REQUEST FOR PROPOSALS (RFP)

FOR BANKING SERVICES

RFP Release Date: Feb. 27, 2020
Response Due: Apr. 28, 2020
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I. BACKGROUND AND PURPOSE

The City of Decatur is located six miles east of Atlanta, Georgia. Spanning four square miles, the City has a population of approximately 24,000. The active downtown district maintains its small town character while supporting over 200 restaurants and shops. The City prides itself on providing quality services at the least possible cost. This means being accountable to a large audience, including residents, business owners and other taxpayers, for providing quality services that reflect the community’s willingness to invest.

The City is requesting proposals from qualified banking institutions that can provide the City with comprehensive, high-quality banking services, competitive pricing, and a strong working relationship with its banking partner. The City’s intent is to adhere to the Government Finance Officers Association recommendation to bid out banking services every five years.

An objective of this solicitation is to eliminate or reduce manual processes, outsource activities if unnecessary to be performed internally, and generally increase the efficiency, effectiveness, productivity and customer service in the City. The City intends to award an initial three-year contract period with the option to extend the contract for up to two additional one-year periods.

II. RFP INSTRUCTIONS

A. Timetable (all times Eastern)

<table>
<thead>
<tr>
<th>Event</th>
<th>Date and Time</th>
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</thead>
<tbody>
<tr>
<td>RFP Released</td>
<td>Feb. 27, 2020</td>
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<tr>
<td>Pre-proposal Conference</td>
<td>Mar. 30, 2020 at 2:00 p.m.</td>
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<tr>
<td>Due Date for Questions</td>
<td>Apr. 6, 2020 by 2:00 p.m.</td>
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<tr>
<td>Proposals Due</td>
<td>Apr. 28, 2020 by 2:00 p.m.</td>
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<tr>
<td>Evaluation Process</td>
<td>May 2020</td>
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<tr>
<td>City Approval &amp; Award Contract</td>
<td>June 2020</td>
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</table>

B. Staff Contact

No vendor or vendor representative shall discuss any aspect of this RFP with any City employee other than the staff person named below. This is to ensure that all prospective respondents have the same level of knowledge relative to the project as well as ensuring any additional data is made available to all proposers. Failure to comply with this request will result in disqualification.

Russ Madison, Finance Director  
City Hall  
509 North McDonough Street  
Decatur, GA 30030  
russ.madison@decaturga.com  
404-370-4100

C. Pre-proposal Conference
Interested vendors must contact the staff person designated in Sec. II B to confirm participation in a mandatory pre-proposal conference. The conference will provide vendors the best opportunity to ask questions of City staff. It is the responsibility of the bidder to inquire about and to clarify any requirements of the RFP. The conference will take place at the address shown in Sec. II B.

D. Preparation and Format of Proposal

The proposal shall be prepared economically, and shall be straightforward, avoiding elaborate promotional materials beyond those sufficient to provide a complete presentation. It shall adhere to the format shown in Exhibit A, focusing on proven capabilities of the proposer to meet the requirements of this RFP. The City is not responsible for any expenses incurred by the proposer in preparing and submitting a response.

F. Proposal Submission

The City encourages each interested vendor to submit the most comprehensive and competitive proposal possible. Proposals are due by the deadline listed in Sec. II A. Late submittals will not be accepted.

1. The envelope must be sealed and include the following notation: “Proposal: Banking Services.” Include the name of the company/individual on the outside of the envelope. Mailed proposals must be received by the deadline regardless of the postmark.
2. Proposals must be submitted by mail or hand-delivered with one signed original and two copies. Any general information not specifically relevant to this RFP shall be omitted or bound in a separate document.
3. Proposals must be mailed or hand delivered to the designated staff contact at the address shown in Sec. II B.

G. Release of Information

Information submitted in response to this RFP will not be released by the City prior to a contract award. If a response includes trade secrets, the respondent is required to submit a non-redacted response and a redacted copy excluding trade secrets. If the respondent identifies no trade secrets, it agrees that all sections shall be made available upon public request after a contract award in accordance with Georgia open records laws.

H. Addendum

Any additional information or addendum to this RFP will be issued to attendees of the pre-proposal conference prior to the submittal deadline.

I. Rights Reserved
The City reserves the right to accept or reject any or all proposals, cancel all or part of this RFP, and waive any nonmaterial irregularities or informalities and to request additional information from proposing institutions.

