



Request for Proposal for Banking, Treasury, and Merchant Services for Skagit County, WA

Due:

Phase 1: December 11, 2024

Phase 2: January 8, 2025

Those who plan on submitting a proposal (Proposer(s)) shall submit Phase 1 responses through [the rfpPrep® web portal](#). Late proposals will NOT be accepted or considered. The County reserves the right to reject, in whole or in part, any or all proposals received, and further reserve the right to negotiate the final contract terms, including cost.

The mandatory prebid web conference will be held on Tuesday, November 12, 2024 at 9:00 A.M. PT.

Table of Contents

Introduction	3
Overview	3
About the County	3
Objectives	3
General Process	3
Lobbying	4
RFP Modifications/Cancellations	4
RFP Contacts	5
Scope of Services Overview	5
Banking Services	5
Treasury Services	5
Merchant Services (Optional Response)	5
Purchase Cards (Optional Response)	6
Scope of Services Detailed	6
Historic & Current Cash Balances	6
Current Account Structure	6
Deposits & Investments	7
Accounting Software	7
The Future of Treasury Services and ePayments	7
Phase 1 - Qualification and Pricing Round	8
Cost Proposal	8
Phase 1 Weighting	9
Phase 1 Required Documents	9
Phase 2 - Presentation Phase	10
Phase 2 Weighting	11
Selection Criteria	11
Phase 3 - Preliminary Finalist Phase	11
Contract Execution	11
Contract Extension	12
Termination	12
Schedule of Events	12
Appendix A	14
Appendix B	15
Appendix C	17
Appendix D	18

Introduction

Overview

Skagit County (“the County”) is issuing a Banking, Treasury, and Merchant Services Request for Proposal (RFP). The County wishes to receive bids for banking, treasury, and merchant services in order to ensure it is receiving the best pricing, most current technology, and best servicing, utilizing any available interest-earning opportunities to minimize the tax burden on its constituents, introduce new technologies, reduce costs, and streamline the account structure where possible. The County is also bound to follow state law in choosing its bank and banking services, such as the provisions found in RCW 36.29, 36.48, and 39.58. The County will not compensate Proposer(s) for their time submitting a proposal. The County is a governmental agency subject to public disclosure and records laws that may require it to disclose any information Proposer(s) submit.

About the County

Please use the following links to learn more about Skagit County.

1. [About Skagit County](#)
2. [Audited Financial Statements - Most recent and historic](#)
3. [Budgets - Most recent and historic](#)

Objectives

The County wishes to enter into a long-term, well-rounded banking relationship that will be sustainable and attractive to all parties involved. In doing so, the County seeks to accomplish the following objectives:

- Maintain a long-term **customer-centric** banking relationship;
- Have access to a user-friendly, intuitive banking services online portal;
- Gain operational efficiencies through the use of treasury services/technology;
- Reduce check volume (both those received for payments and those issued for disbursements);
- Maximize potential rebates through a virtual card/p-card program;
- Maximize the value of every dollar;
- Ensure competitive pricing and,
- Use an entity that, at all times during the RFP process and potential relationship:
 - Complies with all federal and state statutes;
 - Qualifies as a Washington depository for public funds under RCW 39.58; and,
 - Is a member of the Federal Reserve System and an applicable federal banking insurance entity.

General Process

This enhanced RFP process will take place through four distinct phases: (1) Phase 1 - qualification and pricing; (2) Phase 2 - relationship and virtual interviews; (3) Phase 3 - final legal contract review and selection; (4) Phase 4 - optional feedback session. Phase 1 responses should be submitted through the banking rfpPrep web portal at www.rfpPrep.us. Proposer(s) will need to sign-up for and have access to the rfpPrep web portal approved by three+one. To submit online responses on or before December 11, 2024 at 1:00 P.M PT. Late Proposals will NOT be

accepted or considered. The County reserves the right to reject, in whole or in part, any or all proposals received, and further reserves the right to negotiate the final contract terms, including cost.

Up to five finalists will be selected to move on to Phase 2. Phase 2 will require a virtual presentation. The Proposer(s) from Phase 2 will be selected to move forward to Phase 3 where final contract negotiations with the preliminary finalist will occur. Each phase is described in further detail starting on page 8.

All parties interested in providing banking services to the County should contact both RFP contacts, Michael Ablowich and Lauren Cybul, by the date in the *Schedule of Events* on page 12. **Log-on access to the required rfpPrep portal will be granted after the prebid web conference.**

The County reserves the right to amend, withdraw, or reissue this RFP in whole or in part, at any time and for any reason. Submission of a proposal confers no rights upon the Proposer(s), nor does it obligate the County in any manner. The County reserves the right not to award an Agreement and to solicit offers at a later date. The County reserves the right to reject technicalities and to reject any or all proposals in the best interest of the County. The County expressly reserves the right, in its sole discretion, to accept or reject any or all proposals, with or without cause, modify, alter, waive or reject any technicalities or provisions, or to accept the proposal which, in its sole judgment, is determined to be the best evaluated offer resulting from negotiations. No single factor will determine the final decision. **After review of proposals and conducting interviews, if any, County staff may be authorized by the County to commence negotiation for a contract with the Proposer(s) recommended for the award.**

The County Treasurer and County Commissioners will be the signers on any agreement entered into as a result of the RFP. If a satisfactory contract cannot be negotiated with the Proposer(s) deemed most qualified within a reasonable period of time, as determined solely by the County, negotiations with the Proposer(s) will be suspended, and negotiations shall be undertaken with the Proposer(s) ranked second-most qualified. Should a satisfactory contract not be negotiated with either of the Proposer(s), additional Proposer(s) may be selected in order of qualifications, as established by proposal review and/or interview, and negotiations entered into as outlined above. The Proposer(s) agrees to negotiate in good faith with the County to enter into a formal agreement with the County, with such agreement substantially incorporating the terms and conditions of the RFP.

Lobbying

The purpose of this section is to ensure that the RFP selection process is not distorted or compromised by private lobbying outside the procedures designed to produce the best proposal for the County and the public. The County shall select those proposals which are responsive and which merit further discussion. Any person whose proposal is selected for further discussion shall confine all contracts with the County to those permitted by the formal selection procedures.

RFP Modifications/Cancellations

The County reserves the right to cancel or reissue the RFP at any time. Amendments or a notice of cancellation will be emailed to all Proposer(s) as well as the County's website. The County reserves the right to change the schedule or issue amendments to the RFP at any time. The County reserves the right to retain all proposals submitted and to use any ideas in a proposal regardless of whether that proposal is selected. Submission of a proposal indicates acceptance by the Proposer(s) of conditions contained in this RFP, unless clearly and specifically noted in the proposal submitted and confirmed in the contract between the County and Proposer(s).

