



NOTICE TO BIDDERS

Sealed proposals will be received by the City of Stephenville, at City Hall, 298 W Washington Street, Stephenville, TX 76401 until 2:00 pm, Monday, November 29, 2021, at which time proposals duly delivered and submitted will be considered for:

BANK DEPOSITORY CONTRACT

Proposals should be addressed to Tricia Wortley, Purchasing Manager, 298 W. Washington, Stephenville, TX 76401.

Any proposal received after stated closing time will be returned unopened. If proposals are sent by mail to the City, the bidder shall be responsible for actual delivery of the proposal to the City Secretary before the advertised date and hour for opening of proposals. If mail is delayed either in the postal service or in the internal mail system of the City of Stephenville beyond the date and hour set for the proposal opening, proposals thus delayed will not be considered and will be returned unopened.

Until the final award by the City of Stephenville, said City reserves the right to reject any and/or all proposals, to waive technicalities, to re-advertise, to proceed otherwise when the best interest of the City will be realized hereby. Proposal award is not solely based on price alone.

All proposals must be submitted on original forms. Any changes to the form or failure to label packaging on the proposal, may disqualify it. All packaging on proposals (including courier envelope) will be submitted sealed and plainly marked with:

**NAME AND ADDRESS OF BIDDER
BANK DEPOSITORY CONTRACT
PROPOSAL NUMBER 3039**

It is not the intent of the City of Stephenville to offer proprietary specifications, or to eliminate any vendor from bidding by the use of brand names. If brand names are used it is for example only and understood the "or equal" will be accepted.

Proposals shall be held firm for a period of 60 days unless otherwise stated in the specifications, instructions to bidders, or on the bid sheet.

**PLEASE NOTE THAT MOST COURIER SERVICES DO NOT OFFER BEFORE
10:30 AM SERVICE TO STEPHENVILLE**

RFP 3039

STANDARD INSTRUCTIONS TO BIDDERS

Bids that contain any omission, erasures, or alterations, or additions of items not called for in the bid documents, or irregularities of any kind, may or may not be considered.

Deviations from specifications and alternate bids must be clearly shown on the bid form with complete information attached to form. They may or may not be considered.

Upon bidders submitting bids they shall not withdraw or cancel such bids and all sums deposited with such bids will be held by the City of Stephenville until all bids submitted shall have been canvassed and award of contract made, signed and if a performance bonds is required furnished and approved. All sums deposited with bids will then be returned to the respective bidders.

The City of Stephenville, Texas is exempt from State of Texas Sales Tax and a Tax Exemption Certificate shall be furnished by the City of Stephenville, Texas to the successful bidder upon request.

No employee of the City of Stephenville shall have financial interest, direct or indirect, in any contract with the City, or be financially interested, directly or indirectly, in the sale to the City of any land, material, supplies or services.

Discounts: Show rate, total amount, and latest day any discount will be allowed after receipt of article and correct invoice.

This contract is subject to cancellation upon thirty day written notice by the City of Stephenville without cause.

Liquidated Damages: In the event delivery is not made within the stated time period, (without acceptable reasons for delay and written consent from the City) the City reserves the right to place the order with the next available vendor and the awardee shall be liable for any increase in price as liquidated damages, it being agreed that said

sum is a fair and reasonable estimate of actual damages the City will incur. Bidder will not be held liable for failure to make delivery because of strikes; conscription's of property, governmental regulations, acts of God, or any other causes beyond his control; provided an extension of time is obtained from the Division of Purchasing.

Exceptions: Any catalog or manufacturer's reference in this proposal is descriptive, but not restrictive, and is used only to indicate type and grade. Bids on other items of similar and equal quality will be considered, provided the bidder states on the face of this proposal exactly what he intends to furnish, including any variation to the specifications and literature, otherwise he shall be required to furnish the items as specified on the proposal. Any other exceptions to any portions of these terms and conditions or deviations from written specifications shall be shown in writing on the bid document form or attached to bid form.

Quantities: Quantities shown are estimated, based on projected use. It is specifically understood and agreed that these quantities are approximate and any additional quantities will be paid for at the quoted price. It is further understood that the supplier shall not have any claim against the City of Stephenville for quantities less than the estimated amount.

