

Request for Proposal for Comprehensive Banking Services



Washoe County Treasurer

**Request for Proposal
Number 3051-18**

**WASHOE COUNTY, NEVADA
REQUEST FOR PROPOSALS ["RFP"] 3051-18 FOR
COMPREHENSIVE BANKING SERVICES**

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SECTION 1 – INTRODUCTION

Washoe County was created on November 25, 1861, and is named after the Washoe people who originally inhabited the area. According to the 2010 census there are 421,407 residents in Washoe County. There are two incorporated cities, Reno and Sparks and many other communities within the County.

The County is governed by a five member elected Board of County Commissioners [BCC]. The Commission is the legislative body of the County and the members serve staggered four-year terms.

The County's recommended operating budget for fiscal year 2017-18 is \$635,125,092, that includes thirty-one [31] departments and approximately 2,700 employees. County departments provide diversified services to our community that include [but not limited to] public safety [law enforcement, fire], roads, sewer and storm water utilities, social services, health and human services, libraries, parks and recreation, aging services, animal services, engineering, licensing and planning. See **Exhibit A, A1** and **A2** for a list of departments and divisions.

The most recent CAFR [2017] is available at www.washoecounty.us/comptroller/CAFR.

SECTION 2 – GENERAL INFORMATION

The Washoe County Treasurer serves as the banker, investor, and custodian of public funds for the County. Washoe County has long been committed to excellence in fiscal administration striving for the highest standards of performance and accountability. As part of the County’s continuing efforts to ensure excellence in financial management, the County is inviting qualified commercial financial institutions to submit competitive proposals to provide general banking services based upon the scope of services [Section IV] contained in this Request for Proposal [RFP].

The scope of services include, but is not limited to: general account services, information reporting, reconciliation, electronic fund transfers, positive pay, returned items processing, image capture and presentment, lockbox, payment cards, electronic receipt and payment platforms, and business continuity planning.

Washoe County is strategically dedicated to forward thinking, financial stability, elevating the quality of life and being accessible to the community we serve and represent. Therefore, the County seeks to obtain one financial institution to administer the County’s banking and deposit operations to achieve objectives such as streamlining cash handling, enhancing funds availability, increased use of modern technology to reduce costs, becoming more efficient, and enhancing financial services to the community.

We encourage you to be creative and educational in your responses. While your response format must be consistent with the requirements of the RFP, if you believe your proposed solution[s] or service[s] would be beneficial to the County, we invite you to offer them as a supplemental attachment and provide the associated costs. Describe any services or enhancements to existing services, not already included in the RFP that you believe would improve the effectiveness of the County’s treasury operations.

To facilitate the evaluation of proposals, the services have been divided into two [2] service groups as listed below. Responding firms should be able to provide the services for both groups.

Service Group 1: General Banking

Service Group 2: Pay Card

NOTE: We are not requesting proposals for merchant services, procurement card products or investment custody services at this time.

SECTION 3 – PROPOSAL PROCESS, TIMETABLE AND SUBMISSION REQUIREMENTS

Sub-Section	DATE	EVENT
A	March 2, 2018	RFP Issue
B	March 14, 2018 10:00 – 11:30 a.m. [PST]	Pre-Proposal Conference [Attendance Optional] [B1]
C	March 21, 2018 at 5:00 p.m. [PST]	Submission of written questions
D	On or before March 28, 2018 by 5:00 p.m. [PST]	County response to written questions
E	No later than April 6, 2018 by 2:00 p.m. [PST]	RFP Responses Due
F	April 6, 2018 at 2:10 p.m. [PST]	RFP Bid Opening
G	April 9-19, 2018	Evaluation of Responses
H	April 20, 2018 by 3:00 p.m.	Selection of RFP Finalists for Presentation [Optional] [G1]
I	April 27, 2018	Presentation of RFP Finalists [Optional] [H1] limited to 45 minutes each. Schedule will be set and communicated April 20, 2018.
J	May 01, 2018	Select Banking Services Provider
K	May 01, 2018	Contract Review/Negotiations Begin
L	May 14, 2018	Needs Analysis/Implementation Plan Begin
M	June 26, 2018 [Soonest]	BCC Contract Execution Date [if approved]
N	June 26, 2018 – December 31, 2018	Implementation/Testing
O	January 1, 2019 [On or before]	Go Live