RFP Contacts

Lauren Cybul, Marketing and Sales Associate, lac@threeplusone.us

Michael Ablowich, Vice President, maa@threeplusone.us

All questions must be submitted via the [rfpPrep portal](#) in writing within the time frame permitted in the *Schedule of Events* below. Phase 2 presentations will be scheduled through the main contacts. Proposer(s) will be responsible for scheduling a presentation time slot during the days outlined in the *Schedule of Events*. For selected Proposer(s), the presentation/demonstrations will be coordinated through the main contacts. All presentations must be submitted to the main contacts above by January 8, 2025, at 1:00 PM PT.

Scope of Services Overview

Banking Services

Proposals for banking services are being sought for the County's accounts listed in Appendix C to meet (at a minimum) the service capabilities shown in Appendix B's description column. The County is looking for Proposer(s) who offer, at a minimum, what is currently being utilized.

Treasury Services

The County is looking for an enhanced treasury services relationship where the successful Proposer will offer the capabilities to provide streamlined documentation online, provide online tools for efficiencies, use banking portals to enhance cash-flow management, and access a set of tools online that can link to the County's current financial software. A key requirement for the county is to have intra-day balance and transaction reporting on all its accounts.

Merchant Services (Optional Response)

It is the intent of the County to choose one banking provider that can also provide processing of merchant services; however, not providing merchant services will not disqualify your response.

The merchant-services provider will process credit card payment transactions on behalf of the County. The service will include terminals that can perform single settlements and block credit transactions, customized web and online-based credit card transactions, as well as electronic check-payment processing. Credit card settlement deposits will be by Merchant Number and will show the last four digits of the Merchant Number plus the transaction date. It is the preference of the County to be able to establish a daily settlement cutoff time to facilitate record keeping and processing.

The merchant-services provider will have the ability to provide local Customer Service, be PCI compliant, and show certification on an annual basis.

If you would like to include attachments on your Merchant Services pricing, please include them in the rfpPrep portal with your response to the Service Questionnaire.

Purchase Cards (Optional Response)

It is the intent of the County to choose one banking provider that can also provide purchase-card services. However, not providing purchase-card services will not disqualify your response.

The County currently has around 125 cards in use with a current provider and the annual spend is approximately \$1 million.

If you would like to include attachments on your p-card pricing and service features, please include them in the rfpPrep portal with your response to the Service Questionnaire.

Scope of Services Detailed

The County currently has one main operating bank relationship. The County typically uses between three to five additional financial institutions for short-term and long-term investments (ICS, MMKs, CDARs, CDs, fixed-income instruments, etc.).

Appendix B provides a list of all Treasury Services used over a recent 12-month period; this is also provided through the online rfpPrep web portal. Service description, total volume, and AFP codes are provided for a 12-month period. At a minimum, a new contract will mirror all current services. However, the County is open and interested in suggestions and alternatives that can help it gain operational efficiencies where legal and practicable. Transaction volumes (in Appendix A) are provided as a guide to volume usage, but it is fully anticipated that usage will change through implementation of more efficient banking services. No attempt is made to project how volume usage will change.

Historic & Current Cash Balances

Appendix A highlights the County's historical cash balance at its principal bank. It is not to be assumed that the County will continue to hold the current deposit levels exactly as it has in the past, but it is important for bidders to understand the amounts they have kept historically at its current bank. Pricing should be based upon transaction volume and not upon historic balances. The County is willing to pay fees if greater value is available for those funds that would have been used to offset fees. Pricing points will be determined on the ECR and the overall cost based on historic transaction volume and proposed unit cost. Other services not currently used and the ability to share related pricing will be available through the online response portal, but these will not be included in the overall price comparison and may be used subjectively to impact the Service Capability (see Phase 1 Score Weighting on page 9).

Current Account Structure

Appendix C discusses the County's current account structure, including a high-level summary of activity associated with each account. The purpose of this depiction is to allow the Proposer(s) the opportunity to highlight, through a presentation in Phase 2 (explained in further detail

below), advantageous opportunities of differentiation through the current and desired account structure and to propose other services that can provide value to the County. At a minimum, the County will continue with all accounts as listed. However, any potential consolidations through ZBA structures will be considered, and are encouraged, as well as other recommendations made in Phase 2 if sufficient value is demonstrated through financial and operational efficiency.

Deposits & Investments

The purpose of this RFP is not for outside investment firms, but Proposer(s) are encouraged to share unique opportunities within their institution to earn additional interest on all monies. However, any services that have an investment purpose (e.g., money-market deposit/savings accounts), must comply with all state laws governing the investment and collateralization of public funds. The County's Investment Policy can be found in the rfpPrep portal. All those responding will be required in the Phase 1 process to acknowledge they have read, and will comply with County policies. Questions should be addressed during the Phase 1 Q&A period (see *Schedule of Events* later in this document).

Accounting Software

Proposer(s) need to confirm capability to integrate services, send & receive securely to and from the County's accounting software without manual intervention (Straight-Through Processing [STP]), and otherwise facilitate information exchange efficiently and effectively with the accounting software. This can be done via SFTP (Secure File Transfer Protocol), online file transfer, or other available methods. The County currently uses Clemmer GL as their Accounting Software. **Proposer(s) are encouraged to expand on methods the County can use within its online facilities to auto-process tasks the County may currently do manually in an effort to save taxpayer resources.** This may include workflow solutions for payment creation and approval processes in addition to visibility of balance and transaction reporting.

The Future of Treasury Services and ePayments

The County intends to move payments to electronic methods and reduce check volume. Managing the changing payment landscape increases in importance as costs for paper disbursements continue to increase and the population demographics changes and the financial technology advances.

- **Check Disbursements:** Checks continue to be the predominant way of conducting financial transactions. The main reasons most entities continue to cut and/or choose paper disbursements are related to remittance data that accompanies the check. Financial solutions exist today that provide the remittance data needed as well as the cost savings associated with electronic payments.
 - Recognizing the cultural shift needed for electronic payments, the County may adopt an Electronic Payment Policy stating the plan to phase in electronic payments over a specified period of time (between three and five years). The adoption of such a policy will provide both the County and its vendors with the timeframe needed to make any process adjustments.
 - Moving to electronic payments also strengthens the banking relationship. Banks have developed and gained efficiencies that also make this an attractive service to provide. However, the County is aware that banks are no longer the only

providers of electronic-payment services. Non-financial providers have entered this arena and provide competitive p-card/ghost card/ACH payment services as well. This provides the opportunity for generating revenue through this program rather than increased costs.

