



City of Washougal Request for Proposal

Banking Services

Issue Date: November 11, 2016

Due Date: 4 p.m. (Pacific Standard Time), December 9, 2016
Postmarks will not be accepted.

REQUEST FOR PROPOSALS

Notice is hereby given that proposals will be received by the City of Washougal, Washington, for:

Banking Services

File with Finance Department, 1701 C Street, Washougal WA, 98671 as follows:

Proposals received later than 4 P.M., Friday December 9, 2016 will not be considered.

A copy of this Request for Proposal (RFP) may be obtained from City's web site at www.cityofwashougal.us or by contacting this RFP Coordinator: Jennifer Forsberg, at jennifer.forsberg@cityofwashougal.us.

The City of Washougal reserves the right to reject any and all proposals and to waive irregularities and informalities in the submittal and evaluation process. This RFP does not obligate the City to pay any costs incurred by respondents in the preparation and submission of a proposal. Furthermore, the RFP does not obligate the City to accept or contract for any expressed or implied services.

The successful vendor must comply with the City of Washougal's equal opportunity requirements. The City of Washougal is committed to a program of equal employment opportunity regardless of race, color, creed, sex, sexual preference, age, nationality or disability.

Dated this 11th Day of November 2016

Jennifer Forsberg, CFE
Finance Director
City of Washougal

Published: November 11, 2016

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Chapter I: General RFP Information

OBJECTIVE OF THIS RFP

The purpose of this RFP is to solicit proposals from vendors qualified to provide banking services. We will consider proposals from single vendors or from multiple vendors working as a team. The ideal vendor(s) will provide current service requirements as well as assist the City of Washougal in developing Treasury functions and provide the City with a short-term financing option(s). The vendor will have some experience in the public sector, and have worked with local governments that are both larger and smaller than City of Washougal.

BACKGROUND

The City of Washougal is a growing city and the City is looking at methods of working more efficiently in cash management and treasury.

The City of Washougal's Finance Department is responsible for banking services, accounts payable, accounts receivable, debt service, cash and investments, budget, and financial reporting. The City currently has 83 full time employees in four different locations. The City collects utility bills for water, sewer and stormwater. The current 2016 annual budget is \$47,828,889.

THE CITY OF WASHOUGAL

The City of Washougal is located just west of the Cascade Mountains in the south east corner of Clark County, Washington. Washougal is a full service city, providing for:

- Public safety functions of police and contracted services for fire protection.
- Contracted law and justice function of municipal court.
- Community development functions of planning and code.
- Public infrastructure such as streets, parks and utilities.

Our population is 15,560. A full community profile can be found on our website.

REQUESTED SERVICES

The City of Washougal is soliciting proposals for a primary banking relationship with a financial institution which operates a branch within five miles of City Hall. The following is a listing of mandatory services the City requires of its financial institution:

Demand deposit checking accounts	Banking supplies
Credit Services	Payroll direct deposit
Trust and escrow agent services	Credit/debit card services
Investment safekeeping services	ACH debit services
On-line balance reporting	On-line stop payments
ACH reporting	On-line wire transfers
Overdraft line of credit	Positive pay
Purchasing cards	Credit cards
Safe deposit service	Night Depository Service
Excellent customer service and response	Investment sweep accounts

The City utilizes a check system as opposed to warrants. The City anticipates that proposed banking services will be compensated either a fee for service basis, credit earned on average collected balances or a CD, but is also willing to consider other options.

Mandatory Qualifications:

Proposers must comply with all applicable rules and regulations in the Revised Code of the State of Washington, the Washington Public Deposit Protection Commission and PCI Security Standards. The City intends to contract in February 2017 with the financial institution whose proposal is deemed most advantageous to the City and begin receiving services as soon as practical. The contract is for a period of three years with the right to negotiate to extend for two additional three year terms. The service required and the estimated service volumes are identified in pre-formatted proposal forms provided on the City's web site: www.cityofwashougal.us.

Proposers must meet the qualifications described in this section.

1. Location within five miles of City Hall – Proposer must be a Federal or State of Washington chartered financial institution with branch banking facilities located within a five mile radius to Washougal City Hall. If the headquarters of the proposing financial institution is not located within the city limits, a branch of the financial institution located within the City must offer the depository services required by this Request for Proposal (RFP).
2. Qualified Public Depository – The financial institution must be approved by the Washington Public Deposit Protection Commission as a qualified public depository. The

successful proposer must continue to be approved as a qualified public depository for the duration of the Banking Service Contract.