[B1] Attendance Optional – Proposers may choose not to attend. The purpose of the pre-bid conference is to provide a forum for Proposers to ask questions in an effort to minimize the need for submitting written questions. Those not in attendance will be able to submit written questions by the March 28th deadline.

[G1] & [H1] Optional – Depending upon the RFP evaluation results, the County at its sole discretion may forego this presentation and precede directly to the selection [I], contract negotiation [J] and needs analysis/implementation [K].

Items A through I dates and times are definite.

Items J through O these dates are dependent upon completion of contract negotiations, needs analysis, implementation plan and testing.

A. RFP ISSUANCE

The RFP is available Friday, March 2, 2018, on www.demandstar.com. Sealed proposals will be accepted by the **Washoe County Comptroller Department, Purchasing Division, 1001 E. Ninth Street, Bldg. D, Room D200, Reno, NV 89512, until 2:00 p.m.** Pacific Standard Time [PST] on **Friday, April 6, 2018**. Facsimiles will **not** be accepted or recognized as the required format for submission. Late proposals may be retained by the County, but will not be considered for award.

B. PRE-PROPOSAL CONFERENCE [OPTIONAL]

The County plans to hold a pre-proposal conference, on Wednesday, March 14, 2018, from 10:00 – 11:30 a.m. [PST] at the Washoe County Administrative Complex, 1001 E. 9th Street, Reno, NV. Attendance at the pre-proposal conference is optional and limited to two [2] representatives from each responding financial institution.

Email ffinch@washoecounty.us to R.S.V.P. by Monday, March 12, 2018, to receive confirming location and any supplementary instructions. No questions related to the RFP should be asked and no answers will be provided prior to the pre-bid conference.

C. SUBMISSION OF WRITTEN QUESTIONS

All communications including questions remaining after the pre-proposal conference **MUST** be directed to the Purchasing and Contracts Manager, Pamela Mann at pmann@washoecounty.us. Written questions will be accepted via email until 5:00 p.m. on Wednesday, March 21, 2018. When submitting questions provide your company name, address, phone number, email address and contact person. Individual responses to questions will not be provided. A response to all questions received shall be posted to www.demandstar.com.

Any unauthorized contact with any other official or employee in connection with this RFP is prohibited and shall be cause for disqualification of the Proposer.

D. COUNTY RESPONSE TO WRITTEN QUESTIONS

Written questions along with the County responses will be provided to all prospective bidders via www.demandstar.com and included in this RFP in the form of an addendum document by Wednesday, March 28, 2018, 5:00 p.m. [PST].

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E. RFP RESPONSES DUE – FRIDAY, APRIL 6, 2018 @2:00 p.m. [PST]

PREPARATION AND SUBMISSION OF PROPOSALS

Careful attention must be paid to all requested items contained in this RFP. Respondents are encouraged to read the entire package before bidding.

Each proposal shall be prepared simply and economically avoiding the use of elaborate promotional materials beyond what is sufficient to provide a complete, accurate, and reliable presentation. For ease of review, the proposals should reference the corresponding section and/or item label. Each response should be clearly numbered and the full question listed. Each page of the proposal must be sequentially numbered and the proposal shall not exceed fifty [50] pages in total.

EXHIBIT C reflects the services and activity levels for the most recent 18-month period. For the ease of response and evaluation, this exhibit is provided as a password protected Excel file. A copy of this spreadsheet should be saved to the electronic media submitted [CD-Rom, Flash drive] using the name of the financial institution proposing.