Phase 1 - Qualification and Pricing Round

Phase 1 responses are subject to three criteria:

1. Overall service capability of the institution as determined by responses to the Yes/No and short-answer online response form provided.
 - a. Appendix D lists all the Yes/No and short-answer questions that must be answered through the online portal. Access to this portal will be granted **after** the mandatory prebid conference. The questions are provided in Appendix D for convenience at this time to allow all institutions the ability to review with their internal teams.
2. Two pricing options are available with only one being selected by each Proposer(s):
 - a. **Option 1** provides a line-item-pricing structure based on AFP codes and services being used by the County at their current banking provider. The County's true volumes are used throughout. This has been done in order to facilitate comparisons between proposals. Option 1 includes proposing an ECR which will be used to calculate the compensating balance to offset all or a portion of fees.
 - b. **Option 2** is a "flat fee" compensating balance proposal. The Proposer(s) will be asked to list the compensating balance requirement needed in order for the County to not pay any fees. In addition, the Proposer(s) will be asked to list the current interest rate that liquid dollars kept at the bank over and above the compensating balance amount can earn. If the Proposer(s) selects this option, the proposed balance will be compared with the compensating balance responses of Option 1.
3. Reputation as provided by references. Three references from current clients must be submitted. It is preferred that one client be new (within the last 12 months) and one long-term (more than three years). The County reserves the right to contact any government with which the Proposer(s) provides similar services to if the service provider is known through various associations.

Cost Proposal

An online response template will be provided and required for use if Option 1 for pricing is selected. Basic transaction volume is provided in Appendix A for the period from August 2023 to July 2024 inclusive. When submitting pricing proposals, Proposer(s) will be required to include associated AFP codes in order to support comparisons between proposals. AFP codes have been provided where available. As banking-services pricing differs from bank to bank, room is provided within the template to add "substitute" pricing, and additional appropriate line items where applicable or appropriate to list new services/fees. See "Option 1 features explanation" below.

Proposer(s) will need to build, through the online pricing portal, the fee structure fully needed to support the services currently being used. The host of fees associated with current full-service municipal banking should be included. Proposer(s) that move on to Phase 2 will be scored on "fee justification" which will require them to justify any fees added in Phase 2 and explain as to

why they were not present in Phase 1. Proposer(s) that move on to Phase 3 and contract negotiations will be explicitly required to explain and defend any fees charged to the County that were not present in Phase 1.

Proposer(s) will be asked, as part of the pricing proposal, to submit rates on either excess balances or on sweep options that may be made available to the County. When proposing rates for those options please keep in mind that the County would prefer to keep the rates as predictable as possible. With that in mind, please propose rates based on an easy-to-understand and track benchmark.

Option 1 Features Explanation

- Proposer(s) will have the opportunity to add “new” fees that are not listed within the provided AFP codes but will be charged by the bank.
- Proposer(s) will have the opportunity to include “substitute” fees in place of any of the listed fees/AFP codes.
- Proposer(s) will have the opportunity to completely “waive” fees that the bank does not charge. Any fees that are completely “waived” will need a description to confirm that the bank does not charge for this service or a closely related service.
- Proposer(s) are asked to include additional fees and services that may be presented as a result of new recommendations/ideas during Phase 2 or Phase 3 in the “other pricing” section. These fees **will not** be factored into the total calculated cost to the County for Phase 1 comparison purposes, but they will be used in Phase 2 presentations for Proposer(s) new servicing ideas (e.g., the cost of ZBA structure, multiple remote deposit scanners, etc.). The purpose of this section is to represent additional services not currently being used by the County that a Proposer(s) offers and may propose in Phase 2 or Phase 3.

Option 2 Features Explanation

Proposer(s) that choose Option 2 for pricing will have the opportunity to submit alternative “flat fee” and/or compensating-balance pricing in place of the AFP code responses. The County will evaluate each pricing scenario independently in order to compare their options across different Proposer(s). If the Proposer(s) chooses Option 2, they will also need to provide the scenarios under which the required compensating balance will be adjusted as market rates change. Proposer(s) will need to indicate whether a floor and/or ceiling will be set on the size of the compensating balance. **Finally, selecting Option 2 is an overt commitment that all services the County may need from the Proposer(s) will be included in the value of the balances submitted.** Over the life of the contract, future adjustments to balances may only be made based on changes in the rate environment and not changes in banking services.

Phase 1 Weighting

Total possible points is 100, weighted as follows:

- Service Capability: 50 points
- Pricing of Existing Services: 30 points
- References: 20 points

Phase 2 - Presentation Phase

The top-scoring banking institutions in Phase 1 will be eligible for Phase 2 presentations, if determined by the County as appropriate. Phase 2 will begin with additional information, if any, being provided to Proposer(s). Subsequently, Proposer(s) will have ten days to submit questions, and four weeks to prepare a presentation/demonstration. It is expected that each prospective banking institution will use their professional knowledge, experience, and data herein to provide a proactive and creative presentation that meets the objectives outlined. Simply responding with a presentation to duplicate the services as the County currently stands **may not** result in a winning proposal.

Creativity is encouraged; meeting the needs of the County while defining a well-rounded relationship within the changing landscape of public banking is paramount. If a responding institution wants to propose services it deems to be superior or more appropriate than those requested, the responding institution should make the case, provide appropriate pricing, and an example of how it would provide a net benefit to the County.

All responding institutions will prepare a concise proposal that demonstrates their capabilities. Submitted documents, including presentation slides, are limited to a maximum of 20 total pages. We encourage this round of presentations, taking place on January 15th and 16th, 2025, to be creative. It is preferred that institutions prepare an overall presentation addressing the needs as outlined.

All Phase 2 Proposer(s) shall provide with their presentation/demonstration a sample of proposed agreements for review by the County.

Proposer(s) in Phase 2 will be given a maximum of a 60-minute time slot to make their presentation. Areas required are as follows:

- **Why you?:** What makes your bank the best partner for the County? Possible discussion points include the following, but ultimately you may decide how to fill each topic area.
 - Number of public-banking clients;
 - Dedication to this market space;
 - Research and development;
 - Clear differentiators from competitors;
 - Innovative solutions that correspond to the objectives outlined.
- **Proposed account structure and treasury services** (subject to the limitations outlined/provided):
 - Your recommendations must include, but are not limited to:
 - Why are you recommending the proposed account structure?
 - How is the bank incorporating innovation?
 - Local branch availability or how to manage the relationship if you do not have local branches.
 - What is the benefit/value of your proposed account structure/treasury services?
 - Fee justification of the cost proposal provided in Phase 1 and adapted to your Phase 2 proposal.

