Board of Aldermen, Airport Commission and their respective officers, agents and employees, to be insured against the risk of claims and demands, just or unjust, by third persons against the City, its Board of Aldermen, Airport Commission and their respective officers, agents and employees, against and from all such claims and demands, a combined single limit of not less than \$2,000,000 for bodily injury and property damage and include the City as an Additional Insured. Said insurance shall be in a form agreeable to the City and certificates showing proof of coverage shall be delivered to the Director for approval before any constructing, improving or equipping of Premises commences.

Section 704. Performance and Payment Bonds. The Concessionaire shall require each of its contractors and suppliers of construction materials to furnish Performance Bonds and Payment Bonds each in the full amount of any contract in a form acceptable to the City. The Payment Bond shall comply with the coverage requirements and conditions of Section 107.170 RSMo 1994 as amended. Copies of the bonds shall be given to the Director for approval before work begins. Any sum(s) derived from said Performance and Payment Bonds shall be used for the completion of said construction and the payment of laborers and material suppliers, as the case may be.

Section 705. Mechanics' and Materialmen's Liens. The Concessionaire agrees not to permit any mechanics' or materialmen's or any other lien to be foreclosed upon the Premises or any part or parcel thereof, or the improvements thereon, by reason of any work or labor performed or materials furnished by any mechanic or materialman or for any other reason.

Section 706. Certificates of Completion. Upon the completion of the improvements hereunder, the Concessionaire shall submit to the Director a copy of its acceptance letter certifying completion, and a certified copy of any certificate or permit which may be required by any federal, state or local government or agency in connection with the completion or occupancy thereof by Concessionaire.

Section 707. Signs.

- A. The Concessionaire shall not erect, maintain or display any signs on the Premises without the prior written approval of the Director. The term "sign" as used herein, shall mean advertising signs, billboards, identification signs or symbols, posters, displays, logos or any similar devices. Subject to the foregoing, the Concessionaire shall have the right to install such advertising and identification signs as may be necessary for the proper conduct of Services as contemplated hereunder. The Concessionaire shall comply with all rules promulgated by the Director regarding the placement of signs and advertising in the Premises.
- B. The Concessionaire shall be responsible for the cost of any new signs or modifications to Airport directories and other existing signs, including sign systems required by the Director. All modifications to these signs must be approved by the Director and are subject to all applicable requirements of this Section 707 and the Tenant Design Standards.
- C. Prior to the erection, construction or placement of any sign, the Concessionaire shall submit to the Director for approval all drawings, electrical details, sketches, designs, elevations, mounting details and dimensions of such signs. Any conditions, restrictions or limitations with respect to the use thereof as stated by the Director in writing shall become conditions of the Agreement.
- D. The Concessionaire shall not place any advertising matter, displays or other literature not directly pertaining to Services. The Concessionaire shall not place any signs outside of the Premises.

Section 708. Title to Improvements and Fixtures. All Improvements constructed or placed in the Premises by the Concessionaire that are not Removable Fixtures, as well as all alterations, modifications and enlargements thereof shall become part of the Premises with title vesting in the City upon expiration or earlier termination of this Agreement. This vesting of title is subject, however, to the Concessionaire's obligation to operate, repair, maintain and replace, and its right of possession, use and occupancy during the term and in accordance with this Agreement.

All Removable Fixtures shall remain the property of the Concessionaire, and shall be removed by the Concessionaire at date of expiration or early termination of this Agreement. Within sixty (60) days of the commencement of the operation in the Premises, a list of such Removable Fixtures shall be submitted in writing to the Director by Concessionaire for the Director's approval, and such list shall be periodically updated by Concessionaire.

The City reserves the right and the Concessionaire agrees that the Director may require the Concessionaire to remove any or all Improvements and structures and restore the Premises to their original condition at the time the Concessionaire took possession of the Premises. The Concessionaire agrees to bear all costs of such removals and restorations.

ARTICLE VIII USE OF PREMISES

Section 801. Compliance with Laws and Regulations.

The Concessionaire shall comply with all rules and regulations which the Director may establish from time to time. In addition, the Concessionaire shall comply with all statutes, laws, ordinances, orders, judgments, decrees, regulations, directions and requirements of all federal, state, city, local and other governmental authorities, now or hereafter applicable to the Premises or to any adjoining public ways, as to the manner of use or the condition of the Premises or of adjoining public ways.

Section 802. Repairs and Maintenance. The Concessionaire will provide and pay for all repairs and maintenance of the Premises, except the following which shall be the responsibility of the City:

- A. The structural components of the terminal buildings.
- B. The utility system up to the Concessionaire's point of connection, except where the utility systems are owned or controlled by the utility companies.

The Director may temporarily or permanently close any roadway or other right-of-way for access to the Premises, so long as another means of access is provided. The Concessionaire understands and agrees that there may be inconveniences caused by construction or renovations of the Airport, and the Concessionaire hereby releases and discharges the City from any and all inconvenience claims, liability or causes of action arising out of or incidental to the closing of any right-of-way, including without limitation loss of profit or business, incidental, consequential, or special damages.

Section 803. Right to Enter, Inspect and Make Repairs. The City and its authorized officers, employees, agents, contractors, subcontractors and other representatives shall have the right (at such times as may be reasonable under the circumstances and with as little interruption of the Concessionaire's operations as is reasonably practicable) to enter upon and in the Premises for the following purposes:

- A. To inspect such Premises to determine whether the Concessionaire has complied and is complying, with the terms, covenants or conditions of this Agreement.
- B. In the event the Concessionaire is obligated but has failed or refused to perform maintenance and make repairs after the City has given the Concessionaire notice to do so, the Concessionaire shall promptly reimburse the City for the cost thereof plus an overhead charge of fifteen percent (15%).
- C. To gain access to the mechanical, electrical, utility and structural systems of the Airport for the purpose of maintaining and repairing such systems.
- D. To gain access to the Premises in order to perform studies, inspections, assessments or environmental inspections, etc.

Section 804. Utilities. The City shall provide and pay for heated and chilled air into the Premises. City shall provide electricity for the ATM machine(s). Concessionaire shall provide and pay for other utilities it requires, including telephone and/or data line connections.

The Concessionaire shall pay for all costs of other utilities, including but not limited to deposits, installation costs, connection charges, meter deposits and all service charges for telephone and other utility services metered directly to the Premises, regardless

of whether or not such utility services are furnished by the City of a utility service company.

The City shall not be liable to the Concessionaire for damages or any losses for the interruption of any utility service, or for any delay in the supplying or furnishing of any utility service. The Concessionaire does hereby release and discharge the City from any and all inconvenience, claims or cause of actions arising out of or incidental to such interruption, including, without limitation, loss of profit or business or incidental, consequential, or special damages.

Section 805. Interference to Air Navigation. The Concessionaire warrants, represents and agrees that no obstruction to air navigation, as such are defined from time to time by application of the criteria of Part 77 of the Federal Aviation regulations or subsequent and additional regulations of the Federal Aviation Administration, will be constructed or permitted to remain on the Premises. Any obstructions will be immediately removed by the Concessionaire at its expense. The Concessionaire further warrants, represents and agrees not to install any structures, objects, machinery or equipment that would interfere with the operation of navigation aides, the safe and efficient operations of the Airport, or the operations of other tenants and users of the Airport.

ARTICLE IX LOSS OF AND LIABILITIES PERTAINING TO PREMISES

Section 901. Liability Insurance. The Concessionaire, at its expense and, at all times during the term hereof, shall cause St. Louis County, the City, the Board of Aldermen, the Airport Commission, the officers, agents and employees of said entities and the Concessionaire to be insured on an occurrence basis against the risk of all claims and demands by third persons for bodily injury (including wrongful death) and property damage arising or alleged to have arisen out of the activities of the Concessionaire, its officers, agents, employees, consultants, contractors, licensees, invitees and independent contractors pursuant to this Agreement, whether on or off of the Premises or the Airport, under the following types of coverage:

- A. Commercial General Liability;
- B. Automobile Liability (all vehicles, including hired and non-owned).

The minimum limits of coverage for the above classes of insurance shall equal a single limit of \$2,000,000 comprised of such primary and excess policies of insurance as the Concessionaire finds feasible to purchase during the term of this Agreement.

Insofar as said insurance provides protection against liability for damages to a third party for bodily injury, death and property damage, the City and its Board of Aldermen, Airport Commission, officers, agents, and employees shall be named as an Additional Insured. Such liability insurance coverage shall also extend to damage, destruction and injury to City-owned or leased property and City personnel, and caused by or resulting from work, acts, operations, or omissions of the Concessionaire, its officers, agents, employees, consultants, contractors, licensees, invitees and independent contractors. In addition, such insurance shall include contractual liability sufficient to cover concessionaire's indemnity obligation hereunder. The City shall have no liability for any premiums charged for such coverage, and the inclusion of the City and its Board of Aldermen, Airport Commission, officers, agents and employees as an Additional Insured is not intended to and shall not make the City a partner or joint venturer with the Concessionaire in its operations hereunder.

Concessionaire will maintain, and upon request furnish evidence to City, adequate provisions for workers compensation insurance, Social Security and Unemployment Compensation in at least statutory limits to the extent such provisions are applicable to Concessionaire's operations hereunder.

Concessionaire shall carry such other coverages in amounts that are reasonable and customary in their industry.

Section 902. Property Insurance. The Concessionaire will provide fire, lightning, extended coverage and other related insurance coverage for the full value of the Improvements and equipment existing or installed on the Premises.

Section 903. Damage or Destruction of Terminal. The building in which the Premises are located will be insured by the City under a policy of fire and extended coverage.

If the building is destroyed or damaged to such an extent as to be economically irreparable, the City may terminate this Agreement by written notice to the Concessionaire. All Concession Fee payments will cease as of the date of the destruction or damage.

If the building is repairable, the City will begin such repairs as soon as is practicable. Concession Fee payments on untenable

portions will cease as of the date of the damage. Concession Fee payments will continue to be due on the tenantable areas. The City will attempt to find temporary facilities for use by the Concessionaire during the repairs and the Concessionaire will pay Concession Fees for the temporary facilities. City will not be liable or responsible for any losses of any kind whatsoever, including, without limitation, any inconvenience or loss by Concessionaire of business or profit resulting from such damage or any incidental, consequential, or special damages.

Section 904. Evidence of Insurance. Certificates or other evidence of insurance coverage required of the Concessionaire in this Article IX shall be delivered to the Director in form and content satisfactory to the City.

At least fifteen (15) days prior to the expiration of any such policy, the Concessionaire shall submit to the Director a certificate showing that such insurance coverage has been renewed. If such coverage is canceled or reduced, the Concessionaire shall within fifteen (15) days after the date of such written notice from the insurer of such cancellation or reduction in coverage file with the Director a certificate showing that the required insurance has been reinstated or provided through another insurance company or companies.

All policies of insurance herein shall be in a form and in a company or companies approved by the City and qualified to do insurance business in the State of Missouri. Each such policy shall provide that the policy may not be materially changed, altered or canceled by the insurer during its term without first giving thirty (30) days written notice to the Director. Each such insurance policy shall also provide primary coverage to the City when any policy issued to the City provides duplicate or similar coverage and in such circumstances the City's policy will e excess over Concessionaire's policy.

Section 905. Conditions of Default. This Agreement shall be considered in default when the Concessionaire fails to comply with any term, covenant or condition of this Agreement. Said default shall constitute a material breach hereof and shall be cause for the termination of the Agreement by the City.

Section 906. Indemnification. The Concessionaire shall protect, defend and hold St. Louis County, the City, the Board of Aldermen, the Airport Commission, and officers, agents and employees of said entities, completely harmless from and against all liabilities, losses, suits, claims, judgments, fines or demands arising by reason of injury or death of any person or damage to any property, including all reasonable costs for investigation and defense thereof (including but not limited to attorneys' fees, court costs, and expert fees), of any nature whatsoever, arising out of or incident to, this Agreement and/or the use or occupancy of the Premises and/or the acts or omissions of the Concessionaire's officers, agents, employees, consultants, contractors, subcontractors, independent contractors, licensees, or invitees, regardless of where the injury, death, or damage may occur, unless such injury, death or damage is caused by the sole negligence of the City of St. Louis. The Director or his/her designee shall give to the Concessionaire reasonable notice of any such claims or actions. The Concessionaire shall also use counsel reasonably acceptable to the City Counselor of the City of St. Louis or his/her designee, after consultation with the Airport Director or his/her designee in carrying out its obligations hereunder. The provisions of this section shall survive the expiration or early termination of this Agreement.

Section 907. Adjustment of Claims. The Concessionaire shall provide for the prompt and efficient handling of all claims for bodily injury, property damage or theft arising out of the activities of the Concessionaire under this Agreement.

Section 908. Occupancy of Premises. The Concessionaire accepts the Premises "AS IS" with no warranties or representations of any kind whatsoever. The Concessionaire agrees that it will not permit any act of omission or commission or condition to exist on the Premises which would increase the premium rate of insurance thereon or on the terminal or invalidate any such insurance. Concessionaire agrees to pay the City upon demand any increase in premiums for insurance that may be charged resulting from a breach of the foregoing sentence.

Section 909. Waiver of Subrogation. Concessionaire on behalf of itself and its insurers, hereby waives any claim or right of recovery from the City, its Board of Aldermen, Airport Commission, officers, agents and employees for any loss or damage to Concessionaire's officers, agents, or employees or its property or the property of others under Concessionaire's control, to the extent that such loss is covered by a valid insurance policy or could be covered by an "all risk" physical damage property insurance policy. Concessionaire shall provide notice of this waiver of subrogation to its insurer(s).

ARTICLE X
ASSIGNMENT AND SUBCONTRACTING

Section 1001. Assignment and Subcontracting.

- A. The Concessionaire shall not assign or transfer this Agreement.

In the event there is an assignment of this Agreement by operation of law, the City shall be entitled within ninety (90) days after written notice thereof to exercise the City's option hereby given to terminate this Agreement no sooner than thirty (30) days after the date of such determination by the City. An assignment by operation of law, as the term is used herein, shall include but not be limited to the vesting of the Concessionaire's right, title and interest in the Concessionaire's furnishings, Removable Fixtures, or the Concessionaire's interest in this Agreement, in a trustee in bankruptcy or in an assignee for the benefit of creditors or in a purchase thereof at a judicial sale or other involuntary or forced sale. It is the purpose of the foregoing provision to prevent the vesting in any such purchaser, referee, trustee, or assignee, any rights, title or interest in the City premises or any of the Removable Fixtures, except subject to the City's right to terminate this Agreement.

- B. The Concessionaire shall not sublet the Premises and/or subcontract or transfer any part of the services to be performed hereunder, except as may be necessary to comply with the DBE participation goal in Article XII of this Agreement. At least sixty (60) days prior to any contemplated subletting of the Premises or subcontracting of this Agreement, the Concessionaire must submit a written request to the Director. This request must include a copy of the proposed subcontract or sublease. Any sublease for space or subcontract or granting of rights acquired hereunder shall be subject to the review and written approval of the Director. Such sublease or subcontract, however, must require at a minimum: (1) strict compliance with all provisions of this Agreement; (2) a provision that the sublessee or subcontractor will use the facilities solely for the purposes identified in this Agreement; and (3) a provision ensuring that all concession services are available during the hours of operation required in Section 602 of this Agreement.

The parties understand and agree that the Concessionaire is responsible for the performance of its assignees, sublessees and subcontractors under this Agreement. The Concessionaire agrees to initiate and take all corrective action should a subcontractor or sublessee fail to comply with its contract with the Concessionaire or any provision of this Agreement. There will be no reduction of Concession Fees payable to the City during any such period of change-out or vacancy of a subcontractor or sublessee.

- C. No subcontract, sublease or other agreement shall be effective as it pertains to the City until such time as the City receives a fully executed copy of the approval, subcontract, sublease or agreement as provided for above. Any such assignment or transfer or subcontract of services or the subletting of the Premises without the consent of the City, as provided for above, shall constitute a default on the part of the Concessionaire under this Agreement, and the City may terminate this Agreement as provided for in Section 1103. No action or failure to act on the part of any officer, agent or employee of the City shall constitute a waiver by the City of this provision.

ARTICLE XI
TERMINATION OF AGREEMENT IN ENTIRETY

Section 1101. The City's Right to Terminate. The City, acting by and through its Director, may declare this Agreement terminated in its entirety, in the manner provided in Section 1103 hereof, upon the happening of any one or more of the following events. By example, but not by way of limitation, the following acts or omissions shall constitute a material breach of the Agreement justifying the termination of this Agreement in its entirety.

- A. If the fees, charges, or other money payments which the Concessionaire herein agrees to pay, or any part thereof, shall be unpaid after the date the same shall become due.
- B. If, during the term of this Agreement, the Concessionaire shall:
1. apply for, or consent to the appointment of a receiver, trustee or liquidator of all or a substantial part of its assets;
 2. file a voluntary petition in bankruptcy, or admit in writing its inability to pay its debts as they come due;

3. make a general assignment for the benefit of creditors;
4. file a petition or an answer seeking reorganization or arrangement with creditors or to take advantage of an insolvency law;
5. file an answer admitting the material allegations of a petition filed against any said assignee or sub lessee in any bankruptcy, reorganization or insolvency proceedings; or if during the term of this Agreement, an order, judgment or decree shall be entered by any court of competent jurisdiction; or the application of a creditor, adjudicating the Concessionaire as bankrupt or insolvent; or approving a petition seeking a reorganization of the Concessionaire, and such order, judgment or decree, shall continue unstayed and in effect for any period of ninety (90) consecutive days;
6. fail to maintain the quality of services and prices to the satisfaction of the Director as required hereunder;
7. fail to prevent cessation or deterioration of service for a period which in the opinion of the Director, materially and adversely affects the overall performance of the Concessionaire under this Agreement;
8. allow a lien to be filed against the Concessionaire or any of the equipment or furnishings therein because of or resulting from any act or omission of the Concessionaire that is not removed or enjoined within thirty (30) days;
9. desert, vacate or discontinue all or a portion of its operation of the Premises that in the opinion of the Director results in a failure to provide the public and others the service contemplated hereunder;
10. fail in the performance of any term, covenant or condition herein required to be performed by the Concessionaire.

On the date set forth in the notice of termination, the term of this Agreement and all right, title and interest of Concessionaire shall expire, except as otherwise provided in Section 1103 hereof.

Failure of the City to take any authorized action upon default of any term, covenant or condition required to be performed, kept and observed by the Concessionaire shall not be construed to be or act as a waiver of default or in any subsequent default of any term, covenant or condition herein contained to be performed, kept and observed by Concessionaire. The acceptance of monies by the City from the Concessionaire for any period or periods after a default by the Concessionaire of any term, covenant or condition herein required to be performed, kept and observed by the Concessionaire shall not be deemed a waiver or estopping of any right on the part of the City to terminate this Agreement for failure by the Concessionaire to so perform, keep or observe any said term, covenant or condition.

Section 1102. The Concessionaire's Right to Terminate.

The Concessionaire, at its option, may declare this Agreement terminated in its entirety, in the manner provided in Section 1103 hereof for the following causes:

- A. If a court of competent jurisdiction issues an injunction or restraining order against the City preventing or restraining the use of the Airport for Airport purposes in its entirety or in substantial entirety.
- B. If the City shall have abandoned the Airport for a period of at least sixty (60) days and shall have failed to operate and maintain the Airport in such manner as to permit landings and takeoffs of planes by scheduled air carriers.
- C. If the City shall have failed in the performance of any specific covenant constituting a material breach within the control of the City and required by this Agreement to be performed by the City.

Section 1103. Procedures for Termination. No termination declared by either party shall be effective unless and until not less than forty-five (45) days have elapsed after notice by either party to the other specifying the date and cause of termination, except for the Concessionaire's failure to make any payments or to maintain and provide the Performance and Payment Bond specified in Article V or maintain and provide any insurance coverage specified in Article IX. The effective date of termination shall be thirty (30) days from the payment(s) due date with notice to the Concessionaire or thirty (30) days from the date the insurance coverage or Performance and Payment Bond is not provided with notice to the Concessionaire; and no such termination, except for termination

for the Concessionaire's failure to make any payments or provide insurance coverage or Performance and Payment Bond, shall be effective if the party at default (a) cannot by the nature of the default cure it within such thirty (30) day period, (b) commences to diligently correct such default within said thirty (30) days and (c) corrects the same as promptly as is reasonably practicable.

In the event that suit shall be instituted by the City upon the default of payment of charges and fees as provided herein, then the Concessionaire agrees also to pay reasonable attorneys' fees, litigation fees and court costs.

Section 1104. Rights Cumulative. It is understood and agreed that the rights and remedies of the City and the Concessionaire specified in this Agreement are not intended to be and shall not be exclusive of one another or exclusive of any common law right of either of the parties hereto or any other remedies otherwise available to the parties at law or in equity.

ARTICLE XII DISADVANTAGED BUSINESS ENTERPRISE (DBE) PARTICIPATION

Section 1201. Compliance. Concessionaire accepts the policy of the City of St. Louis Airport Authority to ensure the maximum utilization of the minority and women business enterprises in contracting and the provisions of goods and services to the City, its departments, agencies and authorized representative and to all entities receiving City funds or City-administered government funds while at the same time maintaining the quality of goods and services provided to the City and its subrecipients through the competitive bidding process. The provisions of this policy and the following stipulations apply to this agreement and all contracts awarded by the City, its departments and to all recipients of City funds and shall be liberally construed for the accomplishments of its policies and purposes:

- A. Goal: A goal of 30% DBE utilization has been established in connection with this agreement. If the DBE participation is less than this goal, the Concessionaire shall continue good faith efforts throughout the term of this agreement to increase DBE participation to meet the 30% utilization goal.
- B. Eligibility: Concessionaire should contact the City of St. Louis Airport Authority DBE Program Office to obtain a list of eligible DBE's to determine the eligibility of the firms it intends to use.
- C. Counting DBE Participation Toward Goals: DBE participation towards the attainment of the goal will be credited on the basis of the percentage of ownership or the total amount paid for the provision of goods and services as reflected on the DBE monthly report.
- D. Good Faith Efforts: When the DBE goal is not met, the Concessionaire shall document and submit justification utilizing the form titled "Good Faith Efforts Report" and provide a statement as to why the goal could not be met.
- E. Record Keeping Requirement: The Concessionaire shall keep such records (copies of subcontracts, paid invoices, documentation of correspondence) as are necessary for the Airport Authority to determine compliance with the DBE obligation. The Airport Authority reserves the right to investigate, monitor and/or review records for compliance.
- F. Reporting Requirements: The Concessionaire shall submit monthly reports of DBE involvement to the Airport Authority.

Section 1202. Noncompliance. Concessionaire understands that any substantial deviation from Section 1201, as determined by City, may subject the Agreement to termination in accordance with the procedure established in Section 1103.

ARTICLE XIII LIQUIDATED DAMAGES

Section 1301. Liquidated Damages. Concessionaire recognizes and hereby agrees and stipulates that the City will lose revenue and/or incur certain cost or expense, the amounts of which are difficult to ascertain, if Concessionaire violates any of the terms, covenants or conditions enumerated below. Therefore, the Concessionaire agrees and stipulates that the Director, on behalf of the City, may elect after written notice to the Concessionaire of said violation to impose the charges set forth below as liquidated damages on the basis of each violation per day. Such charges shall be due and payable by the Concessionaire within thirty (30) days of the City's request or notice.

VIOLATION	SECOND VIOLATION	THIRD VIOLATION
Violation of Article III, Rights, Limitation of Rights	\$100	\$500
Violation of Article VI, Concessionaires Operations	\$100	\$500
Violation of Article VII, Improvement and Alterations	\$100	\$500
Violation of Article VIII, Use of Premises Clause	\$100	\$500

If Concessionaire fails to take possession or to open or to reopen the Premises for business, fully fixtured, stocked and staffed within the times herein provided the City, per Section 401. Term of this Agreement, shall be entitled (a) to collect in addition to the Concession Fee and the ATM Transaction Fee one hundred dollars (\$100.00) for each and every day or partial day Concessionaire fails to commence to do or to carry on business as herein provided; and (b) to avail itself of any other remedies for such breach by Concessionaire hereunder.

ARTICLE XIV
MISCELLANEOUS PROVISIONS

Section 1401. Notice. Except as herein otherwise expressly provided, all notices required to be given to the City hereunder shall be in writing and shall be sent by certified mail, return receipt requested, to the Director of Airports, St. Louis Airport Authority, 10701 Lambert International Boulevard, P.O. Box 10212 Lambert Station, St. Louis, MO 63145. A copy of all notices shall also be mailed to the Airport Business and Marketing Manager at the same address. All notices, demands, and requests by the City to the Concessionaire shall be sent by certified mail, return receipt requested addressed to:

Mr. Darryl Collins, Senior Vice President
Commerce Bank
8000 Forsyth Blvd.
St. Louis, MO 63105

Either or both parties may designate in writing from time to time any changes in addresses or any addresses of substitute or supplementary persons in connection with said notices. The effective date of service of any such notice shall be the date such notice is mailed to the Concessionaire or said Director.

Section 1402. Non-Discrimination and Affirmative Action Program.

- A. The Concessionaire hereto understands and agrees that the City in the operation and use of Lambert-St. Louis International Airport® will not on the grounds of race, creed, color, religion, sex, national origin or ancestry, discriminate or permit discrimination against any person or group of persons in a manner prohibited by Part 21 of the Federal Aviation Regulations of the Office of the Secretary of Transportation. The Concessionaire hereby agrees that his premises shall be posted to such effect as required by said regulations.
- B. The Concessionaire agrees that in performing under this Agreement, neither he nor anyone under his control will permit discrimination against any employee, worker or applicant for employment because of race, creed, color, religion, sex, national origin or ancestry. The Concessionaire will take affirmative action to insure that applicants are employed and that employees are treated fairly without regard to race, creed, color, religion, sex, national origin or ancestry. Such action must include, but shall not be limited to the following: actions to bar, employ, upgrade or recruit, expel, discharge, demote or transfer, layoff, terminate or create intolerable working conditions, rates of pay or other forms of compensation and selection for training, including apprenticeship.
- C. The Concessionaire will in all printed or circulated solicitations or other advertisement or publication for employees placed by or on behalf of the Concessionaire state that all qualified applicants shall receive meaningful consideration for

employment without regard to race, creed, color, religion, sex, national origin or ancestry. All advertisements or solicitations for applicants for employment must contain the phrase "An Equal Opportunity Employer". The Concessionaire shall not make inquiry in connection with prospective employment which expresses directly or indirectly any limitation, specification or discrimination because of race, creed, color, religion, sex, national origin or ancestry.

- D. The Concessionaire agrees that should it be determined by the Concessionaire or the City that he will be unable to conform to his approved positive employment program submitted to determine eligibility under the fair employment practices provisions of the City Code, he will notify the Fair Employment Practices Division of the Civil Rights Enforcement Agency (CREA) within ten (10) days of such determination to ascertain the steps to be taken by the Concessionaire to achieve the provisions of his program.
- E. The Concessionaire will permit reasonable access by the City to such persons, reports and records as are necessary for the purpose of ascertaining compliance with fair employment practices.
- F. The Concessionaire further agrees that these clauses (B through E) covering discrimination and equal opportunity practices in all matters of employment and training for employment will be incorporated by the Concessionaire in all contracts or agreements he enters into with suppliers of materials or services, contractors and subcontractors, including all labor organizations who may furnish skilled, unskilled and craft union skilled labor, or who may perform any such labor or service in connection with this Agreement.
- G. Whenever the Concessionaire is sued by a subcontractor, vendor, individual, group or association as a result of compliance with the clauses (A through F) of these provisions relating to fair employment practices, the Concessionaire shall notify the City Counselor and the Director in writing of such suit or threatened suit within ten (10) days.
- H. The Concessionaire will establish and maintain for the term of this Agreement an affirmative action program according to the Mayor's Executive Order on Equal Opportunity in Employment. The City reserves the right to take such action as the City of St. Louis and the United States Government may direct to enforce the above covenants.
- I. The Concessionaire assures that it will undertake an affirmative action program as required by 14 CFR, Part 152, Subpart E, to insure that no person shall on the grounds of race, creed, color, national origin, or sex be excluded from participating in any employment activities covered in 14 CFR Part 152, Subpart E. The Concessionaire assures that no person shall be excluded on these grounds from participating in or receiving the services or benefits of any program or activity covered by this subpart. The Concessionaire assures that it will require that its covered sub organizations provide assurances to the City that they similarly will undertake affirmative action programs and that they will require assurances from their sub organizations, as required by 14 CFR Part 152, Subpart E, to the same effect.

Section 1403. No Personal Liability. No Alderman, Commissioner, Director, officer, employee or other agent of either party shall be personally liable under or in connection with this Agreement.

Section 1404. Force Majeure. Neither the City nor the Concessionaire shall be deemed in violation of this Agreement if it is prevented from performing any of the obligations hereunder by reason of strikes, boycotts, labor disputes, embargoes, shortage of material, acts of God, acts of the public enemy, acts of superior governmental authority, weather conditions, riots, rebellion, sabotage, terrorism or any other circumstances for which it is not responsible or which is not within its control.

Section 1405. Successors and Assigns. All of the terms, provisions, covenants, stipulations, conditions and considerations of this Agreement shall extend to and bind the legal representatives, successors, sublessees and assigns of the respective parties hereto.

Section 1406. Quiet Enjoyment. Subject to the provisions of the Agreement, the City covenants that the Concessionaire on paying the fees and otherwise performing its covenants and other obligations hereunder shall have quiet and peaceable possession of the Premises.