3. FDIC Insured – The financial institution must be insured by the Federal Deposit Insurance Corporation (FDIC).
4. Full Service Banking – All proposers must be full-service financial institutions capable of providing the banking services identified in this Request for Proposals.
5. Public Fund Protection Act Compliance – The proposer must provide copies of all documents required by State law (Public Fund Protection Act of 1969, Chapter 193) as a part of the submittal to the City. The financial institution must meet or exceed the requirements of Public Fund Protection Act (RCW 39.58).

Services Required:

Checking Accounts: The City currently utilizes a primary checking account which includes accounts payable and payroll check processing. The City may convert to a separate zero-balance checking account for processing accounts payable in the future. The City may also open additional checking accounts in the future. Currently, City employees deliver deposits to the institution's branch once each workday, for processing and credit to the City's account that day. NSF checks must be processed twice before returning to the City. The basic checking account services should at least consist of:

- Month-end statements by the 10th day of the following month and provide statements to auditors upon request.
- Electronic check image retrieval on CD monthly including necessary software.
- Individual and consolidated monthly account analysis for all accounts by the 15th day of the following month.
- An on-line wire transfer system for transferring money to other institutions, along with appropriate security levels for wire transfers and initiations and approvals.
- An on-line balance reporting system with information on collected, available and closing balances, as well as detail of total debits and credits posted to the account for the previous day, by 7:00 am each business day.
- An on-line reporting system that shows current day ACH credits and debits by 7:00 am each business day.
- Deposit reporting by location via an auxiliary MICR field or other means.
- Positive Pay feature with exception reporting/return of unknown items.
- On-line stop pay look-up and notification.
- Support in answering questions, trouble shooting problems and resolving issues in a prompt manner.
- Means to inquire about canceled checks and stop payment on checks upon proper authorization.
- Interest overnight for daily net usable balance of funds after allowing for uncollected funds.

- Deposits accepted and/or received by 4:00 pm will be credited to the account on the same day.

Overdraft protection: Although the City will attempt to minimize daylight and overnight overdraft situations, it recognizes that there are times these situations occur. It is anticipated these overdraft situations will not exceed \$2 million, if and when they do occur. The financial institution will honor all demands upon the City's account(s) including outgoing wire instructions by the City. In the proposal, the financial institution shall state the cost of providing the overdraft protection, including, if used, a benchmark on which the financial institution will determine the interest to be charged on overdrafts and current rates.

Credit Services. The City has various credit needs over the next six years. The City expects some of these credit needs to be placed with its bank. Currently, the provision of credit services by banks is tied to the banking relationship, therefore the City must be sure the bank has the capability and willingness to meet the City's needs. The following is a list of possible financings which most likely will change.

Interim Financings that Require Bank Placement:

Trust and Escrow Agent Services: The City may require trust and escrow agent services to hold letters of credit and other third party commercial documents. The institution will, in most cases, be required to take physical custody of these securities, notify the Parties of their expiration thirty days prior to termination of the agreement and accept renewal or replacement of instruments. The City may also require retainage accounts be maintained for contractors choosing to place retainage funds in an interest bearing account.

Safekeeping Services: The institution may be required to provide safekeeping facilities and services for the City's investment securities. Required safekeeping services include (but are not limited to):

- receive/deliver securities on a delivery versus payment method;
- price securities to market;
- collect coupon bond interest;
- provide delivery confirmation on new security purchases;
- provide a monthly statement of holdings;
- register or transfer securities;
- verify holdings as of specific dates for audit purposes;
- credit the City's account for interest and principal payments on the day received;
- provide maturity and interest payment notices at least 5 days prior to payment date

The City currently invests in U.S. Treasury and Agency securities that require safekeeping services. The City may invest in other securities allowed by Washington State Statute in the future. The successful bidder will be required to comply with all State and Federal regulations regarding safekeeping of municipal securities.

Banking Supplies: The financial institution will be required to provide a supply of coin rollers, tamper proof plastic deposit bags, deposit slips, other miscellaneous checks, and endorsement stamps for each location. The cost of such supplies may be charged against the City's earnings credits.