- Why these fees? If not explicit, what value do these fees provide to the County?
 - Be prepared to answer specific questions regarding fees.
 - Discuss potential caps or limits your institution may be willing to give on fee increases at the end of the initial five-year contract.
- How the bank has managed and plans to manage the transition experience.
- **Customer Service model:**
 - Accountability and contact frequency
 - Account review.
 - Service method.
 - Demonstration of all online/web-based resources being offered (or provide a video overview of each before interview)
 - Banking portal.
 - Payments portal.
 - All others.
 - Introduction to key personnel. The County requires one relationship manager be available for the duration of the contract as the point of contact regarding any and all services provided by the Proposer(s).
- **Open Q&A**

Phase 2 Weighting

Total possible points are 100, weighted as follows:

- Presentation with proposed account structure and treasury services: 40 points
- Customer-service-model proposal: 40 points
- Fee justification: 20 points

Selection Criteria

The successful Proposer(s) will be selected based on the best overall value. Price will be a factor in this decision, but will not be the sole, nor necessarily the most important factor. Experience, customer service, corrective-action processes, efficient account structure, treasury services, fraud protection, technology, and maximizing the value of every dollar will all be factors considered.

Phase 3 - Preliminary Finalist Phase

Phase 3 preliminary finalists will be selected based on the overall cumulative score of Phase 1, Phase 2, and the County's legal review of the Proposer(s) submitted agreements. Phase 3 preliminary finalists will be notified and will be subject to final legal and agreement negotiations as the County sees fit.

Contract Execution

Banking services must "go live" on the first day of the month. Banking services should be "live" within approximately 60 days of contract execution. If a 60-day implementation period cannot be met, the Proposer(s) must indicate an alternative implementation period in their proposal. A sample Services Contract has been provided as a basis for the agreement you may

be required to execute. If there are terms in the sample contract that you object to, you must include your objection in your proposal.

Contract Extension

The County and the successful Proposer(s) agree: (1) that the County may extend the term of the contract on a month-to-month basis at the same rates specified in the contract at the end of the initial performance period, or the end of any exercised renewal; (2) all other terms and conditions shall remain in full force and effect; and (3) to provide written notice to the other party of the intent to cancel such month-to-month extension at least 30 days before the desired date of cancellation.

Termination

Both parties may agree in writing to terminate this contract at any time; either party may terminate the contract if the other party fails to perform in the manner called for in the contract; the County may terminate the contract for its own convenience on 60-days written notice.

Schedule of Events

The following schedule details key dates and times related to this RFP. The County reserves the right to revise this schedule as needed to ensure process integrity.

Date	Time	Description
November 4, 2024	N/A	RFP issued.
November 7, 2024	1:00 P.M. PT	Email RFP contacts to express interest in responding.
November 12, 2024	9:00 A.M. PT	Mandatory prebid web conference call.
November 19, 2024	1:00 P.M. PT	Phase 1 questions submitted. Answers provided by November 26th.
December 11, 2024	1:00 P.M. PT	Phase 1 responses submitted through the online portal.
December 20, 2024	1:00 P.M. PT	Phase 2 finalists will be notified and interviews will be scheduled.
December 27, 2024	1:00 P.M. PT	Proposer(s) submit questions to RFP contacts, if any, for Phase 2.
January 8, 2025	1:00 P.M. PT	Presentations due for Phase 2.
January 15 & 16, 2025	TBD	Virtual or onsite presentations/interviews conducted.
January 2025	N/A	Preliminary finalist notified.
February 2025	N/A	Final negotiations, if applicable, and agreement completion.
February 2025	N/A	All Proposer(s) notified of results.
March 2025	N/A	Transition begins, if necessary, and completed within 270 days.

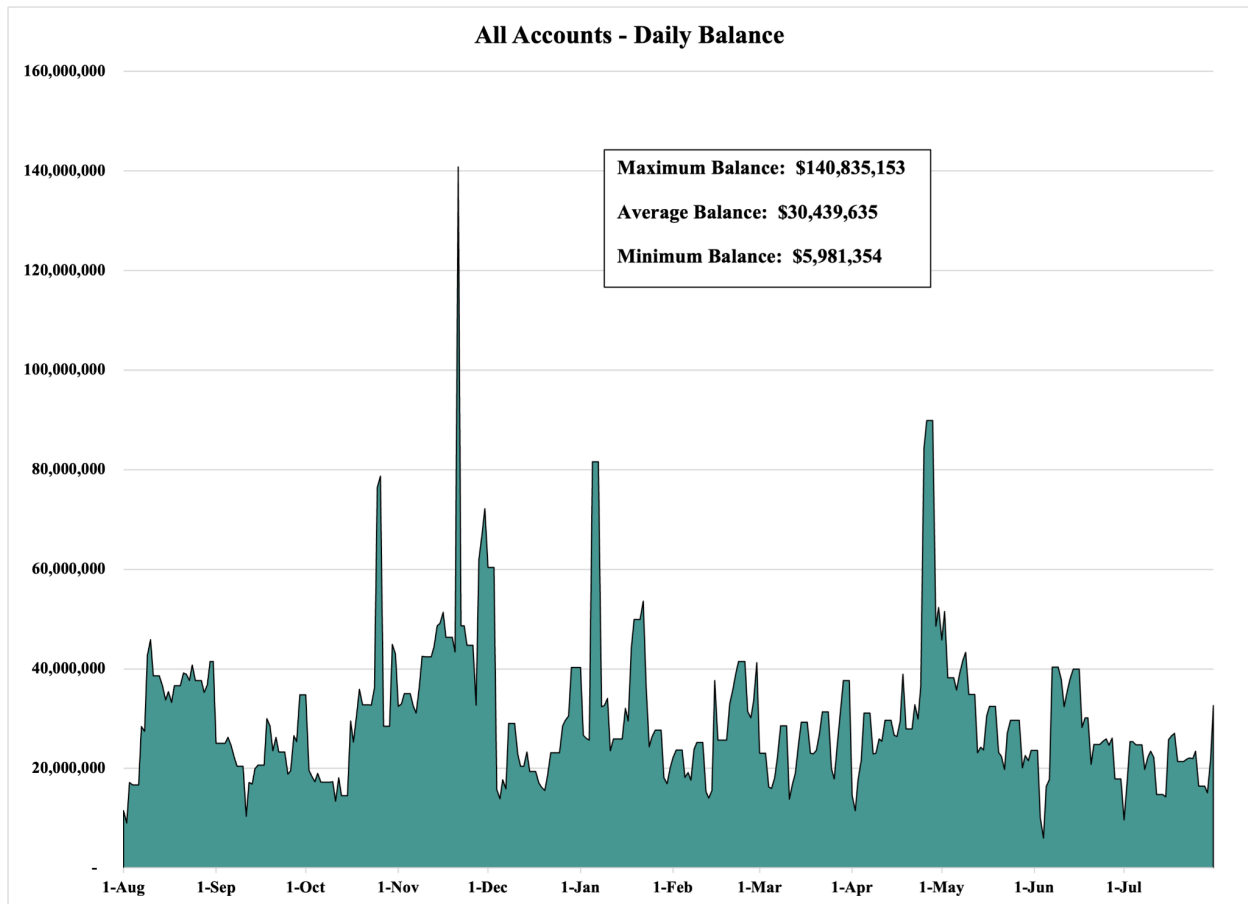
*All questions submitted will be answered with questions/responses provided to all Proposer(s). Answers may be issued after this date if more time is needed by the County to verify the answers.