Section 1407. Operation and Maintenance of the Airport. The City shall at all times operate the Airport properly and in a sound and economical manner; and the City shall use reasonable effort to maintain, preserve and keep the same or cause the same to be maintained, preserved and kept with the appurtenances in good repair, working order and condition, and shall from time to time use reasonable effort to make or cause to be made all necessary and proper repairs, replacements and renewals so that at all times the operation of the Airport may be properly and advantageously conducted in conformity with standards customarily followed by municipalities operating airports of like size and character.

Section 1408. Title to the Site. The Premises from the date hereof until the expiration or early termination of this Agreement shall be owned in fee simple title by the City or in such lesser estate as in the opinion of the City Counselor is sufficient to permit the letting thereof by the City as herein provided for the full term provided in this Agreement.

Section 1409. Agreements with the United States. This Agreement is subject and subordinate to the provisions of any agreements heretofore made between the City and the United States relative to the operation or maintenance of the Airport, the execution of which has been required as a condition precedent to the transfer of Federal rights or property to the City for Airport purposes, or to the expenditure of Federal funds for the extension, expansion, or development of the Airport, including the expenditure of Federal funds for the development of the Airport in accordance with the provisions of the Airport and Airway Development Act, as it has been amended from time to time.

Section 1410. Modifications for Granting FAA Funds. In the event that the Federal Aviation Administration requires modifications or changes to this document as a condition precedent to granting of funds for the improvement of the Airport, the Concessionaire agrees, without cost, to consent to such reasonable amendments, modifications, revisions, supplements, deletions of any of the terms, conditions, or requirements of this Agreement as may be reasonably required to enable the City to obtain said Federal Aviation Administration funds.

Section 1411. Governing Law. This Agreement shall be deemed to have been made and be construed in accordance with the laws of the State of Missouri, and is subject to the City Charter and ordinances, as may be amended from time to time.

Section 1412. Headings. The headings of the Articles and Sections of this Agreement are inserted only as a matter of convenience and reference and in no way define, limit or describe the scope or intent of any provisions of this Agreement and shall not be construed to affect in any manner the terms and provisions hereof or the interpretation or construction thereof.

Section 1413. Amendments. This Agreement may be amended from time to time by written agreement, duly authorized and executed by representatives of all the parties hereto.

Section 1414. Previous Agreements. It is expressly understood that the terms and provisions of this Agreement shall in no way affect or impair the terms, obligations or conditions of any existing or prior agreement between the Concessionaire and the City.

Section 1415. Required Approvals. When the consent, approval, waiver, or certification ("Approval") of either party is required under the terms of this Agreement, such Approval must be in writing and signed by the party making the Approval. Whenever the Approval of the City or the Director is required, the Approval must be from the Director or his/her authorized or designated representative. The City and Concessionaire agree that extensions of time for performance may be made by the written mutual consent of the Director of Airports and the Concessionaire or its designee.

Section 1416. Waivers. No waiver of default by either party of any of the terms, covenants and conditions hereto to be performed, kept and observed by the other party shall be construed as, or operate as, a waiver of any subsequent default of any of the terms, covenants or conditions herein contained to be performed, kept and observed by the other party. Any waiver must be in writing and signed by the party waiving.

Section 1417. Invalid Provisions. In the event any covenant, condition or provision herein contained is held to be invalid by a court of competent jurisdiction, the invalidity of any such covenant, condition or provision shall in no way affect any other covenant, condition or provision herein contained, provided the invalidity of any such covenant, condition or provision does not materially prejudice either the City or the Concessionaire in its respective rights and obligations contained in the valid covenants, conditions and provisions of this Agreement.

Section 1418. Entire Agreement. This Agreement, together with all exhibits attached hereto, constitutes the entire agreement between the parties hereto, and all other representations or statements heretofore made, verbal or written, are merged herein. This Agreement may be amended only in writing and executed by duly authorized representatives of the parties hereto.

Section 1419. Not a Lease. This Agreement is not a lease, and the right to use the Premises is entirely dependent upon the rights and privileges granted hereunder. The Concessionaire will in no instance be deemed to have acquired any possessory rights against the City or the Premises or be deemed to be a tenant of the City.

Section 1420. Advertising. The Concessionaire shall have no right to use the trademarks, symbols, trade names or name of the Airport or Premises either directly or indirectly in connection with any production, promotion service or publication without the prior written

consent of the Director.

Section 1421. Conflicts Between Tenants. In the event of a conflict between the Concessionaire and any other tenant, licensee or concessionaire as to the respective rights of the others, the Director shall review the applicable agreements and by reasonable interpretation thereof determine the rights of each tenant, licensee, and/or other concessionaire and shall make a final decision to which the Concessionaire agrees to be bound. All determinations by the Director are final.

Section 1422. Prevailing Wage. Concessionaire shall, as a condition of the Agreement, include in all contracts pertaining to the Premises language specifying the minimum prevailing wages to be paid and fringe benefits to be provided by the contractor to employees of said contractor. This section is in accordance with and is subject to City Ordinance No. 62124.

Section 1423. Solicitation for Bids. The Concessionaire's bid, including all exhibits, schedules, addenda, attachments, policies, bonds, letters of credit and the Solicitation for Bids for Banking Concession at the Airport dated June 30, 2004 is hereby made a part of this Agreement and is incorporated herein by reference. If an express provision of this Agreement is in conflict with any provision of the Concessionaire's bid or the Solicitation for Bids referred to above, the provisions of this Agreement shall prevail.

Section 1424. Americans with Disabilities Act ("ADA"). Concessionaire shall be responsible for compliance with the Federal ADA, plus any federal, state, or local laws and City Ordinances pertaining to the disabled individual having access to Concessionaire's services.

Section 1425. Time is of the Essence. Time is of the essence in this Agreement. The parties agree that time shall be of the essence in the performance of each and every obligation and understanding of this Agreement.

Section 1426. Acknowledgment of Terms and Conditions. The parties affirm each has full knowledge of the terms, covenants, conditions and requirements contained in this Agreement. As such, the terms, covenants, conditions and requirements of this Agreement shall be fairly construed and the usual rule of construction, if applicable, to the effect that any ambiguities herein should be resolved against the drafting party, shall not be employed, in the interpretation of this Agreement or any amendments, modifications or exhibits thereto.

Section 1427. Security Plan and Facilities. Concessionaire hereby acknowledges that City is required by the Transportation Security Administration's ("TSA") regulation 1542, to adopt and put into use facilities and procedures designed to prevent and deter persons and vehicles from unauthorized access to air operations areas. City has met said requirements by developing a master security plan for the Airport, and Concessionaire warrants, covenants and agrees to be fully bound by and immediately responsive to the requirements of the plan in connection with Concessionaire's exercise of the privileges granted to the Concessionaire hereunder. Concessionaire will promptly (within 30 days of the City's request) reimburse City for all fines or penalties imposed upon City by the FAA resulting from Concessionaire's negligence or failure to act in relation to Part 107.

Section 1428. Environmental Notice. Concessionaire shall promptly notify the Director of (1) any change in the nature of the Concessionaire's operations on the Premises that will materially and/or substantially change the City's or Concessionaire's potential obligations or liabilities under the environmental laws, or (2) the commencement of any governmental entity of a formal administrative proceeding before an administrative law judge or a civil or criminal action before a judicial tribunal alleging a violation of any environmental law in connection with Concessionaire's operations on the Premises.

Section 1429. Living Wage Compliance Provisions. This Agreement is subject to the St. Louis Living Wage Ordinance No. 65597 ("**Ordinance**") and the Regulations associated therewith, as may be amended from time to time. Copies of Ordinance and Regulations may be obtained by contacting Mr. Jack Thomas, Assistant Airport Director, Airport Certification and Compliance Office, 13723 Riverport Drive, 3rd Floor, Maryland Heights, Missouri, 63043 and are incorporated herein by reference. The Ordinance and Regulations require the following compliance measures, and Concessionaire hereby warrants, represents, stipulates, and agrees to comply with these measures:

- A. **Minimum Compensation:** The Concessionaire hereby agrees to pay an initial hourly wage to each employee performing services related to this Agreement in an amount no less than the amount stated on the attached Living Wage Bulletin (**Exhibit "B"**). The initial rate shall be adjusted each year no later than April 1, and Concessionaire hereby agrees to adjust the initial hourly rate to the adjusted rate specified in the Bulletin at the time the Bulletin is issued.
- B. **Notification:** Concessionaire shall provide the Living Wage Bulletin to all employees, together with a "Notice of Coverage", in English, Spanish, and other languages spoken by a significant number of the Concessionaire's employees

Commerce Bank

BY: _____

Title: _____

Date: _____

EXHIBIT "A"
PREMISES

EXHIBIT "B"
ST. LOUIS LIVING WAGE ORDINANCE
LIVING WAGE ANNOUNCEMENT BULLETIN

NOTICE OF ST. LOUIS LIVING WAGE RATES
EFFECTIVE APRIL 1, 2004

In accordance with Ordinance No. 65597, the St. Louis Living Wage Ordinance ("Ordinance") and the Regulations associated therewith, the City Compliance Official for the City of St. Louis has determined that the following living wage rates are now in effect for employees of covered contracts:

- 1) Where health benefits as defined in the Ordinance are provided to the employee, the living wage rate is **\$9.79** per hour (130% of the federal poverty level income guideline for a family of three); and
- 2) Where health benefits as defined in the Ordinance are **not** provided to the employee, the living wage rate is **\$12.15** per hour (130% of the federal poverty level income guideline for a family of three, plus fringe benefit rates as defined in the Ordinance).
- 3) Wages required under Chapter 6.20 of the Revised Code of the City of St. Louis: **\$2.36** per hour.

These rates are based upon federal poverty level income guidelines as defined in the Ordinance and these rates are effective as of **April 1, 2004**. These rates will be further adjusted periodically when the federal poverty level income guideline is adjusted by the U.S. Department of Health and Human Services or pursuant to Chapter 6.20 of the Revised Code of the City of St. Louis.

The Ordinance applies to employers who are covered by the Ordinance as defined in the Ordinance, where the contract or grant is entered into or renewed after the effective date of the Ordinance, which is November 3, 2002. A copy of the Ordinance may be viewed online at <http://www.stlouiscity.com/livingwage> or obtained from:

City Compliance Official
DBE Program Office
13723 N. Riverport Drive, 3rd Floor
Maryland Heights, MO 63043
(314) 551-5000

Dated: April 1, 2004

ATTACHMENT "B"

Regions Bank
AUTOMATED TELLER MACHINE
CONCESSION AGREEMENT
NO. AL-383
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AIRPORT NUMBER AL-383

LAMBERT-ST. LOUIS INTERNATIONAL AIRPORT®
 CONCESSION AGREEMENT
 (ATM)

THIS AGREEMENT, made and entered into as of the ____ day of _____ 2005, by and between the CITY OF ST. LOUIS (“City”), a municipal corporation of the State of Missouri and REGIONS BANK (“Concessionaire”), a corporation organized and existing under the laws of the State of Missouri.

WITNESSETH, That:

WHEREAS, the City now owns, operates and maintains an international airport known as “Lambert-St. Louis International Airport®” (“Airport”), located in the County of St. Louis, Missouri;

WHEREAS, An Automated Teller Machine Concession at the Airport is essential for proper accommodation of the public;

WHEREAS, the City has determined that it is in the public interest for the following objectives to be met in the provision of an Automated Teller Machine Concession:

- Provide a first-class, full-service Automated Teller Machine Concession that meets Airport user needs and adds value to other Airport and Airline services;
- Provide passengers with access to their accounts via Automatic Teller Machines at various locations throughout the Airport terminals;
- Provide a high level of services at prices that are attractive to airport users;
- Provide an Automated Teller Machine Concession with equipment that is reliable, easy to use, well-maintained and attractive;
- Be responsive to the FAA and City goals for Disadvantaged Business Enterprise ("DBE") participation in concessions.

The order of these objectives should not be construed as an indication of their relative merit as viewed by the City.

WHEREAS, the City has advertised and received bids for the right to manage and operate an Automated Teller Machine Concession at the Airport, and by this process the City has determined that the Concessionaire is a qualified operator of this service and has submitted a bid deemed advantageous to the public and the City;

NOW, THEREFORE, for and in consideration of the promises, and of the mutual covenants and agreements herein contained, and other valuable considerations, the City and the Concessionaire agree as follows:

ARTICLE I
DEFINITIONS

Section 101. Definitions. The following words and phrases shall have the following meanings:

“Agreement” shall mean this document and any amendments thereto, duly approved by the City.

“Airport” as stated in the preamble hereof.

“Airport Properties Department” shall mean that department of the City of St. Louis Airport Authority that has as its primary responsibility the administration of all tenant, permittee, concessionaire and other space at the Airport, and shall be the Concessionaire’s point of contact with the Airport on all issues related to this Agreement.

"ATM Transaction Fee" shall mean a fixed percentage of the surcharge for each Foreign ATM Transaction.

“Authority” shall mean the City of St. Louis Airport Authority, the City department responsible for managing and operating the Airport.

“Build-Out or Build- Out Costs” shall mean costs incurred for the demolition/re-development of existing improvements and construction of new Improvements to the Premises, including furnishings, fixtures and finishes including Removable Fixtures, costs of architectural design and engineering fees, permits, insurance and construction bonds; but excluding the costs of interest during construction and overhead of the Concessionaire.

“City” as stated in the preamble hereof.

“Concessionaire” as stated in the preamble hereof.

“Contract Year” shall mean one of five (5) consecutive twelve-month periods commencing on the first day of the term of the Agreement, as specified in Section 401.

“Director” shall mean the Director of Airports of the City of St. Louis Airport Authority, and incorporates the granting of approval requirements of Section 1415 hereof.

“Disadvantaged Business Enterprise” or “DBE” shall mean a small business: (a) which is at least 51% owned by one or more socially and economically disadvantaged individuals, or, as in the case of a publicly owned business, at least 51% of the stock of which is owned by one or more socially and economically disadvantaged individuals; and (b) whose management and daily business operations are controlled by one or more socially and economically disadvantaged individuals who own it. Socially and economically disadvantaged individuals means those individuals who are citizens of the United States (or are lawfully admitted permanent residents) and who are refutably presumed to be Women, Blacks, Hispanics, Native Americans, Asian-Pacific Americans or Asian Indian Americans and any other individuals or groups found to be disadvantaged by the Small Business Administration pursuant to Section 8(a) of the Small Business Act, as amended.

"Foreign ATM Transaction" shall mean a transaction made with an ATM card not issued by Concessionaire for which a surcharge is administered.

“Improvements” shall mean all construction and fixtures built or erected by the Concessionaire, and forming a part of and which are permanently affixed or attached to any portion of Airport real property or improvements.

“Metropolitan” shall mean the greater metropolitan St. Louis area.

“Premises” shall mean a location or locations described in Section 201 that have been designated by the City for the sale of Concessionaire’s services, and for other uses provided specifically herein.

“Refurbishment or Refurbishment Costs” shall mean costs incurred to upgrade the Premises and return the Premises to original condition, including modernization/redesign by replacement of furnishings, fixtures and finishes and construction of improvements, costs of architectural design and engineering, fees, permits, insurance and construction bonds; but excluding the Concessionaire's costs of interest and overhead during the construction.

“Removable Fixtures” shall mean all furnishings, equipment and fixtures installed by the Concessionaire that are not permanently affixed to any wall, floor or ceiling in the Premises.

ARTICLE II PREMISES

Section 201. Premises. City hereby permits the Concessionaire to install, maintain and operate at the locations on Airport property including the Airport Terminals in accordance with Rights granted under Section 301. Rights, as described in Exhibit “A”, attached hereto and made a part hereof. The rights granted in Section 301 must only be exercised within the Premises.

The Director shall have the right to add, substitute, relocate or delete portions of the Premises upon reasonable notice to the Concessionaire. The City will not be liable or responsible for any loss whatsoever, including without limitation, any inconvenience or loss by the Concessionaire of work time, profit or business, incidental, consequential or special damages resulting from these changes to the Premises.

Concessionaire accepts the Premises “**AS IS**” with no warranties or representations of any kind.

Section 202. Access. Subject to and in accordance with the terms, covenants and conditions of this Agreement, the Concessionaire shall have the right of free access, ingress to and egress from the Premises for the Concessionaire’s employees, agents, guests, patrons and invitees.

ARTICLE III CONCESSION RIGHTS

Section 301. Rights. City hereby grants to the Concessionaire, subject to and in accordance with all of the terms, covenants, and conditions of this Agreement the nonexclusive right, license and privilege and Concessionaire hereby assumes the obligation to design, construct and operate, manage and maintain an Automated Teller Machine Concession within the Premises.

Section 302. Limitation of Rights. The Concessionaire is not granted the right to offer for sale any merchandise, products, or services or engage in any other business or commercial activity on the Airport that is not specifically granted under this Agreement. If any services or products, other than those specifically mentioned in Section 301 are offered for sale by the Concessionaire, the Concessionaire will cease and desist from any further sale or provision thereof immediately and not later than upon receipt of written notice from the Director.

Concessionaire shall not engage in advertising or provide an area for the distribution of advertisements on behalf of any company other than itself. City shall be the sole judge whether the conduct of Concessionaire’s representative in the solicitation of business constitutes a violation of this paragraph, and upon notice from the City, Concessionaire shall forthwith take all steps necessary to eliminate the undesirable condition.

This Agreement grants no real or implied rights to any concession privileges on the Airport other than in the designated areas.

ARTICLE IV CONCESSION TERM

Section 401. Term. The term of this Agreement shall consist of five (5) years commencing on March 1, 2005, and ending on February 28, 2010, unless sooner terminated in accordance with other provisions of this Agreement.

Section 402. Surrender of Possession. No notice to quit possession at the expiration date of the term of this Agreement shall be necessary. The Concessionaire covenants and agrees that at the expiration date of the term of this Agreement, or at the earlier

termination hereof, it will peaceably surrender possession of the Premises, which in accordance with Section 708 shall be restored to original condition, reasonable wear and tear, acts of God, and other casualties excepted, and the City shall have the right to take possession of the Premises with or without due process of law.

Section 403. Holdover Provision. If Concessionaire shall, with the prior written approval of the Director, holdover after the expiration of the term of this Agreement, the resulting tenancy shall, unless otherwise mutually agreed, be a tenant at will on a month-to-month basis. During such month-to-month tenancy, Concessionaire shall pay to City the same Concession Fees as set forth herein, unless different fees shall be agreed upon by the Director on behalf of the City and the Concessionaire, and shall be bound by all terms, covenants and conditions of this Agreement.

ARTICLE V FEES AND RENTALS

Section 501. General. The Concessionaire, for and in consideration of the rights and privileges granted herein, agrees to pay the concession fees set forth below in Sections 502, 505 and 510 and the utilities described in Section 804 of this Agreement, without demand during the term of this Agreement.

Section 502. Concession Fee Payments.

- A. The Concessionaire agrees to pay to City an annual fee of \$18,000.00 in twelve (12) monthly payments of \$1,500.00.
- B. An ATM Transaction Fee consisting of a percentage of the surcharge for all Foreign ATM Transactions. All computations of this portion of the Concession Fee shall be based on 31% per contract year.

Section 503. Payment. Payments under Section 502. Concession Fee, part A., shall be paid in advance on or before the first day of each month and payments required by Section 502. Concession Fee Payments, part B., in an amount equal to that portion of the Concession Fee for the preceding month to be paid on or before the 15th day of the second and each succeeding month. (See Section 505. Unpaid Fees, for service charge.)

Section 504. Reports.

- A. The Concessionaire shall submit to the City, monthly, one copy of a report listing the Foreign ATM Transaction Fee and amount due to the Airport, total number of ATM transactions and number of Foreign ATM Transactions subject to surcharge, to be certified as accurate by an officer of the Concessionaire. The final statement of ATM Transaction Fees will be due by June 28, 2010. The Concessionaire shall report ATM Transaction Fees and their computation on a form approved by the Director. The City reserves the right to use these statements of ATM Transaction Fees as a source of information to bidders in a future solicitation for bids or request for proposals for this concession.
- B. The Concessionaire shall submit an audit report of ATM Transaction Fees within one hundred twenty (120) days following the conclusion of each Contract Year. These audit reports must be prepared by an independent Certified Public Accountant. The audit reports shall at a minimum certify the accuracy of (1) reported total accumulated ATM Transactions, (2) the calculation of the total amount payable to the City based upon the Foreign ATM Transaction Fee, and (3) the aggregate amount of goods and services attributable to DBE participants. The audit reports shall also include a schedule showing the total of actual payments to the City during the Contract Year and shall state an opinion as to the correctness of the computation of the ATM Transaction Fee without exception.

If through such audit report it is established that additional fees are due the City, the Concessionaire shall pay such additional fees to the City not later than fifteen (15) days after completion of such statement and receipt of written notice from the Director. If it is established that the Concessionaire has overpaid the City, then such overpayment from the Concessionaire shall be credited to the fees and charges next thereafter due from the Concessionaire or paid to Concessionaire after the last Contract Year.

- C. Within thirty (30) days after the close of each Contract Year, except the last Contract Year, the Concessionaire shall provide the City with an estimate of the projected monthly ATM Transaction Fee for the subsequent Contract Year.
- D. Delivery of an audit report containing a qualified opinion, an adverse opinion or a disclaimer of opinion as defined in the Statement on Auditing Standards, or as same may from time to time be amended or superseded, issued by the Auditing

Standards Board of the American Institute of Certified Public Accountants, shall be deemed to be a default pursuant to Section 1101 (B) (10) herein.

- E. Concessionaire shall keep such records (copies of subcontracts, paid invoices, documentation of correspondence) as are necessary for the Airport Authority to determine compliance with the DBE participation requirement. The Airport Authority reserves the right to investigate, monitor and/or review records for compliance. The Concessionaire shall submit monthly DBE activity reports to the Airport Authority in a form approved by the Director.

Section 505. Unpaid Fees. All unpaid fee payments due the City hereunder will bear a service charge of one-and-a-half percent (1½%) per month if same is not paid and received by the City on or before the 20th of the month in which said payments are due, and the Concessionaire agrees that it will pay and discharge all costs and expenses including attorneys' fees, court costs and litigation costs incurred or expended by the City in collection of said delinquent amounts due including service charges.

Section 506. Performance and Payment Bond. Concessionaire agrees to furnish a Performance and Payment Bond in a form acceptable to City in the principal amount equal to twenty thousand dollars (\$20,000.00) prior to execution of this Agreement. Such bond, or other form of security, shall remain in full force and effect throughout the term of this Agreement and shall extend one hundred eighty (180) days following the expiration or early termination of this Agreement. In the event that said bond should expire prior to expiration or early termination of this Agreement, Concessionaire covenants and agrees to provide City a renewal bond sixty (60) days prior to expiration date of the expiring bond. Such bond will guarantee the payment of all fees and performance of all other terms, covenants and conditions of this Agreement. The Performance and Payment Bond will be in the form of standard commercial guaranty bond running to City, written by a surety company authorized to do business in Missouri and (1) having a "Best" key rating of not less than A and with a "Best" Financial Size Category of not less than Class VIII and (2) shown on the most recent U.S. Treasury Circular No. 570 as having an "underwriting limitation" of at least the amount of the penal sum of the bond. The bond will be kept in full force and effect during the term hereof. City may agree to another form of deposit which will provide equal protection of City's interest. If City cashes the bond or other form of deposit, Concessionaire agrees to furnish a replacement Performance and Payment Bond or other form of deposit in the same principal amount within fifteen (15) days.

Section 507. Prompt Payment of Taxes and Fees. The Concessionaire covenants and agrees to pay promptly all lawful general taxes or payments in lieu of taxes, special assessments, excises, license fees, permit fees, and utility service charges of whatever nature, applicable to its operation at the Airport, and to take out and keep current all licenses, municipal, state or federal, required for the conduct of its business at and upon the Airport or under this Agreement, and further covenants and agrees not to permit any of said taxes, payments, assessments, fees and charges to become delinquent.

Section 508. Accounting Records and Reports. During the term hereof the Concessionaire will make available in the St. Louis area true, accurate, complete and auditable records of all business it conducts at the Airport. The Concessionaire will make same records available in the St. Louis area for one year following the termination of this Agreement. These records will be accessible during usual business hours to the City or its duly appointed agents or auditors. The Concessionaire is not required to maintain its records in the St. Louis area, as provided above, if it agrees to pay for all costs associated with conducting audits performed by the City or its' duly appointed agents auditors at the Concessionaire's place of records.

Section 509. Audit. City, or its duly appointed agents or auditors, reserves the right to audit Concessionaire, its subcontractors or others doing business under this Agreement, books and records and receipts at any time for the purpose of verifying the ATM Transaction Fee hereunder. If as a result of such audit(s), it is established that additional fees or charges are due the City, the Concessionaire shall pay such fees or charges to the City not later than fifteen (15) days after completion of such audit and written notice by the Director. If the results of the audit(s) reveal a discrepancy of more than five percent (5%) between the ATM Transaction Fee reported by the Concessionaire and the ATM Transaction Fee determined by the audit, the cost of the audit shall be borne by the Concessionaire.

Section 510. Additional Fees, Charges and Rentals. The Concessionaire will pay additional fees, charges and rentals under the following conditions:

- A. if the City has paid any sum(s) or has incurred any obligation(s) or expense(s) for which the Concessionaire has agreed to pay or reimburse the City, or
- B. if the City is required or elects to pay any sum(s) or incur any obligation(s) or expense(s) because of the failure, neglect or refusal of the Concessionaire to perform or fulfill any term, covenant or condition of this Agreement.

Such payments will include all interest, costs, damages and penalties in conjunction with such sums so paid or expenses so incurred and may be added to any installment of fees, charges and rental thereafter due hereunder. Each and every part of such payment will be recoverable by the City in the same manner and with like remedies as if it were originally a part of the basic fees, charges and rentals, as set forth herein.

For all purposes under this paragraph, and in any suit, action or proceeding of any kind between the parties hereto, any receipt showing the payment of any sum(s) by the City for any work done or material furnished will be prima facie evidence against Concessionaire that the amount of such payment was necessary and reasonable.

Section 511. Notice, Place and Manner of Payment. Payments will be made in legal tender of the United States at the Office of the Director at the Airport, or at such other place in the City of St. Louis, Missouri as the Director may hereafter notify Concessionaire.

ARTICLE VI CONCESSIONAIRE' S OPERATIONS

Section 601. Standards of Service.

- A. Concessionaire shall ensure that each customer receives prompt and efficient service. In conjunction with this requirement Concessionaire shall ensure that a toll-free telephone number is affixed to the ATM machine to provide such service.
- B. The Concessionaire shall provide, as a minimum, ATMs capable of processing withdrawals, funds transfers, cash advances and status inquiry transactions for the users thereof. Further, Concessionaire must subscribe to the following networks and be capable of accepting at least, but not limited to, one of the following cards: Cirrus, Plus, BankMark, Honor, American Express, Visa, MasterCard and Discover/Novus.

As an option, Concessionaire may also offer loan services, deposit and instant loans.
- C. Deliveries of supplies and cash to the concession premises shall be made at such times, by such routes/modes and at such locations as the City may reasonably approve.
- D. Premises shall be kept in a clean, neat, businesslike and orderly condition at all times and the Concessionaire shall provide for timely disposal of trash and debris at locations designated by the City.
- E. Concessionaire shall submit to the City for approval, on or before commencement date, detailed written operating and security procedures. City shall have a minimum of twenty-one (21) days to review such procedures.
- F. Concessionaire will assure that the operator's agents and employees do not engage or pressure sales tactics for services offered on or about the Airport.
- G. Operations shall fully comply with all Federal Aviation Administration (FAA) regulations including security requirements, airport rules and regulations and airport security plan. Employees shall be suitably badged in accordance with Airport security procedures and regulations and shall fully comply with the Transportation Security Administration's ("TSA") regulation 1542 regarding conduct and access to the Airport Operations Area ("AOA").

Section 602. Hours of Operation. The minimum hours of operation for serving the public shall be twenty-four (24) hours per day, seven (7) days per week. Concessionaire may not change the hours of operation without written application to and the written approval of the Director.

Section 603. Promotion. The Concessionaire covenants that it shall take all reasonable measures in every proper manner to maintain, develop and increase the business conducted by it hereunder. The Concessionaire shall not divert or cause or allow any business to be diverted from the Airport by referral or any other method. Any action taken by the Concessionaire to diminish the gross revenue of the Concessionaire under this Agreement shall constitute a material breach hereof and a cause for the termination of this Agreement by the City.

Section 604. Personnel.

- A. The Concessionaire shall maintain a sufficient number of trained personnel on duty at all times to insure that Concessionaire's customers will receive prompt and efficient service. The Concessionaire shall require its employees (except managerial and supervisory employees) to wear appropriate uniforms and badges to indicate the fact and nature of their employment. The Concessionaire shall employ only properly trained, efficient, pleasant, neat, clean and courteous personnel, each of whom shall be proficient in the duties to be performed in the operation of this Concession. The Concessionaire agrees that it will be responsible for ensuring that its employees abide by all applicable laws, rules and regulations.
- B. The Concessionaire, at its cost, acknowledges and agrees that it will conduct employee background checks of each of its personnel if required by the Federal Aviation Administration ("FAA"), Transportation Security Administration ("TSA") and/or the Airport. The Concessionaire recognizes and agrees that security requirements may change and the Concessionaire agrees that it will comply with all such changes throughout the term of this Agreement.

The Concessionaire understands and agrees that fines and/or penalties may be assessed by the FAA or the TSA for the Concessionaire's noncompliance with the provisions of the Transportation Security Administration's ("TSA") regulation 1542 as amended or other applicable laws or regulations. The Concessionaire shall promptly reimburse the City (within 30 days of the City's request) for any fines or penalties paid by the City due to Concessionaire's noncompliance with said laws or regulations.