ACH Debit Services: The City processes a direct debit batch for the payment of both residential and commercial utility bills. As noted below, the City also processes direct deposits of payroll twice a month. Other miscellaneous ACH transactions flow through the account each month.

Direct Deposit for Payroll: City of Washougal offers and encourages direct payroll deposit for its employees. The City pays its employees semi-monthly on the 15th and 30th. On an average payroll, 82 employees receive direct deposit, which generates approximately 120 transactions per pay period due to many employees having multiple bank account transfers. Currently, the City transmits the payroll data to the institution via internet before 10:00 a.m. the second working day prior to payday. Deposits must be made into the employees' account by 8:00 a.m. on payday. Any deviation from these time limits must be stated in the bid. Any bidder with less restrictive time requirements will be given favorable consideration. The City from time to time may need to transmit the payroll data one day prior to the pay date. We are therefore requesting bids on both a one-day and two-day turnaround. We are interested in what the deadlines for transmission are for both situations.

Credit/Debit Card Services: The Financial institution will provide the City with a proposal to accept payment through the use of credit/debit cards. The City currently accepts MasterCard, Discover, and Visa credit cards in person and online for collection of utility bills, planning, LID payments, animal impound, and permit fees. The City currently has one physical location that accept credit cards, with the possibility of more locations in the future. Any sales discount fee or percentage proposed will be billed at the end of each month as part of the activity charges. This is not a requirement for the RFP, but for the City's consideration.

Corporate Credit Cards: The City also utilizes credit cards for travel and other purposes and would require the financial institution to itemize the cost for issuing credit cards to the City and associated annual fees and rates. Currently the City departmental Visa Accounts, 15 credit cards. The cards are used primarily for travel needs by City staff while traveling for City Business.

Data Equipment Compatibility: The City is interested in equipment and data compatibility and therefore requests the specifications needed for an automated wire transfer, ACH debit & credit, credit card, balance reporting, check image and endorsing machine and any other automated systems be included in this proposal. Any costs associated with automated data and equipment should be identified on the Bid Sheet.

RFP OFFICIAL CONTACT

Upon release of this RFP, all vendor communications concerning the overall RFP should be directed to the RFP Coordinator listed below. Unauthorized contact regarding this RFP with other City employees may result in disqualification. Any oral communications will be considered unofficial and non-binding on the City. Proposers should rely only on written statements issued by the RFP Coordinator.

Name: RFP Coordinator
Jennifer Forsberg, Finance and Information Services Director

Address: City of Washougal
Finance and Information Services
1701 C Street
Washougal, Washington 98671

Telephone: 360 835-8501 ext 503

E-mail: jennifer.forsberg@cityofwashougal.us

All questions related to errors, conflicts or inadequate information in the RFP must be submitted in writing to the RFP Coordinator named above. Questions of this nature must be received a minimum of one week in advance of the scheduled deadline for receipt of proposals. A list of questions and answers will be provided only by request. Requests may be made to the RFP Coordinator.

The responsibility for determining and obtaining the full extent of all information needed to respond to the Request for Proposals (RFP) rests with the proposer. Submission of a proposal constitutes acceptance of the procedures, evaluation criteria, and other instructions of this RFP. Proposers are responsible for checking the City of Washougal website for the issuance of any addenda prior to submitting a proposal. The website address is: www.cityofwashougal.us.

PROCUREMENT SCHEDULE

The procurement schedule for this project is as follows:

Note: The City reserves the right to adjust this schedule as necessary.

Milestone	Date
Release RFP to Vendors	November 11, 2016
Vendor Questions (if any) Due	4:00 pm November 23, 2016
Answers to RFP Questions Released	November 29, 2016
Proposal Responses Due	4:00 pm December 9, 2016
Proposal Evaluations Completed	January 4, 2017
Review by Finance Committee	January 5, 2017
Recommendation of Award at Council Workshop	January 9, 2017
Award at Council Meeting	January 23, 2017
Contract negotiation and award	February 1, 2017

City reserves the right to change any or all the dates above.

LETTER OF INTENT

Vendors wishing to submit proposals are encouraged to provide a written letter of intent to propose by November 29, 2016. An email attachment sent to jennifer.forsberg@cityofwashougal.us is fine. The letter must identify the name, address, phone, fax number, and e-mail address of the person who will serve as the key contact for all correspondence regarding this RFP.

A letter of intent is required in order for the City to provide interested vendors with a list of any questions received and the City's answers to those questions.

