SUMMARY NOTICE OF SALE

City of Marco Island, Florida
$20,790,000*
Utility System Refunding Revenue Bonds, Series 2026

Bids for the City of Marco Island, Florida Utility System Refunding Revenue Bonds, Series 2026 (the "2026 Bonds") will be received by the City of Marco Island, Florida (the "City") via IHS Markit's PARITY/BiDCOMP Competitive Bidding System ("Parity"). Bids will be received until 10:30 a.m. Eastern time, on Tuesday, August 25, 2026. The date and/or time of the sale may be modified by the Finance Director of the City or her designee no less than ten (10) days after the date of publication of this notice and communicated by Thomson Municipal Market Monitor not less than twenty (20) hours prior to the time bids are to be received.

Such bids are to be opened in public at said times and place on said day for the purchase of the 2026 Bonds. The 2026 Bonds are being used, with other legally available funds, to (i) refund all or a portion of the City's Utility System Refunding Revenue Bonds, Series 2016, and (ii) pay certain costs of issuance of the 2026 Bonds

The approving opinion of Bryant Miller Olive P.A., Tampa, Florida, Bond Counsel, will be furnished to the successful bidder at the expense of the City.

Electronic copies of the Preliminary Official Statement and the Official Notice of Sale relating to the 2026 Bonds will be available at the website address http://www.munios.com or from the City's financial advisor, PFM Financial Advisors LLC, 200 South Orange Avenue, Suite 760, Orlando, Florida 32801, telephone 407-406-5760. All of such documents should be read in their entirety by prospective purchasers of the 2026 Bonds.

City of Marco Island, Florida
Marcia Saulo
Finance Director

Dated: August 12, 2026
*Preliminary, subject to change.