Prices: The bidder should show in the bid document both the unit price and total amount, where required, of each item listed. In the event of error or discrepancy in the mathematics, the unit price shall prevail.

Delivery Date: Bidders shall state delivery date on all order.

F.O.B Point: All prices of item(s) shall be quoted FOB City of Stephenville destination.

The City of Stephenville reserves the right to award this bid in whole or in part.

STANDARD INSTRUCTIONS TO BIDDERS

It is desirable that bids are accompanied by two sets of specifications to support items bid. The City of Stephenville reserves the right to determine specification requirements on all items bid.

Eligible Bidder: Bidders are limited to those persons or firms qualified and engaged in a full time business and can assume liabilities for any performance or warranty service required.

Nonresident-Reciprocal Bid Act: You are advised the City of Stephenville, Texas is bound by House Bill 620. The law provides that in order to be awarded a contract as low bidder, non-resident bidders (out-of-state contractors whose corporate office or principal place of business is outside the State of Texas) bid projects in Texas at an amount lower than the lowest Texas resident bidder by the same amount that a Texas resident bidder would be required to underbid a non-resident bidder in order to obtain a comparable contract in the state in which the non-resident's principal place of business is located. After making that determination you are instructed to advise the Purchasing Department in writing of that fact with a copy of the applicable state statute.

Based on local government code 252.043, the contract will be awarded to the lowest responsible bidder **OR** to the bidder who provides goods or services at the best value for the municipality. Therefore price is not the only consideration in the bid award.

By signing this bid, Vendor hereby certifies that it is not a company identified on the Texas Comptroller's list of companies known to have contracts with, or provide supplies or services to, a foreign organization designated as a Foreign Terrorist Organization by the U.S. Secretary of State. Vendor further certifies and verifies that neither Vendor, nor any affiliate, subsidiary, or parent company of Vendor, if any (the "Vendor Companies"), boycotts Israel, and Vendor agrees that the Vendor and Vendor Companies will not boycott Israel during the term of this Agreement. For purposes of this Agreement, the term "boycott" shall mean and include terminating business activities or otherwise taking any action that is intended to penalize, inflict economic harm on, or limit commercial relations with Israel, or with a person or entity doing business in Israel or in an Israeli controlled territory.

Please be advised that Stephenville does not receive courier services before 10:30 a.m.

CITY OF STEPHENVILLE
REQUEST FOR PROPOSALS
FOR
BANK DEPOSITORY CONTRACT

The City of Stephenville will receive Request for Proposals for the Bank Depository Contract until 2pm, November 29, 2021.

Proposals should be addressed to:

Monica Harris, Director of Finance
City of Stephenville
298 W. Washington
Stephenville, TX 76401

Any proposal received after the stated closing time will not be accepted. If proposals are sent by mail, the proposer shall be responsible for actual delivery of the packet to the aforementioned agent.

Until the final award of the City of Stephenville, said City reserves the right to reject any and/or all proposals, to waive technicalities, to re-advertise, to proceed otherwise when the best interest of the City will be realized hereby.

RFP's must be signed by someone having the authority to bind their company in a contract

For more information, please call Mrs. Monica Harris, Director of Finance at 254-918-1211.

RFP 3039

**CITY OF STEPHENVILLE, TEXAS
REQUEST FOR PROPOSAL
BANK DEPOSITORY CONTRACT**

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I. INTRODUCTION

A. REQUEST FOR PROPOSAL

The City of Stephenville is seeking applications from eligible institutions to be their banking services depository. This includes the basic services of receiving deposits, paying items, wiring funds out, receiving funds wired in, stop payments, and other normal banking business activities. This agreement will not cover any investment transaction activities other than safekeeping services to include receiving and delivering securities and maturity collections. The city plans to manage its own investment portfolio per its investment policy (see attached).

The objective of the Request for a Depository Bank Proposal is to solicit comparable market charges for services to be provided by the bank. The City desires to enter into a contract, which will minimize the City's costs, yet will be viewed as a good agreement on the behalf of the bank.