Section 605. Onset of Service. Concessionaire shall be solely liable and responsible for all costs and expenses pertaining to the design, construction, acquisition, installation, replacement, relocation and maintenance of the Improvements, Removable Fixtures and equipment as is necessary to provide service pursuant to this Agreement. At the time of bid, Concessionaire submitted a transition plan and development schedule, subject to the approval of the Director, for the efficient transition of service from any previous concessionaire. Concessionaire shall be responsible to coordinate the execution of the transition, in accordance with the approved transition plan and replacement schedule, with the previous concessionaire to assure a smooth transition of service with the minimum amount of disruption of service to the traveling public and other users at the Airport.

Section 606. Pricing.

- A. The Concessionaire shall charge fair, reasonable and nondiscriminatory prices that are attractive to the public. The Concessionaire shall not charge Airport customers more than customers at conventional non-airport locations.
- B. The Concessionaire submitted at the time of bid a complete list of all services proposed to be offered and charges for said services in conjunction with paragraph (A) of this section.
- C. The Concessionaire shall have discretionary authority to adjust service charges proportionate to overhead costs and operating expenses. However, the City will retain the right to review these charges and the Concessionaire will provide us with annual documentation demonstrating that their rates are comparable to those of other local financial institutions.

Section 607. Manager. The Concessionaire shall at all times retain one or more qualified, competent and experienced manager(s) who shall manage and supervise the operations and the facilities and represent and act for the Concessionaire. The manager(s) shall ordinarily be available during regular business hours. A responsible subordinate shall be in charge and available at all times during the manager's absence.

Section 608. Conflicts. The Concessionaire shall monitor the movement of its vehicles or equipment to minimize conflict with other functions and users of the Airport and shall coordinate its use of the Airport with other users.

Section 609. Record Keeping. The Concessionaire agrees to provide a system for the provision of accounting, audit and statements of ATM Transaction Fees as required by Article V of this Agreement. This system shall be capable of providing comprehensive records, in a format acceptable to the Director, of daily, monthly and annual activity of the Concessionaire and DBE participant(s) under this Agreement (these records are to be retained by the Concessionaire). The Concessionaire must also maintain records that document, in a format acceptable to the Director, the portion of ATM Transaction Fees attributable to DBE participants.

Section 610. Transition Period. If applicable, during any future transition of the Automated Teller Machine concession to another Concessionaire, the incumbent Concessionaire hereby warrants, represents, covenants and agrees that the Concessionaire shall use

its best efforts to assure a smooth transition and agrees to closely coordinate the planning and execution of the transition with the Director.

Section 611. Operation.

- A. The Concessionaire shall be responsible for all aspects of the management and operation of this concession. Further, the Concessionaire will provide and be responsible for all employees and necessary components of the operation, including inventory, fixtures, equipment and supplies.
- B. The City shall not be responsible for any equipment, Improvements, supplies or fixtures used, maintained or stored on the Premises, nor will it be responsible for damage to such items resulting from flood, fire, explosion, vandalism or other causes outside the control and responsibility of the City.

Section 612. Communication.

- A. The Concessionaire's local manager shall schedule monthly or quarterly meetings (at the Airport Properties Department's discretion) with the appropriate representative of the Airport Properties Department to discuss relevant issues which may affect the Concessionaire's operation at the Airport. The Concessionaire shall also be available for meetings at other times as necessary.
- B. The Concessionaire shall be responsible for notifying the Airport Properties Department of any problem that reduces service or sales levels or in any way impairs the Concessionaire's operation. The Airport will make every reasonable effort to assist in eliminating such problems.

Section 613. Customer Complaints. Concessionaire will establish procedures for handling all customer complaints. Concessionaire will respond in writing to every complaint, written or oral, within seven (7) calendar days of the complaint and will make good faith efforts to explain, resolve or rectify the cause of the complaint. Concessionaire will provide the Director with a copy of each such complaint and its written response thereto.

Section 614. Deliveries. Concessionaire shall monitor the movement of deliveries to avoid conflict with other functions and users of the Airport and shall coordinate its use of the receiving dock with other users. All deliveries are the responsibility of the Concessionaire and not the City.

ARTICLE VII
IMPROVEMENTS AND ALTERATIONS

Section 701. Construction by Concessionaire.

- A. Concessionaire takes the Premises "AS IS" with no warranties or representations of any kind whatsoever and agrees, at Concessionaire's sole cost and expense, to design, erect, construct, equip and furnish all necessary Improvements, Removable Fixtures and equipment and make related facility changes as needed to provide Automated Teller Machine Services, pursuant to this Agreement, in accordance with plans prepared by Concessionaire and approved by the Director subject to the requirements of this Article VII.
- B. Concessionaire agrees that all such work shall be completed according to the Tenant Design Standards, which are filed of record in the Office of the Director.
- Concessionaire shall submit a signed Tenant Construction or Alteration Application (TCA) including complete sealed construction drawings and specifications, as required by Section 702, to the Airport Properties Department for its initial as well as future construction. The TCA shall be submitted not more than sixty (60) days following full execution of the Agreement by City.
 - Concessionaire shall submit a St. Louis County building permit number not more than thirty (30) days following submission of the TCA to the Airport Properties Department.
 - Concessionaire shall submit the contractor's liability insurance certificates and performance and payment bonds, required by Sections 704 and 705, to the Airport Properties Department not more than forty-five (45) days following

the TCA approval by the Airport Properties Department and prior to beginning of work.

- Concessionaire shall submit a certificate of completion, as-built drawings and a certified copy of a St. Louis County occupancy permit to the Airport Properties Department, as required by Section 706.

In the event Concessionaire encounters material believed to be asbestos or polychlorinated biphenyl (PCB) which has not been rendered harmless, or specifically identified with method of removal, handling or protection, Concessionaire shall immediately stop work in the affected area and report the condition to the Director in writing. The work in the affected area shall not thereafter be resumed except by written agreement of the Director and Concessionaire if in fact the material is asbestos or PCB and has not been rendered harmless. The work in the affected area shall be resumed in the absence of asbestos or PCB, or when it has been rendered harmless, by written agreement of the Director and Concessionaire. Concessionaire shall not be required to perform, without their consent, any work related to asbestos or PCB.

Section 702. Preparation of Plans and Specifications. The Concessionaire shall submit detailed drawings, plans and specifications sealed by an appropriate Missouri registered professional for improving and equipping the Premises. The Concessionaire will begin work on proposed construction only after it has received the written approval of its plans and specifications from the Director.

Section 703. Contractor's Liability Insurance. In any contract that pertains to improving and equipping the Premises, Concessionaire shall require the contractor to cause St. Louis County, the City, its Board of Aldermen, Airport Commission and their respective officers, agents and employees, to be insured against the risk of claims and demands, just or unjust, by third persons against the City, its Board of Aldermen, Airport Commission and their respective officers, agents and employees, against and from all such claims and demands, a combined single limit of not less than \$2,000,000 for bodily injury and property damage and include the City as an Additional Insured. Said insurance shall be in a form agreeable to the City and certificates showing proof of coverage shall be delivered to the Director for approval before any constructing, improving or equipping of Premises commences.

Section 704. Performance and Payment Bonds. The Concessionaire shall require each of its contractors and suppliers of construction materials to furnish Performance Bonds and Payment Bonds each in the full amount of any contract in a form acceptable to the City. The Payment Bond shall comply with the coverage requirements and conditions of Section 107.170 RSMo 1994 as amended. Copies of the bonds shall be given to the Director for approval before work begins. Any sum(s) derived from said Performance and Payment Bonds shall be used for the completion of said construction and the payment of laborers and material suppliers, as the case may be.

Section 705. Mechanics' and Materialmen's Liens. The Concessionaire agrees not to permit any mechanics' or materialmen's or any other lien to be foreclosed upon the Premises or any part or parcel thereof, or the improvements thereon, by reason of any work or labor performed or materials furnished by any mechanic or materialman or for any other reason.

Section 706. Certificates of Completion. Upon the completion of the improvements hereunder, the Concessionaire shall submit to the Director a copy of its acceptance letter certifying completion, and a certified copy of any certificate or permit which may be required by any federal, state or local government or agency in connection with the completion or occupancy thereof by Concessionaire.

Section 707. Signs.

- A. The Concessionaire shall not erect, maintain or display any signs on the Premises without the prior written approval of the Director. The term "sign" as used herein, shall mean advertising signs, billboards, identification signs or symbols, posters, displays, logos or any similar devices. Subject to the foregoing, the Concessionaire shall have the right to install such advertising and identification signs as may be necessary for the proper conduct of Services as contemplated hereunder. The Concessionaire shall comply with all rules promulgated by the Director regarding the placement of signs and advertising in the Premises.
- B. The Concessionaire shall be responsible for the cost of any new signs or modifications to Airport directories and other existing signs, including sign systems required by the Director. All modifications to these signs must be approved by the Director and are subject to all applicable requirements of this Section 707 and the Tenant Design Standards.
- C. Prior to the erection, construction or placement of any sign, the Concessionaire shall submit to the Director for approval all drawings, electrical details, sketches, designs, elevations, mounting details and dimensions of such signs. Any conditions, restrictions or limitations with respect to the use thereof as stated by the Director in writing shall become conditions of the Agreement.

- D. The Concessionaire shall not place any advertising matter, displays or other literature not directly pertaining to Services. The Concessionaire shall not place any signs outside of the Premises.

Section 708. Title to Improvements and Fixtures. All Improvements constructed or placed in the Premises by the Concessionaire that are not Removable Fixtures, as well as all alterations, modifications and enlargements thereof shall become part of the Premises with title vesting in the City upon expiration or earlier termination of this Agreement. This vesting of title is subject, however, to the Concessionaire's obligation to operate, repair, maintain and replace, and its right of possession, use and occupancy during the term and in accordance with this Agreement.

All Removable Fixtures shall remain the property of the Concessionaire, and shall be removed by the Concessionaire at date of expiration or early termination of this Agreement. Within sixty (60) days of the commencement of the operation in the Premises, a list of such Removable Fixtures shall be submitted in writing to the Director by Concessionaire for the Director's approval, and such list shall be periodically updated by Concessionaire.

The City reserves the right and the Concessionaire agrees that the Director may require the Concessionaire to remove any or all Improvements and structures and restore the Premises to their original condition at the time the Concessionaire took possession of the Premises. The Concessionaire agrees to bear all costs of such removals and restorations.

ARTICLE VIII USE OF PREMISES

Section 801. Compliance with Laws and Regulations.

The Concessionaire shall comply with all rules and regulations which the Director may establish from time to time. In addition, the Concessionaire shall comply with all statutes, laws, ordinances, orders, judgments, decrees, regulations, directions and requirements of all federal, state, city, local and other governmental authorities, now or hereafter applicable to the Premises or to any adjoining public ways, as to the manner of use or the condition of the Premises or of adjoining public ways.

Section 802. Repairs and Maintenance. The Concessionaire will provide and pay for all repairs and maintenance of the Premises, except the following which shall be the responsibility of the City:

- A. The structural components of the terminal buildings.
- B. The utility system up to the Concessionaire's point of connection, except where the utility systems are owned or controlled by the utility companies.

The Director may temporarily or permanently close any roadway or other right-of-way for access to the Premises, so long as another means of access is provided. The Concessionaire understands and agrees that there may be inconveniences caused by construction or renovations of the Airport, and the Concessionaire hereby releases and discharges the City from any and all inconvenience claims, liability or causes of action arising out of or incidental to the closing of any right-of-way, including without limitation loss of profit or business, incidental, consequential, or special damages.

Section 803. Right to Enter, Inspect and Make Repairs. The City and its authorized officers, employees, agents, contractors, subcontractors and other representatives shall have the right (at such times as may be reasonable under the circumstances and with as little interruption of the Concessionaire's operations as is reasonably practicable) to enter upon and in the Premises for the following purposes:

- A. To inspect such Premises to determine whether the Concessionaire has complied and is complying, with the terms, covenants or conditions of this Agreement.
- B. In the event the Concessionaire is obligated but has failed or refused to perform maintenance and make repairs after the City has given the Concessionaire notice to do so, the Concessionaire shall promptly reimburse the City for the cost thereof plus an overhead charge of fifteen percent (15%).
- C. To gain access to the mechanical, electrical, utility and structural systems of the Airport for the purpose of maintaining and repairing such systems.

- D. To gain access to the Premises in order to perform studies, inspections, assessments or environmental inspections, etc.

Section 804. Utilities. The City shall provide and pay for heated and chilled air into the Premises. City shall provide electricity for the ATM machine(s). Concessionaire shall provide and pay for other utilities it requires, including telephone and/or data line connections.

The Concessionaire shall pay for all costs of other utilities, including but not limited to deposits, installation costs, connection charges, meter deposits and all service charges for telephone and other utility services metered directly to the Premises, regardless of whether or not such utility services are furnished by the City of a utility service company.

The City shall not be liable to the Concessionaire for damages or any losses for the interruption of any utility service, or for any delay in the supplying or furnishing of any utility service. The Concessionaire does hereby release and discharge the City from any and all inconvenience, claims or cause of actions arising out of or incidental to such interruption, including, without limitation, loss of profit or business or incidental, consequential, or special damages.

Section 805. Interference to Air Navigation. The Concessionaire warrants, represents and agrees that no obstruction to air navigation, as such are defined from time to time by application of the criteria of Part 77 of the Federal Aviation regulations or subsequent and additional regulations of the Federal Aviation Administration, will be constructed or permitted to remain on the Premises. Any obstructions will be immediately removed by the Concessionaire at its expense. The Concessionaire further warrants, represents and agrees not to install any structures, objects, machinery or equipment that would interfere with the operation of navigation aides, the safe and efficient operations of the Airport, or the operations of other tenants and users of the Airport.

ARTICLE IX LOSS OF AND LIABILITIES PERTAINING TO PREMISES

Section 901. Liability Insurance. The Concessionaire, at its expense and, at all times during the term hereof, shall cause St. Louis County, the City, the Board of Aldermen, the Airport Commission, the officers, agents and employees of said entities and the Concessionaire to be insured on an occurrence basis against the risk of all claims and demands by third persons for bodily injury (including wrongful death) and property damage arising or alleged to have arisen out of the activities of the Concessionaire, its officers, agents, employees, consultants, contractors, licensees, invitees and independent contractors pursuant to this Agreement, whether on or off of the Premises or the Airport, under the following types of coverage:

- A. Commercial General Liability;
- B. Automobile Liability (all vehicles, including hired and non-owned).

The minimum limits of coverage for the above classes of insurance shall equal a single limit of \$2,000,000 comprised of such primary and excess policies of insurance as the Concessionaire finds feasible to purchase during the term of this Agreement.

Insofar as said insurance provides protection against liability for damages to a third party for bodily injury, death and property damage, the City and its Board of Aldermen, Airport Commission, officers, agents, and employees shall be named as an Additional Insured. Such liability insurance coverage shall also extend to damage, destruction and injury to City-owned or leased property and City personnel, and caused by or resulting from work, acts, operations, or omissions of the Concessionaire, its officers, agents, employees, consultants, contractors, licensees, invitees and independent contractors. In addition, such insurance shall include contractual liability sufficient to cover concessionaire's indemnity obligation hereunder. The City shall have no liability for any premiums charged for such coverage, and the inclusion of the City and its Board of Aldermen, Airport Commission, officers, agents and employees as an Additional Insured is not intended to and shall not make the City a partner or joint venturer with the Concessionaire in its operations hereunder.

Concessionaire will maintain, and upon request furnish evidence to City, adequate provisions for workers compensation insurance, Social Security and Unemployment Compensation in at least statutory limits to the extent such provisions are applicable to Concessionaire's operations hereunder.

Concessionaire shall carry such other coverages in amounts that are reasonable and customary in their industry.

Section 902. Property Insurance. The Concessionaire will provide fire, lightning, extended coverage and other related insurance

coverage for the full value of the Improvements and equipment existing or installed on the Premises.

Section 903. Damage or Destruction of Terminal. The building in which the Premises are located will be insured by the City under a policy of fire and extended coverage.

If the building is destroyed or damaged to such an extent as to be economically irreparable, the City may terminate this Agreement by written notice to the Concessionaire. All Concession Fee payments will cease as of the date of the destruction or damage.

If the building is repairable, the City will begin such repairs as soon as is practicable. Concession Fee payments on untenable portions will cease as of the date of the damage. Concession Fee payments will continue to be due on the tenable areas. The City will attempt to find temporary facilities for use by the Concessionaire during the repairs and the Concessionaire will pay Concession Fees for the temporary facilities. City will not be liable or responsible for any losses of any kind whatsoever, including, without limitation, any inconvenience or loss by Concessionaire of business or profit resulting from such damage or any incidental, consequential, or special damages.

Section 904. Evidence of Insurance. Certificates or other evidence of insurance coverage required of the Concessionaire in this Article IX shall be delivered to the Director in form and content satisfactory to the City.

At least fifteen (15) days prior to the expiration of any such policy, the Concessionaire shall submit to the Director a certificate showing that such insurance coverage has been renewed. If such coverage is canceled or reduced, the Concessionaire shall within fifteen (15) days after the date of such written notice from the insurer of such cancellation or reduction in coverage file with the Director a certificate showing that the required insurance has been reinstated or provided through another insurance company or companies.

All policies of insurance herein shall be in a form and in a company or companies approved by the City and qualified to do insurance business in the State of Missouri. Each such policy shall provide that the policy may not be materially changed, altered or canceled by the insurer during its term without first giving thirty (30) days written notice to the Director. Each such insurance policy shall also provide primary coverage to the City when any policy issued to the City provides duplicate or similar coverage and in such circumstances the City's policy will be excess over Concessionaire's policy.

Section 905. Conditions of Default. This Agreement shall be considered in default when the Concessionaire fails to comply with any term, covenant or condition of this Agreement. Said default shall constitute a material breach hereof and shall be cause for the termination of the Agreement by the City.

Section 906. Indemnification. The Concessionaire shall protect, defend and hold St. Louis County, the City, the Board of Aldermen, the Airport Commission, and officers, agents and employees of said entities, completely harmless from and against all liabilities, losses, suits, claims, judgments, fines or demands arising by reason of injury or death of any person or damage to any property, including all reasonable costs for investigation and defense thereof (including but not limited to attorneys' fees, court costs, and expert fees), of any nature whatsoever, arising out of or incident to, this Agreement and/or the use or occupancy of the Premises and/or the acts or omissions of the Concessionaire's officers, agents, employees, consultants, contractors, subcontractors, independent contractors, licensees, or invitees, regardless of where the injury, death, or damage may occur, unless such injury, death or damage is caused by the sole negligence of the City of St. Louis. The Director or his/her designee shall give to the Concessionaire reasonable notice of any such claims or actions. The Concessionaire shall also use counsel reasonably acceptable to the City Counselor of the City of St. Louis or his/her designee, after consultation with the Airport Director or his/her designee in carrying out its obligations hereunder. The provisions of this section shall survive the expiration or early termination of this Agreement.

Section 907. Adjustment of Claims. The Concessionaire shall provide for the prompt and efficient handling of all claims for bodily injury, property damage or theft arising out of the activities of the Concessionaire under this Agreement.

Section 908. Occupancy of Premises. The Concessionaire accepts the Premises "AS IS" with no warranties or representations of any kind whatsoever. The Concessionaire agrees that it will not permit any act of omission or commission or condition to exist on the Premises which would increase the premium rate of insurance thereon or on the terminal or invalidate any such insurance. Concessionaire agrees to pay the City upon demand any increase in premiums for insurance that may be charged resulting from a breach of the foregoing sentence.

Section 909. Waiver of Subrogation. Concessionaire on behalf of itself and its insurers, hereby waives any claim or right of recovery from the City, its Board of Aldermen, Airport Commission, officers, agents and employees for any loss or damage to

Concessionaire's officers, agents, or employees or its property or the property of others under Concessionaire's control, to the extent that such loss is covered by a valid insurance policy or could be covered by an "all risk" physical damage property insurance policy. Concessionaire shall provide notice of this waiver of subrogation to its insurer(s).

ARTICLE X
ASSIGNMENT AND SUBCONTRACTING

Section 1001. Assignment and Subcontracting.

- A. The Concessionaire shall not assign or transfer this Agreement.

In the event there is an assignment of this Agreement by operation of law, the City shall be entitled within ninety (90) days after written notice thereof to exercise the City's option hereby given to terminate this Agreement no sooner than thirty (30) days after the date of such determination by the City. An assignment by operation of law, as the term is used herein, shall include but not be limited to the vesting of the Concessionaire's right, title and interest in the Concessionaire's furnishings, Removable Fixtures, or the Concessionaire's interest in this Agreement, in a trustee in bankruptcy or in an assignee for the benefit of creditors or in a purchase thereof at a judicial sale or other involuntary or forced sale. It is the purpose of the foregoing provision to prevent the vesting in any such purchaser, referee, trustee, or assignee, any rights, title or interest in the City premises or any of the Removable Fixtures, except subject to the City's right to terminate this Agreement.

- B. The Concessionaire shall not sublet the Premises and/or subcontract or transfer any part of the services to be performed hereunder, except as may be necessary to comply with the DBE participation goal in Article XII of this Agreement. At least sixty (60) days prior to any contemplated subletting of the Premises or subcontracting of this Agreement, the Concessionaire must submit a written request to the Director. This request must include a copy of the proposed subcontract or sublease. Any sublease for space or subcontract or granting of rights acquired hereunder shall be subject to the review and written approval of the Director. Such sublease or subcontract, however, must require at a minimum: (1) strict compliance with all provisions of this Agreement; (2) a provision that the sublessee or subcontractor will use the facilities solely for the purposes identified in this Agreement; and (3) a provision ensuring that all concession services are available during the hours of operation required in Section 602 of this Agreement.

The parties understand and agree that the Concessionaire is responsible for the performance of its assignees, sublessees and subcontractors under this Agreement. The Concessionaire agrees to initiate and take all corrective action should a subcontractor or sublessee fail to comply with its contract with the Concessionaire or any provision of this Agreement. There will be no reduction of Concession Fees payable to the City during any such period of change-out or vacancy of a subcontractor or sublessee.

- C. No subcontract, sublease or other agreement shall be effective as it pertains to the City until such time as the City receives a fully executed copy of the approval, subcontract, sublease or agreement as provided for above. Any such assignment or transfer or subcontract of services or the subletting of the Premises without the consent of the City, as provided for above, shall constitute a default on the part of the Concessionaire under this Agreement, and the City may terminate this Agreement as provided for in Section 1103. No action or failure to act on the part of any officer, agent or employee of the City shall constitute a waiver by the City of this provision.

ARTICLE XI
TERMINATION OF AGREEMENT IN ENTIRETY

Section 1101. The City's Right to Terminate. The City, acting by and through its Director, may declare this Agreement terminated in its entirety, in the manner provided in Section 1103 hereof, upon the happening of any one or more of the following events. By example, but not by way of limitation, the following acts or omissions shall constitute a material breach of the Agreement justifying the termination of this Agreement in its entirety.

- A. If the fees, charges, or other money payments which the Concessionaire herein agrees to pay, or any part thereof, shall be unpaid after the date the same shall become due.
- B. If, during the term of this Agreement, the Concessionaire shall:

1. apply for, or consent to the appointment of a receiver, trustee or liquidator of all or a substantial part of its assets;
2. file a voluntary petition in bankruptcy, or admit in writing its inability to pay its debts as they come due;
3. make a general assignment for the benefit of creditors;
4. file a petition or an answer seeking reorganization or arrangement with creditors or to take advantage of an insolvency law;
5. file an answer admitting the material allegations of a petition filed against any said assignee or sub lessee in any bankruptcy, reorganization or insolvency proceedings; or if during the term of this Agreement, an order, judgment or decree shall be entered by any court of competent jurisdiction; or the application of a creditor, adjudicating the Concessionaire as bankrupt or insolvent; or approving a petition seeking a reorganization of the Concessionaire, and such order, judgment or decree, shall continue unstayed and in effect for any period of ninety (90) consecutive days;
6. fail to maintain the quality of services and prices to the satisfaction of the Director as required hereunder;
7. fail to prevent cessation or deterioration of service for a period which in the opinion of the Director, materially and adversely affects the overall performance of the Concessionaire under this Agreement;
8. allow a lien to be filed against the Concessionaire or any of the equipment or furnishings therein because of or resulting from any act or omission of the Concessionaire that is not removed or enjoined within thirty (30) days;
9. desert, vacate or discontinue all or a portion of its operation of the Premises that in the opinion of the Director results in a failure to provide the public and others the service contemplated hereunder;
10. fail in the performance of any term, covenant or condition herein required to be performed by the Concessionaire.

On the date set forth in the notice of termination, the term of this Agreement and all right, title and interest of Concessionaire shall expire, except as otherwise provided in Section 1103 hereof.

Failure of the City to take any authorized action upon default of any term, covenant or condition required to be performed, kept and observed by the Concessionaire shall not be construed to be or act as a waiver of default or in any subsequent default of any term, covenant or condition herein contained to be performed, kept and observed by Concessionaire. The acceptance of monies by the City from the Concessionaire for any period or periods after a default by the Concessionaire of any term, covenant or condition herein required to be performed, kept and observed by the Concessionaire shall not be deemed a waiver or estopping of any right on the part of the City to terminate this Agreement for failure by the Concessionaire to so perform, keep or observe any said term, covenant or condition.

Section 1102. The Concessionaire's Right to Terminate.

The Concessionaire, at its option, may declare this Agreement terminated in its entirety, in the manner provided in Section 1103 hereof for the following causes:

- A. If a court of competent jurisdiction issues an injunction or restraining order against the City preventing or restraining the use of the Airport for Airport purposes in its entirety or in substantial entirety.
- B. If the City shall have abandoned the Airport for a period of at least sixty (60) days and shall have failed to operate and maintain the Airport in such manner as to permit landings and takeoffs of planes by scheduled air carriers.
- C. If the City shall have failed in the performance of any specific covenant constituting a material breach within the control of the City and required by this Agreement to be performed by the City.

Section 1103. Procedures for Termination. No termination declared by either party shall be effective unless and until not less than forty-five (45) days have elapsed after notice by either party to the other specifying the date and cause of termination, except for the

Concessionaire's failure to make any payments or to maintain and provide the Performance and Payment Bond specified in Article V or maintain and provide any insurance coverage specified in Article IX. The effective date of termination shall be thirty (30) days from the payment(s) due date with notice to the Concessionaire or thirty (30) days from the date the insurance coverage or Performance and Payment Bond is not provided with notice to the Concessionaire; and no such termination, except for termination for the Concessionaire's failure to make any payments or provide insurance coverage or Performance and Payment Bond, shall be effective if the party at default (a) cannot by the nature of the default cure it within such thirty (30) day period, (b) commences to diligently correct such default within said thirty (30) days and (c) corrects the same as promptly as is reasonably practicable.

In the event that suit shall be instituted by the City upon the default of payment of charges and fees as provided herein, then the Concessionaire agrees also to pay reasonable attorneys' fees, litigation fees and court costs.

Section 1104. Rights Cumulative. It is understood and agreed that the rights and remedies of the City and the Concessionaire specified in this Agreement are not intended to be and shall not be exclusive of one another or exclusive of any common law right of either of the parties hereto or any other remedies otherwise available to the parties at law or in equity.

ARTICLE XII DISADVANTAGED BUSINESS ENTERPRISE (DBE) PARTICIPATION

Section 1201. Compliance. Concessionaire accepts the policy of the City of St. Louis Airport Authority to ensure the maximum utilization of the minority and women business enterprises in contracting and the provisions of goods and services to the City, its departments, agencies and authorized representative and to all entities receiving City funds or City-administered government funds while at the same time maintaining the quality of goods and services provided to the City and its subrecipients through the competitive bidding process. The provisions of this policy and the following stipulations apply to this agreement and all contracts awarded by the City, its departments and to all recipients of City funds and shall be liberally construed for the accomplishments of its policies and purposes:

- A. **Goal:** A goal of 30% DBE utilization has been established in connection with this agreement. If the DBE participation is less than this goal, the Concessionaire shall continue good faith efforts throughout the term of this agreement to increase DBE participation to meet the 30% utilization goal.
- B. **Eligibility:** Concessionaire should contact the City of St. Louis Airport Authority DBE Program Office to obtain a list of eligible DBE's to determine the eligibility of the firms it intends to use.
- C. **Counting DBE Participation Toward Goals:** DBE participation towards the attainment of the goal will be credited on the basis of the percentage of ownership or the total amount paid for the provision of goods and services as reflected on the DBE monthly report.
- D. **Good Faith Efforts:** When the DBE goal is not met, the Concessionaire shall document and submit justification utilizing the form titled "Good Faith Efforts Report" and provide a statement as to why the goal could not be met.
- E. **Record Keeping Requirement:** The Concessionaire shall keep such records (copies of subcontracts, paid invoices, documentation of correspondence) as are necessary for the Airport Authority to determine compliance with the DBE obligation. The Airport Authority reserves the right to investigate, monitor and/or review records for compliance.
- F. **Reporting Requirements:** The Concessionaire shall submit monthly reports of DBE involvement to the Airport Authority.

Section 1202. Noncompliance. Concessionaire understands that any substantial deviation from Section 1201, as determined by City, may subject the Agreement to termination in accordance with the procedure established in Section 1103.