A list of all vendors submitting a letter of intent will be available upon request.

QUESTIONS REGARDING THE RFP

Vendors who request a clarification of the RFP requirements may submit written questions to the RFP Coordinator by 4 p.m. (PST) on November 23, 2016. Written copies of all questions and answers will be provided to all vendors who have submitted letters of intent. An email attachment sent to jennifer.forsberg@cityofwashougal.us is fine.

PROPOSAL PREPARATION

General Information

It is important that all bidders read this section carefully. Failure to comply with these instructions may result in your proposal being removed from consideration by the City.

Vendors must prepare proposals using a word processor and electronic versions of the forms provided in Chapter II of this RFP. The City of Washougal is using a “forms-based” approach to this procurement. This will allow all the bids received to be compared in a meaningful way. The RFP contains, in addition to the General RFP Information, a series of Response Forms.

PROPOSAL SUBMISSION

The following provides specific instructions for submitting your sealed proposal.

Due Date: Sealed Proposals must be received by the City Clerk no later than December 9, 2016, at 4 p.m. (Pacific Standard Time). Late proposals will not be accepted nor will additional time be granted to any vendor. All proposals and accompanying documentation will become the property of the City and will not be returned.

Firms submitting proposals assume all risk related to the method of delivery chosen. The City of Washougal assumes no responsibility for delays caused by any delivery service. Postmarking by the due day will not substitute for actual proposal receipt. Late proposals will not be accepted, nor will additional time be granted to any firm wishing to submit a proposal. Proposals may not be delivered by facsimile transmission or other telecommunication or solely by electronic means.

Number of Copies: A total of 4 paper copies (3 bound and 1 unbound) and an electronic copy of the vendor’s proposal, in its entirety, must be received as specified above.

Address for Submission: City of Washougal
Attention: Jennifer Forsberg
Banking Services RFP
1701 C Street
Washougal, WA 98671

EVALUATION PROCEDURES

The RFP coordinator and other staff will evaluate the submitted proposals.

The evaluators will consider how well the vendor's proposed solution meets the needs of the City as described in the vendor's response to each requirement and form. It is important that the responses be clear and complete so that the evaluators can adequately understand all aspects of the proposal. The evaluation process is not designed to simply award the contract to the lowest cost vendor. Rather, it is intended to help the City select the vendor with the best combination of attributes, including price, based on the evaluation factors. The City reserves the right to require that a subset of finalist vendors make a presentation to a selection team.

Selection criteria

Factor	Weight Given
Responsiveness of the written proposal to the purpose and scope of service	10%
Ability and history of successfully completing contracts of this type and meeting criteria established and experience in similar work; and capability to provide internet based services.	35%
Capability and willingness to provide credit services	15%
Price	40%
Total Criteria Weight	100%

Each proposal will be independently evaluated all factors above.

APPEALS

Vendors who wish to appeal a disqualification of proposal or the award of contract may submit the appeal in writing to the Clerk's Office within SEVEN (7) calendar days of the postmark on the Notice of Award or disqualification.

Appeals should be sent to the following address:

**Jennifer Forsberg
City Clerk
City of Washougal
1701 C Street
Washougal, WA 98671**

The appeal must describe the RFP and specific citation of law, rule, regulation, or common business practice upon which the protest is based. Include any and all supporting documentation. Neither the judgment used in the scoring by individual evaluators nor disagreement with the procurement process shall constitute grounds for appeal. The City will not consider any protest based on items that could have been or should have been raised prior to the deadline for submitting questions or requesting addenda. The filing of a protest shall not prevent the City from executing a contract with any other vendor.

Chapter II: Required Proposal Response Forms

The proposal must provide a summary of the proposer's qualifications to perform the duties outlined in the requested services section. This chapter contains forms vendors must complete to submit their proposals. Vendors must complete all the forms in this chapter as well as other requests for information contained herein. The following forms are included and must be organized in order:

- 1) Cover Letter
- 2) Proposal Summary
- 3) Acceptance of Terms and Conditions
- 4) General Vendor Information
- 5) Proposed Services Staff Background Information
- 6) Customer Reference
- 7) Banking Services Descriptions
- 8) Proposed Fee Structure

PROPOSAL PREPARATION INSTRUCTIONS

Proposals are to be prepared on standard letter-size paper, printed not smaller than 11 point. Proposals should be prepared simply and economically, providing a clear, concise description of the proposer's capabilities to satisfy the requirements of the RFP. Emphasis should be on completeness and clarity of content. Special bindings, colored displays, promotional materials are not desired.