The Request for Proposal, or "RFP", is intended to serve as a bid form for the depository agreement. There are several blanks to fill in and questions to be answered. The depository contract shall be prepared based on the bidder's response to the RFP. All points outlined and materials requested should be incorporated into the bidder's reply to be considered for evaluation. Attachments will be appropriate in order to answer some of the questions.

The City has designated Mrs. Monica Harris, Director of Finance, as coordinator and contact person for the bidding process. Mrs. Harris will be happy to answer any questions pertaining to this RFP. Her telephone number is 254-918-1211.

B. TERM OF CONTRACT

The contract period will be for two (2) years beginning January 1, 2022 and continuing through December 31, 2023 with one (1) two-year extension provided both parties agree to an extension. The City reserves the right to cancel the agreement, at any time, upon sixty (60) days prior written notice of its intent to terminate the agreement.

C. OBJECTIVES OF THE PROPOSAL

At the outset, the City wishes to communicate the primary objectives of the depository RFP, an important component of the overall treasury program of the City of Stephenville.

1. To seek a bank capable of providing banking services and willing to be attentive to the City's money matters;
2. To seek a bank which meets the legal qualifications and the terms and conditions specified in this request for Proposal; and
3. To develop a foundation for a good working relationship with the depository bank.

II. CRITERIA FOR EVALUATION

A. EVALUATION PROCESS

The City will review the submitted proposals carefully. The recommendation will be based on the bid determined to be best on behalf of the City and the taxpayers. As an indication of what will be considered in the evaluation of the proposals, the following areas are listed:

1. Ability of the proposer to perform the requested services in the RFP.
2. Ability to meet the legal qualifications and the terms and conditions specified in the RFP.
3. Cost of the proposed banking services and the cost of conversion and implementation of banking services.
4. The financial condition of the Institution making the proposal.
5. Effective rates paid on the City's bank accounts.
6. Convenience of location.
7. Ability to provide sufficient collateral for deposits.
8. Ability to provide on-line activity access and account balance information.
9. Securities clearance and safekeeping procedures.
10. Ability to provide the City with effective and innovative cash management services.
11. Experience and success in providing banking services to municipal governments in Texas.
12. Completeness of the bid form and submission of the required information.

B. REVIEW COMMITTEE

Your response to this RFP will be reviewed and evaluated by the City Staff including:

Director of Finance and Administration
City Administrator

The final selection will be made by the Stephenville City Council with the advice and recommendation from the Finance Committee of the City Council and the City Administrator.

III. CITY ACCOUNT INFORMATION

The bank is to provide a master consolidation account and zero balance accounts form which daily balance and detail reporting is available. Other accounts may be established as needed during the term of the contract. The City's current account structure contains the following accounts:

<u>Account Title</u>	<u>Estimated Average Balance</u>	<u>Account Type</u>
<u>Operating Account</u>	<u>\$ 1,200,000</u>	<u>DDA</u>
<u>Debt Service Account</u>	<u>185,000</u>	<u>DDA</u>
<u>Employee Benefit Trust</u>	<u>125,000</u>	<u>DDA</u>
<u>Municipal Court Credit Card</u>	<u>_____</u>	<u>_____</u>
<u>Utilities Credit Card</u>	<u>_____</u>	<u>_____</u>

The bank must have the capability of receiving and sending wire transfers, ACH transfers and direct deposits and must have the ability to receive credit card payments via Visa/MasterCard. The City will require daily balance reporting through a cash management program that is user friendly and accessible via a personal computer.

IV. BANKING SERVICES AND CITY REQUIREMENTS

A. GENERAL DESCRIPTION OF SERVICES

Banking services to be provided are listed on the Bid Form, along with estimated monthly volumes. The following identifies and discusses the services to be provided and the requirements to be met. Please attach copies of reports and separate agreements that apply to each service, if applicable.