The financial institution will provide a complete list of services, including AFP codes and associated costs being proposed for the County as a list on a separate document.

It is mandatory that all proposals be signed by a duly authorized representative of the firm, and be received and time-stamped in the Washoe County Purchasing Office. Proposals [one complete original, two copies], and one electronic submission [CD-ROM, Flash drive] will be accepted until **2:00 p.m. [PST] Friday, April 6, 2018**, in the County's Purchasing Department and should be addressed to the following:

Ms. Pamela Mann
Washoe County Comptroller Department
Purchasing & Contracts Division
1001 E. 9th Street, Building D, Rm D200
Reno, NV 89512
Phone: [775] 328-2280
Email: pmann@washoecounty.us

Proposals received after the above date and time will not be considered. The County is under no obligation to return proposals.

Sealed proposals shall be opened and acknowledged at 2:10 p.m. [PST] on Friday, April 6, 2018, and a bid tab will be posted by 5 p.m. [PST] on www.DemandStar.com.

Sealed proposal response envelopes/packages shall be clearly marked with the company name, number and title of proposal, and date and time of proposal opening. Washoe County shall not be

responsible for the premature opening of a proposal which is not properly sealed, addressed or identified. Washoe County assumes no responsibility for errant delivery of proposals relegated to a courier agent who fails to deliver in accordance with the specified receiving point and time herein stated. Telephone, facsimile or emailed proposals or modifications thereto, shall not be accepted.

ASSIGNMENT

The successful Proposer shall not assign, transfer, convey, or otherwise dispose of the contract, or right, title of interest, or power to execute such a contract to any person, firm, or corporation without the previous consent in writing by Washoe County.

PROPRIETARY INFORMATION

All materials submitted in response to the RFP will become the property of Washoe County, considered non-proprietary and subject to the Public Records Act. If you do not want the County to disclose all or part of the information contained in your response to the RFP, you must indicate in writing all proprietary information contained in your response. Failure to do so will be an indication to the County that your response is a public record.

COSTS IN RESPONDING

All costs directly or indirectly related to the RFP, including but not limited to, the written response, electronic media submissions, oral presentation materials, additional information requested by the County to clarify responses, and other material that is used as part of the RFP process, shall be the sole responsibility of the responder to the RFP.

SIGNATURE OF PROPOSAL

An individual who is authorized to bind the proposing firm contractually shall sign the proposal. The signature must indicate the title or position that the individual holds in the firm.

WITHDRAWAL, RESUBMISSION OR MODIFICATION OF PROPOSAL

A proposer may withdraw their final proposal at any time prior to the proposal submission time specified in the RFP by submitting a written request for its withdrawal to the County Purchasing Division, signed by the Proposer or authorized agent. The Proposer may thereafter submit a new or modified proposal prior to the proposal submission time. Modification offered in any other manner, oral or written, will not be considered. Proposals cannot be changed or withdrawn after the time designated for receipt.

CONTRACT TERM

The initial term of this contract should be proposed for three [3] years with three [3] two [2] year optional extension periods.

It is the intent to award the contract[s] for an initial three [3] year period with the option to renew for three [3] two [2] year periods for a possible total contract term of nine [9] years. The decision to renew the contract[s] will be at the sole discretion of the County.

Proposers must agree to fix contract pricing for the first three [3] years. Reasonable cost increases may be considered in subsequent contract year[s].

EFFECTIVE PERIOD OF PROPOSALS

All proposals must state the period for which the proposal remains in effect [i.e. how much time does the County have to accept or reject the proposal under the terms proposed]. Such period shall not be less than one-hundred and eighty **[180]** calendar days from the proposal date.

F. BID OPENING

Bid opening will be conducted on Friday, April 6, 2018, at 2:10 p.m. After bids are reviewed and certified, bids will be referred to the Evaluation Committee.