III. MINIMUM QUALIFICATIONS

Banking institutions wishing to submit a response to this RFP must:

A. Be a state or federally chartered banking institution with a local presence within the city limits of the City, throughout the term of the contract.
B. Be insured by the Federal Deposit Insurance Corporation (FDIC).
C. Be a member of the Federal Reserve System and have access to all related services.
D. Be a full-service financial institution in good standing among comparable financial institutions.
E. Have the ability to accept deposits at a City location or a processing center in the greater Atlanta area for next day deposit at the latest.
F. Offer full range of lockbox services.
G. Have experts on staff to provide a full range of banking services to the City.
H. Have a secure, online, web-based reporting system.
I. Demonstrate appropriate experience servicing customers with similar account attributes and transaction volume as described herein.
J. Be able to accept deposits at a branch up to 2:00 p.m. local time and credit the City account on the day of the deposit.
K. Be a qualified depository for public funds and have sufficient qualified collateral available to pledge in accordance with banking regulations.

IV. SCOPE OF SERVICES

The services required to accommodate the City’s current and future banking needs are extensive and relatively complex. The major service categories are described below.

A. Wire Transfers. The successful banking institution shall enter a wire transfer agreement with the City. The terms of this agreement will be mutually negotiated and agreed upon. Transfers may be in the form of repetitive, non-repetitive, internal, ACH, or EFT. The bank must be a member of the Federal Reserve System and have direct wire capabilities. The bank must be a member of an automated clearinghouse association and be in compliance with all rules and relations set by the National Automated Clearing House Association (NACHA), local ACH associations, and ACH operators. The City shall have the ability to initiate all types and amounts of wire transfers electronically. Confirmations of all incoming and outgoing wires will be made available daily by the bank.

The successful banking institution agrees to execute any orders for outgoing wire transfers on a timely basis. Transfers ordered by noon local time and not received by the destination party by 2:00 p.m. local time that are reported to the City will be traced by the successful banking institution from origin to destination to ascertain the party responsible for the delay.
B. **Direct Deposit and Payroll System.** The City currently processes payroll for up to 400 full and part-time/seasonal City employees on a bi-weekly basis. City employees are paid on Fridays (except city commissioners are paid monthly). If the scheduled payday is a holiday, the employees are paid on the workday immediately preceding the holiday (for example, Thanksgiving). The successful bank will be provided a schedule at the beginning of each fiscal year that shows file delivery dates and direct deposit pay dates for the full year.

Employees must be allowed to split their paychecks in up to four different accounts bi-weekly. **All employees must be able to access their funds by 12:01 a.m. local time on payday (normally Fridays).** Currently, the City delivers direct deposit files by noon local time on Tuesday for the Friday payday. The City desires to maintain these scheduled timeframes, with delivery of the direct deposit data to the banking institution via electronic means. The timetable for each pay period is such that the direct deposit transmission must be bank-processed in a “TIME CRITICAL” manner. The bank will arrange for ACH set-up and ample pre-note days prior to the first payday after any contract begins.

C. **Tax Payments.** The City utilizes the Electronic Federal Tax Payment System (EFTPS) for Federal/FICA/Medicare withholding payments and the State of Georgia’s Electronic Tax Payment System for state withholding payments. The successful banking institution shall support these methods of payment.

D. **Positive Pay.** The City uses a positive pay system for disbursements and needs continued access to this security system. Online banking must allow for import of a positive pay file.

E. **Integrated payables services.** The City currently uses and will continue requiring third-party check issuance, ACH payments, and virtual credit card payments integrated with Great Plains, the City’s accounting software. Vendor payments are issued every Friday.

F. **Investment of Available Funds.** The successful banking institution will agree to invest all idle cash in all accounts other than interest restricted accounts daily in an overnight repurchase agreement or other authorized investments. A statement of all overnight investment activity should be sent to the City within five business days of the preceding month end.

G. **Collateralization.** The banking institution will maintain a portfolio of investments, safe kept by a third party (i.e., The Federal Reserve Bank) and pledged to the City, sufficient to collateralize all deposits of the City in excess of FDIC coverage in accordance with applicable OCGA §45-8-11 through §45-8-15 and §50-17-59. The successful banking institution will enter into a written collateral agreement with the City at the time such collateral is pledged. Such agreement will be approved by the banking institution’s Board of Directors and/or its loan committee and become an official record of the institution throughout the life of the Banking Services Agreement. When changes in deposited funds mandate a change in collateral, said collateral will be pledged within three working days. The pledged collateral cannot be substituted without written consent of the City. The collateral will be reviewed daily and priced by a third party on a monthly basis to ensure proper collateralization of funds on deposit. The City will receive a monthly written report detailing all collateral pledged.
The successful banking institution, in lieu of the above collateralization requirements, may utilize the Georgia Bankers Association (GBA) State of Georgia Pledging Pool, as allowed by the State of Georgia. However, if this means of collateralization is used, the City will require a monthly report from GBA that lists the total public deposits of the successful banking institution and the total securities pledged for those deposits. This report is to be provided within three working days of the end of each month at no cost to the City and should the collateral be less than 110 percent, the banking institution will have five working days from the end of the month to ensure required collateralization. Failure to provide this report on a timely basis or failure to provide adequate collateralization on a timely basis may result in termination of any contracts.