1. To maximize control and investment opportunities, the City requires a **PC on-line balance reporting system** which shall provide the daily ending ledger and collected balances from the prior day for all accounts, a detail of the prior day's debits and credits, current day controlled disbursement report, current day disbursements including check numbers, and current day ACH. This information should be available by 10:00 a.m. The system shall allow on-line intra-bank transfers, ACH and Wire Transfer origination instruction processes with user defined requirements.
2. Processing of all deposited items of checks and cash to include encoding service, credit and debit advices given to the City within three business days of the debit or credit, clearing returned items twice, and return of stamped duplicate deposit slips to the City within one business day of the deposit.
3. The City offers its employees an automatic payroll deposit service. The City will furnish a NACHA compatible file that will be transferred to the bank via PC.
4. The City offers direct debit for utility billing to its 6,519 utility customers. The City will furnish a NACHA compatible file that will be transferred to the bank via PC.
5. General wire transfer services including customer direct-link to allow initiation of repetitive wire transfers via PC. Wire advices should be mailed within three days of the wire debit or credit.
6. Account Reconciliation and Positive Pay

Bank statements on all accounts shall be rendered within five (5) working days after the close of the calendar month. Statements shall include transaction activity made on the last day of the period. The accompanying checks and deposit slips shall be arranged in numerical order for all accounts. The City requires a report reflecting all

items paid in serial number sequence, which is balanced to the bank statement (partial account reconciliation). All accounts will be reconciled by the City, but the City is interested in combining partial reconciliation with positive pay.

7. Investments

The City of Stephenville intends to manage its own investment portfolio. Therefore, the City reserves the right to withdraw, from time to time, any amount of funds on the City on deposit in any City account and to invest those funds in accordance with the City's investment policy.

8. Securities Clearance and Safekeeping of City's Investments

Investment securities purchased by the City will be delivered either by book entry at the Federal Reserve or physical delivery to the depository bank's correspondent bank as outlined below.

The purchase and sale of all securities shall be on a delivery versus payment (DVP) basis (i.e., for securities purchases, monies will not be released by the City's safekeeping bank until securities are received at the Federal Reserve Bank or further credit to the City's safekeeping bank. In the case of securities sales, monies will be received by the City's safekeeping bank via the Federal Reserve Bank as the securities are simultaneously released to the purchases). In this manner the City will always have possession of either its securities or its monies.

All physical delivery of securities (those transferred by physical delivery) shall be held by the depository's correspondent bank. The City's depository bank shall issue a safekeeping receipt to the City evidencing that the securities are held by the depository's correspondent bank for the City.

The City will send written instructions to the securities clearance department for each transaction. Most of these instructions will be sent by facsimile to assure the timeliness of the operation. The City expects the bank to give prompt notification of any settlement problems, including securities delivered where the instructions do not match or where instructions have not been give to the bank.

All securities shall be perfected in the name of the City. All book entry securities owned by the City shall be evidenced by a safekeeping receipt issued to the City.

The original safekeeping receipt for each transaction will be forwarded to the Director of Finance and Administration or her designated representative.

The bank will also provide a monthly listing of all securities held in safekeeping on behalf of the City.

B. COLLATERAL REQUIREMENTS

1. Securities Pledged

As security for the deposits of the City of Stephenville, the bank shall pledge to the City securities equal to 102% of their market or par value, whichever is lower, of the

largest total ledger balances the City of Stephenville maintains in the bank, less the amount of coverage provided by the Federal Deposit Insurance Corporation (FDIC). Securities pledged to the City must be held at a third party banking institution approved by the City or in a Treasury Direct account in the name of the City with the Federal Reserve Bank. The bank will be responsible for the maintenance and monitoring of the collateral at all times. The City will attempt to notify the bank of any large deposits to be made on a timely basis.

Control will be shared jointly between the bank and the City.

2. Reporting Requirements

The bank shall provide the City with a report of securities pledged at the end of each month at any time requested by the Director of Finance or a designated representative. This report should reflect the following information at the end of each month:

Total pledged securities itemized by:

- a. Name
- b. Type/description/CUSIP number
- c. Par Value
- d. Market value at month end
- e. Maturity date
- f. Moody's or Standard and Poor's rating

3. Safekeeping of Collateral

Securities used to pledge against time and demand deposits must be held in safekeeping under the name of the depository bank and pledged to the City of Stephenville. Safekeeping must be done at an independent third party safekeeping institution outside the bank's holding company under a tri-party safekeeping agreement with the bank, the City, and the custodian. The proposal will name the safekeeping bank (custodian) for collateral.