G. EVALUATION OF RESPONSES AND CRITERIA

Evaluation of Proposals will be conducted April 9 through April 19, 2018.

Compliance with and completeness of the requests and requirements contained in this RFP are factors in addition to meeting the operational requirements, the firm's experience, financial strength and quality and scope of the transition plan will be considered as well as the associated costs and fees. It is the intent of the County to partner with a financial institution who offers services required, understands our operational needs, offers innovative solutions and is affordable. It is important to note that cost, while important and a factor in the evaluation, is not the primary measure used for this evaluation.

An evaluation committee, appointed by the County Treasurer, will meet to evaluate each proposal in accordance with the requirements of the RFP. The evaluation committee may request that Proposers provide additional information concerning their RFP. Any request for additional information will be made in writing and responses must be submitted in writing within five [5] days of the request and will be communicated in the same manner as questions submitted after the pre-bid conference. The evaluation committee will base its recommendations on the following factors:

- Proper submission of proposal
- Proposer's stability and past experience in providing services to the public sector
- Ability to provide and meet the requirements as set forth in this RFP
- The quality of the Proposer's technology solutions for processing and reporting financial transactions including ease of navigation, seamless integration of multiple system interfaces, timeliness of information reporting, and system[s] stability
- The Proposer's commitment to providing community based services within Washoe County

- The Proposer's number and location of staffed bank branches within Washoe County
- The proposed fees for services, in the judgement of the county, which will provide the most comprehensive service at the most reasonable cost
- Accessibility, availability and professional qualifications of the individuals that will be assigned the County's banking relationship
- Other criteria as deemed necessary by the evaluation committee
- Reference checking -
 - Proposals which contain false or misleading statements, or which provide references which do not support an attribute of condition contended by the Proposer, may be rejected. If, in the opinion of the County, such information was intended to mislead in the evaluation of the proposal, the proposal shall be rejected.

The Evaluation Committee will present their recommendations to the County Treasurer. The County Treasurer may request the Evaluation Committee to provide additional information to support their recommendation including a request for Proposers to provide additional information or give an oral presentation. After any additional information or presentations have occurred, the County Treasurer will then make the final selection.

All contracts and related documents are subject to legal review and approval. The County Treasurer or designee and the successful Proposer will negotiate final terms and recommend the execution of a contract and related documents to the Washoe County Board of County Commissioners [BCC] to be signed by the Chairman of the BCC for banking and related services to be provided to Washoe County. After the initial contract is executed, in subsequent years, the County Treasurer is the administrator of the agreement and will determine the suitability of continuing the banking relationship and sign the extension documents.

Failure to reach an agreement may result in the County Treasurer entering into negotiations with another Proposer.

H. SELECTION OF RFP FINALISTS FOR PRESENTATION [OPTIONAL]

Dependent upon the results of the evaluated responses, selected Proposers may be requested to provide in-person presentations and will be notified by 3:00 p.m., Friday, April 20, 2018.

I. PRESENTATION OF RFP FINALISTS [OPTIONAL]

The County may invite financial institutions to meet with and present to the Evaluation Committee on Friday, April 27, 2018. Presentations will be made at the Washoe County Administrative Complex, 1001 E. Ninth Street, Reno, Nevada. Schedule and meeting room location will be determined and communicated as needed.

J. SELECT BANKING SERVICE PROVIDER

Notwithstanding any other provisions of this RFP, the County reserves the right to select and award this contract to the financial institution that best meets the requirements of the RFP, and not necessarily, to the lowest cost Proposer. Further, the County reserves the right to reject any or all bids, to award in whole or part, and to waive minor immaterial defects in bids. The County may consider any alternative bid that meets its basic needs.

Selection and notification of intent to award a contract will be made to the selected financial institution along with notification to all respondents is expected by Tuesday, May 1, 2018. There is an eight [8] working day review process between selection and when contract negotiations can begin.