To prepare your proposal, follow these instructions:

1. Open the electronic version of the forms of this RFP in your word processing application (Microsoft Word 2007 or later is highly recommended).
2. Using your word processing application's copy and paste commands, copy sections and forms as necessary and paste them into a new file. Save the new file.
3. Complete all of the forms in your word processing and spreadsheet applications. Also, please create a table of contents with page numbers. Delete instructions (i.e., materials contained in brackets) from each form.
4. When your proposal is finished, refer to the proposal submission instructions in this document.

FORM 1: COVER LETTER

[Use this space to compose a cover letter for your proposal. All proposals must include a cover letter signed by a duly constituted official legally authorized to bind the applicant to both its proposal and cost schedule. NOTE: The cover letter is not intended to be a summary of the proposal itself; this is accomplished in Form 2.

The cover letter must contain the following statements and information:

1. “Proposal may be released in total as public information in accordance with the requirements of the laws covering same.” (Any proprietary information must be clearly marked.)
2. “Proposal and cost schedule shall be valid and binding for ONE HUNDRED EIGHTY (180) days following proposal due date and will become part of the contract that is negotiated with the City.”
3. Company name, address, and telephone number of the firm submitting the proposal.
4. Name, title, address, e-mail address, and telephone number of the person or persons to contact who are authorized to represent the firm and to whom correspondence should be directed.
5. Proposals must state the proposer’s federal and state taxpayer identification numbers.

[TEXT WITHIN THE BRACKETS IS TO BE DELETED IN YOUR RESPONSE.]

FORM 2: PROPOSAL SUMMARY

[An overview of your proposal and summary statements associated with the key elements of the RFP. The purpose of the Proposal Summary is to help the evaluation committee determine the proposal's distinguishing characteristics compared to other proposals. Additionally, you may use this form at your discretion to articulate why your firm is pursuing this work and how it is uniquely qualified to perform it.

Your proposal summary is not to exceed two pages.

[THE TEXT WITHIN THESE BRACKETS IS TO BE DELETED AND REPLACED BY YOUR PROPOSAL SUMMARY.]

[Use this space as needed for page 2 of your proposal summary.]

FORM 3: ACCEPTANCE OF TERMS AND CONDITIONS

Proposers must return the following certification with their proposals.

With my signature, I certify the following:

1. I am authorized to commit my firm to this Proposal and that the information herein is valid for 45 days from this date.
2. That all information presented herein is accurate and complete and that the scope of work can be performed as presented in this proposal upon the City’s request.
3. That I have had an opportunity to ask questions regarding this RFP and that those questions have been answered.
4. That I understand any material omission of required forms or information may result in rejection of this proposal as non-responsive.
5. That this proposal is made without prior understanding, agreement, or connection with any corporation, firm, or person submitting an offer for this proposal, and is in all respects fair and without collusion or fraud.

Proposer Signature _____ Date _____

Name (printed) _____ Title _____

Company _____

Address _____

Phone _____

Email Address _____

FORM 4: GENERAL VENDOR INFORMATION

1. Where is your headquarters located? Branch located in the City of Washougal?

2. Which office would service this account?

3. Additionally, attach the most recent audited financial statement or annual report for your company.

4. Provide information regarding the proposer's current and/or most recent Community Reinvestment Act policies, procedures and ratings with respect to the City of Washougal and other community involvement.

5. Please attach a copy of latest Public Depository Liability Report as submitted to the Public Deposit Protection Commission.

FORM 5: KEY PROPOSED SERVICES STAFF BACKGROUND INFORMATION

[Complete the following table for each of the individuals who will be working on the proposed services and their areas of responsibility including specific experience relative to the request for proposal. Use your word processor's copy and paste commands to create additional copies of this table as necessary. Please allow one page for each table. At a minimum, key staff must include your proposed project manager and key contributors to this project.]

[TEXT WITHIN THE BRACKETS IS TO BE DELETED IN YOUR RESPONSE.]

Vendor Name	
Staff member name	
Position in the company	
Length of time in position	
Length of time at company	
Proposal responsibilities	
Education	
Previous Work Experience	
Technical skills and qualifications for the project position.	