The original copy of all securities receipts shall be filed with the Director of Finance and Administration of the City of Stephenville.

4. Substitutions

Any substitutions of the securities or reductions in the total amount pledged shall be made only by and with the proper written authorization approved by the Director of Finance and Administration or a designated representative and approval will not be reasonably withheld. New collateral will be received before the existing collateral is released. Securities that do not meet the City's Investment Policy are not acceptable as collateral to the City of Stephenville.

C. DIRECT FEES FOR SERVICES PROVIDED

- 1. The City desires an equitable reimbursement arrangement for the banking services provided. The City is willing to accept the proposal in one or two ways: (1) maintain

an average minimum balance of combined City account balances, with no charges being assessed, or (2) the City pays for all services on each account. The net of total services costs and total earnings credits equals net banking service costs for the month. Credit should be given the City for all account balances grouped together and not just single account balances. A detailed explanation should be attached to the bid form explaining the bank's proposed method for compensating the City for the balances maintained.

2. It is the intent that the bid form reflect all services and prices for which the bank will expect payment. It is understood that volumes indicated are estimates and that actual volumes will vary from month to month. Should the City request a service or services not presently included on the form, it is agreed that the bank's unit price will be based upon a mutually agreed upon fee, but no greater than the most recently published price for cash management services.

D. FUNDS TRANSFER REQUIREMENTS

Incoming wire transfers occur regularly. The depository shall give both ledger and collected credit the day of the wire receipt, regardless of the time the bank receives the transfer through the Fedwire System. Credit to City accounts for incoming wire transfers should be immediate.

The City actively manages its cash. An outgoing wire transfer will be made in the morning for funds expected by an incoming wire transfer. The depository shall allow the City to wire funds out in anticipation of an incoming wire transfer later in the day.

The bank will not charge the City for daylight overdrafts. When a daylight overdraft is anticipated, a City official will notify the designated bank official of the situation. Notification to the City of incoming wire transfers or problems with outgoing wire transfers shall be made within one hour of the transaction. **(Please attach a sample fund transfer agreement.)**

E. OVERDRAFTS

The City does not intend to have an overdraft position on any of its bank accounts singly or net throughout the course of the depository contract. In the event a check or checks presented for payment on any City account where there exists insufficient funds available for payment, the City will require the depository bank to pay said checks and promptly notify the Director of Finance or said designated representative of the existence of the overdraft situation. The City agrees to cover the overdraft within one business day. The City would expect the depository to view all City accounts together for the purposes of any charges on overdrawn balances.

F. OTHER STIPULATIONS

1. The successful bidder shall notify the City in writing within ten (10) days of any changes in federal or state regulations or laws that would thereafter affect the depository agreement. The bank shall also notify the City of any services which would become available to the City throughout the contract period.
2. In the event it would be ruled illegal under provisions of any federal statute or regulation for the bank to pay interest or calculate net cost in the manner outlined in this RFP, then the City expressly reserves the right and privilege to cancel the contract and re-bid the depository services.

3. All checks deposited by the City which do not clear the first time, should be submitted a second time before returning them to the City.
4. The bank's records relating to the City of Stephenville's accounts shall be open to review by either City staff members or City appointed independent auditors during normal business hours.
5. The proposing bank shall submit a copy of an audited financial statement for the most recent fiscal year along with a copy of the current call report. The successful bidder shall provide to the City any public information concerning changes in the ownership, management or financial position of the bank or its parent.
6. Notwithstanding any other provision of this agreement which may be to the contrary, this agreement and the respective rights and obligations of the parties hereunder shall remain in full force and effect and not otherwise be affected by the merger of the bank.
7. The beginning date of the bank depository contract will be established after the city council approves the awarding of the contract to be affective for a period of two (2) years. The contract shall be automatically extended up to 90 days if the City is actively proceeding with re-bidding procedures but, for whatever reason, cannot finalize the bidding or selection process by the end of the contract period.
8. The contract is governed by the laws of the State of Texas. Venue shall be exclusively in Erath County.
9. The City shall require a review meeting with the bank officers at least once every six months to evaluate the working relationship between the City and the depository bank and the address any problems.