ARTICLE XIII LIQUIDATED DAMAGES

Section 1301. Liquidated Damages. Concessionaire recognizes and hereby agrees and stipulates that the City will lose revenue and/or incur certain cost or expense, the amounts of which are difficult to ascertain, if Concessionaire violates any of the terms, covenants or conditions enumerated below. Therefore, the Concessionaire agrees and stipulates that the Director, on behalf of the

City, may elect after written notice to the Concessionaire of said violation to impose the charges set forth below as liquidated damages on the basis of each violation per day. Such charges shall be due and payable by the Concessionaire within thirty (30) days of the City’s request or notice.

VIOLATION	SECOND VIOLATION	THIRD VIOLATION
Violation of Article II, Rights, Limitation of Rights	\$100	\$500
Violation of Article VI, Concessionaires Operations	\$100	\$500
Violation of Article VII, Improvement and Alterations	\$100	\$500
Violation of Article VIII, Use of Premises Clause	\$100	\$500

If Concessionaire fails to take possession or to open or to reopen the Premises for business, fully fixtured, stocked and staffed within the times herein provided the City, per Section 401. Term of this Agreement, shall be entitled (a) to collect in addition to the Concession Fee and the ATM Transaction Fee one hundred dollars (\$100.00) for each and every day or partial day Concessionaire fails to commence to do or to carry on business as herein provided; and (b) to avail itself of any other remedies for such breach by Concessionaire hereunder.

**ARTICLE XIV
MISCELLANEOUS PROVISIONS**

Section 1401. Notice. Except as herein otherwise expressly provided, all notices required to be given to the City hereunder shall be in writing and shall be sent by certified mail, return receipt requested, to the Director of Airports, St. Louis Airport Authority, 10701 Lambert International Boulevard, P.O. Box 10212 Lambert Station, St. Louis, MO 63145. A copy of all notices shall also be mailed to the Airport Business and Marketing Manager at the same address. All notices, demands, and requests by the City to the Concessionaire shall be sent by certified mail, return receipt requested addressed to:

Lindsay Alsop, Regional Senior Vice President
Regions Bank
8182 Maryland
P.O. Box 11387
St. Louis, Missouri 63105

Either or both parties may designate in writing from time to time any changes in addresses or any addresses of substitute or supplementary persons in connection with said notices. The effective date of service of any such notice shall be the date such notice is mailed to the Concessionaire or said Director.

Section 1402. Non-Discrimination and Affirmative Action Program.

- A. The Concessionaire hereto understands and agrees that the City in the operation and use of Lambert-St. Louis International Airport® will not on the grounds of race, creed, color, religion, sex, national origin or ancestry, discriminate or permit discrimination against any person or group of persons in a manner prohibited by Part 21 of the Federal Aviation Regulations of the Office of the Secretary of Transportation. The Concessionaire hereby agrees that his premises shall be posted to such effect as required by said regulations.

- B. The Concessionaire agrees that in performing under this Agreement, neither he nor anyone under his control will permit discrimination against any employee, worker or applicant for employment because of race, creed, color, religion, sex, national origin or ancestry. The Concessionaire will take affirmative action to insure that applicants are employed and that employees are treated fairly without regard to race, creed, color, religion, sex, national origin or ancestry. Such action must include, but shall not be limited to the following: actions to bar, employ, upgrade or recruit, expel, discharge, demote or

- transfer, layoff, terminate or create intolerable working conditions, rates of pay or other forms of compensation and selection for training, including apprenticeship.
- C. The Concessionaire will in all printed or circulated solicitations or other advertisement or publication for employees placed by or on behalf of the Concessionaire state that all qualified applicants shall receive meaningful consideration for employment without regard to race, creed, color, religion, sex, national origin or ancestry. All advertisements or solicitations for applicants for employment must contain the phrase "An Equal Opportunity Employer". The Concessionaire shall not make inquiry in connection with prospective employment which expresses directly or indirectly any limitation, specification or discrimination because of race, creed, color, religion, sex, national origin or ancestry.
- D. The Concessionaire agrees that should it be determined by the Concessionaire or the City that he will be unable to conform to his approved positive employment program submitted to determine eligibility under the fair employment practices provisions of the City Code, he will notify the Fair Employment Practices Division of the Civil Rights Enforcement Agency (CREA) within ten (10) days of such determination to ascertain the steps to be taken by the Concessionaire to achieve the provisions of his program.
- E. The Concessionaire will permit reasonable access by the City to such persons, reports and records as are necessary for the purpose of ascertaining compliance with fair employment practices.
- F. The Concessionaire further agrees that these clauses (B through E) covering discrimination and equal opportunity practices in all matters of employment and training for employment will be incorporated by the Concessionaire in all contracts or agreements he enters into with suppliers of materials or services, contractors and subcontractors, including all labor organizations who may furnish skilled, unskilled and craft union skilled labor, or who may perform any such labor or service in connection with this Agreement.
- G. Whenever the Concessionaire is sued by a subcontractor, vendor, individual, group or association as a result of compliance with the clauses (A through F) of these provisions relating to fair employment practices, the Concessionaire shall notify the City Counselor and the Director in writing of such suit or threatened suit within ten (10) days.
- H. The Concessionaire will establish and maintain for the term of this Agreement an affirmative action program according to the Mayor's Executive Order on Equal Opportunity in Employment. The City reserves the right to take such action as the City of St. Louis and the United States Government may direct to enforce the above covenants.
- I. The Concessionaire assures that it will undertake an affirmative action program as required by 14 CFR, Part 152, Subpart E, to insure that no person shall on the grounds of race, creed, color, national origin, or sex be excluded from participating in any employment activities covered in 14 CFR Part 152, Subpart E. The Concessionaire assures that no person shall be excluded on these grounds from participating in or receiving the services or benefits of any program or activity covered by this subpart. The Concessionaire assures that it will require that its covered sub organizations provide assurances to the City that they similarly will undertake affirmative action programs and that they will require assurances from their sub organizations, as required by 14 CFR Part 152, Subpart E, to the same effect.

Section 1403. No Personal Liability. No Alderman, Commissioner, Director, officer, employee or other agent of either party shall be personally liable under or in connection with this Agreement.

Section 1404. Force Majeure. Neither the City nor the Concessionaire shall be deemed in violation of this Agreement if it is prevented from performing any of the obligations hereunder by reason of strikes, boycotts, labor disputes, embargoes, shortage of material, acts of God, acts of the public enemy, acts of superior governmental authority, weather conditions, riots, rebellion, sabotage, terrorism or any other circumstances for which it is not responsible or which is not within its control.

Section 1405. Successors and Assigns. All of the terms, provisions, covenants, stipulations, conditions and considerations of this Agreement shall extend to and bind the legal representatives, successors, sublessees and assigns of the respective parties hereto.

Section 1406. Quiet Enjoyment. Subject to the provisions of the Agreement, the City covenants that the Concessionaire on paying the fees and otherwise performing its covenants and other obligations hereunder shall have quiet and peaceable possession of the Premises.

Section 1407. Operation and Maintenance of the Airport. The City shall at all times operate the Airport properly and in a sound and

economical manner; and the City shall use reasonable effort to maintain, preserve and keep the same or cause the same to be maintained, preserved and kept with the appurtenances in good repair, working order and condition, and shall from time to time use reasonable effort to make or cause to be made all necessary and proper repairs, replacements and renewals so that at all times the operation of the Airport may be properly and advantageously conducted in conformity with standards customarily followed by municipalities operating airports of like size and character.

Section 1408. Title to the Site. The Premises from the date hereof until the expiration or early termination of this Agreement shall be owned in fee simple title by the City or in such lesser estate as in the opinion of the City Counselor is sufficient to permit the letting thereof by the City as herein provided for the full term provided in this Agreement.

Section 1409. Agreements with the United States. This Agreement is subject and subordinate to the provisions of any agreements heretofore made between the City and the United States relative to the operation or maintenance of the Airport, the execution of which has been required as a condition precedent to the transfer of Federal rights or property to the City for Airport purposes, or to the expenditure of Federal funds for the extension, expansion, or development of the Airport, including the expenditure of Federal funds for the development of the Airport in accordance with the provisions of the Airport and Airway Development Act, as it has been amended from time to time.

Section 1410. Modifications for Granting FAA Funds. In the event that the Federal Aviation Administration requires modifications or changes to this document as a condition precedent to granting of funds for the improvement of the Airport, the Concessionaire agrees, without cost, to consent to such reasonable amendments, modifications, revisions, supplements, deletions of any of the terms, conditions, or requirements of this Agreement as may be reasonably required to enable the City to obtain said Federal Aviation Administration funds.

Section 1411. Governing Law. This Agreement shall be deemed to have been made and be construed in accordance with the laws of the State of Missouri, and is subject to the City Charter and ordinances, as may be amended from time to time.

Section 1412. Headings. The headings of the Articles and Sections of this Agreement are inserted only as a matter of convenience and reference and in no way define, limit or describe the scope or intent of any provisions of this Agreement and shall not be construed to affect in any manner the terms and provisions hereof or the interpretation or construction thereof.

Section 1413. Amendments. This Agreement may be amended from time to time by written agreement, duly authorized and executed by representatives of all the parties hereto.

Section 1414. Previous Agreements. It is expressly understood that the terms and provisions of this Agreement shall in no way affect or impair the terms, obligations or conditions of any existing or prior agreement between the Concessionaire and the City.

Section 1415. Required Approvals. When the consent, approval, waiver, or certification ("Approval") of either party is required under the terms of this Agreement, such Approval must be in writing and signed by the party making the Approval. Whenever the Approval of the City or the Director is required, the Approval must be from the Director or his/her authorized or designated representative. The City and Concessionaire agree that extensions of time for performance may be made by the written mutual consent of the Director of Airports and the Concessionaire or its designee.

Section 1416. Waivers. No waiver of default by either party of any of the terms, covenants and conditions hereto to be performed, kept and observed by the other party shall be construed as, or operate as, a waiver of any subsequent default of any of the terms, covenants or conditions herein contained to be performed, kept and observed by the other party. Any waiver must be in writing and signed by the party waiving.

Section 1417. Invalid Provisions. In the event any covenant, condition or provision herein contained is held to be invalid by a court of competent jurisdiction, the invalidity of any such covenant, condition or provision shall in no way affect any other covenant, condition or provision herein contained, provided the invalidity of any such covenant, condition or provision does not materially prejudice either the City or the Concessionaire in its respective rights and obligations contained in the valid covenants, conditions and provisions of this Agreement.

Section 1418. Entire Agreement. This Agreement, together with all exhibits attached hereto, constitutes the entire agreement between the parties hereto, and all other representations or statements heretofore made, verbal or written, are merged herein. This Agreement may be amended only in writing and executed by duly authorized representatives of the parties hereto.

Section 1419. Not a Lease. This Agreement is not a lease, and the right to use the Premises is entirely dependent upon the rights and privileges granted hereunder. The Concessionaire will in no instance be deemed to have acquired any possessory rights against the City or the Premises or be deemed to be a tenant of the City.

Section 1420. Advertising. The Concessionaire shall have no right to use the trademarks, symbols, trade names or name of the Airport or Premises either directly or indirectly in connection with any production, promotion service or publication without the prior written consent of the Director.

Section 1421. Conflicts Between Tenants. In the event of a conflict between the Concessionaire and any other tenant, licensee or concessionaire as to the respective rights of the others, the Director shall review the applicable agreements and by reasonable interpretation thereof determine the rights of each tenant, licensee, and/or other concessionaire and shall make a final decision to which the Concessionaire agrees to be bound. All determinations by the Director are final.

Section 1422. Prevailing Wage. Concessionaire shall, as a condition of the Agreement, include in all contracts pertaining to the Premises language specifying the minimum prevailing wages to be paid and fringe benefits to be provided by the contractor to employees of said contractor. This section is in accordance with and is subject to City Ordinance No. 62124.

Section 1423. Solicitation for Bids. The Concessionaire's bid, including all exhibits, schedules, addenda, attachments, policies, bonds, letters of credit and the Solicitation for Bids for Banking Concession at the Airport dated June 30, 2004 is hereby made a part of this Agreement and is incorporated herein by reference. If an express provision of this Agreement is in conflict with any provision of the Concessionaire's bid or the Solicitation for Bids referred to above, the provisions of this Agreement shall prevail.

Section 1424. Americans with Disabilities Act ("ADA"). Concessionaire shall be responsible for compliance with the Federal ADA, plus any federal, state, or local laws and City Ordinances pertaining to the disabled individual having access to Concessionaire's services.

Section 1425. Time is of the Essence. Time is of the essence in this Agreement. The parties agree that time shall be of the essence in the performance of each and every obligation and understanding of this Agreement.

Section 1426. Acknowledgment of Terms and Conditions. The parties affirm each has full knowledge of the terms, covenants, conditions and requirements contained in this Agreement. As such, the terms, covenants, conditions and requirements of this Agreement shall be fairly construed and the usual rule of construction, if applicable, to the effect that any ambiguities herein should be resolved against the drafting party, shall not be employed, in the interpretation of this Agreement or any amendments, modifications or exhibits thereto.

Section 1427. Security Plan and Facilities. Concessionaire hereby acknowledges that City is required by the Transportation Security Administration's ("TSA") regulation 1542, to adopt and put into use facilities and procedures designed to prevent and deter persons and vehicles from unauthorized access to air operations areas. City has met said requirements by developing a master security plan for the Airport, and Concessionaire warrants, covenants and agrees to be fully bound by and immediately responsive to the requirements of the plan in connection with Concessionaire's exercise of the privileges granted to the Concessionaire hereunder. Concessionaire will promptly (within 30 days of the City's request) reimburse City for all fines or penalties imposed upon City by the FAA resulting from Concessionaire's negligence or failure to act in relation to Part 107.

Section 1428. Environmental Notice. Concessionaire shall promptly notify the Director of (1) any change in the nature of the Concessionaire's operations on the Premises that will materially and/or substantially change the City's or Concessionaire's potential obligations or liabilities under the environmental laws, or (2) the commencement of any governmental entity of a formal administrative proceeding before an administrative law judge or a civil or criminal action before a judicial tribunal alleging a violation of any environmental law in connection with Concessionaire's operations on the Premises.

Section 1429. Living Wage Compliance Provisions. This Agreement is subject to the St. Louis Living Wage Ordinance No. 65597 ("**Ordinance**") and the Regulations associated therewith, as may be amended from time to time. Copies of Ordinance and Regulations may be obtained by contacting Mr. Jack Thomas, Assistant Airport Director, Airport Certification and Compliance Office, 13723 Riverport Drive, 3rd Floor, Maryland Heights, Missouri, 63043 and are incorporated herein by reference. The Ordinance and Regulations require the following compliance measures, and Concessionaire hereby warrants, represents, stipulates, and agrees to comply with these measures:

A. Minimum Compensation: The Concessionaire hereby agrees to pay an initial hourly wage to each employee performing

Secretary
Board of Estimate & Apportionment

Date

Regions Bank

BY: _____

Title: _____

Date: _____

**EXHIBIT "A"
PREMISES**

**EXHIBIT "B"
ST. LOUIS LIVING WAGE ORDINANCE
LIVING WAGE ANNOUNCEMENT BULLETIN**

**NOTICE OF ST. LOUIS LIVING WAGE RATES
EFFECTIVE APRIL 1, 2004**

In accordance with Ordinance No. 65597, the St. Louis Living Wage Ordinance ("Ordinance") and the Regulations associated therewith, the City Compliance Official for the City of St. Louis has determined that the following living wage rates are now in effect for employees of covered contracts:

- 1) Where health benefits as defined in the Ordinance are provided to the employee, the living wage rate is **\$9.79** per hour (130% of the federal poverty level income guideline for a family of three); and
- 2) Where health benefits as defined in the Ordinance are **not** provided to the employee, the living wage rate is **\$12.15** per hour (130% of the federal poverty level income guideline for a family of three, plus fringe benefit rates as defined in the Ordinance).
- 3) Wages required under Chapter 6.20 of the Revised Code of the City of St. Louis: **\$2.36** per hour.

These rates are based upon federal poverty level income guidelines as defined in the Ordinance and these rates are effective as of **April 1, 2004**. These rates will be further adjusted periodically when the federal poverty level income guideline is adjusted by the U.S. Department of Health and Human Services or pursuant to Chapter 6.20 of the Revised Code of the City of St. Louis.

The Ordinance applies to employers who are covered by the Ordinance as defined in the Ordinance, where the contract or grant is entered into or renewed after the effective date of the Ordinance, which is November 3, 2002. A copy of the Ordinance may be viewed online at <http://www.stlouiscity.com/livingwage> or obtained from:

City Compliance Official
DBE Program Office
13723 N. Riverport Drive, 3rd Floor
Maryland Heights, MO 63043
(314) 551-5000

Dated: April 1, 2004

ATTACHMENT "C"

**Bank of America, NA
AUTOMATED TELLER MACHINE
CONCESSION AGREEMENT**

NO. AL-385

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AIRPORT NUMBER AL-385

LAMBERT-ST. LOUIS INTERNATIONAL AIRPORT®
 CONCESSION AGREEMENT
 (ATM)

THIS AGREEMENT, made and entered into as of the ____ day of _____ 2005, by and between the CITY OF ST. LOUIS (“City”), a municipal corporation of the State of Missouri and BANK OF AMERICA, NA (“Concessionaire”), a corporation organized and existing under the laws of the State of Missouri.

WITNESSETH, That:

WHEREAS, the City now owns, operates and maintains an international airport known as “Lambert-St. Louis International Airport®” (“Airport”), located in the County of St. Louis, Missouri;

WHEREAS, An Automated Teller Machine Concession at the Airport is essential for proper accommodation of the public;

WHEREAS, the City has determined that it is in the public interest for the following objectives to be met in the provision of an Automated Teller Machine Concession:

- Provide a first-class, full-service Automated Teller Machine Concession that meets Airport user needs and adds value to other Airport and Airline services;
- Provide passengers with access to their accounts via Automatic Teller Machines at various locations throughout the Airport terminals;
- Provide a high level of services at prices that are attractive to airport users;
- Provide an Automated Teller Machine Concession with equipment that is reliable, easy to use, well-maintained and attractive;

- Be responsive to the FAA and City goals for Disadvantaged Business Enterprise ("DBE") participation in concessions.

The order of these objectives should not be construed as an indication of their relative merit as viewed by the City.

WHEREAS, the City has advertised and received bids for the right to manage and operate an Automated Teller Machine Concession at the Airport, and by this process the City has determined that the Concessionaire is a qualified operator of this service and has submitted a bid deemed advantageous to the public and the City;

NOW, THEREFORE, for and in consideration of the promises, and of the mutual covenants and agreements herein contained, and other valuable considerations, the City and the Concessionaire agree as follows:

ARTICLE I DEFINITIONS

Section 101. Definitions. The following words and phrases shall have the following meanings:

“Agreement” shall mean this document and any amendments thereto, duly approved by the City.

“Airport” as stated in the preamble hereof.

“Airport Properties Department” shall mean that department of the City of St. Louis Airport Authority that has as its primary responsibility the administration of all tenant, permittee, concessionaire and other space at the Airport, and shall be the Concessionaire’s point of contact with the Airport on all issues related to this Agreement.

"ATM Transaction Fee" shall mean a fixed percentage of the surcharge for each Foreign ATM Transaction.

“Authority” shall mean the City of St. Louis Airport Authority, the City department responsible for managing and operating the Airport.

“Build-Out or Build- Out Costs” shall mean costs incurred for the demolition/re-development of existing improvements and construction of new Improvements to the Premises, including furnishings, fixtures and finishes including Removable Fixtures, costs of architectural design and engineering fees, permits, insurance and construction bonds; but excluding the costs of interest during construction and overhead of the Concessionaire.

“City” as stated in the preamble hereof.

“Concessionaire” as stated in the preamble hereof.

“Contract Year” shall mean one of five (5) consecutive twelve-month periods commencing on the first day of the term of the Agreement, as specified in Section 401.

“Director” shall mean the Director of Airports of the City of St. Louis Airport Authority, and incorporates the granting of approval requirements of Section 1415 hereof.

“Disadvantaged Business Enterprise” or “DBE” shall mean a small business: (a) which is at least 51% owned by one or more socially and economically disadvantaged individuals, or, as in the case of a publicly owned business, at least 51% of the stock of which is owned by one or more socially and economically disadvantaged individuals; and (b) whose management and daily business operations are controlled by one or more socially and economically disadvantaged individuals who own it. Socially and economically disadvantaged individuals means those individuals who are citizens of the United States (or are lawfully admitted permanent residents) and who are refutably presumed to be Women, Blacks, Hispanics, Native Americans, Asian-Pacific Americans or Asian Indian Americans and any other individuals or groups found to be disadvantaged by the Small Business Administration pursuant to Section 8(a) of the Small Business Act, as amended.

"Foreign ATM Transaction" shall mean a transaction made with an ATM card not issued by Concessionaire for which a surcharge is administered.

“Improvements” shall mean all construction and fixtures built or erected by the Concessionaire, and forming a part of and which are

permanently affixed or attached to any portion of Airport real property or improvements.

“Metropolitan” shall mean the greater metropolitan St. Louis area.

“Premises” shall mean a location or locations described in Section 201 that have been designated by the City for the sale of Concessionaire’s services, and for other uses provided specifically herein.

“Refurbishment or Refurbishment Costs” shall mean costs incurred to upgrade the Premises and return the Premises to original condition, including modernization/redesign by replacement of furnishings, fixtures and finishes and construction of improvements, costs of architectural design and engineering, fees, permits, insurance and construction bonds; but excluding the Concessionaire's costs of interest and overhead during the construction.

“Removable Fixtures” shall mean all furnishings, equipment and fixtures installed by the Concessionaire that are not permanently affixed to any wall, floor or ceiling in the Premises.

ARTICLE II PREMISES

Section 201. Premises. City hereby permits the Concessionaire to install, maintain and operate at the locations on Airport property including the Airport Terminals in accordance with Rights granted under Section 301. Rights, as described in Exhibit “A”, attached hereto and made a part hereof. The rights granted in Section 301 must only be exercised within the Premises.

The Director shall have the right to add, substitute, relocate or delete portions of the Premises upon reasonable notice to the Concessionaire. The City will not be liable or responsible for any loss whatsoever, including without limitation, any inconvenience or loss by the Concessionaire of work time, profit or business, incidental, consequential or special damages resulting from these changes to the Premises.

Concessionaire accepts the Premises “AS IS” with no warranties or representations of any kind.

Section 202. Access. Subject to and in accordance with the terms, covenants and conditions of this Agreement, the Concessionaire shall have the right of free access, ingress to and egress from the Premises for the Concessionaire’s employees, agents, guests, patrons and invitees.

ARTICLE III CONCESSION RIGHTS

Section 301. Rights. City hereby grants to the Concessionaire, subject to and in accordance with all of the terms, covenants, and conditions of this Agreement the nonexclusive right, license and privilege and Concessionaire hereby assumes the obligation to design, construct and operate, manage and maintain an Automated Teller Machine Concession within the Premises.

Section 302. Limitation of Rights. The Concessionaire is not granted the right to offer for sale any merchandise, products, or services or engage in any other business or commercial activity on the Airport that is not specifically granted under this Agreement. If any services or products, other than those specifically mentioned in Section 301 are offered for sale by the Concessionaire, the Concessionaire will cease and desist from any further sale or provision thereof immediately and not later than upon receipt of written notice from the Director.

Concessionaire shall not engage in advertising or provide an area for the distribution of advertisements on behalf of any company other than itself. City shall be the sole judge whether the conduct of Concessionaire’s representative in the solicitation of business constitutes a violation of this paragraph, and upon notice from the City, Concessionaire shall forthwith take all steps necessary to eliminate the undesirable condition.

This Agreement grants no real or implied rights to any concession privileges on the Airport other than in the designated areas.

ARTICLE IV CONCESSION TERM

Section 401. Term. The term of this Agreement shall consist of five (5) years commencing on March 1, 2005, and ending on February

28, 2010, unless sooner terminated in accordance with other provisions of this Agreement.

Section 402. Surrender of Possession. No notice to quit possession at the expiration date of the term of this Agreement shall be necessary. The Concessionaire covenants and agrees that at the expiration date of the term of this Agreement, or at the earlier termination hereof, it will peaceably surrender possession of the Premises, which in accordance with Section 708 shall be restored to original condition, reasonable wear and tear, acts of God, and other casualties excepted, and the City shall have the right to take possession of the Premises with or without due process of law.

Section 403. Holdover Provision. If Concessionaire shall, with the prior written approval of the Director, holdover after the expiration of the term of this Agreement, the resulting tenancy shall, unless otherwise mutually agreed, be a tenant at will on a month-to-month basis. During such month-to-month tenancy, Concessionaire shall pay to City the same Concession Fees as set forth herein, unless different fees shall be agreed upon by the Director on behalf of the City and the Concessionaire, and shall be bound by all terms, covenants and conditions of this Agreement.

ARTICLE V FEES AND RENTALS

Section 501. General. The Concessionaire, for and in consideration of the rights and privileges granted herein, agrees to pay the concession fees set forth below in Sections 502, 505 and 510 and the utilities described in Section 804 of this Agreement, without demand during the term of this Agreement.

Section 502. Concession Fee Payments.

- A. The Concessionaire agrees to pay to City an annual fee of \$18,000.00 in twelve (12) monthly payments of \$1,500.00.
- B. An ATM Transaction Fee consisting of a percentage of the surcharge for all Foreign ATM Transactions. All computations of this portion of the Concession Fee shall be based on 30% per contract year.

Section 503. Payment. Payments under Section 502. Concession Fee, part A., shall be paid in advance on or before the first day of each month and payments required by Section 502. Concession Fee Payments., part B., in an amount equal to that portion of the Concession Fee for the preceding month to be paid on or before the 15th day of the second and each succeeding month. (See Section 505. Unpaid Fees, for service charge.)

Section 504. Reports.

- A. The Concessionaire shall submit to the City, monthly, one copy of a report listing the Foreign ATM Transaction Fee and amount due to the Airport, total number of ATM transactions and number of Foreign ATM Transactions subject to surcharge, to be certified as accurate by an officer of the Concessionaire. The final statement of ATM Transaction Fees will be due by June 28, 2010. The Concessionaire shall report ATM Transaction Fees and their computation on a form approved by the Director. The City reserves the right to use these statements of ATM Transaction Fees as a source of information to bidders in a future solicitation for bids or request for proposals for this concession.
- B. The Concessionaire shall submit an audit report of ATM Transaction Fees within one hundred twenty (120) days following the conclusion of each Contract Year. These audit reports must be prepared by an independent Certified Public Accountant. The audit reports shall at a minimum certify the accuracy of (1) reported total accumulated ATM Transactions, (2) the calculation of the total amount payable to the City based upon the Foreign ATM Transaction Fee, and (3) the aggregate amount of goods and services attributable to DBE participants. The audit reports shall also include a schedule showing the total of actual payments to the City during the Contract Year and shall state an opinion as to the correctness of the computation of the ATM Transaction Fee without exception.

If through such audit report it is established that additional fees are due the City, the Concessionaire shall pay such additional fees to the City not later than fifteen (15) days after completion of such statement and receipt of written notice from the Director. If it is established that the Concessionaire has overpaid the City, then such overpayment from the Concessionaire shall be credited to the fees and charges next thereafter due from the Concessionaire or paid to Concessionaire after the last Contract Year.

- C. Within thirty (30) days after the close of each Contract Year, except the last Contract Year, the Concessionaire shall provide the City with an estimate of the projected monthly ATM Transaction Fee for the subsequent Contract Year.

- D. Delivery of an audit report containing a qualified opinion, an adverse opinion or a disclaimer of opinion as defined in the Statement on Auditing Standards, or as same may from time to time be amended or superseded, issued by the Auditing Standards Board of the American Institute of Certified Public Accountants, shall be deemed to be a default pursuant to Section 1101 (B) (10) herein.
- E. Concessionaire shall keep such records (copies of subcontracts, paid invoices, documentation of correspondence) as are necessary for the Airport Authority to determine compliance with the DBE participation requirement. The Airport Authority reserves the right to investigate, monitor and/or review records for compliance. The Concessionaire shall submit monthly DBE activity reports to the Airport Authority in a form approved by the Director.

Section 505. Unpaid Fees. All unpaid fee payments due the City hereunder will bear a service charge of one-and-a-half percent (1½%) per month if same is not paid and received by the City on or before the 20th of the month in which said payments are due, and the Concessionaire agrees that it will pay and discharge all costs and expenses including attorneys' fees, court costs and litigation costs incurred or expended by the City in collection of said delinquent amounts due including service charges.

Section 506. Performance and Payment Bond. Concessionaire agrees to furnish a Performance and Payment Bond in a form acceptable to City in the principal amount equal to twenty thousand dollars (\$20,000.00) prior to execution of this Agreement. Such bond, or other form of security, shall remain in full force and effect throughout the term of this Agreement and shall extend one hundred eighty (180) days following the expiration or early termination of this Agreement. In the event that said bond should expire prior to expiration or early termination of this Agreement, Concessionaire covenants and agrees to provide City a renewal bond sixty (60) days prior to expiration date of the expiring bond. Such bond will guarantee the payment of all fees and performance of all other terms, covenants and conditions of this Agreement. The Performance and Payment Bond will be in the form of standard commercial guaranty bond running to City, written by a surety company authorized to do business in Missouri and (1) having a "Best" key rating of not less than A and with a "Best" Financial Size Category of not less than Class VIII and (2) shown on the most recent U.S. Treasury Circular No. 570 as having an "underwriting limitation" of at least the amount of the penal sum of the bond. The bond will be kept in full force and effect during the term hereof. City may agree to another form of deposit which will provide equal protection of City's interest. If City cashes the bond or other form of deposit, Concessionaire agrees to furnish a replacement Performance and Payment Bond or other form of deposit in the same principal amount within fifteen (15) days.