The mandatory prebid web conference will be held on November 12, 2024 at 9:00 A.M. PT. At least one representative from all Proposer(s) who are interested in submitting a bid are **required** to attend the prebid meeting on November 12, 2024. This meeting is designed to review the bidding process and ensure that Proposer(s) understand how the rfpPrep portal will be used to accept bids and facilitate their evaluation. The meeting information is below.

The prebid web conference will be held at:
Skagit County, WA Banking, Treasury, and Merchant Services RFP Prebid Meeting
Tuesday, November 12, 2024 · 9:00am – 9:30am
Time zone: America/Washington
Google Meet joining info
Video call link: <https://meet.google.com/eum-dCHF-UDC>
Or dial: (US) +1 901-881-2055 PIN: 334 849 446#
More phone numbers: <https://tel.meet/eum-dCHF-UDC?pin=1491427281374>

The prebid web conference web address is subject to change.

Appendix A



The sweep accounts average balance is \$29,201,208 and is included in the average balance mentioned above.

Appendix B

Bank Category	Description	AFP Code	12-month Volume*	Service Offered: Yes/No
balance compensation information	deferred billing fee	009999	12	
balance compensation information	deposit assessment	000230	15,845,819	
depository services	branch deposited cash	100000	883,296	
depository services	branch per item charge	100224	10,470	
depository services	branch roll out	100044	42	
depository services	branch strap out	10004A	29	
depository services	check charge backs	100400	202	
depository services	deposit error svc chg	109999	5	
depository services	deposits branch night drop tkt	100200	1,741	
depository services	deposits capture ticket	100200	249	
depository services	deposits image cash letter	100200	2,485	
depository services	deposits vault ticket	100200	715	
depository services	electronic item clearing fee	10021B	13,316	
depository services	icl clear agent	10021B	56,761	
depository services	icl direct send	100218	45,527	
depository services	icl monthly fee	109999	24	
depository services	icl on us	100210	4,262	
depository services	online return item report	100416	12	
depository services	miscellaneous deposit tickets	100200	15	
depository services	night bag deposited cash	100005	2,653,372	
depository services	rdc monthly fee	109999	12	
depository services	rdc scanned item	10021B	13,316	
depository services	redeposited returned	100402	107	
depository services	return advice image inquiry	100416	12	
depository services	return item image	100416	34	
depository services	std night bag fee	100005	934	
depository services	vault deposit adjustment	100501	8	
depository services	vault deposited cash	100100	764,295	
depository services	vault per item charge	100224	845	
edi payment services	online intraday edi remi trpt	300225	12	
edi payment services	online previous day edi report	300225	12	
general account services	dda paper statement	010300	5	
general account services	electronic analysis statement	010440	12	
general account services	online analysis statement	010407	12	
general account services	online corp banking statement	010307	548	
general account services	maintenance	010000	521	
general account services	zba concentration account	010099	36	

general account services	zba subsidiary accounts	010099	400	
general ach services	ach addenda originated	250120	73	
general ach services	ach data transmission	250501	345	
general ach services	ach direct epa authorization	251051	50	
general ach services	ach direct monthly maint	251100	12	
general ach services	ach item min per file	250110	241	
general ach services	ach monthly fee	250000	72	
general ach services	ach noc	251070	125	
general ach services	ach received addenda	250220	70,697	
general ach services	ach return items	250302	95	
general ach services	ach reversal or deletion	250640	8	
general ach services	car noc rtn rpt via email	250401	350	
general ach services	car report via online ir	250701	12	
general ach services	epa correction fee	251051	7	
general ach services	epa monthly via ach direct	251053	197	
general ach services	incoming ach credit item	250201	60,865	
general ach services	incoming ach debit item	250200	3,431	
general ach services	online ach monthly base fee	251100	12	
general ach services	online ach per account fee	250000	12	
general ach services	orig ach cr via direct send	250101	82,320	
general ach services	orig ach dr via directs end	250100	2,956	
general ach services	originated ach cr via online	250101	210	
general ach services	originated ach db via online	250100	1,137	
general ach services	real time payment received	250000	1	
general ach services	unauthorized ach item return	250302	1	
information services	online bai2 previous day file	400012	12	
information services	online file transfer base fee	40001Z	12	
information services	online intraday detail items	400274	61,395	
information services	online intraday report	400055	96	
information services	online online access	400210	12	
information services	online pre day detail items	400271	147,510	
information services	online previous day report	400052	548	
information services	long term image access	400800	240	
investment custody services	insured cash sweep	450020	12	
paper disb reconciliation services	arp pp transmission output fil	200201	252	
paper disb reconciliation services	file translator tool	200200	12	
paper disb reconciliation services	online arp add cancel entry	20020B	272	
paper disb reconciliation services	reconciliation maintenance	200010	228	
paper disb reconciliation services	reconciliation per item	200110	60,895	
paper disbursement services	checks debits paid	150100	62,340	

paper disbursement services	online stop payment entry	150410	99	
paper disbursement services	paid no issue per item	150310	27	
paper disbursement services	payee positive pay per item	150122	17,444	
paper disbursement services	payment protection maintenance	159999	12	
paper disbursement services	positive pay maintenance	150030	24	
paper disbursement services	positive pay per item	150120	18,212	
paper disbursement services	pospay pymt protection return	150322	121	
wire and other funds xfer services	incoming domestic wire	350300	313	
wire and other funds xfer services	online book transfer entry	350123	747	
wire and other funds xfer services	online domestic	350103	115	
wire and other funds xfer services	online in/out wire rpt	35400Z	12	
wire and other funds xfer services	online internal	350123	2	
wire and other funds xfer services	online wire maintenance	350600	12	
wire and other funds xfer services	wire investigation fee	350560	2	

*These are annual volumes. For monthly average, simply divide by 12.