V. BIDDING INSTRUCTIONS

- A. Sealed proposals clearly marked "Bid for Depository Contract" should be delivered to the office of the following person by **2:00 p.m., Monday November 29, 2021:**

**MONICA HARRIS
DIRECTOR OF FINANCE AND ADMINISTRATION
CITY OF STEPHENVILLE
298 WEST WASHINGTON STREET
STEPHENVILLE, TEXAS 76401**

NO BID SHALL BE RECEIVED AFTER 2:00 P.M. AND SHALL BE RETURNED UNOPENED.

- B. The proposing bank shall submit two (2) copies of their proposal and shall use this RFP form as the OFFICIAL BID FORM to submit rates and to answer questions. Any alterations, changes or deletions to this RFP shall be grounds for the City to disregard and reject the RFP and the bid. Any service which does not have a fee indicated on the Bid Form will be considered to be free of charge in the depository bank contract.

Additional pages should be attached as needed and should reference the questions to which a response applies.

- C. The City reserves the right to request additional information or to meet with representatives from proposing banks to discuss points in the proposal before and after submission, any and all of which may be used in forming a recommendation.
- D. The City reserves the right to reject any and all proposals, to waive any non-material irregularities in any RFP, and to accept or reject any item or combination of items.
- E. The bidder states that it is a banking institution chartered under the laws of the United States or the State of Texas, with main or branch banking facilities located within the city limits of Stephenville.
- F. The final appointment of a depository bank shall be made by the City Council of the City of Stephenville. The bidder may be required to enter into a contract, which incorporates all of the obligatory points in this RFP. Other wise, an ordinance shall be adopted accepting the bank's completed RFP as the OFFICIAL BID FORM with accompanying related schedules and materials called for in the RFP.
- G. This RFP for depository bank bid has been duly advertised and is being offered for consideration to financial institutions with a business location or branch bank within the city limits of the City of Stephenville.
- H. If a service requirement cannot be met by a proposer, then the term " No Proposal" should be entered on the Bid Form for that specific requirement. In the case of a " No Proposal" response, the proposer may offer an alternative equivalent service for the City's consideration. Responsiveness to the service requirements will be a major part of the selection criteria.
- I. All costs incurred by the proposer in responding to the RFP shall be the responsibility of the proposer.
- J. Upon being awarded the contract, the depository bank shall designate an individual to be the official contact person for all correspondence. The City of Stephenville's official contact person will be Monica Harris, Director of Finance and Administration. If you have any questions regarding this RFP, please address them to Monica Harris at 254-918-1211. The bank shall be responsible for training and communicating the terms of this contract to bank employees.
- K. Proposal shall be held firm for ninety (90) days unless otherwise specified.

VI. OTHER PRICING CONSIDERATIONS

1. The City expects the best availability of funds provided to an institutional client of the bank. Attach the bank's availability schedule and an explanation of funds credit with the bank doing the City's encoding. The City recognizes that only collected funds may be used as available balances for investment purposes. List any ways the City could improve availability of funds. List all time deadlines clearly.