K. CONTRACT REVIEW/NEGOTIATIONS

The County intends to enter contract negotiations with the selected financial institution[s] on Monday, May 14, 2018, after the review period has been completed. The selected firm[s] shall be required to enter into a written contract[s] with the County in a form approved by legal counsel for the County. This RFP or any part thereof may be incorporated into and made a part of the final contract[s]. The County reserves the right to negotiate the terms and conditions of the contract[s] with the selected Proposer[s].

Negotiations could include all aspects of services and fees. If a contract is not finalized in a reasonable period, the County reserves the right to open negotiations with the next ranked respondent in order to respect the one-hundred and eighty [180] calendar day effective pricing period.

EXECUTION OF AGREEMENT

Proposed services and related pricing contained in the proposal must be valid for a period of one-hundred and eighty [180] calendar days after the date of submission of the proposal. If a Proposer[s] is unable to execute an agreement within one-hundred and eighty [180] calendar days after being notified of selection, the County reserves the right to select the next most qualified Proposer[s] or call for new proposals.

POSTPONEMENT/CANCELLATION/REJECTION

The County may, at its sole and absolute discretion, reject all, or parts of all proposals; re-advertise this RFP, postpone or cancel at any time during this RFP process; or waive any irregularities in the RFP, or in any proposals received as a result of this RFP.

CAUSES FOR TERMINATION

Causes for termination of the agreement may include any of the following: failure to promptly and faithfully provide the services required at the prices indicated in the proposal; violation of any law

governing any public government depositories; failure to cooperate upon receiving any reasonable request for information or service; or improper actions of the officers or employees, which in the opinion of the County, would adversely affect its interest, or endanger the structure of the banking institution such as a spin off or merger which materially affects the terms of this agreement. The County may terminate the agreement with ninety [90] calendar days' written notice.

L. NEEDS ANALYSIS/IMPLEMENTATION PLAN BEGIN

The selected financial institution will collaborate with the Washoe County Treasurer to conduct a review of accounts, services, and needs analysis. The financial institution will use this information to propose a project plan to ensure all products, services, users and entitlements are set up correctly and with accurate pricing. The project plan is subject to approval at the sole discretion of the Washoe County Treasurer.

M. BCC CONTRACT EXECUTION

It is the desire of the County Treasurer to present the agreed upon contract documents to the BCC on Tuesday, June 26, 2018, for signature by the Chair of the Commission. This date is dependent upon the timeliness of contract negotiation[s] and agreement. In the event there is a delay in contract negotiations, a cancellation of the BCC meeting or other unforeseen circumstances, the item will be placed on the next available BCC agenda.

N. IMPLEMENTATION/TESTING

Assigned team from the financial institution and representatives from the County will begin implementing the agreed upon plan. There will be regular communication and milestones during this process. Go-live is dependent upon the results of testing and user acceptance.

O. GO-LIVE - Anticipated to be January 1, 2019, for all primary banking services.

County staff will inform the financial institution of any issues that arise at go-live and the financial institution will have adequate support staff available to promptly address any reported issues.

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SECTION 4 - SCOPE OF SERVICES

Service Group 1: General Banking Services

General Requirements

The County paid approximately \$116,000.00 in banking fees in fiscal year 2016-17 with \$51,000 of that representing the bank assessment. Include in your cost proposal strategies to minimize these assessment fees.

The County currently uses a single bank to provide day-to-day banking and cash management services. Requirements include but are not limited to:

- Maintain a deposit-taking branch[s] in Washoe County
 - Current department list is provided, see **EXHIBITS A, A1 & A2**
- Establish accounts to meet the banking requirements of the County
 - List of current accounts see **EXHIBIT B**
 - Maintain accurate records of activity in those accounts
- Information reporting
- Image Cash Letter / Remote deposit
- Lockbox
- ACH / Direct deposit of payroll
- Account Reconciliation
- Provide cost[s] associated with any proposed service or solution
 - A list of current services [including AFP codes] used and activity counts are provided on **EXHIBIT C**. See Section E RFP Responses Due for specific response requirements
- Have robust modern technology solutions for everyday business needs
- Positive pay for accounts issuing paper checks
- Ability to incorporate new services as needed.