Section 507. Prompt Payment of Taxes and Fees. The Concessionaire covenants and agrees to pay promptly all lawful general taxes or payments in lieu of taxes, special assessments, excises, license fees, permit fees, and utility service charges of whatever nature, applicable to its operation at the Airport, and to take out and keep current all licenses, municipal, state or federal, required for the conduct of its business at and upon the Airport or under this Agreement, and further covenants and agrees not to permit any of said taxes, payments, assessments, fees and charges to become delinquent.

Section 508. Accounting Records and Reports. During the term hereof the Concessionaire will make available in the St. Louis area true, accurate, complete and auditable records of all business it conducts at the Airport. The Concessionaire will make same records available in the St. Louis area for one year following the termination of this Agreement. These records will be accessible during usual business hours to the City or its duly appointed agents or auditors. The Concessionaire is not required to maintain its records in the St. Louis area, as provided above, if it agrees to pay for all costs associated with conducting audits performed by the City or its' duly appointed agents auditors at the Concessionaire's place of records.

Section 509. Audit. City, or its duly appointed agents or auditors, reserves the right to audit Concessionaire, its subcontractors or others doing business under this Agreement, books and records and receipts at any time for the purpose of verifying the ATM Transaction Fee hereunder. If as a result of such audit(s), it is established that additional fees or charges are due the City, the Concessionaire shall pay such fees or charges to the City not later than fifteen (15) days after completion of such audit and written notice by the Director. If the results of the audit(s) reveal a discrepancy of more than five percent (5%) between the ATM Transaction Fee reported by the Concessionaire and the ATM Transaction Fee determined by the audit, the cost of the audit shall be borne by the Concessionaire.

Section 510. Additional Fees, Charges and Rentals. The Concessionaire will pay additional fees, charges and rentals under the following conditions:

- A. if the City has paid any sum(s) or has incurred any obligation(s) or expense(s) for which the Concessionaire has agreed to pay or reimburse the City, or
- B. if the City is required or elects to pay any sum(s) or incur any obligation(s) or expense(s) because of the failure, neglect

or refusal of the Concessionaire to perform or fulfill any term, covenant or condition of this Agreement.

Such payments will include all interest, costs, damages and penalties in conjunction with such sums so paid or expenses so incurred and may be added to any installment of fees, charges and rental thereafter due hereunder. Each and every part of such payment will be recoverable by the City in the same manner and with like remedies as if it were originally a part of the basic fees, charges and rentals, as set forth herein.

For all purposes under this paragraph, and in any suit, action or proceeding of any kind between the parties hereto, any receipt showing the payment of any sum(s) by the City for any work done or material furnished will be prima facie evidence against Concessionaire that the amount of such payment was necessary and reasonable.

Section 511. Notice, Place and Manner of Payment. Payments will be made in legal tender of the United States at the Office of the Director at the Airport, or at such other place in the City of St. Louis, Missouri as the Director may hereafter notify Concessionaire.

ARTICLE VI CONCESSIONAIRE' S OPERATIONS

Section 601. Standards of Service.

- A. Concessionaire shall ensure that each customer receives prompt and efficient service. In conjunction with this requirement Concessionaire shall ensure that a toll-free telephone number is affixed to the ATM machine to provide such service.
- B. The Concessionaire shall provide, as a minimum, ATMs capable of processing withdrawals, funds transfers, cash advances and status inquiry transactions for the users thereof. Further, Concessionaire must subscribe to the following networks and be capable of accepting at least, but not limited to, one of the following cards: Cirrus, Plus, BankMark, Honor, American Express, Visa, MasterCard and Discover/Novus.

As an option, Concessionaire may also offer loan services, deposit and instant loans.
- C. Deliveries of supplies and cash to the concession premises shall be made at such times, by such routes/modes and at such locations as the City may reasonably approve.
- D. Premises shall be kept in a clean, neat, businesslike and orderly condition at all times and the Concessionaire shall provide for timely disposal of trash and debris at locations designated by the City.
- E. Concessionaire shall submit to the City for approval, on or before commencement date, detailed written operating and security procedures. City shall have a minimum of twenty-one (21) days to review such procedures.
- F. Concessionaire will assure that the operator's agents and employees do not engage or pressure sales tactics for services offered on or about the Airport.
- G. Operations shall fully comply with all Federal Aviation Administration (FAA) regulations including security requirements, airport rules and regulations and airport security plan. Employees shall be suitably badged in accordance with Airport security procedures and regulations and shall fully comply with the Transportation Security Administration's ("TSA") regulation 1542 regarding conduct and access to the Airport Operations Area ("AOA").

Section 602. Hours of Operation. The minimum hours of operation for serving the public shall be twenty-four (24) hours per day, seven (7) days per week. Concessionaire may not change the hours of operation without written application to and the written approval of the Director.

Section 603. Promotion. The Concessionaire covenants that it shall take all reasonable measures in every proper manner to maintain, develop and increase the business conducted by it hereunder. The Concessionaire shall not divert or cause or allow any business to be diverted from the Airport by referral or any other method. Any action taken by the Concessionaire to diminish the gross revenue of the Concessionaire under this Agreement shall constitute a material breach hereof and a cause for the termination of this Agreement by the City.

Section 604. Personnel.

- A. The Concessionaire shall maintain a sufficient number of trained personnel on duty at all times to insure that Concessionaire's customers will receive prompt and efficient service. The Concessionaire shall require its employees (except managerial and supervisory employees) to wear appropriate uniforms and badges to indicate the fact and nature of their employment. The Concessionaire shall employ only properly trained, efficient, pleasant, neat, clean and courteous personnel, each of whom shall be proficient in the duties to be performed in the operation of this Concession. The Concessionaire agrees that it will be responsible for ensuring that its employees abide by all applicable laws, rules and regulations.
- B. The Concessionaire, at its cost, acknowledges and agrees that it will conduct employee background checks of each of its personnel if required by the Federal Aviation Administration ("FAA"), Transportation Security Administration ("TSA") and/or the Airport. The Concessionaire recognizes and agrees that security requirements may change and the Concessionaire agrees that it will comply with all such changes throughout the term of this Agreement.

The Concessionaire understands and agrees that fines and/or penalties may be assessed by the FAA or the TSA for the Concessionaire's noncompliance with the provisions of the Transportation Security Administration's ("TSA") regulation 1542 as amended or other applicable laws or regulations. The Concessionaire shall promptly reimburse the City (within 30 days of the City's request) for any fines or penalties paid by the City due to Concessionaire's noncompliance with said laws or regulations.

Section 605. Onset of Service. Concessionaire shall be solely liable and responsible for all costs and expenses pertaining to the design, construction, acquisition, installation, replacement, relocation and maintenance of the Improvements, Removable Fixtures and equipment as is necessary to provide service pursuant to this Agreement. At the time of bid, Concessionaire submitted a transition plan and development schedule, subject to the approval of the Director, for the efficient transition of service from any previous concessionaire. Concessionaire shall be responsible to coordinate the execution of the transition, in accordance with the approved transition plan and replacement schedule, with the previous concessionaire to assure a smooth transition of service with the minimum amount of disruption of service to the traveling public and other users at the Airport.

Section 606. Pricing.

- A. The Concessionaire shall charge fair, reasonable and nondiscriminatory prices that are attractive to the public. The Concessionaire shall not charge Airport customers more than customers at conventional non-airport locations.
- B. The Concessionaire submitted at the time of bid a complete list of all services proposed to be offered and charges for said services in conjunction with paragraph (A) of this section.
- C. The Concessionaire shall have discretionary authority to adjust service charges proportionate to overhead costs and operating expenses. However, the City will retain the right to review these charges and the Concessionaire will provide us with annual documentation demonstrating that their rates are comparable to those of other local financial institutions.

Section 607. Manager. The Concessionaire shall at all times retain one or more qualified, competent and experienced manager(s) who shall manage and supervise the operations and the facilities and represent and act for the Concessionaire. The manager(s) shall ordinarily be available during regular business hours. A responsible subordinate shall be in charge and available at all times during the manager's absence.

Section 608. Conflicts. The Concessionaire shall monitor the movement of its vehicles or equipment to minimize conflict with other functions and users of the Airport and shall coordinate its use of the Airport with other users.

Section 609. Record Keeping. The Concessionaire agrees to provide a system for the provision of accounting, audit and statements of ATM Transaction Fees as required by Article V of this Agreement. This system shall be capable of providing comprehensive records, in a format acceptable to the Director, of daily, monthly and annual activity of the Concessionaire and DBE participant(s) under this Agreement (these records are to be retained by the Concessionaire). The Concessionaire must also maintain records that document, in a format acceptable to the Director, the portion of ATM Transaction Fees attributable to DBE participants.

Section 610. Transition Period. If applicable, during any future transition of the Automated Teller Machine concession to another Concessionaire, the incumbent Concessionaire hereby warrants, represents, covenants and agrees that the Concessionaire shall use its best efforts to assure a smooth transition and agrees to closely coordinate the planning and execution of the transition with the Director.

Section 611. Operation.

- A. The Concessionaire shall be responsible for all aspects of the management and operation of this concession. Further, the Concessionaire will provide and be responsible for all employees and necessary components of the operation, including inventory, fixtures, equipment and supplies.
- B. The City shall not be responsible for any equipment, Improvements, supplies or fixtures used, maintained or stored on the Premises, nor will it be responsible for damage to such items resulting from flood, fire, explosion, vandalism or other causes outside the control and responsibility of the City.

Section 612. Communication.

- A. The Concessionaire's local manager shall schedule monthly or quarterly meetings (at the Airport Properties Department's discretion) with the appropriate representative of the Airport Properties Department to discuss relevant issues which may affect the Concessionaire's operation at the Airport. The Concessionaire shall also be available for meetings at other times as necessary.
- B. The Concessionaire shall be responsible for notifying the Airport Properties Department of any problem that reduces service or sales levels or in any way impairs the Concessionaire's operation. The Airport will make every reasonable effort to assist in eliminating such problems.

Section 613. Customer Complaints. Concessionaire will establish procedures for handling all customer complaints. Concessionaire will respond in writing to every complaint, written or oral, within seven (7) calendar days of the complaint and will make good faith efforts to explain, resolve or rectify the cause of the complaint. Concessionaire will provide the Director with a copy of each such complaint and its written response thereto.

Section 614. Deliveries. Concessionaire shall monitor the movement of deliveries to avoid conflict with other functions and users of the Airport and shall coordinate its use of the receiving dock with other users. All deliveries are the responsibility of the Concessionaire and not the City.

ARTICLE VII
IMPROVEMENTS AND ALTERATIONS

Section 701. Construction by Concessionaire.

- A. Concessionaire takes the Premises "AS IS" with no warranties or representations of any kind whatsoever and agrees, at Concessionaire's sole cost and expense, to design, erect, construct, equip and furnish all necessary Improvements, Removable Fixtures and equipment and make related facility changes as needed to provide Automated Teller Machine Services, pursuant to this Agreement, in accordance with plans prepared by Concessionaire and approved by the Director subject to the requirements of this Article VII.
- B. Concessionaire agrees that all such work shall be completed according to the Tenant Design Standards, which are filed of record in the Office of the Director.
- Concessionaire shall submit a signed Tenant Construction or Alteration Application (TCA) including complete sealed construction drawings and specifications, as required by Section 702, to the Airport Properties Department for its initial as well as future construction. The TCA shall be submitted not more than sixty (60) days following full execution of the Agreement by City.
 - Concessionaire shall submit a St. Louis County building permit number not more than thirty (30) days following submission of the TCA to the Airport Properties Department.
 - Concessionaire shall submit the contractor's liability insurance certificates and performance and payment bonds, required by Sections 704 and 705, to the Airport Properties Department not more than forty-five (45) days following the TCA approval by the Airport Properties Department and prior to beginning of work.
 - Concessionaire shall submit a certificate of completion, as-built drawings and a certified copy of a St. Louis County

occupancy permit to the Airport Properties Department, as required by Section 706.

In the event Concessionaire encounters material believed to be asbestos or polychlorinated biphenyl (PCB) which has not been rendered harmless, or specifically identified with method of removal, handling or protection, Concessionaire shall immediately stop work in the affected area and report the condition to the Director in writing. The work in the affected area shall not thereafter be resumed except by written agreement of the Director and Concessionaire if in fact the material is asbestos or PCB and has not been rendered harmless. The work in the affected area shall be resumed in the absence of asbestos or PCB, or when it has been rendered harmless, by written agreement of the Director and Concessionaire. Concessionaire shall not be required to perform, without their consent, any work related to asbestos or PCB.

Section 702. Preparation of Plans and Specifications. The Concessionaire shall submit detailed drawings, plans and specifications sealed by an appropriate Missouri registered professional for improving and equipping the Premises. The Concessionaire will begin work on proposed construction only after it has received the written approval of its plans and specifications from the Director.

Section 703. Contractor's Liability Insurance. In any contract that pertains to improving and equipping the Premises, Concessionaire shall require the contractor to cause St. Louis County, the City, its Board of Aldermen, Airport Commission and their respective officers, agents and employees, to be insured against the risk of claims and demands, just or unjust, by third persons against the City, its Board of Aldermen, Airport Commission and their respective officers, agents and employees, against and from all such claims and demands, a combined single limit of not less than \$2,000,000 for bodily injury and property damage and include the City as an Additional Insured. Said insurance shall be in a form agreeable to the City and certificates showing proof of coverage shall be delivered to the Director for approval before any constructing, improving or equipping of Premises commences.

Section 704. Performance and Payment Bonds. The Concessionaire shall require each of its contractors and suppliers of construction materials to furnish Performance Bonds and Payment Bonds each in the full amount of any contract in a form acceptable to the City. The Payment Bond shall comply with the coverage requirements and conditions of Section 107.170 RSMo 1994 as amended. Copies of the bonds shall be given to the Director for approval before work begins. Any sum(s) derived from said Performance and Payment Bonds shall be used for the completion of said construction and the payment of laborers and material suppliers, as the case may be.

Section 705. Mechanics' and Materialmen's Liens. The Concessionaire agrees not to permit any mechanics' or materialmen's or any other lien to be foreclosed upon the Premises or any part or parcel thereof, or the improvements thereon, by reason of any work or labor performed or materials furnished by any mechanic or materialman or for any other reason.

Section 706. Certificates of Completion. Upon the completion of the improvements hereunder, the Concessionaire shall submit to the Director a copy of its acceptance letter certifying completion, and a certified copy of any certificate or permit which may be required by any federal, state or local government or agency in connection with the completion or occupancy thereof by Concessionaire.

Section 707. Signs.

- A. The Concessionaire shall not erect, maintain or display any signs on the Premises without the prior written approval of the Director. The term "sign" as used herein, shall mean advertising signs, billboards, identification signs or symbols, posters, displays, logos or any similar devices. Subject to the foregoing, the Concessionaire shall have the right to install such advertising and identification signs as may be necessary for the proper conduct of Services as contemplated hereunder. The Concessionaire shall comply with all rules promulgated by the Director regarding the placement of signs and advertising in the Premises.
- B. The Concessionaire shall be responsible for the cost of any new signs or modifications to Airport directories and other existing signs, including sign systems required by the Director. All modifications to these signs must be approved by the Director and are subject to all applicable requirements of this Section 707 and the Tenant Design Standards.
- C. Prior to the erection, construction or placement of any sign, the Concessionaire shall submit to the Director for approval all drawings, electrical details, sketches, designs, elevations, mounting details and dimensions of such signs. Any conditions, restrictions or limitations with respect to the use thereof as stated by the Director in writing shall become conditions of the Agreement.
- D. The Concessionaire shall not place any advertising matter, displays or other literature not directly pertaining to Services. The Concessionaire shall not place any signs outside of the Premises.

Section 708. Title to Improvements and Fixtures. All Improvements constructed or placed in the Premises by the Concessionaire that are not Removable Fixtures, as well as all alterations, modifications and enlargements thereof shall become part of the Premises with title vesting in the City upon expiration or earlier termination of this Agreement. This vesting of title is subject, however, to the Concessionaire's obligation to operate, repair, maintain and replace, and its right of possession, use and occupancy during the term and in accordance with this Agreement.

All Removable Fixtures shall remain the property of the Concessionaire, and shall be removed by the Concessionaire at date of expiration or early termination of this Agreement. Within sixty (60) days of the commencement of the operation in the Premises, a list of such Removable Fixtures shall be submitted in writing to the Director by Concessionaire for the Director's approval, and such list shall be periodically updated by Concessionaire.

The City reserves the right and the Concessionaire agrees that the Director may require the Concessionaire to remove any or all Improvements and structures and restore the Premises to their original condition at the time the Concessionaire took possession of the Premises. The Concessionaire agrees to bear all costs of such removals and restorations.

ARTICLE VIII USE OF PREMISES

Section 801. Compliance with Laws and Regulations.

The Concessionaire shall comply with all rules and regulations which the Director may establish from time to time. In addition, the Concessionaire shall comply with all statutes, laws, ordinances, orders, judgments, decrees, regulations, directions and requirements of all federal, state, city, local and other governmental authorities, now or hereafter applicable to the Premises or to any adjoining public ways, as to the manner of use or the condition of the Premises or of adjoining public ways.

Section 802. Repairs and Maintenance. The Concessionaire will provide and pay for all repairs and maintenance of the Premises, except the following which shall be the responsibility of the City:

- A. The structural components of the terminal buildings.
- B. The utility system up to the Concessionaire's point of connection, except where the utility systems are owned or controlled by the utility companies.

The Director may temporarily or permanently close any roadway or other right-of-way for access to the Premises, so long as another means of access is provided. The Concessionaire understands and agrees that there may be inconveniences caused by construction or renovations of the Airport, and the Concessionaire hereby releases and discharges the City from any and all inconvenience claims, liability or causes of action arising out of or incidental to the closing of any right-of-way, including without limitation loss of profit or business, incidental, consequential, or special damages.

Section 803. Right to Enter, Inspect and Make Repairs. The City and its authorized officers, employees, agents, contractors, subcontractors and other representatives shall have the right (at such times as may be reasonable under the circumstances and with as little interruption of the Concessionaire's operations as is reasonably practicable) to enter upon and in the Premises for the following purposes:

- A. To inspect such Premises to determine whether the Concessionaire has complied and is complying, with the terms, covenants or conditions of this Agreement.
- B. In the event the Concessionaire is obligated but has failed or refused to perform maintenance and make repairs after the City has given the Concessionaire notice to do so, the Concessionaire shall promptly reimburse the City for the cost thereof plus an overhead charge of fifteen percent (15%).
- C. To gain access to the mechanical, electrical, utility and structural systems of the Airport for the purpose of maintaining and repairing such systems.
- D. To gain access to the Premises in order to perform studies, inspections, assessments or environmental inspections, etc.

Section 804. Utilities. The City shall provide and pay for heated and chilled air into the Premises. City shall provide electricity for

the ATM machine(s). Concessionaire shall provide and pay for other utilities it requires, including telephone and/or data line connections.

The Concessionaire shall pay for all costs of other utilities, including but not limited to deposits, installation costs, connection charges, meter deposits and all service charges for telephone and other utility services metered directly to the Premises, regardless of whether or not such utility services are furnished by the City of a utility service company.

The City shall not be liable to the Concessionaire for damages or any losses for the interruption of any utility service, or for any delay in the supplying or furnishing of any utility service. The Concessionaire does hereby release and discharge the City from any and all inconvenience, claims or cause of actions arising out of or incidental to such interruption, including, without limitation, loss of profit or business or incidental, consequential, or special damages.

Section 805. Interference to Air Navigation. The Concessionaire warrants, represents and agrees that no obstruction to air navigation, as such are defined from time to time by application of the criteria of Part 77 of the Federal Aviation regulations or subsequent and additional regulations of the Federal Aviation Administration, will be constructed or permitted to remain on the Premises. Any obstructions will be immediately removed by the Concessionaire at its expense. The Concessionaire further warrants, represents and agrees not to install any structures, objects, machinery or equipment that would interfere with the operation of navigation aides, the safe and efficient operations of the Airport, or the operations of other tenants and users of the Airport.

ARTICLE IX LOSS OF AND LIABILITIES PERTAINING TO PREMISES

Section 901. Liability Insurance. The Concessionaire, at its expense and, at all times during the term hereof, shall cause St. Louis County, the City, the Board of Aldermen, the Airport Commission, the officers, agents and employees of said entities and the Concessionaire to be insured on an occurrence basis against the risk of all claims and demands by third persons for bodily injury (including wrongful death) and property damage arising or alleged to have arisen out of the activities of the Concessionaire, its officers, agents, employees, consultants, contractors, licensees, invitees and independent contractors pursuant to this Agreement, whether on or off of the Premises or the Airport, under the following types of coverage:

- A. Commercial General Liability;
- B. Automobile Liability (all vehicles, including hired and non-owned).

The minimum limits of coverage for the above classes of insurance shall equal a single limit of \$2,000,000 comprised of such primary and excess policies of insurance as the Concessionaire finds feasible to purchase during the term of this Agreement.

Insofar as said insurance provides protection against liability for damages to a third party for bodily injury, death and property damage, the City and its Board of Aldermen, Airport Commission, officers, agents, and employees shall be named as an Additional Insured. Such liability insurance coverage shall also extend to damage, destruction and injury to City-owned or leased property and City personnel, and caused by or resulting from work, acts, operations, or omissions of the Concessionaire, its officers, agents, employees, consultants, contractors, licensees, invitees and independent contractors. In addition, such insurance shall include contractual liability sufficient to cover concessionaire's indemnity obligation hereunder. The City shall have no liability for any premiums charged for such coverage, and the inclusion of the City and its Board of Aldermen, Airport Commission, officers, agents and employees as an Additional Insured is not intended to and shall not make the City a partner or joint venturer with the Concessionaire in its operations hereunder.

Concessionaire will maintain, and upon request furnish evidence to City, adequate provisions for workers compensation insurance, Social Security and Unemployment Compensation in at least statutory limits to the extent such provisions are applicable to Concessionaire's operations hereunder.

Concessionaire shall carry such other coverages in amounts that are reasonable and customary in their industry.

Section 902. Property Insurance. The Concessionaire will provide fire, lightning, extended coverage and other related insurance coverage for the full value of the Improvements and equipment existing or installed on the Premises.

Section 903. Damage or Destruction of Terminal. The building in which the Premises are located will be insured by the City under a policy of fire and extended coverage.

If the building is destroyed or damaged to such an extent as to be economically irreparable, the City may terminate this Agreement by written notice to the Concessionaire. All Concession Fee payments will cease as of the date of the destruction or damage.

If the building is repairable, the City will begin such repairs as soon as is practicable. Concession Fee payments on untenable portions will cease as of the date of the damage. Concession Fee payments will continue to be due on the tenable areas. The City will attempt to find temporary facilities for use by the Concessionaire during the repairs and the Concessionaire will pay Concession Fees for the temporary facilities. City will not be liable or responsible for any losses of any kind whatsoever, including, without limitation, any inconvenience or loss by Concessionaire of business or profit resulting from such damage or any incidental, consequential, or special damages.

Section 904. Evidence of Insurance. Certificates or other evidence of insurance coverage required of the Concessionaire in this Article IX shall be delivered to the Director in form and content satisfactory to the City.

At least fifteen (15) days prior to the expiration of any such policy, the Concessionaire shall submit to the Director a certificate showing that such insurance coverage has been renewed. If such coverage is canceled or reduced, the Concessionaire shall within fifteen (15) days after the date of such written notice from the insurer of such cancellation or reduction in coverage file with the Director a certificate showing that the required insurance has been reinstated or provided through another insurance company or companies.

All policies of insurance herein shall be in a form and in a company or companies approved by the City and qualified to do insurance business in the State of Missouri. Each such policy shall provide that the policy may not be materially changed, altered or canceled by the insurer during its term without first giving thirty (30) days written notice to the Director. Each such insurance policy shall also provide primary coverage to the City when any policy issued to the City provides duplicate or similar coverage and in such circumstances the City's policy will excess over Concessionaire's policy.

Section 905. Conditions of Default. This Agreement shall be considered in default when the Concessionaire fails to comply with any term, covenant or condition of this Agreement. Said default shall constitute a material breach hereof and shall be cause for the termination of the Agreement by the City.

Section 906. Indemnification. The Concessionaire shall protect, defend and hold St. Louis County, the City, the Board of Aldermen, the Airport Commission, and officers, agents and employees of said entities, completely harmless from and against all liabilities, losses, suits, claims, judgments, fines or demands arising by reason of injury or death of any person or damage to any property, including all reasonable costs for investigation and defense thereof (including but not limited to attorneys' fees, court costs, and expert fees), of any nature whatsoever, arising out of or incident to, this Agreement and/or the use or occupancy of the Premises and/or the acts or omissions of the Concessionaire's officers, agents, employees, consultants, contractors, subcontractors, independent contractors, licensees, or invitees, regardless of where the injury, death, or damage may occur, unless such injury, death or damage is caused by the sole negligence of the City of St. Louis. The Director or his/her designee shall give to the Concessionaire reasonable notice of any such claims or actions. The Concessionaire shall also use counsel reasonably acceptable to the City Counselor of the City of St. Louis or his/her designee, after consultation with the Airport Director or his/her designee in carrying out its obligations hereunder. The provisions of this section shall survive the expiration or early termination of this Agreement.

Section 907. Adjustment of Claims. The Concessionaire shall provide for the prompt and efficient handling of all claims for bodily injury, property damage or theft arising out of the activities of the Concessionaire under this Agreement.

Section 908. Occupancy of Premises. The Concessionaire accepts the Premises "AS IS" with no warranties or representations of any kind whatsoever. The Concessionaire agrees that it will not permit any act of omission or commission or condition to exist on the Premises which would increase the premium rate of insurance thereon or on the terminal or invalidate any such insurance. Concessionaire agrees to pay the City upon demand any increase in premiums for insurance that may be charged resulting from a breach of the foregoing sentence.

Section 909. Waiver of Subrogation. Concessionaire on behalf of itself and its insurers, hereby waives any claim or right of recovery from the City, its Board of Aldermen, Airport Commission, officers, agents and employees for any loss or damage to Concessionaire's officers, agents, or employees or its property or the property of others under Concessionaire's control, to the extent that such loss is covered by a valid insurance policy or could be covered by an "all risk" physical damage property insurance policy. Concessionaire shall provide notice of this waiver of subrogation to its insurer(s).

ARTICLE X
ASSIGNMENT AND SUBCONTRACTING

Section 1001. Assignment and Subcontracting.

- A. The Concessionaire shall not assign or transfer this Agreement.

In the event there is an assignment of this Agreement by operation of law, the City shall be entitled within ninety (90) days after written notice thereof to exercise the City's option hereby given to terminate this Agreement no sooner than thirty (30) days after the date of such determination by the City. An assignment by operation of law, as the term is used herein, shall include but not be limited to the vesting of the Concessionaire's right, title and interest in the Concessionaire's furnishings, Removable Fixtures, or the Concessionaire's interest in this Agreement, in a trustee in bankruptcy or in an assignee for the benefit of creditors or in a purchase thereof at a judicial sale or other involuntary or forced sale. It is the purpose of the foregoing provision to prevent the vesting in any such purchaser, referee, trustee, or assignee, any rights, title or interest in the City premises or any of the Removable Fixtures, except subject to the City's right to terminate this Agreement.

- B. The Concessionaire shall not sublet the Premises and/or subcontract or transfer any part of the services to be performed hereunder, except as may be necessary to comply with the DBE participation goal in Article XII of this Agreement. At least sixty (60) days prior to any contemplated subletting of the Premises or subcontracting of this Agreement, the Concessionaire must submit a written request to the Director. This request must include a copy of the proposed subcontract or sublease. Any sublease for space or subcontract or granting of rights acquired hereunder shall be subject to the review and written approval of the Director. Such sublease or subcontract, however, must require at a minimum: (1) strict compliance with all provisions of this Agreement; (2) a provision that the sublessee or subcontractor will use the facilities solely for the purposes identified in this Agreement; and (3) a provision ensuring that all concession services are available during the hours of operation required in Section 602 of this Agreement.

The parties understand and agree that the Concessionaire is responsible for the performance of its assignees, sublessees and subcontractors under this Agreement. The Concessionaire agrees to initiate and take all corrective action should a subcontractor or sublessee fail to comply with its contract with the Concessionaire or any provision of this Agreement. There will be no reduction of Concession Fees payable to the City during any such period of change-out or vacancy of a subcontractor or sublessee.

- C. No subcontract, sublease or other agreement shall be effective as it pertains to the City until such time as the City receives a fully executed copy of the approval, subcontract, sublease or agreement as provided for above. Any such assignment or transfer or subcontract of services or the subletting of the Premises without the consent of the City, as provided for above, shall constitute a default on the part of the Concessionaire under this Agreement, and the City may terminate this Agreement as provided for in Section 1103. No action or failure to act on the part of any officer, agent or employee of the City shall constitute a waiver by the City of this provision.

ARTICLE XI
TERMINATION OF AGREEMENT IN ENTIRETY

Section 1101. The City's Right to Terminate. The City, acting by and through its Director, may declare this Agreement terminated in its entirety, in the manner provided in Section 1103 hereof, upon the happening of any one or more of the following events. By example, but not by way of limitation, the following acts or omissions shall constitute a material breach of the Agreement justifying the termination of this Agreement in its entirety.