2. List minimum ledger and collected balances required to earn interest.
3. Provide the rate of interest to be paid on the daily collected balances in all bank accounts and how this interest will be computed. Please state whether there will be a minimum combined balance that the City must maintain in order to earn interest on all bank accounts.
4. Please state whether the bank will have maximum daily deposits limit for the City.
5. Provide the name and location of the disbursement bank that would be handling the City's checks.
6. Are damaged and/or reject items re-entered into the system the same day and once reprocessed, are these items included in the notification cut-off time?
7. What back-up arrangements for check processing exists in case of any system failures?
8. Please describe the Partial Reconciliation Service offered by the bank and attach a sample reconciliation statement.
9. Please state if there is a data file available that contains cycle activity on each account that can be used in our automated reconciliation process.
10. Please state how data files will be transmitted to the City (i.e., internet, electronic transmission, diskette).
11. State whether the bank has a positive pay service available. If so, describe the service. What time are exceptions reported and when is the City due? If positive pay is not available, what is the bank's policy on liability?
12. Does the bank have an established maximum dollar value limit that may not be exceeded by an individual check? Are there any other restrictions regarding individual check amounts?
13. How long are stop payment orders effective? Does the bank offer automated stop payment via a PC system?
14. Describe the media resources available to replace original cancelled checks (microfilm, microfiche, CD ROM). What is the length of time original checks would be safekept by the bank? List any innovations in this area that the bank might be considering to offer to customers. Please detail the bank's capabilities and related fees for this service.
15. State if the bank offers a service where the City could access cancelled check images before the statements are rendered at the end of the month. Please detail the bank's capabilities and related fees for this service.
16. Direct deposit of payroll is a service the City offers its employees. The city prefers to transmit this information to the bank in ACH format via a PC and modem. List whether this is available through your bank. What is the required information needed by the bank from the City for transfer of funds directly to the employee bank, savings and loan or credit until account? Please state the bank's procedure for this service and list appropriate cut-off times that would apply.

17. Direct debit for utility billing is a service the City offers its 6,519 customers. Please state the bank's procedure for this service and list appropriate cut-off times that would apply.
18. State whether the bank would offer any type of special checking, money market or loan account or other incentive for City employees.
19. The City intends to deposit all revenues directly to the depository bank by courier. The deposits will be made in batches with a tape to be provided for each batch. If term processing discovers an error in the deposit, then the City requires a credit or debit advice to be sent, by fastest means possible, to the City immediately after the account has been adjusted with appropriate documentation attached to justify the correction. Appropriate documentation is considered to be a copy of the City's tape with the item in question marked and a copy of the check in question. State any other procedure for handling a deposit lost by the bank.
20. Does the bank have any significant problems noted by regulatory agencies in the past 24 months? If "yes", please explain. Indicated the bank's capital to assets and return on assets ratios for the last three years.
21. Please describe the process by which service problems can be resolved. What person or organizational unit is available for complaint or problem resolutions?
22. State whether the bank offers a service to reduce the potential of check fraud. If "yes", please describe your bank's capabilities and related fees for this service. List the requirements about equipment and/or supplies needed by the City and the information the city would provide to utilize this service.
23. Describe any other cash management or banking services that could be offered to the City. List charges that would apply.
24. Please list other public funds customers in Texas that the bank currently serves as a depository as well as the name and telephone of a contact person.

VII. SUBMISSION CHECKLIST

- A. Bid Form with fill in the blank format
- B. Provide information requested in Other Pricing Considerations
- C. Sample bank statements
- D. Sample partial account reconciliation
- E. Availability of funds schedule with clear explanation of deadlines
- F. Sample monthly pledged collateral report
- G. Sample safekeeping agreement with the depository bank for the City's investment securities
- H. Sample safekeeping agreement for collateral
- I. Sample controlled disbursement agreement
- J. Sample funds transfer and ACH transaction agreements
- K. Sample stop payment agreement
- L. A detailed explanation of the bank's proposed method for compensating the City for balances maintained
- M. The bank's most recent annual financial statement and current call report
- N. Sample credit card/debit card services agreement
- O. Samples of other agreements required to meet the terms and conditions expressed within this proposal
- P. Provide two (2) copies of all proposal documents

PROPOSAL FORM
City of Stephenville, Texas

Any and all services anticipated under the banking proposal and its unit cost under the proposed contract must be listed on this attachment. Change units or add any lines or charges needed to delineate specific charges or terminology to be used. If the service fee is all inclusive please so designate. This list has estimated basic volumes and attempted to anticipate all possible charges - not every item may be applicable.