FORM 6: CUSTOMER REFERENCE FORM

[Using the tables below, please provide a listing of at least five (5) current public sector clients similar in size and need to the City of Washougal’s size and banking needs. Use your word processor’s copy and paste functions to create additional tables as needed.]

Customer/Client Name			
Reference Name			
Title			
Phone Number			
Mailing Address			
Email Address			
Population	Start Date	End Date	Service Description

FORM 7: BANKING SERVICES DESCRIPTIONS

Describe your overall approach to the following items.

- Describe the credit/debit card services provided. Include in the discussion the process for issuing and the use of purchase cards.
- Provide a funds availability schedule. Describe one day, two-day availability and wire requirements.
- Provide specifications for automated service hardware and software capability proposed (i.e. wire transfers, ACH debit/credit, daily balance reporting, etc.)
- Identify the proposed compensation method (i.e. compensating balances, straight fees, other methods or combination thereof).
- Describe the mechanism and fee for handling possible overdraft situations and identify a line of credit/overdraft interest charge formula and when it is applicable. Describe what constitutes a daylight and overnight overdraft situation.
- Describe the time lines associated with payroll direct deposits and if possible, alternatives to the standard time line, as well as associated costs.
- Please describe the availability, date range available and data download/file transfer format of the following internet services. Identify any costs related to such internet services. The City will consider the internet services availability in its selection of banking services but may choose to pursue none or any number of available services.
 - Account Administration
 - Ability to view and download transaction detail of all city accounts
 - Ability to view and print cancelled checks, deposit slips and/or other debit/credit documents scanned.
 - Ability to view and print debit/credit activities in merchant services and credit card transactions.
 - Ability to transfer/upload files for positive pay
 - Ability to transfer/upload files for payroll direct deposits
 - Ability to receive account reconciliations and analysis data on-line.
 - Ability to retrieve and download current and prior period monthly statements on-line.
 - Initiate On-line Banking Transactions
 - Fund transfers – ACH, wires
 - Stop Payments
 - Payments to Credit Card accounts from checking account
 - Transfers between accounts
 - Transfer funds to accounts at other banks
 - E-commerce Capabilities
 - Please describe on-line payment acceptance and payment settlement methods and costs. Specifically identify:
 - Payment validation – credit card and/or check, method and scope of validation and costs

- Settlement
 - Merchant account options
- Describe the conversion plan you would coordinate to ensure a smooth transition from the current provider.
- Describe any enhancements, technological, or otherwise that we should consider to improve operational or cash management efficiencies.
- Describe your emergency preparedness and disaster recovery procedures. How quickly will backup facilities be activated?
- Time in the morning (PST) we can access account information for previous banking business day.
- Latest time (PST) we can initiate electronic funds transfers for current business day.
- What timeframe can the City expect to receive monthly bank statements and account analysis
- Describe your institution’s customer service philosophy and organizational structure and provide meaningful examples to illustrate.
- Provide the following examples of reports:
 - Analysis and bank statements
 - Safekeeping statement and receipts
 - Sample printout of the daily on-line balance information
- ACH Services
 - What is the recommended service delivery method (i.e. direct transmission, on-line, or other)?
 - What training does the bank provide?
 - Does the software offer the ability to manage security and access levels by user?
 - What report options are available?
 - What controls are in place to protect against lost files and duplications of transmissions?
 - Does the bank provide automatic file receipt acknowledgement? If so, how?
 - Describe the role of any third-party processor used by the bank to provide this service.
 - What are the hours of operation of the ACH unit?
 - What are the bank’s cut-off times for customer initiation of ACH transactions?
 - Describe the procedures used to verify accurate and secure receipt of transmissions.
 - Can the bank automatically redeposit items returned for insufficient or uncollected funds?
 - How does the bank handle file, batch, and item reversals and deletions?
- Positive Pay
 - What is the recommended service delivery method (i.e. direct transmission, on-line, or other)?
 - What are the hardware/software requirements?
 - What controls are in place to protect against lost files and duplications of transmissions?