- A. If the fees, charges, or other money payments which the Concessionaire herein agrees to pay, or any part thereof, shall be unpaid after the date the same shall become due.
- B. If, during the term of this Agreement, the Concessionaire shall:
1. apply for, or consent to the appointment of a receiver, trustee or liquidator of all or a substantial part of its assets;
 2. file a voluntary petition in bankruptcy, or admit in writing its inability to pay its debts as they come due;

3. make a general assignment for the benefit of creditors;
4. file a petition or an answer seeking reorganization or arrangement with creditors or to take advantage of an insolvency law;
5. file an answer admitting the material allegations of a petition filed against any said assignee or sub lessee in any bankruptcy, reorganization or insolvency proceedings; or if during the term of this Agreement, an order, judgment or decree shall be entered by any court of competent jurisdiction; or the application of a creditor, adjudicating the Concessionaire as bankrupt or insolvent; or approving a petition seeking a reorganization of the Concessionaire, and such order, judgment or decree, shall continue unstayed and in effect for any period of ninety (90) consecutive days;
6. fail to maintain the quality of services and prices to the satisfaction of the Director as required hereunder;
7. fail to prevent cessation or deterioration of service for a period which in the opinion of the Director, materially and adversely affects the overall performance of the Concessionaire under this Agreement;
8. allow a lien to be filed against the Concessionaire or any of the equipment or furnishings therein because of or resulting from any act or omission of the Concessionaire that is not removed or enjoined within thirty (30) days;
9. desert, vacate or discontinue all or a portion of its operation of the Premises that in the opinion of the Director results in a failure to provide the public and others the service contemplated hereunder;
10. fail in the performance of any term, covenant or condition herein required to be performed by the Concessionaire.

On the date set forth in the notice of termination, the term of this Agreement and all right, title and interest of Concessionaire shall expire, except as otherwise provided in Section 1103 hereof.

Failure of the City to take any authorized action upon default of any term, covenant or condition required to be performed, kept and observed by the Concessionaire shall not be construed to be or act as a waiver of default or in any subsequent default of any term, covenant or condition herein contained to be performed, kept and observed by Concessionaire. The acceptance of monies by the City from the Concessionaire for any period or periods after a default by the Concessionaire of any term, covenant or condition herein required to be performed, kept and observed by the Concessionaire shall not be deemed a waiver or estopping of any right on the part of the City to terminate this Agreement for failure by the Concessionaire to so perform, keep or observe any said term, covenant or condition.

Section 1102. The Concessionaire's Right to Terminate.

The Concessionaire, at its option, may declare this Agreement terminated in its entirety, in the manner provided in Section 1103 hereof for the following causes:

- A. If a court of competent jurisdiction issues an injunction or restraining order against the City preventing or restraining the use of the Airport for Airport purposes in its entirety or in substantial entirety.
- B. If the City shall have abandoned the Airport for a period of at least sixty (60) days and shall have failed to operate and maintain the Airport in such manner as to permit landings and takeoffs of planes by scheduled air carriers.
- C. If the City shall have failed in the performance of any specific covenant constituting a material breach within the control of the City and required by this Agreement to be performed by the City.

Section 1103. Procedures for Termination. No termination declared by either party shall be effective unless and until not less than forty-five (45) days have elapsed after notice by either party to the other specifying the date and cause of termination, except for the Concessionaire's failure to make any payments or to maintain and provide the Performance and Payment Bond specified in Article V or maintain and provide any insurance coverage specified in Article IX. The effective date of termination shall be thirty (30) days from the payment(s) due date with notice to the Concessionaire or thirty (30) days from the date the insurance coverage or Performance and Payment Bond is not provided with notice to the Concessionaire; and no such termination, except for termination

for the Concessionaire's failure to make any payments or provide insurance coverage or Performance and Payment Bond, shall be effective if the party at default (a) cannot by the nature of the default cure it within such thirty (30) day period, (b) commences to diligently correct such default within said thirty (30) days and (c) corrects the same as promptly as is reasonably practicable.

In the event that suit shall be instituted by the City upon the default of payment of charges and fees as provided herein, then the Concessionaire agrees also to pay reasonable attorneys' fees, litigation fees and court costs.

Section 1104. Rights Cumulative. It is understood and agreed that the rights and remedies of the City and the Concessionaire specified in this Agreement are not intended to be and shall not be exclusive of one another or exclusive of any common law right of either of the parties hereto or any other remedies otherwise available to the parties at law or in equity.

ARTICLE XII DISADVANTAGED BUSINESS ENTERPRISE (DBE) PARTICIPATION

Section 1201. Compliance. Concessionaire accepts the policy of the City of St. Louis Airport Authority to ensure the maximum utilization of the minority and women business enterprises in contracting and the provisions of goods and services to the City, its departments, agencies and authorized representative and to all entities receiving City funds or City-administered government funds while at the same time maintaining the quality of goods and services provided to the City and its subrecipients through the competitive bidding process. The provisions of this policy and the following stipulations apply to this agreement and all contracts awarded by the City, its departments and to all recipients of City funds and shall be liberally construed for the accomplishments of its policies and purposes:

- A. Goal: A goal of 30% DBE utilization has been established in connection with this agreement. If the DBE participation is less than this goal, the Concessionaire shall continue good faith efforts throughout the term of this agreement to increase DBE participation to meet the 30% utilization goal.
- B. Eligibility: Concessionaire should contact the City of St. Louis Airport Authority DBE Program Office to obtain a list of eligible DBE's to determine the eligibility of the firms it intends to use.
- C. Counting DBE Participation Toward Goals: DBE participation towards the attainment of the goal will be credited on the basis of the percentage of ownership or the total amount paid for the provision of goods and services as reflected on the DBE monthly report.
- D. Good Faith Efforts: When the DBE goal is not met, the Concessionaire shall document and submit justification utilizing the form titled "Good Faith Efforts Report" and provide a statement as to why the goal could not be met.
- E. Record Keeping Requirement: The Concessionaire shall keep such records (copies of subcontracts, paid invoices, documentation of correspondence) as are necessary for the Airport Authority to determine compliance with the DBE obligation. The Airport Authority reserves the right to investigate, monitor and/or review records for compliance.
- F. Reporting Requirements: The Concessionaire shall submit monthly reports of DBE involvement to the Airport Authority.

Section 1202. Noncompliance. Concessionaire understands that any substantial deviation from Section 1201, as determined by City, may subject the Agreement to termination in accordance with the procedure established in Section 1103.

ARTICLE XIII LIQUIDATED DAMAGES

Section 1301. Liquidated Damages. Concessionaire recognizes and hereby agrees and stipulates that the City will lose revenue and/or incur certain cost or expense, the amounts of which are difficult to ascertain, if Concessionaire violates any of the terms, covenants or conditions enumerated below. Therefore, the Concessionaire agrees and stipulates that the Director, on behalf of the City, may elect after written notice to the Concessionaire of said violation to impose the charges set forth below as liquidated damages on the basis of each violation per day. Such charges shall be due and payable by the Concessionaire within thirty (30) days of the City's request or notice.

VIOLATION	SECOND VIOLATION	THIRD VIOLATION
Violation of Article III, Rights, Limitation of Rights	\$100	\$500
Violation of Article VI, Concessionaires Operations	\$100	\$500
Violation of Article VII, Improvement and Alterations	\$100	\$500
Violation of Article VIII, Use of Premises Clauses	\$100	\$500

If Concessionaire fails to take possession or to open or to reopen the Premises for business, fully fixtured, stocked and staffed within the times herein provided the City, per Section 401. Term of this Agreement, shall be entitled (a) to collect in addition to the Concession Fee and the ATM Transaction Fee one hundred dollars (\$100.00) for each and every day or partial day Concessionaire fails to commence to do or to carry on business as herein provided; and (b) to avail itself of any other remedies for such breach by Concessionaire hereunder.

ARTICLE XIV
MISCELLANEOUS PROVISIONS

Section 1401. Notice. Except as herein otherwise expressly provided, all notices required to be given to the City hereunder shall be in writing and shall be sent by certified mail, return receipt requested, to the Director of Airports, St. Louis Airport Authority, 10701 Lambert International Boulevard, P.O. Box 10212 Lambert Station, St. Louis, MO 63145. A copy of all notices shall also be mailed to the Airport Business and Marketing Manager at the same address. All notices, demands, and requests by the City to the Concessionaire shall be sent by certified mail, return receipt requested addressed to:

Mr. Annelle Ratliff, Vice President
Bank of America, NA
901 Main, Mailcode: TX1-492-18-08
Dallas, TX 75202

Either or both parties may designate in writing from time to time any changes in addresses or any addresses of substitute or supplementary persons in connection with said notices. The effective date of service of any such notice shall be the date such notice is mailed to the Concessionaire or said Director.

Section 1402. Non-Discrimination and Affirmative Action Program.

- A. The Concessionaire hereto understands and agrees that the City in the operation and use of Lambert-St. Louis International Airport® will not on the grounds of race, creed, color, religion, sex, national origin or ancestry, discriminate or permit discrimination against any person or group of persons in a manner prohibited by Part 21 of the Federal Aviation Regulations of the Office of the Secretary of Transportation. The Concessionaire hereby agrees that his premises shall be posted to such effect as required by said regulations.
- B. The Concessionaire agrees that in performing under this Agreement, neither he nor anyone under his control will permit discrimination against any employee, worker or applicant for employment because of race, creed, color, religion, sex, national origin or ancestry. The Concessionaire will take affirmative action to insure that applicants are employed and that employees are treated fairly without regard to race, creed, color, religion, sex, national origin or ancestry. Such action must include, but shall not be limited to the following: actions to bar, employ, upgrade or recruit, expel, discharge, demote or transfer, layoff, terminate or create intolerable working conditions, rates of pay or other forms of compensation and selection for training, including apprenticeship.
- C. The Concessionaire will in all printed or circulated solicitations or other advertisement or publication for employees placed by or on behalf of the Concessionaire state that all qualified applicants shall receive meaningful consideration for

employment without regard to race, creed, color, religion, sex, national origin or ancestry. All advertisements or solicitations for applicants for employment must contain the phrase "An Equal Opportunity Employer". The Concessionaire shall not make inquiry in connection with prospective employment which expresses directly or indirectly any limitation, specification or discrimination because of race, creed, color, religion, sex, national origin or ancestry.

- D. The Concessionaire agrees that should it be determined by the Concessionaire or the City that he will be unable to conform to his approved positive employment program submitted to determine eligibility under the fair employment practices provisions of the City Code, he will notify the Fair Employment Practices Division of the Civil Rights Enforcement Agency (CREA) within ten (10) days of such determination to ascertain the steps to be taken by the Concessionaire to achieve the provisions of his program.
- E. The Concessionaire will permit reasonable access by the City to such persons, reports and records as are necessary for the purpose of ascertaining compliance with fair employment practices.
- F. The Concessionaire further agrees that these clauses (B through E) covering discrimination and equal opportunity practices in all matters of employment and training for employment will be incorporated by the Concessionaire in all contracts or agreements he enters into with suppliers of materials or services, contractors and subcontractors, including all labor organizations who may furnish skilled, unskilled and craft union skilled labor, or who may perform any such labor or service in connection with this Agreement.
- G. Whenever the Concessionaire is sued by a subcontractor, vendor, individual, group or association as a result of compliance with the clauses (A through F) of these provisions relating to fair employment practices, the Concessionaire shall notify the City Counselor and the Director in writing of such suit or threatened suit within ten (10) days.
- H. The Concessionaire will establish and maintain for the term of this Agreement an affirmative action program according to the Mayor's Executive Order on Equal Opportunity in Employment. The City reserves the right to take such action as the City of St. Louis and the United States Government may direct to enforce the above covenants.
- I. The Concessionaire assures that it will undertake an affirmative action program as required by 14 CFR, Part 152, Subpart E, to insure that no person shall on the grounds of race, creed, color, national origin, or sex be excluded from participating in any employment activities covered in 14 CFR Part 152, Subpart E. The Concessionaire assures that no person shall be excluded on these grounds from participating in or receiving the services or benefits of any program or activity covered by this subpart. The Concessionaire assures that it will require that its covered sub organizations provide assurances to the City that they similarly will undertake affirmative action programs and that they will require assurances from their sub organizations, as required by 14 CFR Part 152, Subpart E, to the same effect.

Section 1403. No Personal Liability. No Alderman, Commissioner, Director, officer, employee or other agent of either party shall be personally liable under or in connection with this Agreement.

Section 1404. Force Majeure. Neither the City nor the Concessionaire shall be deemed in violation of this Agreement if it is prevented from performing any of the obligations hereunder by reason of strikes, boycotts, labor disputes, embargoes, shortage of material, acts of God, acts of the public enemy, acts of superior governmental authority, weather conditions, riots, rebellion, sabotage, terrorism or any other circumstances for which it is not responsible or which is not within its control.

Section 1405. Successors and Assigns. All of the terms, provisions, covenants, stipulations, conditions and considerations of this Agreement shall extend to and bind the legal representatives, successors, sublessees and assigns of the respective parties hereto.

Section 1406. Quiet Enjoyment. Subject to the provisions of the Agreement, the City covenants that the Concessionaire on paying the fees and otherwise performing its covenants and other obligations hereunder shall have quiet and peaceable possession of the Premises.

Section 1407. Operation and Maintenance of the Airport. The City shall at all times operate the Airport properly and in a sound and economical manner; and the City shall use reasonable effort to maintain, preserve and keep the same or cause the same to be maintained, preserved and kept with the appurtenances in good repair, working order and condition, and shall from time to time use reasonable effort to make or cause to be made all necessary and proper repairs, replacements and renewals so that at all times the operation of the Airport may be properly and advantageously conducted in conformity with standards customarily followed by municipalities operating airports of like size and character.

Section 1408. Title to the Site. The Premises from the date hereof until the expiration or early termination of this Agreement shall be owned in fee simple title by the City or in such lesser estate as in the opinion of the City Counselor is sufficient to permit the letting thereof by the City as herein provided for the full term provided in this Agreement.

Section 1409. Agreements with the United States. This Agreement is subject and subordinate to the provisions of any agreements heretofore made between the City and the United States relative to the operation or maintenance of the Airport, the execution of which has been required as a condition precedent to the transfer of Federal rights or property to the City for Airport purposes, or to the expenditure of Federal funds for the extension, expansion, or development of the Airport, including the expenditure of Federal funds for the development of the Airport in accordance with the provisions of the Airport and Airway Development Act, as it has been amended from time to time.

Section 1410. Modifications for Granting FAA Funds. In the event that the Federal Aviation Administration requires modifications or changes to this document as a condition precedent to granting of funds for the improvement of the Airport, the Concessionaire agrees, without cost, to consent to such reasonable amendments, modifications, revisions, supplements, deletions of any of the terms, conditions, or requirements of this Agreement as may be reasonably required to enable the City to obtain said Federal Aviation Administration funds.

Section 1411. Governing Law. This Agreement shall be deemed to have been made and be construed in accordance with the laws of the State of Missouri, and is subject to the City Charter and ordinances, as may be amended from time to time.

Section 1412. Headings. The headings of the Articles and Sections of this Agreement are inserted only as a matter of convenience and reference and in no way define, limit or describe the scope or intent of any provisions of this Agreement and shall not be construed to affect in any manner the terms and provisions hereof or the interpretation or construction thereof.

Section 1413. Amendments. This Agreement may be amended from time to time by written agreement, duly authorized and executed by representatives of all the parties hereto.

Section 1414. Previous Agreements. It is expressly understood that the terms and provisions of this Agreement shall in no way affect or impair the terms, obligations or conditions of any existing or prior agreement between the Concessionaire and the City.

Section 1415. Required Approvals. When the consent, approval, waiver, or certification ("Approval") of either party is required under the terms of this Agreement, such Approval must be in writing and signed by the party making the Approval. Whenever the Approval of the City or the Director is required, the Approval must be from the Director or his/her authorized or designated representative. The City and Concessionaire agree that extensions of time for performance may be made by the written mutual consent of the Director of Airports and the Concessionaire or its designee.

Section 1416. Waivers. No waiver of default by either party of any of the terms, covenants and conditions hereto to be performed, kept and observed by the other party shall be construed as, or operate as, a waiver of any subsequent default of any of the terms, covenants or conditions herein contained to be performed, kept and observed by the other party. Any waiver must be in writing and signed by the party waiving.

Section 1417. Invalid Provisions. In the event any covenant, condition or provision herein contained is held to be invalid by a court of competent jurisdiction, the invalidity of any such covenant, condition or provision shall in no way affect any other covenant, condition or provision herein contained, provided the invalidity of any such covenant, condition or provision does not materially prejudice either the City or the Concessionaire in its respective rights and obligations contained in the valid covenants, conditions and provisions of this Agreement.

Section 1418. Entire Agreement. This Agreement, together with all exhibits attached hereto, constitutes the entire agreement between the parties hereto, and all other representations or statements heretofore made, verbal or written, are merged herein. This Agreement may be amended only in writing and executed by duly authorized representatives of the parties hereto.

Section 1419. Not a Lease. This Agreement is not a lease, and the right to use the Premises is entirely dependent upon the rights and privileges granted hereunder. The Concessionaire will in no instance be deemed to have acquired any possessory rights against the City or the Premises or be deemed to be a tenant of the City.

Section 1420. Advertising. The Concessionaire shall have no right to use the trademarks, symbols, trade names or name of the Airport or Premises either directly or indirectly in connection with any production, promotion service or publication without the prior written

consent of the Director.

Section 1421. Conflicts Between Tenants. In the event of a conflict between the Concessionaire and any other tenant, licensee or concessionaire as to the respective rights of the others, the Director shall review the applicable agreements and by reasonable interpretation thereof determine the rights of each tenant, licensee, and/or other concessionaire and shall make a final decision to which the Concessionaire agrees to be bound. All determinations by the Director are final.

Section 1422. Prevailing Wage. Concessionaire shall, as a condition of the Agreement, include in all contracts pertaining to the Premises language specifying the minimum prevailing wages to be paid and fringe benefits to be provided by the contractor to employees of said contractor. This section is in accordance with and is subject to City Ordinance No. 62124.

Section 1423. Solicitation for Bids. The Concessionaire's bid, including all exhibits, schedules, addenda, attachments, policies, bonds, letters of credit and the Solicitation for Bids for Banking Concession at the Airport dated June 30, 2004 is hereby made a part of this Agreement and is incorporated herein by reference. If an express provision of this Agreement is in conflict with any provision of the Concessionaire's bid or the Solicitation for Bids referred to above, the provisions of this Agreement shall prevail.

Section 1424. Americans with Disabilities Act ("ADA"). Concessionaire shall be responsible for compliance with the Federal ADA, plus any federal, state, or local laws and City Ordinances pertaining to the disabled individual having access to Concessionaire's services.

Section 1425. Time is of the Essence. Time is of the essence in this Agreement. The parties agree that time shall be of the essence in the performance of each and every obligation and understanding of this Agreement.

Section 1426. Acknowledgment of Terms and Conditions. The parties affirm each has full knowledge of the terms, covenants, conditions and requirements contained in this Agreement. As such, the terms, covenants, conditions and requirements of this Agreement shall be fairly construed and the usual rule of construction, if applicable, to the effect that any ambiguities herein should be resolved against the drafting party, shall not be employed, in the interpretation of this Agreement or any amendments, modifications or exhibits thereto.

Section 1427. Security Plan and Facilities. Concessionaire hereby acknowledges that City is required by the Transportation Security Administration's ("TSA") regulation 1542, to adopt and put into use facilities and procedures designed to prevent and deter persons and vehicles from unauthorized access to air operations areas. City has met said requirements by developing a master security plan for the Airport, and Concessionaire warrants, covenants and agrees to be fully bound by and immediately responsive to the requirements of the plan in connection with Concessionaire's exercise of the privileges granted to the Concessionaire hereunder. Concessionaire will promptly (within 30 days of the City's request) reimburse City for all fines or penalties imposed upon City by the FAA resulting from Concessionaire's negligence or failure to act in relation to Part 107.

Section 1428. Environmental Notice. Concessionaire shall promptly notify the Director of (1) any change in the nature of the Concessionaire's operations on the Premises that will materially and/or substantially change the City's or Concessionaire's potential obligations or liabilities under the environmental laws, or (2) the commencement of any governmental entity of a formal administrative proceeding before an administrative law judge or a civil or criminal action before a judicial tribunal alleging a violation of any environmental law in connection with Concessionaire's operations on the Premises.

Section 1429. Living Wage Compliance Provisions. This Agreement is subject to the St. Louis Living Wage Ordinance No. 65597 ("Ordinance") and the Regulations associated therewith, as may be amended from time to time. Copies of Ordinance and Regulations may be obtained by contacting Mr. Jack Thomas, Assistant Airport Director, Airport Certification and Compliance Office, 13723 Riverport Drive, 3rd Floor, Maryland Heights, Missouri, 63043 and are incorporated herein by reference. The Ordinance and Regulations require the following compliance measures, and Concessionaire hereby warrants, represents, stipulates, and agrees to comply with these measures:

- A. **Minimum Compensation:** The Concessionaire hereby agrees to pay an initial hourly wage to each employee performing services related to this Agreement in an amount no less than the amount stated on the attached Living Wage Bulletin (**Exhibit "B"**). The initial rate shall be adjusted each year no later than April 1, and Concessionaire hereby agrees to adjust the initial hourly rate to the adjusted rate specified in the Bulletin at the time the Bulletin is issued.
- B. **Notification:** Concessionaire shall provide the Living Wage Bulletin to all employees, together with a "Notice of Coverage", in English, Spanish, and other languages spoken by a significant number of the Concessionaire's employees

Bank of America, NA

BY: _____

Title: _____

Date: _____

**EXHIBIT "A"
PREMISES**

**EXHIBIT "B"
ST. LOUIS LIVING WAGE ORDINANCE
LIVING WAGE ANNOUNCEMENT BULLETIN**

**NOTICE OF ST. LOUIS LIVING WAGE RATES
EFFECTIVE APRIL 1, 2004**

In accordance with Ordinance No. 65597, the St. Louis Living Wage Ordinance ("Ordinance") and the Regulations associated therewith, the City Compliance Official for the City of St. Louis has determined that the following living wage rates are now in effect for employees of covered contracts:

- 1) Where health benefits as defined in the Ordinance are provided to the employee, the living wage rate is **\$9.79** per hour (130% of the federal poverty level income guideline for a family of three); and
- 2) Where health benefits as defined in the Ordinance are not provided to the employee, the living wage rate is **\$12.15** per hour (130% of the federal poverty level income guideline for a family of three, plus fringe benefit rates as defined in the Ordinance).
- 3) Wages required under Chapter 6.20 of the Revised Code of the City of St. Louis: **\$2.36** per hour.

These rates are based upon federal poverty level income guidelines as defined in the Ordinance and these rates are effective as of April 1, 2004. These rates will be further adjusted periodically when the federal poverty level income guideline is adjusted by the U.S. Department of Health and Human Services or pursuant to Chapter 6.20 of the Revised Code of the City of St. Louis.

The Ordinance applies to employers who are covered by the Ordinance as defined in the Ordinance, where the contract or grant is entered into or renewed after the effective date of the Ordinance, which is November 3, 2002. A copy of the Ordinance may be viewed online at <http://www.stlouiscity.com/livingwage> or obtained from:

City Compliance Official
DBE Program Office
13723 N. Riverport Drive, 3rd Floor
Maryland Heights, MO 63043
(314) 551-5000

Dated: April 1, 2004

ATTACHMENT "D"

UMB Bank, N.A.

AUTOMATED TELLER MACHINE

CONCESSION AGREEMENT

NO. AL-384

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AIRPORT NUMBER AL-384

LAMBERT-ST. LOUIS INTERNATIONAL AIRPORT®
CONCESSION AGREEMENT
(ATM)

THIS AGREEMENT, made and entered into as of the ____ day of _____ 2005, by and between the CITY OF ST. LOUIS ("City"), a municipal corporation of the State of Missouri and UMB Bank, N.A. ("Concessionaire"), a corporation organized and existing under the laws of the USA.

WITNESSETH, That:

WHEREAS, the City now owns, operates and maintains an international airport known as "Lambert-St. Louis International Airport®" ("Airport"), located in the County of St. Louis, Missouri;

WHEREAS, An Automated Teller Machine Concession at the Airport is essential for proper accommodation of the public;

WHEREAS, the City has determined that it is in the public interest for the following objectives to be met in the provision of an Automated Teller Machine Concession:

- Provide a first-class, full-service Automated Teller Machine Concession that meets Airport user needs and adds value to other Airport and Airline services;
- Provide passengers with access to their accounts via Automatic Teller Machines at various locations throughout the Airport terminals;
- Provide a high level of services at prices that are attractive to airport users;
- Provide an Automated Teller Machine Concession with equipment that is reliable, easy to use, well-maintained and attractive;
- Be responsive to the FAA and City goals for Disadvantaged Business Enterprise ("DBE") participation in concessions.

The order of these objectives should not be construed as an indication of their relative merit as viewed by the City.

WHEREAS, the City has advertised and received bids for the right to manage and operate an Automated Teller Machine Concession at the Airport, and by this process the City has determined that the Concessionaire is a qualified operator of this service and has submitted a bid deemed advantageous to the public and the City;

NOW, THEREFORE, for and in consideration of the promises, and of the mutual covenants and agreements herein contained, and other valuable considerations, the City and the Concessionaire agree as follows:

ARTICLE I DEFINITIONS

Section 101. Definitions. The following words and phrases shall have the following meanings:

“Agreement” shall mean this document and any amendments thereto, duly approved by the City.

“Airport” as stated in the preamble hereof.

“Airport Properties Department” shall mean that department of the City of St. Louis Airport Authority that has as its primary responsibility the administration of all tenant, permittee, concessionaire and other space at the Airport, and shall be the Concessionaire’s point of contact with the Airport on all issues related to this Agreement.

"ATM Transaction Fee" shall mean a fixed percentage of the surcharge for each Foreign ATM Transaction.

“Authority” shall mean the City of St. Louis Airport Authority, the City department responsible for managing and operating the Airport.

“Build-Out or Build- Out Costs” shall mean costs incurred for the demolition/re-development of existing improvements and construction of new Improvements to the Premises, including furnishings, fixtures and finishes including Removable Fixtures, costs of architectural design and engineering fees, permits, insurance and construction bonds; but excluding the costs of interest during construction and overhead of the Concessionaire.

“City” as stated in the preamble hereof.

“Concessionaire” as stated in the preamble hereof.

“Contract Year” shall mean one of five (5) consecutive twelve-month periods commencing on the first day of the term of the Agreement, as specified in Section 401.

“Director” shall mean the Director of Airports of the City of St. Louis Airport Authority, and incorporates the granting of approval requirements of Section 1415 hereof.

“Disadvantaged Business Enterprise” or “DBE” shall mean a small business: (a) which is at least 51% owned by one or more socially and economically disadvantaged individuals, or, as in the case of a publicly owned business, at least 51% of the stock of which is owned by one or more socially and economically disadvantaged individuals; and (b) whose management and daily business operations are controlled by one or more socially and economically disadvantaged individuals who own it. Socially and economically disadvantaged individuals means those individuals who are citizens of the United States (or are lawfully admitted permanent residents) and who are refutably presumed to be Women, Blacks, Hispanics, Native Americans, Asian-Pacific Americans or Asian Indian Americans and any other individuals or groups found to be disadvantaged by the Small Business Administration pursuant to Section 8(a) of the Small Business Act, as amended.

"Foreign ATM Transaction" shall mean a transaction made with an ATM card not issued by Concessionaire for which a surcharge is administered.

“Improvements” shall mean all construction and fixtures built or erected by the Concessionaire, and forming a part of and which are permanently affixed or attached to any portion of Airport real property or improvements.

“Metropolitan” shall mean the greater metropolitan St. Louis area.

“Premises” shall mean a location or locations described in Section 201 that have been designated by the City for the sale of Concessionaire’s services, and for other uses provided specifically herein.

“Refurbishment or Refurbishment Costs” shall mean costs incurred to upgrade the Premises and return the Premises to original condition, including modernization/redesign by replacement of furnishings, fixtures and finishes and construction of improvements, costs of architectural design and engineering, fees, permits, insurance and construction bonds; but excluding the Concessionaire's costs of interest and overhead during the construction.

“Removable Fixtures” shall mean all furnishings, equipment and fixtures installed by the Concessionaire that are not permanently affixed to any wall, floor or ceiling in the Premises.

ARTICLE II PREMISES

Section 201. Premises. City hereby permits the Concessionaire to install, maintain and operate at the locations on Airport property including the Airport Terminals in accordance with Rights granted under Section 301. Rights, as described in Exhibit “A”, attached hereto and made a part hereof. The rights granted in Section 301 must only be exercised within the Premises.

The Director shall have the right to add, substitute, relocate or delete portions of the Premises upon reasonable notice to the Concessionaire. The City will not be liable or responsible for any loss whatsoever, including without limitation, any inconvenience or loss by the Concessionaire of work time, profit or business, incidental, consequential or special damages resulting from these changes to the Premises.

Concessionaire accepts the Premises “AS IS” with no warranties or representations of any kind.

Section 202. Access. Subject to and in accordance with the terms, covenants and conditions of this Agreement, the Concessionaire shall have the right of free access, ingress to and egress from the Premises for the Concessionaire’s employees, agents, guests, patrons and invitees.

ARTICLE III CONCESSION RIGHTS

Section 301. Rights. City hereby grants to the Concessionaire, subject to and in accordance with all of the terms, covenants, and conditions of this Agreement the nonexclusive right, license and privilege and Concessionaire hereby assumes the obligation to design, construct and operate, manage and maintain an Automated Teller Machine Concession within the Premises.