H. Reporting Services and Statements of Advice. All accounts will run on a calendar month basis. The banking institution must provide monthly statements, account reconciliation reports, account analysis statements, confirmation tickets, canceled checks, and other report-related features normally associated with commercial accounts. Monthly statements and account analysis statements shall be received by the fifth working day of the month. Provide a sample bank statement in your proposal to the City.

All advices affecting a debit or credit memo transaction must be provided daily and electronically. Confirmation of all wires should be provided electronically on a daily basis. Bank coding errors should be corrected within 72 hours after notification by the City at no cost to the City. The banking institution will be expected to provide custom, specialized reports from time to time.

A paid item file including check number, check amount, and date paid for all items paid in the preceding month should be available for the City to download within five business days after month-end for the payroll and general disbursement accounts. All paid item data for the City shall be maintained by the bank after download for a period of one year. Unpaid items data would also be helpful.

I. Check Cashing. The successful banking institution shall honor all payroll, accounts payable, and petty cash checks that are on the positive pay listing provided by the City and presented by payees at any of its offices when accompanied by appropriate identification, without charge to the payee.

J. Online Banking Services. Online banking services shall include cash management support. The banking institution must be capable of providing balance, float, and activity figures electronically on a daily basis. Online inquiry, transaction initiation, and reporting systems shall be accessed via internet to include at a minimum:

1. Daily reporting of account balances, collected and available,
2. Account detail for current month and, at minimum, eleven prior months,
3. Wire transfer initiation and authorization,
4. City-originated stop payments of checks,
5. Returned items charged against accounts,
6. Bank reconciliation files,
7. Online check images (front and back) for all accounts, and,
8. Records of all account activity must be accessible (online). It is preferred these records be available for eighteen months but required for twelve months for audit purposes.

K. Deposit Processing.
1. Remote deposit. The City conducts remote deposit processing at City Hall. One check scanner shall be required for City Hall. Include a detailed explanation of the banking institution’s remote deposit services in the proposal.
2. Cash. On average, the City makes 25 cash deposits per month for $25,000—mostly bills, not coins. Of that, the Finance Department at City Hall deposits $10,000 per month. The Finance Department is interested in exploring the benefits of using automated cash management (a “smart safe”) for processing City Hall cash deposits.

L. City Credit Cards. The City maintains credit card accounts as part of its current banking relationship. Proposers shall provide information on its credit card services including any associated annual fees and interest rates charged. Cards will be issued to approximately 65 managers and employees for travel and business-related expenses. Digital submission of receipts and approvals must be enabled. Transactions average $30,000 per month. The current line of credit is $700,000.

M. Merchant Services & Payment Card Processing. The City uses four different providers to accept credit card payments at separate locations where credit card payments are accepted. However, the City only requires replacement of only one card-present processing solution used at City Hall and the permit office for permit and miscellaneous payments averaging $435 per sale with 115 transactions per month. Proposers shall detail any potential costs.

N. Lockbox Services. The City uses the banking institution’s lockbox services for all property tax and sanitation fee payments. The volume is approximately 10,000 payments per year. Up to 152 characters of payer data is keyed for each payment. Electronic batch files are imported into the City’s tax software. Check images must be searchable and viewable. Include a detailed explanation of the bank’s lockbox services in the proposal.

O. Other Banking Services. The City intends to pay for services on a fee basis. Such services shall include, but not necessarily limited to deposit slips, check stock, bill straps and coin wrappers, locking night depository bags, and non-locking depository bags. The bank will also provide the check and endorsement stamps for all accounts at the invoice cost to the bank.

P. Availability of Funds. Deposits will be couriered or submitted electronically with remote deposit capabilities on a daily basis. The bank will guarantee immediate credit on all wire transfers and U.S. Treasury checks upon receipt. All other checks shall be credited accordingly to the successful banking institution’s availability schedule. Banks are required to attach to the proposal a copy of their availability schedule.
Q. **Bank Services Contact.** The successful banking institution must designate one or more senior staff person(s) who will serve as the City’s principal contact for purposes of questions and problem resolution throughout the life of the contact, for all accounts and services.