- Does the bank provide automatic file receipt acknowledgements? If so, how?
- Describe the role of any third-party processor used by the bank to provide this service?
- What is the bank's deadline for transmitting files/data?
- What is the process of notifying the bank of a single check or small check run outside of the regular batch file?
- How does the City notify the bank of voided and stop payment checks?
- Does your bank have payee verification?
- Is the positive pay service fully implemented at all bank branches?
- How does the bank handle exception items?
- Merchant Card Services
 - Provide a fund availability schedule by card type. Is it negotiable?
 - What is the settlement deadline?
 - What daily and/or monthly reconciliation reports are available?
 - Do you offer recurring billing processing?
- Credit Services
 - Ability to provide sufficient number of credit cards to City.

FORM 8: PROPOSED FEE STRUCTURE

The items listed are current ongoing services and reflect the current service provider's terminology. Also included is transition/setup costs. Estimated volume is intended to serve as a guide only and not a guarantee of minimum or maximum activity. Please provide proposed fee structure for the services identified in this attachment and any other services and/or fees proposed. Provide more detail cost data under each description if needed. Indicated which services require direct payment (hard dollars). All other services will be assumed to be paid through service charge credit.

Formulas:

Daylight Overdraft: _____

Overnight Overdraft _____

FDIC Insurance: _____

Service Charge Credit: _____

For the Credit Services, fee and rate estimates should be provided in the prior section as requested.

Item	Unit Price	Est Mthly Volume	Monthly Cost	Explanation
General Account Services				
Account Maintenance		2		
Debits Posted		25		
Credits Posted		43		
DDA Statement - Paper		2		
Depository Services				
Deposited Checks - On Us		167		
Deposited Checks - Local Clearing		591		
Deposited Checks - Regional		848		
Deposited Checks - Transit		620		
Cash Dep/\$1 ver @ Teller Window		22387.6		
Return Item - Chargeback		6		
Return Item Special Instructions		6		
Return Item Special Inst Mthly Base		2		
Return Item Redeposited		8		
Paper Disbursement Services				
Pymt Auth Max Check Mthly Base		1		
Positive Pay Only Monthly Base		1		
Positive Pay Only - Item		240		
Positive Pay Only Checks Paid		259		
Online Image View < 90 Days - Item		46		
Checks Returned w/ Statement-Item		259		
CEO Search		6		
Paper Disbursement Recon Services				
ARP Register Input CEO - Item		240		
ARP Optional Reports		1		
ARP Aged Issue Records On File-Item		15		
Positive Pay Exceptions - Item		1		
ARP Statement Monthly Base CEO		1		
General ACH Service				
Electronic Credits Posted		86		
ACH Received Item		95		
ACH Return Item - Fax Advice		2		
ACH Fax Service		4		
Internet ACH One Day Item		162		
Internet ACH Two Day Item		233		
Internet ACH Base Fee		5		
Internet ACH Batch Release		4		
ACH Fraud Filter Rev Mthly Base-Fax		1		

Item	Unit Price	Est Mthly Volume	Monthly Cost	Explanation
General ACH Service (Continued)				
ACH Fraud Filter Review - Item Fax		15		
ACH Fraud Filter Stop Mthly Base - Fax		2		
Wire & Other Funds Transfer Service				
Wire IN Domestic		3		
Wire Mail Confirmation		3		
Information Services				
Event Messaging Service - Email		22		
Basic Banking - Monthly Base		1		
Basic Banking Addl Acct - MO Base		23		

Appendices

RFP AMENDMENTS

The City reserves the right to change the schedule or issue amendments to the RFP at any time. The City also reserves the right to cancel or reissue the RFP.

VENDOR'S COST TO DEVELOP PROPOSAL

Costs for developing proposals in response to the RFP are entirely the obligation of the vendor and shall not be chargeable in any manner to the City.

WITHDRAWAL OF PROPOSALS

Proposals may be withdrawn at any time prior to the submission time specified in this RFP, provided notification is received in writing. Proposals cannot be changed or withdrawn after the time designated for receipt.

REJECTION OF PROPOSALS – WAIVER OF INFORMALITIES OR IRREGULARITIES

The City reserves the right to reject any or all proposals, to waive any minor informalities or irregularities contained in any proposal, and to accept any proposal deemed to be in the best interest of the City.

SINGLE RESPONSE

A single response to the RFP may be deemed a failure of competition, and in the sole discretion of the City of Washougal, this RFP may be terminated and re-advertised.

PROPOSAL VAILIDITY PERIOD

Submission of the proposal will signify the vendor's agreement that its proposal and the content thereof are valid for 180 days following the submission deadline and will become part of the contract that is negotiated between the City and the successful vendor.