Section 302. Limitation of Rights. The Concessionaire is not granted the right to offer for sale any merchandise, products, or services or engage in any other business or commercial activity on the Airport that is not specifically granted under this Agreement. If any services or products, other than those specifically mentioned in Section 301 are offered for sale by the Concessionaire, the Concessionaire will cease and desist from any further sale or provision thereof immediately and not later than upon receipt of written notice from the Director.

Concessionaire shall not engage in advertising or provide an area for the distribution of advertisements on behalf of any company other than itself. City shall be the sole judge whether the conduct of Concessionaire’s representative in the solicitation of business constitutes a violation of this paragraph, and upon notice from the City, Concessionaire shall forthwith take all steps necessary to eliminate the undesirable condition.

This Agreement grants no real or implied rights to any concession privileges on the Airport other than in the designated areas.

ARTICLE IV CONCESSION TERM

Section 401. Term. The term of this Agreement shall consist of five (5) years commencing on March 1, 2005, and ending on February 28, 2010, unless sooner terminated in accordance with other provisions of this Agreement.

Section 402. Surrender of Possession. No notice to quit possession at the expiration date of the term of this Agreement shall be necessary. The Concessionaire covenants and agrees that at the expiration date of the term of this Agreement, or at the earlier termination hereof, it will peaceably surrender possession of the Premises, which in accordance with Section 708 shall be restored to original condition, reasonable wear and tear, acts of God, and other casualties excepted, and the City shall have the right to take possession of the Premises with or without due process of law.

Section 403. Holdover Provision. If Concessionaire shall, with the prior written approval of the Director, holdover after the expiration of the term of this Agreement, the resulting tenancy shall, unless otherwise mutually agreed, be a tenant at will on a month-to-month basis. During such month-to-month tenancy, Concessionaire shall pay to City the same Concession Fees as set forth herein, unless different fees shall be agreed upon by the Director on behalf of the City and the Concessionaire, and shall be bound by all terms, covenants and conditions of this Agreement.

ARTICLE V FEES AND RENTALS

Section 501. General. The Concessionaire, for and in consideration of the rights and privileges granted herein, agrees to pay the concession fees set forth below in Sections 502, 505 and 510 and the utilities described in Section 804 of this Agreement, without demand during the term of this Agreement.

Section 502. Concession Fee Payments.

- A. The Concessionaire agrees to pay to City an annual fee of \$18,000.00 in twelve (12) monthly payments of \$1,500.00.
- B. An ATM Transaction Fee consisting of a percentage of the surcharge for all Foreign ATM Transactions. All computations of this portion of the Concession Fee shall be based on 30% per contract year.

Section 503. Payment. Payments under Section 502. Concession Fee, part A., shall be paid in advance on or before the first day of each month and payments required by Section 502. Concession Fee Payments, part B., in an amount equal to that portion of the Concession Fee for the preceding month to be paid on or before the 15th day of the second and each succeeding month. (See Section 505. Unpaid Fees, for service charge.)

Section 504. Reports.

- A. The Concessionaire shall submit to the City, monthly, one copy of a report listing the Foreign ATM Transaction Fee and amount due to the Airport, total number of ATM transactions and number of Foreign ATM Transactions subject to surcharge, to be certified as accurate by an officer of the Concessionaire. The final statement of ATM Transaction Fees will be due by June 28, 2010. The Concessionaire shall report ATM Transaction Fees and their computation on a form approved by the Director. The City reserves the right to use these statements of ATM Transaction Fees as a source of information to bidders in a future solicitation for bids or request for proposals for this concession.
- B. The Concessionaire shall submit an audit report of ATM Transaction Fees within one hundred twenty (120) days following the conclusion of each Contract Year. These audit reports must be prepared by an independent Certified Public Accountant. The audit reports shall at a minimum certify the accuracy of (1) reported total accumulated ATM Transactions, (2) the calculation of the total amount payable to the City based upon the Foreign ATM Transaction Fee, and (3) the aggregate amount of goods and services attributable to DBE participants. The audit reports shall also include a schedule showing the total of actual payments to the City during the Contract Year and shall state an opinion as to the correctness of the computation of the ATM Transaction Fee without exception.

If through such audit report it is established that additional fees are due the City, the Concessionaire shall pay such additional fees to the City not later than fifteen (15) days after completion of such statement and receipt of written notice from the Director. If it is established that the Concessionaire has overpaid the City, then such overpayment from the Concessionaire shall be credited to the fees and charges next thereafter due from the Concessionaire or paid to Concessionaire after the last Contract Year.

- C. Within thirty (30) days after the close of each Contract Year, except the last Contract Year, the Concessionaire shall provide the City with an estimate of the projected monthly ATM Transaction Fee for the subsequent Contract Year.

- D. Delivery of an audit report containing a qualified opinion, an adverse opinion or a disclaimer of opinion as defined in the Statement on Auditing Standards, or as same may from time to time be amended or superseded, issued by the Auditing Standards Board of the American Institute of Certified Public Accountants, shall be deemed to be a default pursuant to Section 1101 (B) (10) herein.
- E. Concessionaire shall keep such records (copies of subcontracts, paid invoices, documentation of correspondence) as are necessary for the Airport Authority to determine compliance with the DBE participation requirement. The Airport Authority reserves the right to investigate, monitor and/or review records for compliance. The Concessionaire shall submit monthly DBE activity reports to the Airport Authority in a form approved by the Director.

Section 505. Unpaid Fees. All unpaid fee payments due the City hereunder will bear a service charge of one-and-a-half percent (1½%) per month if same is not paid and received by the City on or before the 20th of the month in which said payments are due, and the Concessionaire agrees that it will pay and discharge all costs and expenses including attorneys' fees, court costs and litigation costs incurred or expended by the City in collection of said delinquent amounts due including service charges.

Section 506. Performance and Payment Bond. Concessionaire agrees to furnish a Performance and Payment Bond in a form acceptable to City in the principal amount equal to twenty thousand dollars (\$20,000.00) prior to execution of this Agreement. Such bond, or other form of security, shall remain in full force and effect throughout the term of this Agreement and shall extend one hundred eighty (180) days following the expiration or early termination of this Agreement. In the event that said bond should expire prior to expiration or early termination of this Agreement, Concessionaire covenants and agrees to provide City a renewal bond sixty (60) days prior to expiration date of the expiring bond. Such bond will guarantee the payment of all fees and performance of all other terms, covenants and conditions of this Agreement. The Performance and Payment Bond will be in the form of standard commercial guaranty bond running to City, written by a surety company authorized to do business in Missouri and (1) having a "Best" key rating of not less than A and with a "Best" Financial Size Category of not less than Class VIII and (2) shown on the most recent U.S. Treasury Circular No. 570 as having an "underwriting limitation" of at least the amount of the penal sum of the bond. The bond will be kept in full force and effect during the term hereof. City may agree to another form of deposit which will provide equal protection of City's interest. If City cashes the bond or other form of deposit, Concessionaire agrees to furnish a replacement Performance and Payment Bond or other form of deposit in the same principal amount within fifteen (15) days.

Section 507. Prompt Payment of Taxes and Fees. The Concessionaire covenants and agrees to pay promptly all lawful general taxes or payments in lieu of taxes, special assessments, excises, license fees, permit fees, and utility service charges of whatever nature, applicable to its operation at the Airport, and to take out and keep current all licenses, municipal, state or federal, required for the conduct of its business at and upon the Airport or under this Agreement, and further covenants and agrees not to permit any of said taxes, payments, assessments, fees and charges to become delinquent.

Section 508. Accounting Records and Reports. During the term hereof the Concessionaire will make available in the St. Louis area true, accurate, complete and auditable records of all business it conducts at the Airport. The Concessionaire will make same records available in the St. Louis area for one year following the termination of this Agreement. These records will be accessible during usual business hours to the City or its duly appointed agents or auditors. The Concessionaire is not required to maintain its records in the St. Louis area, as provided above, if it agrees to pay for all costs associated with conducting audits performed by the City or its' duly appointed agents auditors at the Concessionaire's place of records.

Section 509. Audit. City, or its duly appointed agents or auditors, reserves the right to audit Concessionaire, its subcontractors or others doing business under this Agreement, books and records and receipts at any time for the purpose of verifying the ATM Transaction Fee hereunder. If as a result of such audit(s), it is established that additional fees or charges are due the City, the Concessionaire shall pay such fees or charges to the City not later than fifteen (15) days after completion of such audit and written notice by the Director. If the results of the audit(s) reveal a discrepancy of more than five percent (5%) between the ATM Transaction Fee reported by the Concessionaire and the ATM Transaction Fee determined by the audit, the cost of the audit shall be borne by the Concessionaire.

Section 510. Additional Fees, Charges and Rentals. The Concessionaire will pay additional fees, charges and rentals under the following conditions:

- A. if the City has paid any sum(s) or has incurred any obligation(s) or expense(s) for which the Concessionaire has agreed to pay or reimburse the City, or
- B. if the City is required or elects to pay any sum(s) or incur any obligation(s) or expense(s) because of the failure, neglect

or refusal of the Concessionaire to perform or fulfill any term, covenant or condition of this Agreement.

Such payments will include all interest, costs, damages and penalties in conjunction with such sums so paid or expenses so incurred and may be added to any installment of fees, charges and rental thereafter due hereunder. Each and every part of such payment will be recoverable by the City in the same manner and with like remedies as if it were originally a part of the basic fees, charges and rentals, as set forth herein.

For all purposes under this paragraph, and in any suit, action or proceeding of any kind between the parties hereto, any receipt showing the payment of any sum(s) by the City for any work done or material furnished will be prima facie evidence against Concessionaire that the amount of such payment was necessary and reasonable.

Section 511. Notice, Place and Manner of Payment. Payments will be made in legal tender of the United States at the Office of the Director at the Airport, or at such other place in the City of St. Louis, Missouri as the Director may hereafter notify Concessionaire.

ARTICLE VI CONCESSIONAIRE'S OPERATIONS

Section 601. Standards of Service.

- A. Concessionaire shall ensure that each customer receives prompt and efficient service. In conjunction with this requirement Concessionaire shall ensure that a toll-free telephone number is affixed to the ATM machine to provide such service.
- B. The Concessionaire shall provide, as a minimum, ATMs capable of processing withdrawals, funds transfers, cash advances and status inquiry transactions for the users thereof. Further, Concessionaire must subscribe to the following networks and be capable of accepting at least, but not limited to, one of the following cards: Cirrus, Plus, BankMark, Honor, American Express, Visa, MasterCard and Discover/Novus.

As an option, Concessionaire may also offer loan services, deposit and instant loans.
- C. Deliveries of supplies and cash to the concession premises shall be made at such times, by such routes/modes and at such locations as the City may reasonably approve.
- D. Premises shall be kept in a clean, neat, businesslike and orderly condition at all times and the Concessionaire shall provide for timely disposal of trash and debris at locations designated by the City.
- E. Concessionaire shall submit to the City for approval, on or before commencement date, detailed written operating and security procedures. City shall have a minimum of twenty-one (21) days to review such procedures.
- F. Concessionaire will assure that the operator's agents and employees do not engage or pressure sales tactics for services offered on or about the Airport.
- G. Operations shall fully comply with all Federal Aviation Administration (FAA) regulations including security requirements, airport rules and regulations and airport security plan. Employees shall be suitably badged in accordance with Airport security procedures and regulations and shall fully comply with the Transportation Security Administration's ("TSA") regulation 1542 regarding conduct and access to the Airport Operations Area ("AOA").

Section 602. Hours of Operation. The minimum hours of operation for serving the public shall be twenty-four (24) hours per day, seven (7) days per week. Concessionaire may not change the hours of operation without written application to and the written approval of the Director.

Section 603. Promotion. The Concessionaire covenants that it shall take all reasonable measures in every proper manner to maintain, develop and increase the business conducted by it hereunder. The Concessionaire shall not divert or cause or allow any business to be diverted from the Airport by referral or any other method. Any action taken by the Concessionaire to diminish the gross revenue of the Concessionaire under this Agreement shall constitute a material breach hereof and a cause for the termination of this Agreement by the City.

Section 604. Personnel.

- A. The Concessionaire shall maintain a sufficient number of trained personnel on duty at all times to insure that Concessionaire's customers will receive prompt and efficient service. The Concessionaire shall require its employees (except managerial and supervisory employees) to wear appropriate uniforms and badges to indicate the fact and nature of their employment. The Concessionaire shall employ only properly trained, efficient, pleasant, neat, clean and courteous personnel, each of whom shall be proficient in the duties to be performed in the operation of this Concession. The Concessionaire agrees that it will be responsible for ensuring that its employees abide by all applicable laws, rules and regulations.
- B. The Concessionaire, at its cost, acknowledges and agrees that it will conduct employee background checks of each of its personnel if required by the Federal Aviation Administration ("FAA"), Transportation Security Administration ("TSA") and/or the Airport. The Concessionaire recognizes and agrees that security requirements may change and the Concessionaire agrees that it will comply with all such changes throughout the term of this Agreement.

The Concessionaire understands and agrees that fines and/or penalties may be assessed by the FAA or the TSA for the Concessionaire's noncompliance with the provisions of the Transportation Security Administration's ("TSA") regulation 1542 as amended or other applicable laws or regulations. The Concessionaire shall promptly reimburse the City (within 30 days of the City's request) for any fines or penalties paid by the City due to Concessionaire's noncompliance with said laws or regulations.

Section 605. Onset of Service. Concessionaire shall be solely liable and responsible for all costs and expenses pertaining to the design, construction, acquisition, installation, replacement, relocation and maintenance of the Improvements, Removable Fixtures and equipment as is necessary to provide service pursuant to this Agreement. At the time of bid, Concessionaire submitted a transition plan and development schedule, subject to the approval of the Director, for the efficient transition of service from any previous concessionaire. Concessionaire shall be responsible to coordinate the execution of the transition, in accordance with the approved transition plan and replacement schedule, with the previous concessionaire to assure a smooth transition of service with the minimum amount of disruption of service to the traveling public and other users at the Airport.

Section 606. Pricing.

- A. The Concessionaire shall charge fair, reasonable and nondiscriminatory prices that are attractive to the public. The Concessionaire shall not charge Airport customers more than customers at conventional non-airport locations.
- B. The Concessionaire submitted at the time of bid a complete list of all services proposed to be offered and charges for said services in conjunction with paragraph (A) of this section.
- C. The Concessionaire shall have discretionary authority to adjust service charges proportionate to overhead costs and operating expenses. However, the City will retain the right to review these charges and the Concessionaire will provide us with annual documentation demonstrating that their rates are comparable to those of other local financial institutions.

Section 607. Manager. The Concessionaire shall at all times retain one or more qualified, competent and experienced manager(s) who shall manage and supervise the operations and the facilities and represent and act for the Concessionaire. The manager(s) shall ordinarily be available during regular business hours. A responsible subordinate shall be in charge and available at all times during the manager's absence.

Section 608. Conflicts. The Concessionaire shall monitor the movement of its vehicles or equipment to minimize conflict with other functions and users of the Airport and shall coordinate its use of the Airport with other users.

Section 609. Record Keeping. The Concessionaire agrees to provide a system for the provision of accounting, audit and statements of ATM Transaction Fees as required by Article V of this Agreement. This system shall be capable of providing comprehensive records, in a format acceptable to the Director, of daily, monthly and annual activity of the Concessionaire and DBE participant(s) under this Agreement (these records are to be retained by the Concessionaire). The Concessionaire must also maintain records that document, in a format acceptable to the Director, the portion of ATM Transaction Fees attributable to DBE participants.

Section 610. Transition Period. If applicable, during any future transition of the Automated Teller Machine concession to another Concessionaire, the incumbent Concessionaire hereby warrants, represents, covenants and agrees that the Concessionaire shall use

its best efforts to assure a smooth transition and agrees to closely coordinate the planning and execution of the transition with the Director.

Section 611. Operation.

- A. The Concessionaire shall be responsible for all aspects of the management and operation of this concession. Further, the Concessionaire will provide and be responsible for all employees and necessary components of the operation, including inventory, fixtures, equipment and supplies.
- B. The City shall not be responsible for any equipment, Improvements, supplies or fixtures used, maintained or stored on the Premises, nor will it be responsible for damage to such items resulting from flood, fire, explosion, vandalism or other causes outside the control and responsibility of the City.

Section 612. Communication.

- A. The Concessionaire's local manager shall schedule monthly or quarterly meetings (at the Airport Properties Department's discretion) with the appropriate representative of the Airport Properties Department to discuss relevant issues which may affect the Concessionaire's operation at the Airport. The Concessionaire shall also be available for meetings at other times as necessary.
- B. The Concessionaire shall be responsible for notifying the Airport Properties Department of any problem that reduces service or sales levels or in any way impairs the Concessionaire's operation. The Airport will make every reasonable effort to assist in eliminating such problems.

Section 613. Customer Complaints. Concessionaire will establish procedures for handling all customer complaints. Concessionaire will respond in writing to every complaint, written or oral, within seven (7) calendar days of the complaint and will make good faith efforts to explain, resolve or rectify the cause of the complaint. Concessionaire will provide the Director with a copy of each such complaint and its written response thereto.

Section 614. Deliveries. Concessionaire shall monitor the movement of deliveries to avoid conflict with other functions and users of the Airport and shall coordinate its use of the receiving dock with other users. All deliveries are the responsibility of the Concessionaire and not the City.

ARTICLE VII
IMPROVEMENTS AND ALTERATIONS

Section 701. Construction by Concessionaire.

- A. Concessionaire takes the Premises "AS IS" with no warranties or representations of any kind whatsoever and agrees, at Concessionaire's sole cost and expense, to design, erect, construct, equip and furnish all necessary Improvements, Removable Fixtures and equipment and make related facility changes as needed to provide Automated Teller Machine Services, pursuant to this Agreement, in accordance with plans prepared by Concessionaire and approved by the Director subject to the requirements of this Article VII.
- B. Concessionaire agrees that all such work shall be completed according to the Tenant Design Standards, which are filed of record in the Office of the Director.
 - Concessionaire shall submit a signed Tenant Construction or Alteration Application (TCA) including complete sealed construction drawings and specifications, as required by Section 702, to the Airport Properties Department for its initial as well as future construction. The TCA shall be submitted not more than sixty (60) days following full execution of the Agreement by City.
 - Concessionaire shall submit a St. Louis County building permit number not more than thirty (30) days following submission of the TCA to the Airport Properties Department.
 - Concessionaire shall submit the contractor's liability insurance certificates and performance and payment bonds, required by Sections 704 and 705, to the Airport Properties Department not more than forty-five (45) days following

the TCA approval by the Airport Properties Department and prior to beginning of work.

- Concessionaire shall submit a certificate of completion, as-built drawings and a certified copy of a St. Louis County occupancy permit to the Airport Properties Department, as required by Section 706.

In the event Concessionaire encounters material believed to be asbestos or polychlorinated biphenyl (PCB) which has not been rendered harmless, or specifically identified with method of removal, handling or protection, Concessionaire shall immediately stop work in the affected area and report the condition to the Director in writing. The work in the affected area shall not thereafter be resumed except by written agreement of the Director and Concessionaire if in fact the material is asbestos or PCB and has not been rendered harmless. The work in the affected area shall be resumed in the absence of asbestos or PCB, or when it has been rendered harmless, by written agreement of the Director and Concessionaire. Concessionaire shall not be required to perform, without their consent, any work related to asbestos or PCB.

Section 702. Preparation of Plans and Specifications. The Concessionaire shall submit detailed drawings, plans and specifications sealed by an appropriate Missouri registered professional for improving and equipping the Premises. The Concessionaire will begin work on proposed construction only after it has received the written approval of its plans and specifications from the Director.

Section 703. Contractor's Liability Insurance. In any contract that pertains to improving and equipping the Premises, Concessionaire shall require the contractor to cause St. Louis County, the City, its Board of Aldermen, Airport Commission and their respective officers, agents and employees, to be insured against the risk of claims and demands, just or unjust, by third persons against the City, its Board of Aldermen, Airport Commission and their respective officers, agents and employees, against and from all such claims and demands, a combined single limit of not less than \$2,000,000 for bodily injury and property damage and include the City as an Additional Insured. Said insurance shall be in a form agreeable to the City and certificates showing proof of coverage shall be delivered to the Director for approval before any constructing, improving or equipping of Premises commences.

Section 704. Performance and Payment Bonds. The Concessionaire shall require each of its contractors and suppliers of construction materials to furnish Performance Bonds and Payment Bonds each in the full amount of any contract in a form acceptable to the City. The Payment Bond shall comply with the coverage requirements and conditions of Section 107.170 RSMo 1994 as amended. Copies of the bonds shall be given to the Director for approval before work begins. Any sum(s) derived from said Performance and Payment Bonds shall be used for the completion of said construction and the payment of laborers and material suppliers, as the case may be.

Section 705. Mechanics' and Materialmen's Liens. The Concessionaire agrees not to permit any mechanics' or materialmen's or any other lien to be foreclosed upon the Premises or any part or parcel thereof, or the improvements thereon, by reason of any work or labor performed or materials furnished by any mechanic or materialman or for any other reason.

Section 706. Certificates of Completion. Upon the completion of the improvements hereunder, the Concessionaire shall submit to the Director a copy of its acceptance letter certifying completion, and a certified copy of any certificate or permit which may be required by any federal, state or local government or agency in connection with the completion or occupancy thereof by Concessionaire.

Section 707. Signs.

- A. The Concessionaire shall not erect, maintain or display any signs on the Premises without the prior written approval of the Director. The term "sign" as used herein, shall mean advertising signs, billboards, identification signs or symbols, posters, displays, logos or any similar devices. Subject to the foregoing, the Concessionaire shall have the right to install such advertising and identification signs as may be necessary for the proper conduct of Services as contemplated hereunder. The Concessionaire shall comply with all rules promulgated by the Director regarding the placement of signs and advertising in the Premises.
- B. The Concessionaire shall be responsible for the cost of any new signs or modifications to Airport directories and other existing signs, including sign systems required by the Director. All modifications to these signs must be approved by the Director and are subject to all applicable requirements of this Section 707 and the Tenant Design Standards.
- C. Prior to the erection, construction or placement of any sign, the Concessionaire shall submit to the Director for approval all drawings, electrical details, sketches, designs, elevations, mounting details and dimensions of such signs. Any conditions, restrictions or limitations with respect to the use thereof as stated by the Director in writing shall become conditions of the Agreement.

- D. The Concessionaire shall not place any advertising matter, displays or other literature not directly pertaining to Services. The Concessionaire shall not place any signs outside of the Premises.

Section 708. Title to Improvements and Fixtures. All Improvements constructed or placed in the Premises by the Concessionaire that are not Removable Fixtures, as well as all alterations, modifications and enlargements thereof shall become part of the Premises with title vesting in the City upon expiration or earlier termination of this Agreement. This vesting of title is subject, however, to the Concessionaire's obligation to operate, repair, maintain and replace, and its right of possession, use and occupancy during the term and in accordance with this Agreement.

All Removable Fixtures shall remain the property of the Concessionaire, and shall be removed by the Concessionaire at date of expiration or early termination of this Agreement. Within sixty (60) days of the commencement of the operation in the Premises, a list of such Removable Fixtures shall be submitted in writing to the Director by Concessionaire for the Director's approval, and such list shall be periodically updated by Concessionaire.

The City reserves the right and the Concessionaire agrees that the Director may require the Concessionaire to remove any or all Improvements and structures and restore the Premises to their original condition at the time the Concessionaire took possession of the Premises. The Concessionaire agrees to bear all costs of such removals and restorations.

ARTICLE VIII USE OF PREMISES

Section 801. Compliance with Laws and Regulations.

The Concessionaire shall comply with all rules and regulations which the Director may establish from time to time. In addition, the Concessionaire shall comply with all statutes, laws, ordinances, orders, judgments, decrees, regulations, directions and requirements of all federal, state, city, local and other governmental authorities, now or hereafter applicable to the Premises or to any adjoining public ways, as to the manner of use or the condition of the Premises or of adjoining public ways.

Section 802. Repairs and Maintenance. The Concessionaire will provide and pay for all repairs and maintenance of the Premises, except the following which shall be the responsibility of the City:

- A. The structural components of the terminal buildings.
- B. The utility system up to the Concessionaire's point of connection, except where the utility systems are owned or controlled by the utility companies.

The Director may temporarily or permanently close any roadway or other right-of-way for access to the Premises, so long as another means of access is provided. The Concessionaire understands and agrees that there may be inconveniences caused by construction or renovations of the Airport, and the Concessionaire hereby releases and discharges the City from any and all inconvenience claims, liability or causes of action arising out of or incidental to the closing of any right-of-way, including without limitation loss of profit or business, incidental, consequential, or special damages.

Section 803. Right to Enter, Inspect and Make Repairs. The City and its authorized officers, employees, agents, contractors, subcontractors and other representatives shall have the right (at such times as may be reasonable under the circumstances and with as little interruption of the Concessionaire's operations as is reasonably practicable) to enter upon and in the Premises for the following purposes:

- A. To inspect such Premises to determine whether the Concessionaire has complied and is complying, with the terms, covenants or conditions of this Agreement.
- B. In the event the Concessionaire is obligated but has failed or refused to perform maintenance and make repairs after the City has given the Concessionaire notice to do so, the Concessionaire shall promptly reimburse the City for the cost thereof plus an overhead charge of fifteen percent (15%).
- C. To gain access to the mechanical, electrical, utility and structural systems of the Airport for the purpose of maintaining and repairing such systems.

- D. To gain access to the Premises in order to perform studies, inspections, assessments or environmental inspections, etc.

Section 804. Utilities. The City shall provide and pay for heated and chilled air into the Premises. City shall provide electricity for the ATM machine(s). Concessionaire shall provide and pay for other utilities it requires, including telephone and/or data line connections.

The Concessionaire shall pay for all costs of other utilities, including but not limited to deposits, installation costs, connection charges, meter deposits and all service charges for telephone and other utility services metered directly to the Premises, regardless of whether or not such utility services are furnished by the City of a utility service company.

The City shall not be liable to the Concessionaire for damages or any losses for the interruption of any utility service, or for any delay in the supplying or furnishing of any utility service. The Concessionaire does hereby release and discharge the City from any and all inconvenience, claims or cause of actions arising out of or incidental to such interruption, including, without limitation, loss of profit or business or incidental, consequential, or special damages.

Section 805. Interference to Air Navigation. The Concessionaire warrants, represents and agrees that no obstruction to air navigation, as such are defined from time to time by application of the criteria of Part 77 of the Federal Aviation regulations or subsequent and additional regulations of the Federal Aviation Administration, will be constructed or permitted to remain on the Premises. Any obstructions will be immediately removed by the Concessionaire at its expense. The Concessionaire further warrants, represents and agrees not to install any structures, objects, machinery or equipment that would interfere with the operation of navigation aides, the safe and efficient operations of the Airport, or the operations of other tenants and users of the Airport.

ARTICLE IX LOSS OF AND LIABILITIES PERTAINING TO PREMISES

Section 901. Liability Insurance. The Concessionaire, at its expense and, at all times during the term hereof, shall cause St. Louis County, the City, the Board of Aldermen, the Airport Commission, the officers, agents and employees of said entities and the Concessionaire to be insured on an occurrence basis against the risk of all claims and demands by third persons for bodily injury (including wrongful death) and property damage arising or alleged to have arisen out of the activities of the Concessionaire, its officers, agents, employees, consultants, contractors, licensees, invitees and independent contractors pursuant to this Agreement, whether on or off of the Premises or the Airport, under the following types of coverage:

- A. Commercial General Liability;
- B. Automobile Liability (all vehicles, including hired and non-owned).

The minimum limits of coverage for the above classes of insurance shall equal a single limit of \$2,000,000 comprised of such primary and excess policies of insurance as the Concessionaire finds feasible to purchase during the term of this Agreement.

Insofar as said insurance provides protection against liability for damages to a third party for bodily injury, death and property damage, the City and its Board of Aldermen, Airport Commission, officers, agents, and employees shall be named as an Additional Insured. Such liability insurance coverage shall also extend to damage, destruction and injury to City-owned or leased property and City personnel, and caused by or resulting from work, acts, operations, or omissions of the Concessionaire, its officers, agents, employees, consultants, contractors, licensees, invitees and independent contractors. In addition, such insurance shall include contractual liability sufficient to cover concessionaire's indemnity obligation hereunder. The City shall have no liability for any premiums charged for such coverage, and the inclusion of the City and its Board of Aldermen, Airport Commission, officers, agents and employees as an Additional Insured is not intended to and shall not make the City a partner or joint venturer with the Concessionaire in its operations hereunder.

Concessionaire will maintain, and upon request furnish evidence to City, adequate provisions for workers compensation insurance, Social Security and Unemployment Compensation in at least statutory limits to the extent such provisions are applicable to Concessionaire's operations hereunder.

Concessionaire shall carry such other coverages in amounts that are reasonable and customary in their industry.

Section 902. Property Insurance. The Concessionaire will provide fire, lightning, extended coverage and other related insurance

coverage for the full value of the Improvements and equipment existing or installed on the Premises.

Section 903. Damage or Destruction of Terminal. The building in which the Premises are located will be insured by the City under a policy of fire and extended coverage.

If the building is destroyed or damaged to such an extent as to be economically irreparable, the City may terminate this Agreement by written notice to the Concessionaire. All Concession Fee payments will cease as of the date of the destruction or damage.

If the building is repairable, the City will begin such repairs as soon as is practicable. Concession Fee payments on untenable portions will cease as of the date of the damage. Concession Fee payments will continue to be due on the tenable areas. The City will attempt to find temporary facilities for use by the Concessionaire during the repairs and the Concessionaire will pay Concession Fees for the temporary facilities. City will not be liable or responsible for any losses of any kind whatsoever, including, without limitation, any inconvenience or loss by Concessionaire of business or profit resulting from such damage or any incidental, consequential, or special damages.