R. **Training.** The banking institution must provide on-site training in addition to making web-based training available to City staff for all areas of service. Training, operating manuals, and ongoing support are to be supplied for all services provided.

V. **EVALUATION OF BIDS**

Proposals will be evaluated by selected City staff at the direction of the staff person designated in Sec. II B. Evaluations will be based on criteria outlined herein. All proposals will be evaluated using the same criteria. The criteria used will be:

A. **Responsiveness to the RFP.** The evaluation will consider all materials submitted to determine whether the vendor’s offering is in compliance with the RFP requirements.

B. **Ability to Perform Required Services.** The evaluation will consider all relevant material submitted by each proposer to determine whether the proposer is capable of and has a history of successfully completing contracts of this type. The following elements may be given consideration in determining whether a proposer is capable:

   1. The ability and capacity of the proposer and the skills, experience, and availability of the specific individuals to be assigned to the City to perform the services required;
   2. The quality of performances by the proposer of previous and similar contracts and such other information as may be secured and considered relevant by the City;
   3. The ability of the proposer to present professional and innovative work to similar organizations; the skill of the proposer as demonstrated by sample of similar work and reference by similar organizations;
   4. Compliance with and creativity in achieving the basic requirements of the RFP.

The proposer shall furnish acceptable evidence of their ability to perform, regarding such categories as expertise/experience, equipment, facilities and personnel qualified to perform requested duties. Refusal to provide such information may cause the proposal to be rejected.

C. **Pricing.** The proposed fees and charges will be considered.

D. **References.** Relevance and quality of references.

E. **Service Delivery/Project Plan.** The project plan, including milestones, tasks, roles and responsibilities, will be evaluated.

F. **Interviews and Site Visits.** City staff may conduct in-person interviews and site visits as part of the final selection process. Additional information may be requested from the vendor prior to scheduling an interview.
VI. CURRENT ACCOUNT STRUCTURE

Wells Fargo Accounts

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<thead>
<tr>
<th>General Fund</th>
<th>Fund Clearing Account</th>
<th>Emergency Telephone System Fund</th>
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| • Key Billing Account  
• General Services  
• Wells Tax  
• CEO Module:  
  • ACH Fraud Filter  
  • ARP Register Maintenance  
  • Desktop Deposit  
  • Image Positive Pay  
  • Payment Manager  
  • Returned Items  
  • Statements & Notices  
  • Transaction Search  
  • Treasury Information Reporting  
  • Wires | • General Services  
• Return Item Special Instructions  
• Wholesale Lockbox-AT0945650  
• WLBX Transmission  
• WLBX Image  
• Partial Reconciliation  
• ARP Paper Report  
• CEO Module:  
  • ACH Fraud Filter  
  • Desktop Deposit  
  • Payment Manager  
  • Returned Items  
  • Statements & Notices  
  • Transaction Search  
  • Treasury Information Reporting  
  • Wires | • ACH Fraud Filter  
• ARP Register Maintenance  
• Desktop Deposit  
• Image Positive Pay  
• Payment Manager  
• Returned Items  
• Statements & Notices  
• Transaction Search  
• Treasury Information Reporting  
• Wires |

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<th>Hotel Motel Tax Fund</th>
<th>Children &amp; Youth Services</th>
<th>Enterprise (Conference Center Parking)</th>
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| • ACH Fraud Filter  
• Desktop Deposit  
• Payment Manager  
• Returned Items  
• Statements & Notices  
• Transaction Search  
• Treasury Information Reporting  
• Wires | • ACH Fraud Filter  
• ARP Register Maintenance  
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• Image Positive Pay  
• Payment Manager  
• Returned Items  
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• Transaction Search  
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• Returned Items  
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• Treasury Information Reporting  
• Wires |
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<th>Employee Retirement</th>
<th>Cemetery</th>
<th>Bond Sinking</th>
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<td><strong>Services</strong></td>
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<td>• ARP Register Maintenance</td>
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<td>• Transaction Search</td>
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<td><strong>Note</strong></td>
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<td>Green Space Trust Fund</td>
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<td>• Note: This account may be phased out</td>
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<tr>
<th>Municipal Court</th>
<th>SunTrust Bank Accounts</th>
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<td>• ACH Fraud Filter</td>
<td>• Retirement</td>
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<td>• ARP Register Maintenance</td>
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<td>• Desktop Deposit</td>
<td>• Drug fund</td>
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<td>• Image Positive Pay</td>
<td>• Tree escrow</td>
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<td>• Payment Manager</td>
<td>• Online Services: Wires, ACH, etc.</td>
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<td>• Returned Items</td>
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<td>• Statements &amp; Notices</td>
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<td>• Treasury Information Reporting</td>
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<td>• Wires</td>
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EXHIBIT A: BANKING SERVICES PROPOSAL FORM

