



To: Town of Swansboro
From: First Citizens Bank
Date: February 23, 2026

Re: A. Sydes Construction Swansgate Streets and Sidewalks

To Whom It May Concern:

This is to notify you that once approval is granted by Town Council a Stand-By Letter of Credit will be issued from First Citizens Bank to A. Sydes Construction. This Stand-By Letter of Credit will be issued for the 12-month period for the amount of the cost opinion. If there are any questions please feel free to call me.

Sincerely,

Amber Williams | Commercial Banking, VP
302-B Western Blvd. | Jacksonville, NC 28546
FCB Mail Code: 076

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