CITY TAXATION

The contractor awarded said contract will be required to purchase a City of Washougal Business License.

PUBLIC RECORDS

“Under Washington state law, the documents (including but not limited to written, printed, graphic, electronic, photographic or voice mail materials and/or transcriptions, recordings or reproductions thereof) submitted in response to this request for proposals (the “documents”) become a public record upon submission to the City, subject to mandatory disclosure upon request by any person, unless the documents are exempted from public disclosure by a specific provision of law. If the City receives a request for inspection or copying of any such documents provided by a vendor in response to this RFP, it will promptly notify the vendor at the address given in response to this RFP that it has received such a request. Such notice will inform the vendor of the date the City intends to disclose the documents requested and affording the vendor a reasonable opportunity to obtain a court order prohibiting or conditioning the release of the documents. The City assumes no contractual obligation to enforce any exemption.”

ACQUISITION AUTHORITY

This RFP and acquisition are authorized pursuant to RCW 39A.40.030.

CONTRACT AWARD AND EXECUTION

- The City reserves the right to make an award without further discussion of the proposal submitted. Therefore, the proposal should be initially submitted on the most favorable terms the vendors can offer. It is understood that the proposal will become a part of the official file on this matter without obligation to the City.
- The City reserves the right to request clarification of information submitted and to request additional information from any proposer.
- Any proposal may be withdrawn up until the date and time set above for opening of the proposals. Any proposal not so timely withdrawn shall constitute an irrevocable offer, for a period of ninety days (90) days to sell the City the services described in the attached specifications, or until one or more of the proposals have been approved by the City administration, whichever occurs first.
- The general conditions and specifications of the RFP and as proposed by the City and the successful vendor's response, as amended by agreements between the City and the vendor, will become part of the contract documents. Additionally, the City will verify vendor representations that appear in the proposal. Failure of the vendor's products to

meet the mandatory specifications may result in elimination of the vendor from competition or in contract cancellation or termination.

- The vendor selected as the apparently successful vendor will be expected to enter into a contract with the City. The City reserves the right to reject any proposed agreement or contract that does not conform to the specifications contained in this RFP, and which is not approved by the City Attorney.
- If the selected vendor fails to sign the contract within five (5) business days of delivery of the final contract, the City may elect to cancel the award and award the contract to the next-highest-ranked vendor.

DEFENSE, INDEMNIFICATION, HOLD HARMLESS AND INSURANCE REQUIREMENTS

In addition to other standard contractual terms the City will need, the City will require the selected vendor to comply with the defense, indemnification, hold harmless and insurance requirements as outlined below:

Proposer shall defend, indemnify and hold the City, its officers, officials, employees and volunteers harmless from any and all claims, injuries, damages, losses or suits including attorney fees, arising out of or resulting from the acts, errors or omissions of the Consultant in performance of this Agreement, except for injuries and damages caused by the sole negligence of the City.

The vendor shall procure and maintain, for the duration of this Agreement, insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder by the Contractor, his agents, representatives, employees or subcontractors. The cost of such insurance shall be paid by the Contractor. Insurance shall meet or exceed the following unless otherwise approved by the City.

EQUAL OPPORTUNITY COMPLIANCE

The City is an equal opportunity employer and requires all Proposers to comply with policies and regulations concerning equal opportunity.

The Proposer, in the performance of this Agreement, agrees not to discriminate in its employment because of the employee's or applicant's race, religion, national origin, ancestry, sex, sexual preference, age, or physical handicap.

OTHER COMPLIANCE REQUIREMENTS

In addition to nondiscrimination and affirmative action compliance requirements previously listed, the Proposer awarded a contract shall comply with federal, state and local laws, statutes, and ordinances relative to the execution of the work. This requirement includes, but is not limited to, protection of public and employee safety and health; environmental protection; waste reduction and recycling; the protection of natural resources; permits; fees; taxes; and similar subjects.

OWNERSHIP OF DOCUMENTS

Any reports, studies, conclusions, and summaries prepared by the Proposer shall become the property of the City.

CONFIDENTIALITY OF INFORMATION

All information and data furnished to the Proposer by the City, and all other documents to which the Proposer's employees have access during the term of the contract, shall be treated as confidential to the City. Any oral or written disclosure to unauthorized individuals is prohibited.