Appendix C

Account Name	Transaction Type & Volume*										
	Check	Branch Deposit	Remote Deposit	Deposit	Return	ACH Credit	ACH Debit	Txfrs	Wire Credit	Wire Debit	Grand Total
Affiliated Health		2						2			4
Affiliated Health Service	11							11			22
Anacortes School District #103	2,195					10	37	217			2,459
Burlington School District #100	2,502					2	48	215			2,767
Cascade Valley Hospital Clinics						566	2	186			754
Checking Funding								1,149			1,149
Claims Clearing	16,058					1	1,011	229			17,299
Concrete School District #11	1,092						28	178			1,298
Conway School District #317	755						49	171			975
County Treasurer ZBA						253	9	185			447
Department of Licensing Agent		226	226		5	228	224	687			1,596
Drainage Irrigation District #12		23						22			45
Education Service District #189	1,776					2	56	218			2,052
Guemes Island Ferry						1	1	2			4
Hospital District #1		2				46,012	497	229	1		46,741
Hospital District #1 General	7,403					1	156	179			7,739
Hospital District #1 Payroll 2	670					1	1	93			765
Hospital District #304	955						82	222			1,259
Hospital District #304 General 2		47			1	444	36	208			736
Hospital Lockbox				1,893	72			229			2,194
Island Hospital District #2	7,418					8	147	230			7,803
Island Hospital District #2 Plant	133							87			220
La Conner Regional Library		11						11			22
La Conner School District #311	1,360						12	214			1,586
Master Account	757	295		297	100	6,073	451	2,118	285	103	10,479
Mount Vernon School District #320	4,797					8	45	229			5,079
Payroll Advance											0
Payroll Clearing	1,290					2	44	214			1,550

Port of Anacortes	1,364							200			1,564
Port of Skagit Co Warrant Account	2,097					1	129	225			2,452
Port of Skagit County		225				755	49	229			1,258
Prosecuting Attorney Revolving Fund											0
Public Works Solid Waste		182		651	2	5		199			1,039
Regional Clinic Depository						24		14			38
Regional Clinic Lockbox				86				86			172
Sedro Woolley School District #101	2,129					5	36	221			2,391
Sheriff Office Revolving	19	11					1				31
Sheriff/Inmate Welfare	9						1				10
Skagit County Fair	478	3									481
Skagit County Key Sweep								252			252
Skagit County Sheriff Travel Expense	94	29									123
Treasurer Checking	357	262			13	227	2				861
Warrant Funding Account								3,581			3,581
Grand Total	55,719	1,318	226	2,927	193	54,629	3,154	12,742	286	103	131,297

*Transaction volume in this table is counted from the monthly bank statements. Appendix B volumes are taken directly from the analysis statements. Please note volumes will not match because of the different sources of information.

Appendix D

*Proposer(s) can put No and N/A for Merchant Services Questions if they do not intend to bid on that service.

Question Category	Questions	Question Type
ACCOUNT MAINTENANCE SERVICE	Do you provide interest-bearing checking?	BOOLEAN
ACCOUNT MAINTENANCE SERVICE	Do you provide analysis billing statements?	BOOLEAN
ACCOUNT MAINTENANCE SERVICE	Do you provide online audit confirmations?	BOOLEAN
ACCOUNT MAINTENANCE SERVICE	Do you provide collateral as per State Law?	BOOLEAN
ACCOUNT MAINTENANCE SERVICE	Detail the financial institution's procedures for collateralizing the deposits of public funds. If collateral is not provided, put N/A.	TEXT
ACCOUNT MAINTENANCE SERVICE	What types of securities are used as collateral? If collateral is not provided, put N/A.	TEXT
ACCOUNT MAINTENANCE SERVICE	Please describe the bank's collateral-reporting process. How frequently is this data available to the client and how will they receive it? If collateral is not provided, put N/A.	TEXT
ACCOUNT MAINTENANCE SERVICE	What is the financial institution's current level (dollar amount) of public funds deposits and related collateral?	TEXT
ACCOUNT RECONCILIATION	Can you provide Reports/Files customized to meet the requirements for Clemmer GL?	BOOLEAN
ACCOUNT RECONCILIATION	Do you provide full account reconciliation?	BOOLEAN
ACCOUNT RECONCILIATION	Do you provide partial account reconciliation?	BOOLEAN
ACH SERVICES	List all ACH formats that your institution can support (e.g., CCD, PPD, CTX, etc.).	TEXT
ACH SERVICES	What are the financial institution's cut-off times for customer initiation of ACH transactions?	TEXT
ACH SERVICES	Do you offer ACH debit blocks?	BOOLEAN
ACH SERVICES	Describe the procedures used to verify accurate and secure receipt of transmissions.	TEXT
ACH SERVICES	How does the financial institution handle file, batch, and item reversals and deletions?	TEXT
ACH SERVICES	Please provide the bank's methodology for determining debit and credit exposure limits. Propose exposure limits for the County.	TEXT
ACH SERVICES	Do you provide return notifications online?	BOOLEAN
ACH SERVICES	Do you provide online reporting (Confirmations/Other)?	BOOLEAN
ACH SERVICES	Describe the financial institution's document retention policy for checks converted to ACH or processed via remote deposit capture.	TEXT
ACH SERVICES	Describe the financial institution's returned item or NSF handling procedures and notification options.	TEXT
ACH SERVICES	Can returned items be automatically re-deposited?	BOOLEAN
ACH SERVICES	If yes, how many times? If not, leave blank.	NUMBER

ACH SERVICES	Can the financial institution provide online access to electronic images (front and back) of returned items to the County?	BOOLEAN
ACH SERVICES	How soon after the item is returned are the images available? If electronic images aren't available, leave blank.	TEXT
ADDITIONAL INFORMATION	Are you aware of any planned merger or acquisition for your financial institution?	BOOLEAN
ADDITIONAL INFORMATION	Of the services currently being used by the County, what would your institution outsource to a third party? If nothing, put N/A.	TEXT
ADDITIONAL INFORMATION	Can you establish a daily settlement cutoff time to facilitate record keeping and processing?	BOOLEAN
BRANCH LOCATIONS	How many miles from the County's office at 1800 Continental Place, Mount Vernon, WA 98273 is your nearest branch? What are the hours of its operation?	TEXT
BRANCH LOCATIONS	Do the branch locations have a night-deposit box?	BOOLEAN
CHECK DEPOSIT	Do you provide Remote Deposit capture?	BOOLEAN
CHECK DEPOSIT	Does your Remote Deposit Scanner/Service have the capability to scan other documents (e.g., coupons) to extract information and create import files?	BOOLEAN
CHECK DEPOSIT	Do you provide check deposits via courier?	BOOLEAN
CHECK DEPOSIT	Do you provide multiple remote-deposit scanners? (If yes, please provide appropriate pricing in the "Other Services" section of the pricing response within this portal.)	BOOLEAN
CHECK DEPOSIT	If the financial institution corrects a deposit, how will the County be notified and in what timeframe?	TEXT
CHECK DEPOSIT	What is the liability for fraudulent deposit items?	TEXT
CHECK DEPOSIT	What is the cutoff time for deposits (teller/remote/vault deposits) to ensure same-day credit?	TEXT
COMPANY BACKGROUND	Please provide a link to annual 10-K and quarterly 10-Q reports (If you are not a publicly-traded company, please put N/A).	TEXT
COMPANY BACKGROUND	Please provide a link to the latest statement of Auditing Standards (SAS) No. 70 (If you are not a publicly-traded company, please put N/A).	TEXT
COMPANY BACKGROUND	Do you have any current litigation/investigation by a regulatory authority?	BOOLEAN
COMPANY BACKGROUND	If yes, please explain. If not, put N/A.	TEXT
COMPANY BACKGROUND	Provide a general overview and brief history of your organization, including customer-service philosophy, parent and/or subsidiary companies, and the number of employees.	TEXT
COMPANY BACKGROUND	Discuss the financial institution's current capital structure, adequacy, and coverage. If applicable, provide the financial institution's risk-based capital classification.	TEXT