I. Proposal contact person name

II. Proposal contact phone number

III. Proposal contact email

IV. Proposal date

V. Name of banking institution

VI. Address of headquarters

VII. Address of local office/branch

VIII. Date institution chartered

IX. State where chartered

X. Provide a 300 to 500-word historical summary of the banking institution. Include acquisitions and mergers (include pending mergers), relationships with the subsidiaries/parent companies, expansion into new areas of business and geographical area served. Include organizational overview and explain major organizational strengths.

XI. Identify the institution’s principal staff members who will be involved in providing services to the City. Please indicate senior staff member(s) who will be the City’s primary contact.

XII. Describe your experience with other municipal governments.

XIII. Provide a description of how the City would rank relative to other customers of the bank in relationship to size and complexity of service.

XIV. Describe how the banking institution measures and evaluates quality of service. If done, what were the results of the most recent evaluation? Describe how the banking institution intends to provide consistently high quality of service to the City and what measures will be taken if level of services falls below most recent evaluations.

XV. Identify the locations where the following services would be provided.
A. Deposit processing  
B. Lockbox processing  
C. Check printing

XVI. Describe the banking institution’s disaster recovery plan and how customers’ records would be protected/recovered.

XVII. Describe the format of training or instructional materials offered for services.

XVIII. Is there a toll-free technical support hotline for your various services? Is it available between 8:00 a.m. and 5:00 p.m. local time? Outside business hours?

XIX. Discuss any plans your institution has for future cash management services enhancement within the next year.

XX. Describe the impact that any pending mergers or acquisitions may have on your proposal.

XXI. What security features are in place to minimize the risk of unauthorized transactions?

XXII. The City’s Better Together Community Action Plan calls on the City “to ensure local government is equitable in its day-to-day practices and as it addresses future challenges and pursues new initiatives.” As a result of the Plan and additional community input about banking services, the City is committed to contracting with socially responsible financial institutions. The City values and supports diversity and is dedicated to advancing equity in public contracting.

A. Describe or provide your policy on corporate social responsibility or environmental, social, and governance matters.

B. How does your organization support the communities in which it operates? How does it support Decatur specifically? For example, what sponsorships has your organization provided in Decatur over the past five years?

C. How does your organization promote diversity in its own employment and business practices? How does your organization promote equity in lending, customer service, and provision of other services?

D. What does your organization do to make its operations more environmentally friendly?

E. What is your ethics policy and what does your organization do to monitor compliance with it?

F. What is your organization doing to support affordable housing in communities including Decatur?

G. How does your organization align with the City of Decatur’s values?

XXIII. Please fully explain any exceptions to the RFP specifications and any alternative services you propose in place of the City’s requests.

XXIV. Describe any other factors that would be in the best interest of the City to consider.

XV. Attach the following documents in the following order:
A. **Transmittal letter.** Provide a summary of the overall proposal and an explanation of why this banking institution will best meet the current and future needs of the City.

B. **Service Delivery/Project Plan.** Outline activities and procedures for providing services including conversion of legacy data/transactions.

C. **Financial Statements and Reports**
   1. Financial statements for the last three years, quarterly reports since your last statement and the most recent four call reports with the Federal Reserve.
   3. Internal control reports.
   4. History of ratings by Moody’s and/or Standard & Poor’s during the last five years for the banking institution and holding company. Include the reasons given by the rating agency for any upgrade or downgrade.

D. **Sample documents**
   1. Samples of all agreements needed by the banking institution in order to provide all of the requested services.
   2. Sample account analysis statement including major items that appear in the City’s proposal form.

E. **References.** A listing of five references where similar services have been provided (preferably from current local government customers) who can attest to the proposer’s experience as it relates to providing services to local government. The client reference shall include the name of organization, contact person, address, and phone numbers.

F. **A list of all government accounts lost within the last five years.** Disclose any services terminated and the reason(s) for termination of contract, either voluntary or other.

G. **Pricing.** Provide a schedule of prices to perform services outlined in the RFP. (Price should include all materials, equipment, and labor). There should be no price escalation for the initial three-year contract period.