Section 904. Evidence of Insurance. Certificates or other evidence of insurance coverage required of the Concessionaire in this Article IX shall be delivered to the Director in form and content satisfactory to the City.

At least fifteen (15) days prior to the expiration of any such policy, the Concessionaire shall submit to the Director a certificate showing that such insurance coverage has been renewed. If such coverage is canceled or reduced, the Concessionaire shall within fifteen (15) days after the date of such written notice from the insurer of such cancellation or reduction in coverage file with the Director a certificate showing that the required insurance has been reinstated or provided through another insurance company or companies.

All policies of insurance herein shall be in a form and in a company or companies approved by the City and qualified to do insurance business in the State of Missouri. Each such policy shall provide that the policy may not be materially changed, altered or canceled by the insurer during its term without first giving thirty (30) days written notice to the Director. Each such insurance policy shall also provide primary coverage to the City when any policy issued to the City provides duplicate or similar coverage and in such circumstances the City's policy will be excess over Concessionaire's policy.

Section 905. Conditions of Default. This Agreement shall be considered in default when the Concessionaire fails to comply with any term, covenant or condition of this Agreement. Said default shall constitute a material breach hereof and shall be cause for the termination of the Agreement by the City.

Section 906. Indemnification. The Concessionaire shall protect, defend and hold St. Louis County, the City, the Board of Aldermen, the Airport Commission, and officers, agents and employees of said entities, completely harmless from and against all liabilities, losses, suits, claims, judgments, fines or demands arising by reason of injury or death of any person or damage to any property, including all reasonable costs for investigation and defense thereof (including but not limited to attorneys' fees, court costs, and expert fees), of any nature whatsoever, arising out of or incident to, this Agreement and/or the use or occupancy of the Premises and/or the acts or omissions of the Concessionaire's officers, agents, employees, consultants, contractors, subcontractors, independent contractors, licensees, or invitees, regardless of where the injury, death, or damage may occur, unless such injury, death or damage is caused by the sole negligence of the City of St. Louis. The Director or his/her designee shall give to the Concessionaire reasonable notice of any such claims or actions. The Concessionaire shall also use counsel reasonably acceptable to the City Counselor of the City of St. Louis or his/her designee, after consultation with the Airport Director or his/her designee in carrying out its obligations hereunder. The provisions of this section shall survive the expiration or early termination of this Agreement.

Section 907. Adjustment of Claims. The Concessionaire shall provide for the prompt and efficient handling of all claims for bodily injury, property damage or theft arising out of the activities of the Concessionaire under this Agreement.

Section 908. Occupancy of Premises. The Concessionaire accepts the Premises "AS IS" with no warranties or representations of any kind whatsoever. The Concessionaire agrees that it will not permit any act of omission or commission or condition to exist on the Premises which would increase the premium rate of insurance thereon or on the terminal or invalidate any such insurance. Concessionaire agrees to pay the City upon demand any increase in premiums for insurance that may be charged resulting from a breach of the foregoing sentence.

Section 909. Waiver of Subrogation. Concessionaire on behalf of itself and its insurers, hereby waives any claim or right of recovery from the City, its Board of Aldermen, Airport Commission, officers, agents and employees for any loss or damage to

Concessionaire's officers, agents, or employees or its property or the property of others under Concessionaire's control, to the extent that such loss is covered by a valid insurance policy or could be covered by an "all risk" physical damage property insurance policy. Concessionaire shall provide notice of this waiver of subrogation to its insurer(s).

ARTICLE X
ASSIGNMENT AND SUBCONTRACTING

Section 1001. Assignment and Subcontracting.

- A. The Concessionaire shall not assign or transfer this Agreement.

In the event there is an assignment of this Agreement by operation of law, the City shall be entitled within ninety (90) days after written notice thereof to exercise the City's option hereby given to terminate this Agreement no sooner than thirty (30) days after the date of such determination by the City. An assignment by operation of law, as the term is used herein, shall include but not be limited to the vesting of the Concessionaire's right, title and interest in the Concessionaire's furnishings, Removable Fixtures, or the Concessionaire's interest in this Agreement, in a trustee in bankruptcy or in an assignee for the benefit of creditors or in a purchase thereof at a judicial sale or other involuntary or forced sale. It is the purpose of the foregoing provision to prevent the vesting in any such purchaser, referee, trustee, or assignee, any rights, title or interest in the City premises or any of the Removable Fixtures, except subject to the City's right to terminate this Agreement.

- B. The Concessionaire shall not sublet the Premises and/or subcontract or transfer any part of the services to be performed hereunder, except as may be necessary to comply with the DBE participation goal in Article XII of this Agreement. At least sixty (60) days prior to any contemplated subletting of the Premises or subcontracting of this Agreement, the Concessionaire must submit a written request to the Director. This request must include a copy of the proposed subcontract or sublease. Any sublease for space or subcontract or granting of rights acquired hereunder shall be subject to the review and written approval of the Director. Such sublease or subcontract, however, must require at a minimum: (1) strict compliance with all provisions of this Agreement; (2) a provision that the sublessee or subcontractor will use the facilities solely for the purposes identified in this Agreement; and (3) a provision ensuring that all concession services are available during the hours of operation required in Section 602 of this Agreement.

The parties understand and agree that the Concessionaire is responsible for the performance of its assignees, sublessees and subcontractors under this Agreement. The Concessionaire agrees to initiate and take all corrective action should a subcontractor or sublessee fail to comply with its contract with the Concessionaire or any provision of this Agreement. There will be no reduction of Concession Fees payable to the City during any such period of change-out or vacancy of a subcontractor or sublessee.

- C. No subcontract, sublease or other agreement shall be effective as it pertains to the City until such time as the City receives a fully executed copy of the approval, subcontract, sublease or agreement as provided for above. Any such assignment or transfer or subcontract of services or the subletting of the Premises without the consent of the City, as provided for above, shall constitute a default on the part of the Concessionaire under this Agreement, and the City may terminate this Agreement as provided for in Section 1103. No action or failure to act on the part of any officer, agent or employee of the City shall constitute a waiver by the City of this provision.

ARTICLE XI
TERMINATION OF AGREEMENT IN ENTIRETY

Section 1101. The City's Right to Terminate. The City, acting by and through its Director, may declare this Agreement terminated in its entirety, in the manner provided in Section 1103 hereof, upon the happening of any one or more of the following events. By example, but not by way of limitation, the following acts or omissions shall constitute a material breach of the Agreement justifying the termination of this Agreement in its entirety.

- A. If the fees, charges, or other money payments which the Concessionaire herein agrees to pay, or any part thereof, shall be unpaid after the date the same shall become due.
- B. If, during the term of this Agreement, the Concessionaire shall:

1. apply for, or consent to the appointment of a receiver, trustee or liquidator of all or a substantial part of its assets;
2. file a voluntary petition in bankruptcy, or admit in writing its inability to pay its debts as they come due;
3. make a general assignment for the benefit of creditors;
4. file a petition or an answer seeking reorganization or arrangement with creditors or to take advantage of an insolvency law;
5. file an answer admitting the material allegations of a petition filed against any said assignee or sub lessee in any bankruptcy, reorganization or insolvency proceedings; or if during the term of this Agreement, an order, judgment or decree shall be entered by any court of competent jurisdiction; or the application of a creditor, adjudicating the Concessionaire as bankrupt or insolvent; or approving a petition seeking a reorganization of the Concessionaire, and such order, judgment or decree, shall continue unstayed and in effect for any period of ninety (90) consecutive days;
6. fail to maintain the quality of services and prices to the satisfaction of the Director as required hereunder;
7. fail to prevent cessation or deterioration of service for a period which in the opinion of the Director, materially and adversely affects the overall performance of the Concessionaire under this Agreement;
8. allow a lien to be filed against the Concessionaire or any of the equipment or furnishings therein because of or resulting from any act or omission of the Concessionaire that is not removed or enjoined within thirty (30) days;
9. desert, vacate or discontinue all or a portion of its operation of the Premises that in the opinion of the Director results in a failure to provide the public and others the service contemplated hereunder;
10. fail in the performance of any term, covenant or condition herein required to be performed by the Concessionaire.

On the date set forth in the notice of termination, the term of this Agreement and all right, title and interest of Concessionaire shall expire, except as otherwise provided in Section 1103 hereof.

Failure of the City to take any authorized action upon default of any term, covenant or condition required to be performed, kept and observed by the Concessionaire shall not be construed to be or act as a waiver of default or in any subsequent default of any term, covenant or condition herein contained to be performed, kept and observed by Concessionaire. The acceptance of monies by the City from the Concessionaire for any period or periods after a default by the Concessionaire of any term, covenant or condition herein required to be performed, kept and observed by the Concessionaire shall not be deemed a waiver or estopping of any right on the part of the City to terminate this Agreement for failure by the Concessionaire to so perform, keep or observe any said term, covenant or condition.

Section 1102. The Concessionaire's Right to Terminate.

The Concessionaire, at its option, may declare this Agreement terminated in its entirety, in the manner provided in Section 1103 hereof for the following causes:

- A. If a court of competent jurisdiction issues an injunction or restraining order against the City preventing or restraining the use of the Airport for Airport purposes in its entirety or in substantial entirety.
- B. If the City shall have abandoned the Airport for a period of at least sixty (60) days and shall have failed to operate and maintain the Airport in such manner as to permit landings and takeoffs of planes by scheduled air carriers.
- C. If the City shall have failed in the performance of any specific covenant constituting a material breach within the control of the City and required by this Agreement to be performed by the City.

Section 1103. Procedures for Termination. No termination declared by either party shall be effective unless and until not less than forty-five (45) days have elapsed after notice by either party to the other specifying the date and cause of termination, except for the Concessionaire's failure to make any payments or to maintain and provide the Performance and Payment Bond specified in Article

V or maintain and provide any insurance coverage specified in Article IX. The effective date of termination shall be thirty (30) days from the payment(s) due date with notice to the Concessionaire or thirty (30) days from the date the insurance coverage or Performance and Payment Bond is not provided with notice to the Concessionaire; and no such termination, except for termination for the Concessionaire's failure to make any payments or provide insurance coverage or Performance and Payment Bond, shall be effective if the party at default (a) cannot by the nature of the default cure it within such thirty (30) day period, (b) commences to diligently correct such default within said thirty (30) days and (c) corrects the same as promptly as is reasonably practicable.

In the event that suit shall be instituted by the City upon the default of payment of charges and fees as provided herein, then the Concessionaire agrees also to pay reasonable attorneys' fees, litigation fees and court costs.

Section 1104. Rights Cumulative. It is understood and agreed that the rights and remedies of the City and the Concessionaire specified in this Agreement are not intended to be and shall not be exclusive of one another or exclusive of any common law right of either of the parties hereto or any other remedies otherwise available to the parties at law or in equity.

ARTICLE XII DISADVANTAGED BUSINESS ENTERPRISE (DBE) PARTICIPATION

Section 1201. Compliance. Concessionaire accepts the policy of the City of St. Louis Airport Authority to ensure the maximum utilization of the minority and women business enterprises in contracting and the provisions of goods and services to the City, its departments, agencies and authorized representative and to all entities receiving City funds or City-administered government funds while at the same time maintaining the quality of goods and services provided to the City and its subrecipients through the competitive bidding process. The provisions of this policy and the following stipulations apply to this agreement and all contracts awarded by the City, its departments and to all recipients of City funds and shall be liberally construed for the accomplishments of its policies and purposes:

- A. Goal: A goal of 30% DBE utilization has been established in connection with this agreement. If the DBE participation is less than this goal, the Concessionaire shall continue good faith efforts throughout the term of this agreement to increase DBE participation to meet the 30% utilization goal.
- B. Eligibility: Concessionaire should contact the City of St. Louis Airport Authority DBE Program Office to obtain a list of eligible DBE's to determine the eligibility of the firms it intends to use.
- C. Counting DBE Participation Toward Goals: DBE participation towards the attainment of the goal will be credited on the basis of the percentage of ownership or the total amount paid for the provision of goods and services as reflected on the DBE monthly report.
- D. Good Faith Efforts: When the DBE goal is not met, the Concessionaire shall document and submit justification utilizing the form titled "Good Faith Efforts Report" and provide a statement as to why the goal could not be met.
- E. Record Keeping Requirement: The Concessionaire shall keep such records (copies of subcontracts, paid invoices, documentation of correspondence) as are necessary for the Airport Authority to determine compliance with the DBE obligation. The Airport Authority reserves the right to investigate, monitor and/or review records for compliance.
- F. Reporting Requirements: The Concessionaire shall submit monthly reports of DBE involvement to the Airport Authority.

Section 1202. Noncompliance. Concessionaire understands that any substantial deviation from Section 1201, as determined by City, may subject the Agreement to termination in accordance with the procedure established in Section 1103.

ARTICLE XIII LIQUIDATED DAMAGES

Section 1301. Liquidated Damages. Concessionaire recognizes and hereby agrees and stipulates that the City will lose revenue and/or incur certain cost or expense, the amounts of which are difficult to ascertain, if Concessionaire violates any of the terms, covenants or conditions enumerated below. Therefore, the Concessionaire agrees and stipulates that the Director, on behalf of the City, may elect after written notice to the Concessionaire of said violation to impose the charges set forth below as liquidated damages

on the basis of each violation per day. Such charges shall be due and payable by the Concessionaire within thirty (30) days of the City’s request or notice.

VIOLATION	SECOND VIOLATION	THIRD VIOLATION
Violation of Article III, Rights, Limitation of Rights	\$100	\$500
Violation of Article VI, Concessionaires Operations	\$100	\$500
Violation of Article VII, Improvement and Alterations	\$100	\$500
Violation of Article VIII, Use of Premises Clause	\$100	\$500

If Concessionaire fails to take possession or to open or to reopen the Premises for business, fully fixtured, stocked and staffed within the times herein provided the City, per Section 401. Term of this Agreement, shall be entitled (a) to collect in addition to the Concession Fee and the ATM Transaction Fee one hundred dollars (\$100.00) for each and every day or partial day Concessionaire fails to commence to do or to carry on business as herein provided; and (b) to avail itself of any other remedies for such breach by Concessionaire hereunder.

ARTICLE XIV
MISCELLANEOUS PROVISIONS

Section 1401. Notice. Except as herein otherwise expressly provided, all notices required to be given to the City hereunder shall be in writing and shall be sent by certified mail, return receipt requested, to the Director of Airports, St. Louis Airport Authority, 10701 Lambert International Boulevard, P.O. Box 10212 Lambert Station, St. Louis, MO 63145. A copy of all notices shall also be mailed to the Airport Business and Marketing Manager at the same address. All notices, demands, and requests by the City to the Concessionaire shall be sent by certified mail, return receipt requested addressed to:

Lindsay Alsop, Regional Senior Vice President
Mr. James A. Braddock
UMB Bank, N.A.
P.O. Box 419226
Kansas City, Missouri 64141

Either or both parties may designate in writing from time to time any changes in addresses or any addresses of substitute or supplementary persons in connection with said notices. The effective date of service of any such notice shall be the date such notice is mailed to the Concessionaire or said Director.

Section 1402. Non-Discrimination and Affirmative Action Program.

- A. The Concessionaire hereto understands and agrees that the City in the operation and use of Lambert-St. Louis International Airport® will not on the grounds of race, creed, color, religion, sex, national origin or ancestry, discriminate or permit discrimination against any person or group of persons in a manner prohibited by Part 21 of the Federal Aviation Regulations of the Office of the Secretary of Transportation. The Concessionaire hereby agrees that his premises shall be posted to such effect as required by said regulations.
- B. The Concessionaire agrees that in performing under this Agreement, neither he nor anyone under his control will permit discrimination against any employee, worker or applicant for employment because of race, creed, color, religion, sex, national origin or ancestry. The Concessionaire will take affirmative action to insure that applicants are employed and that employees are treated fairly without regard to race, creed, color, religion, sex, national origin or ancestry. Such action must include, but shall not be limited to the following: actions to bar, employ, upgrade or recruit, expel, discharge, demote or transfer, layoff, terminate or create intolerable working conditions, rates of pay or other forms of compensation and

selection for training, including apprenticeship.

- C. The Concessionaire will in all printed or circulated solicitations or other advertisement or publication for employees placed by or on behalf of the Concessionaire state that all qualified applicants shall receive meaningful consideration for employment without regard to race, creed, color, religion, sex, national origin or ancestry. All advertisements or solicitations for applicants for employment must contain the phrase "An Equal Opportunity Employer". The Concessionaire shall not make inquiry in connection with prospective employment which expresses directly or indirectly any limitation, specification or discrimination because of race, creed, color, religion, sex, national origin or ancestry.
- D. The Concessionaire agrees that should it be determined by the Concessionaire or the City that he will be unable to conform to his approved positive employment program submitted to determine eligibility under the fair employment practices provisions of the City Code, he will notify the Fair Employment Practices Division of the Civil Rights Enforcement Agency (CREA) within ten (10) days of such determination to ascertain the steps to be taken by the Concessionaire to achieve the provisions of his program.
- E. The Concessionaire will permit reasonable access by the City to such persons, reports and records as are necessary for the purpose of ascertaining compliance with fair employment practices.
- F. The Concessionaire further agrees that these clauses (B through E) covering discrimination and equal opportunity practices in all matters of employment and training for employment will be incorporated by the Concessionaire in all contracts or agreements he enters into with suppliers of materials or services, contractors and subcontractors, including all labor organizations who may furnish skilled, unskilled and craft union skilled labor, or who may perform any such labor or service in connection with this Agreement.
- G. Whenever the Concessionaire is sued by a subcontractor, vendor, individual, group or association as a result of compliance with the clauses (A through F) of these provisions relating to fair employment practices, the Concessionaire shall notify the City Counselor and the Director in writing of such suit or threatened suit within ten (10) days.
- H. The Concessionaire will establish and maintain for the term of this Agreement an affirmative action program according to the Mayor's Executive Order on Equal Opportunity in Employment. The City reserves the right to take such action as the City of St. Louis and the United States Government may direct to enforce the above covenants.
- I. The Concessionaire assures that it will undertake an affirmative action program as required by 14 CFR, Part 152, Subpart E, to insure that no person shall on the grounds of race, creed, color, national origin, or sex be excluded from participating in any employment activities covered in 14 CFR Part 152, Subpart E. The Concessionaire assures that no person shall be excluded on these grounds from participating in or receiving the services or benefits of any program or activity covered by this subpart. The Concessionaire assures that it will require that its covered sub organizations provide assurances to the City that they similarly will undertake affirmative action programs and that they will require assurances from their sub organizations, as required by 14 CFR Part 152, Subpart E, to the same effect.

Section 1403. No Personal Liability. No Alderman, Commissioner, Director, officer, employee or other agent of either party shall be personally liable under or in connection with this Agreement.

Section 1404. Force Majeure. Neither the City nor the Concessionaire shall be deemed in violation of this Agreement if it is prevented from performing any of the obligations hereunder by reason of strikes, boycotts, labor disputes, embargoes, shortage of material, acts of God, acts of the public enemy, acts of superior governmental authority, weather conditions, riots, rebellion, sabotage, terrorism or any other circumstances for which it is not responsible or which is not within its control.

Section 1405. Successors and Assigns. All of the terms, provisions, covenants, stipulations, conditions and considerations of this Agreement shall extend to and bind the legal representatives, successors, sublessees and assigns of the respective parties hereto.

Section 1406. Quiet Enjoyment. Subject to the provisions of the Agreement, the City covenants that the Concessionaire on paying the fees and otherwise performing its covenants and other obligations hereunder shall have quiet and peaceable possession of the Premises.

Section 1407. Operation and Maintenance of the Airport. The City shall at all times operate the Airport properly and in a sound and economical manner; and the City shall use reasonable effort to maintain, preserve and keep the same or cause the same to be

maintained, preserved and kept with the appurtenances in good repair, working order and condition, and shall from time to time use reasonable effort to make or cause to be made all necessary and proper repairs, replacements and renewals so that at all times the operation of the Airport may be properly and advantageously conducted in conformity with standards customarily followed by municipalities operating airports of like size and character.

Section 1408. Title to the Site. The Premises from the date hereof until the expiration or early termination of this Agreement shall be owned in fee simple title by the City or in such lesser estate as in the opinion of the City Counselor is sufficient to permit the letting thereof by the City as herein provided for the full term provided in this Agreement.

Section 1409. Agreements with the United States. This Agreement is subject and subordinate to the provisions of any agreements heretofore made between the City and the United States relative to the operation or maintenance of the Airport, the execution of which has been required as a condition precedent to the transfer of Federal rights or property to the City for Airport purposes, or to the expenditure of Federal funds for the extension, expansion, or development of the Airport, including the expenditure of Federal funds for the development of the Airport in accordance with the provisions of the Airport and Airway Development Act, as it has been amended from time to time.

Section 1410. Modifications for Granting FAA Funds. In the event that the Federal Aviation Administration requires modifications or changes to this document as a condition precedent to granting of funds for the improvement of the Airport, the Concessionaire agrees, without cost, to consent to such reasonable amendments, modifications, revisions, supplements, deletions of any of the terms, conditions, or requirements of this Agreement as may be reasonably required to enable the City to obtain said Federal Aviation Administration funds.

Section 1411. Governing Law. This Agreement shall be deemed to have been made and be construed in accordance with the laws of the State of Missouri, and is subject to the City Charter and ordinances, as may be amended from time to time.

Section 1412. Headings. The headings of the Articles and Sections of this Agreement are inserted only as a matter of convenience and reference and in no way define, limit or describe the scope or intent of any provisions of this Agreement and shall not be construed to affect in any manner the terms and provisions hereof or the interpretation or construction thereof.

Section 1413. Amendments. This Agreement may be amended from time to time by written agreement, duly authorized and executed by representatives of all the parties hereto.

Section 1414. Previous Agreements. It is expressly understood that the terms and provisions of this Agreement shall in no way affect or impair the terms, obligations or conditions of any existing or prior agreement between the Concessionaire and the City.

Section 1415. Required Approvals. When the consent, approval, waiver, or certification ("Approval") of either party is required under the terms of this Agreement, such Approval must be in writing and signed by the party making the Approval. Whenever the Approval of the City or the Director is required, the Approval must be from the Director or his/her authorized or designated representative. The City and Concessionaire agree that extensions of time for performance may be made by the written mutual consent of the Director of Airports and the Concessionaire or its designee.

Section 1416. Waivers. No waiver of default by either party of any of the terms, covenants and conditions hereto to be performed, kept and observed by the other party shall be construed as, or operate as, a waiver of any subsequent default of any of the terms, covenants or conditions herein contained to be performed, kept and observed by the other party. Any waiver must be in writing and signed by the party waiving.

Section 1417. Invalid Provisions. In the event any covenant, condition or provision herein contained is held to be invalid by a court of competent jurisdiction, the invalidity of any such covenant, condition or provision shall in no way affect any other covenant, condition or provision herein contained, provided the invalidity of any such covenant, condition or provision does not materially prejudice either the City or the Concessionaire in its respective rights and obligations contained in the valid covenants, conditions and provisions of this Agreement.

Section 1418. Entire Agreement. This Agreement, together with all exhibits attached hereto, constitutes the entire agreement between the parties hereto, and all other representations or statements heretofore made, verbal or written, are merged herein. This Agreement may be amended only in writing and executed by duly authorized representatives of the parties hereto.

Section 1419. Not a Lease. This Agreement is not a lease, and the right to use the Premises is entirely dependent upon the rights and

privileges granted hereunder. The Concessionaire will in no instance be deemed to have acquired any possessory rights against the City or the Premises or be deemed to be a tenant of the City.

Section 1420. Advertising. The Concessionaire shall have no right to use the trademarks, symbols, trade names or name of the Airport or Premises either directly or indirectly in connection with any production, promotion service or publication without the prior written consent of the Director.

Section 1421. Conflicts Between Tenants. In the event of a conflict between the Concessionaire and any other tenant, licensee or concessionaire as to the respective rights of the others, the Director shall review the applicable agreements and by reasonable interpretation thereof determine the rights of each tenant, licensee, and/or other concessionaire and shall make a final decision to which the Concessionaire agrees to be bound. All determinations by the Director are final.

Section 1422. Prevailing Wage. Concessionaire shall, as a condition of the Agreement, include in all contracts pertaining to the Premises language specifying the minimum prevailing wages to be paid and fringe benefits to be provided by the contractor to employees of said contractor. This section is in accordance with and is subject to City Ordinance No. 62124.

Section 1423. Solicitation for Bids. The Concessionaire's bid, including all exhibits, schedules, addenda, attachments, policies, bonds, letters of credit and the Solicitation for Bids for Banking Concession at the Airport dated June 30, 2004 is hereby made a part of this Agreement and is incorporated herein by reference. If an express provision of this Agreement is in conflict with any provision of the Concessionaire's bid or the Solicitation for Bids referred to above, the provisions of this Agreement shall prevail.

Section 1424. Americans with Disabilities Act ("ADA"). Concessionaire shall be responsible for compliance with the Federal ADA, plus any federal, state, or local laws and City Ordinances pertaining to the disabled individual having access to Concessionaire's services.

Section 1425. Time is of the Essence. Time is of the essence in this Agreement. The parties agree that time shall be of the essence in the performance of each and every obligation and understanding of this Agreement.

Section 1426. Acknowledgment of Terms and Conditions. The parties affirm each has full knowledge of the terms, covenants, conditions and requirements contained in this Agreement. As such, the terms, covenants, conditions and requirements of this Agreement shall be fairly construed and the usual rule of construction, if applicable, to the effect that any ambiguities herein should be resolved against the drafting party, shall not be employed, in the interpretation of this Agreement or any amendments, modifications or exhibits thereto.

Section 1427. Security Plan and Facilities. Concessionaire hereby acknowledges that City is required by the Transportation Security Administration's ("TSA") regulation 1542, to adopt and put into use facilities and procedures designed to prevent and deter persons and vehicles from unauthorized access to air operations areas. City has met said requirements by developing a master security plan for the Airport, and Concessionaire warrants, covenants and agrees to be fully bound by and immediately responsive to the requirements of the plan in connection with Concessionaire's exercise of the privileges granted to the Concessionaire hereunder. Concessionaire will promptly (within 30 days of the City's request) reimburse City for all fines or penalties imposed upon City by the FAA resulting from Concessionaire's negligence or failure to act in relation to Part 107.

Section 1428. Environmental Notice. Concessionaire shall promptly notify the Director of (1) any change in the nature of the Concessionaire's operations on the Premises that will materially and/or substantially change the City's or Concessionaire's potential obligations or liabilities under the environmental laws, or (2) the commencement of any governmental entity of a formal administrative proceeding before an administrative law judge or a civil or criminal action before a judicial tribunal alleging a violation of any environmental law in connection with Concessionaire's operations on the Premises.

Section 1429. Living Wage Compliance Provisions. This Agreement is subject to the St. Louis Living Wage Ordinance No. 65597 ("**Ordinance**") and the Regulations associated therewith, as may be amended from time to time. Copies of Ordinance and Regulations may be obtained by contacting Mr. Jack Thomas, Assistant Airport Director, Airport Certification and Compliance Office, 13723 Riverport Drive, 3rd Floor, Maryland Heights, Missouri, 63043 and are incorporated herein by reference. The Ordinance and Regulations require the following compliance measures, and Concessionaire hereby warrants, represents, stipulates, and agrees to comply with these measures:

- A. **Minimum Compensation**: The Concessionaire hereby agrees to pay an initial hourly wage to each employee performing services related to this Agreement in an amount no less than the amount stated on the attached Living Wage Bulletin

Board of Estimate & Apportionment

Regions Bank

BY: _____

Title: _____

Date: _____

**EXHIBIT "A"
PREMISES**

**EXHIBIT "B"
ST. LOUIS LIVING WAGE ORDINANCE
LIVING WAGE ANNOUNCEMENT BULLETIN**

**NOTICE OF ST. LOUIS LIVING WAGE RATES
EFFECTIVE APRIL 1, 2004**

In accordance with Ordinance No. 65597, the St. Louis Living Wage Ordinance ("Ordinance") and the Regulations associated therewith, the City Compliance Official for the City of St. Louis has determined that the following living wage rates are now in effect for employees of covered contracts:

- 1) Where health benefits as defined in the Ordinance are provided to the employee, the living wage rate is **\$9.79** per hour (130% of the federal poverty level income guideline for a family of three); and
- 2) Where health benefits as defined in the Ordinance are **not** provided to the employee, the living wage rate is **\$12.15** per hour (130% of the federal poverty level income guideline for a family of three, plus fringe benefit rates as defined in the Ordinance).
- 3) Wages required under Chapter 6.20 of the Revised Code of the City of St. Louis: **\$2.36** per hour.

These rates are based upon federal poverty level income guidelines as defined in the Ordinance and these rates are effective as of April 1, 2004. These rates will be further adjusted periodically when the federal poverty level income guideline is adjusted by the U.S. Department of Health and Human Services or pursuant to Chapter 6.20 of the Revised Code of the City of St. Louis.

The Ordinance applies to employers who are covered by the Ordinance as defined in the Ordinance, where the contract or grant is entered into or renewed after the effective date of the Ordinance, which is November 3, 2002. A copy of the Ordinance may be viewed online at <http://www.stlouiscity.com/livingwage> or obtained from:

City Compliance Official
DBE Program Office
13723 N. Riverport Drive, 3rd Floor
Maryland Heights, MO 63043
(314) 551-5000

Dated: April 1, 2004

Approved: June 6, 2005