Service	Unit Basis	Volume	Unit Cost Proposed
Monthly Account Maintenance Fees			
Master Account	Per account	1	
ZBA Accounts	Per account	5	
Money Market Account	Per account	0	
Interest Bearing Accounts	Per account		
Debits - Paper	Per item		
Credits - Paper	Per item		
Sweep Account Fees			
Monthly Maintenance (if applicable)		1	
Master Account	Per account	1	
Swept Accounts	Per account	3	
Sweep Reporting	Per account		
On-Line Reporting			
Set up fee	One time	1	
One Time Software Required	One time		
Software Maintenance Fee	Per month		
Other Monthly Maintenance Fees	Per account		
Daily Balance Reporting	Per account	1	
Detail Daily Reporting	Per account	1	
Per item fees	Per item	10,000	
Wire Transfers	Per account	10	
Stop Pay	Per account	20	
CD - monthly	Per CD		
CD - Detail	Per item		
Deposits			
Deposit	Per item	100	
On-us Deposits	Per item	550	
In State Bank Clearing Deposit	Per item	200	
Out of State Clearing Deposit	Per item		
Transit items	Per item	200	
Return items		25	
Deposit Corrections	Per item	12	
Encoding Charge	Per item	2,000	
Night Deposit charge	Per item		
Rejected items			

Service	Unit Basis	Volume	Unit Cost Proposed
Positive Pay			
Monthly Maintenance	Per month	1	
Per item charge	Per item	5,000	
Notification Charges	Per item		
Reporting	Per month		
ACH Processing			
Set Up Fees	One time	1	
Monthly ACH Maintenance	Per Month		
Origination of file	Per file		
Entries	Per item		
Electronic Debits	Per item	72	
Electronic Credits	Per item	60	
ACH Return Items	Per item	25	
Deletions or Reversal Charges	Per item		
Transmission - on disk or tape	Per file		
- via transmission	Per file		
Pre-notification	Per item/file	150	
Returned Items			
	Per item		
Reclear	Per item	120	
Buybacks	Per item		
Telephone notification	Per item		
Reconciliation			
Monthly Sort & List Maintenance	Per month	1	
Serial Sort and List	Per item	1	
Partial Recon Monthly Maintenance		1	
Partial Recon without positive pay	Per item		
Partial Recon with positive pay	Per item	2,500	
Safekeeping			
Asset Maintenance	Per item	10	
Clearing Fees			
FRB	Per item	2	
DTC	Per item		
Receipt Fees			
On-Bank Transactions	Per item		
Non-On-Bank Transactions	Per item		
Dk or Change Delivery Instructions	Per item		
Safekeeping Fees			
FRB	Per item	2	
DTC	Per item		
Income Collection to DDA			
Coupons	Per item		
Maturities	Per item		

Service	Unit Basis	Volume	Unit Cost Proposed
Stop Pays			
Monthly service maintenance	Per item		
Automated	Per item		
Manual	Per item	12	
Confirmations	Per item		
Wire Transfers			
Incoming - domestic	Per item	0	
Outgoing - repetitive - phone	Per item		
- repetitive - automated	Per item	0	
- non-repetitive - phone	Per item	0	
- non-repetitive - automated	Per item	24	
Internal Transfers via PC	Per item	250	
Internal Transfers via Telephone	Per item		
Other Charges	Per item		
Phone or Fax Advice	Per item		
Mail advice	Per item		
Overdraft Charges			
Per occurrence			
Rate			
Optical Imaging			
Software and Setup	One time		
Monthly Maintenance	Per month		
Per item Fee	Per item		
CD Charges	First CD		
Collateral Restriction Fees			
Excess Collateral Fees			
Security Pledging and Releasing			
Pay Cards			
Monthly Maintenance	Per card	1	
Per item cost	Per item	5,000	
Enrollment			
Employee charges:			
ATM Withdrawal			
Balance inquiry			

**City of Stephenville
Proposal Sheet – Banking RFP 3039**

Name of Company: _____

Address: _____

City, State: _____

Phone Number: _____

Fax Number: _____

Email: _____

Authorized Representative: Printed Name

Authorized Representative: Signature

Date

***PROPOSAL MUST BE MANUALLY SIGNED BY A PERSON HAVING THE
AUTHORITY TO BIND THE FIRM IN A CONTRACT. PROPOSALS NOT
MANUALLY SIGNED WILL BE REJECTED.***