COMPANY BACKGROUND	The financial institution must provide key measures of the financial institution's financial strength, including ratings from nationally recognized rating service(s) and banking rating service(s). Include a copy of the financial institution's last two (2) years' worth of audited financial statements and a copy of the financial institution's rating from a nationally-recognized rating service.	UPLOAD
COMPANY BACKGROUND	Describe what approach the financial institution is taking in the development of new services and what new services and/or features the financial institution plans to offer and within what time frame.	TEXT
CUSTOMER SERVICE	Do you provide implementation/project management in the event of a relationship transition?	BOOLEAN
CUSTOMER SERVICE	If yes, what does that transition look like? If not, put N/A.	TEXT
CUSTOMER SERVICE	Will a dedicated customer service/relationship manager be assigned to the County?	BOOLEAN
CUSTOMER SERVICE	If yes, please provide the credential details of the person. If a dedicated customer service/relationship manager won't be assigned, put N/A.	TEXT
CUSTOMER SERVICE	Please provide the résumé(s) and contact information of the designated personnel assigned to this account.	UPLOAD
CUSTOMER SERVICE	Describe your financial institution's policy on changing the customer service/relationship manager on an account.	TEXT
INVESTMENT SERVICES	Do you provide Sweep Accounts/Services?	BOOLEAN
INVESTMENT SERVICES	If yes, can 100% of balances be swept off the balance sheet? If not, how much can be swept? If Sweep Accounts/Services aren't provided, leave blank.	TEXT
INVESTMENT SERVICES	Please provide an indicative rate for Sweep Accounts/Services. (expressed as a decimal [e.g., 1.50% - 0.015]). If Sweep Accounts/Services aren't provided, leave blank.	PERCENTAGE
INVESTMENT SERVICES	Please describe the product options that the County could sweep balances to (i.e., MMF, MMDA, ICS, interest-bearing checking, etc.). If Sweep Accounts/Services aren't provided, leave blank.	TEXT
INVESTMENT SERVICES	Do you participate in deposit placement services (e.g., ICS/CDARS)?	BOOLEAN
MERCHANT SERVICES: AVAILABILITY OF FUNDS	Are funds for credit-card payments (VISA, MasterCard, Discover, and American Express) settled to the County's accounts daily? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: AVAILABILITY OF FUNDS	Are funds for debit-card payments settled daily to the County's accounts daily? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: AVAILABILITY OF FUNDS	Are funds for e-checks and over-the-phone checks deposited into the County's account daily? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: AVAILABILITY OF FUNDS	Are funds collected via periodic and/or automatic payment options deposited into the County's accounts daily? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: FUND REPORTS/RECONCILEMENTS	Please upload an example of some customized routine reports.	UPLOAD

MERCHANT SERVICES: FUND REPORTS/RECONCILEMENTS	Can reports be issued at agency-defined intervals? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: FUND REPORTS/RECONCILEMENTS	Are error reports issued online in real time? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: GENERAL MERCHANT SERVICES	Which of these do you process?: VISA, MasterCard, Discover, and American Express. If service is not offered, please put N/A.	TEXT
MERCHANT SERVICES: GENERAL MERCHANT SERVICES	Do you accept other credit cards (please specify which ones)? If service is not offered, please put N/A.	TEXT
MERCHANT SERVICES: GENERAL MERCHANT SERVICES	Do you accept debit cards (please specify which ones)? If service is not offered, please put N/A.	TEXT
MERCHANT SERVICES: GENERAL MERCHANT SERVICES	Do you accept/support e-checks and over-the-phone checks? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: GENERAL MERCHANT SERVICES	Do you accept transactions and have merchant services available on a continuous 24 hours per day, 7 days per week basis? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: NETWORK TRANSACTIONS	Please describe the payment types you accept via the Internet. If service is not offered, please put N/A.	TEXT
MERCHANT SERVICES: NETWORK TRANSACTIONS	Do you accept/support transactions via touch-tone telephones (name payment types)? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: PERSONAL STAFF INTERFACE	Do you provide a receipt for the in-person transactions defined above? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: PERSONAL STAFF INTERFACE	Do you provide 9:00 AM to 5:00 PM access to merchant services in this transaction mode? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: PHONE TRANSACTIONS	Name all payment types that you accept via voice telephones without staff interaction. If service is not offered, please put N/A.	TEXT
MERCHANT SERVICES: PHONE TRANSACTIONS	Name all payment types that you accept via voice telephones with staff interaction. If service is not offered, please put N/A.	TEXT
MERCHANT SERVICES: PHONE TRANSACTIONS	Do you provide 24-7 access to merchant services in this transaction mode? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: PLANNING PROCESS	Will you meet with agency staff to develop implementation plans on an agency-by-agency basis to meet specific needs? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: PLANNING PROCESS	Do you provide specifications for hardware and software necessary so the County can collaborate with Clemmer GL for the transfer of file information? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: PLANNING PROCESS	Will you assign designated project managers, customer engineers, and customer support staff for each agency using the service? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: PLANNING PROCESS	Will you be able to begin work within 30 days of contract award? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: SECURITY	Please describe your data integrity/security measures. If service is not offered, please put N/A.	TEXT

MERCHANT SERVICES: SECURITY	Have you ensured that the privacy and confidentiality of users is protected during all steps of the transaction process? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: SECURITY	If asked by the County, can you provide archival copies of transaction data maintained for three years? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: SUPPORT	Will you provide a structured program of user staff training on the County agency site for both technical and functional aspects of using the service? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: SUPPORT	Will you provide current documentation and operations manuals for all facets of user obligations for using the service? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: SUPPORT	Will you provide 24-7 help-desk assistance? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: SUPPORT	Will you provide software fixes, application enhancements, product documentation, user training, warranties, and consultation as part of the basic service? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: SUPPORT	Will you provide and maintain a disaster-recovery plan to ensure integrity of all transactions, data, and fund transfers and assure repaid recovery of all operations? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: SUPPORT	Will you provide support levels to ensure continuous operations for all vendor-provided hardware and software? If service is not offered, please put No.	BOOLEAN
MERCHANT SERVICES: SUPPORT	Will you provide effective promotion, marketing, and community awareness programs to encourage using electronic-payment options (e.g., advertising, promotional signs, debit/credit card, acceptance logo, decal stickers, mailing inserts, etc.) as part of the basic service? If service is not offered, please put No.	BOOLEAN
ONLINE SERVICES	Do you have an online platform that allows users to check balances, execute wires, ACHs and initiate stop-payments at a minimum?	BOOLEAN
OVERALL SERVICES	Are you willing to cap the price increase that may occur at the end of the initial five-year contract?	BOOLEAN
OVERALL SERVICES	Will you guarantee pricing for the life of the contract and therefore hold submitted pricing without increases?	BOOLEAN
OVERALL SERVICES	What solutions can you offer for secure cash pickup on an on-demand basis (varied pickup times) from the County's offices?	TEXT
OVERALL SERVICES	Do you provide mobile-payment terminals that can accept credit cards?	BOOLEAN
OVERALL SERVICES	Does the financial institution offer purchasing cards or similar alternatives?	BOOLEAN
OVERALL SERVICES	Discuss the online card-management processes, including new card issuance, deletion, replacing, modifying, information reporting capabilities, settlement terms/billing cycle options, and card control and usage restriction options.	TEXT
OVERALL SERVICES	Describe the fraud policy for p-cards. If purchase cards or similar alternatives aren't offered, leave blank.	TEXT

OVERALL SERVICES	Discuss security features, including account number encryption and purging policies for p-cards. If purchase cards or similar alternatives aren't offered, leave blank.	TEXT
OVERALL SERVICES	Discuss procedures for reconciling, approving, and disputing charges on the card. If purchase cards or similar alternatives aren't offered, leave blank.	TEXT
OVERALL SERVICES	Please describe your float schedule.	TEXT
OVERALL SERVICES	Describe the financial institution's policy on overdrafts.	TEXT
OVERALL SERVICES	Describe your financial institution's formal disaster-recovery plan.	TEXT
OVERALL SERVICES	How quickly will backup facilities be activated?	TEXT
OVERALL SERVICES	Describe your financial institution's operating capabilities to assist the County in the event of a disaster or declared emergency.	TEXT
OVERALL SERVICES	Describe any products or services that you believe the County should consider that it is not already taking advantage of.	TEXT
OVERALL SERVICES	Are you bidding on Merchant Services too?	BOOLEAN
PAPER DISBURSEMENTS	Do you offer positive-pay?	BOOLEAN
PAPER DISBURSEMENTS	Describe your hardware and software requirements (i.e., file requirements and data fields). If positive-pay is not offered, leave blank.	TEXT
PAPER DISBURSEMENTS	Does the financial institution provide automatic positive-pay file receipt acknowledgments? If positive-pay is not offered, leave blank.	BOOLEAN
PAPER DISBURSEMENTS	What is the financial institution's deadline for transmitting positive-pay files/data? If positive-pay is not offered, leave blank.	TEXT
PAPER DISBURSEMENTS	Does your financial institution offer positive-pay and/or payee name verification? If positive-pay is not offered, leave blank.	BOOLEAN
PAPER DISBURSEMENTS	What is the process for notifying the financial institution of a single check or small check run outside of the regular batch file? If positive-pay is not offered, leave blank.	TEXT
PAPER DISBURSEMENTS	Can stop-payments be placed online?	BOOLEAN
PAPER DISBURSEMENTS	How long will the stop-payment remain in effect?	TEXT
PAPER DISBURSEMENTS	Can stop-payments be automatically renewed?	BOOLEAN
PAPER DISBURSEMENTS	If yes, for how long? If not, leave blank.	TEXT
PAPER DISBURSEMENTS	Describe your process for the County to initiate voids on outstanding checks.	TEXT
PAPER DISBURSEMENTS	Describe your process for the County to initiate stop-payments on outstanding checks.	TEXT
PRICING	Does your firm have an annual flat-fee arrangement as an alternative to line-item pricing?	BOOLEAN
PRICING	If yes, what is your annual flat fee? If not, leave blank.	NUMBER
REPORTING	How does your institution approach customized reporting?	TEXT
REPORTING	Describe your balance-reporting systems and availability.	TEXT
REPORTING	What time is previous-day information available for access by the customer?	TEXT

REPORTING	Does the financial institution provide current-day information without an additional cost?	BOOLEAN
REPORTING	Describe the level of detail provided in previous and current-day reports.	TEXT
REPORTING	How many days of history can be accessed through the system?	NUMBER
REPORTING	In what format is information available?	TEXT
REPORTING	How soon after the cutoff date will bank and analysis (if provided) statements be ready for viewing/download?	TEXT
REPORTING	What type of indexing capabilities are available to locate checks from prior months?	TEXT
REPORTING	Are electronic images stored on the financial institution's online reporting system?	BOOLEAN
REPORTING	If yes, for how long?	TEXT
REPORTING	Describe the financial institution's online information-reporting system and the types of reports that are available.	TEXT
REPORTING	Is there an additional charge for custom reporting?	BOOLEAN
REPORTING	How many business days of balance history are stored on the reporting system for previous-day and current-day reporting?	NUMBER
REPORTING	Describe the technical support available to aid in electronic data/file transmission and any software/system integration?	TEXT
WIRE SERVICES	Does your online-banking system allow the County to do Fed wires?	BOOLEAN
WIRE SERVICES	What is the procedure for initiation and monitoring of wire transfers online?	TEXT
WIRE SERVICES	What security measures does the financial institution require for wire initiation and approval?	TEXT
WIRE SERVICES	What levels and types of security safeguards are in place when initiating and releasing wires?	TEXT
WIRE SERVICES	Does the financial institution have the ability to create and store recurring/repetitive wire instructions/templates?	BOOLEAN
WIRE SERVICES	Does the financial institution have the ability to create and store future-dated wires?	BOOLEAN
WIRE SERVICES	What provisions are in place to allow the County to initiate a priority wire transfer requiring special handling and immediate release? Are there any additional fees?	TEXT
WIRE SERVICES	What are the beginning and ending cutoff times for initiating a wire transfer to ensure same-day execution?	TEXT
WIRE SERVICES	What is the cutoff time for incoming domestic wire transfers to receive same-day credit?	TEXT
WIRE SERVICES	When is an internal confirmation available after a wire execution? Explain any delays.	TEXT
WIRE SERVICES	When is a Federal Reference number confirmation available after a wire execution? Explain any delays.	TEXT
WIRE SERVICES	When and how can a wire transfer be canceled after it is released to the system by the County? Is there a fee for the cancellation?	TEXT

WIRE SERVICES	At what point does the financial institution assume legal liability for executing a wire transfer?	TEXT
WIRE SERVICES	What is the financial institution's policy in the event of a wire-transfer failure for which receipt of instruction has been confirmed to the customer?	TEXT
ZERO BALANCE ACCOUNTS	Do you provide zero-balance account services?	BOOLEAN
ZERO BALANCE ACCOUNTS	How many sub-ZBAs accounts can be tied to a Master ZBA?	NUMBER