The County maintains a number of separate accounts for the judicial system and individual guardianship accounts. These accounts may be held in various banks. **Many of these accounts are not considered County funds, but the County acts as a fiduciary.**

The County or responding financial institution will not require the transfer of existing accounts to another bank. However, such a transfer may be beneficial for the departments. Additionally, the intention of the County is to open any new accounts with the primary depository bank as needed unless directed otherwise.

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1. OBJECTIVES, NEEDS AND PLANS FOR THE FUTURE

With the improving economy, anticipated regional growth and new legislation now in effect, the County anticipates that our activity volume will increase accordingly in cash deposits, dollar volume and disbursements. We are interested in partnering with a financial institution that will understand the needs of the County, is solution oriented and be a trusted resource.

We wish to move from paper to an electronic environment as much as possible. As well as utilizing online functionality for the day-to-day, research and reconciliation tools to economize staff time.

2. ACCOUNT STRUCTURE

Washoe County has provided a current list of accounts and the account structure **EXHIBIT B**. The County is open to evaluating the purpose and need for the various accounts to determine which accounts should be DDA or ZBA. The County also maintains three [3] Third Party Administrator [TPA] accounts to facilitate group health plans. The TPA facilitates the payments and reconciliations for each of these accounts. The County transfers funds weekly from the primary account to these separate accounts to fund the weekly disbursements.

3. ADMINISTRATIVE

- a. Describe the process for opening/closing accounts. Provide any related documents and any associated costs.
- b. Describe the process for establishing and maintaining authorized signers. Include all required signature card documents.
- c. Is authorized signer's information available online for accounts?
- d. Can authorized signers be updated online? If so, describe the process and validation process.

4. DEPOSIT SERVICES

The County collects cash and checks from approximately twelve [12] locations. These locations prepare their own deposits. Some deposits are transported by armored carrier to the bank; some are deposited at a bank branch by County employees. Most checks are deposited electronically using Image Cash Letter [ICL] services. The County Treasurer's Office currently uses the OPEX Model 72 AS7200i Scanner and Creditron software for remittance processing.

- a. Deposit processing will include electronic deposits of paper checks; cash and checks at branch locations; ACH payments; armored carrier transfers.

- b. Describe the process and costs for the deposit of foreign items.
 - i. Volume of foreign items is approximately 1-50 annually.
- c. The County maintains an average daily balance of approximately \$10 million. The remainder is available to generate earnings credits to offset service fees. The County may, at its discretion, use the sweep or compensating balances for overnight funds.

5. INVESTMENT SWEEP

- a. What short-term investment vehicle[s] does the bank propose to use for the overnight sweep the County's demand deposit accounts in accordance with allowable investments indicated in NRS 355? Does a reserve requirement apply for the proposed overnight sweep option?
- b. What time of day is the cash sweep deadline? Is it end-of-day or next-day sweep?
- c. Provide the return history for the twenty-four month period from January 2015 through December 2017.
- d. If funds will be held in a demand deposit account, where will pledged collateral be held? What collateral reports are available and how frequently? Provide a sample report with your response.
- e. If the bank is proposing a money market mutual fund, provide a copy of the current prospectus and, if multiple classes are offered, identify the class of shares that is being proposed. What applicable fee [if any] applies for funds swept into this investment vehicle? How is the fee calculated?

6. DEPOSIT PROCESSING

- a. The County requires that deposit tickets be pre-encoded with unique identifiers in order to accurately account for County department deposits. Please include a sample of your ability to pre-encode deposit tickets and any associated costs.
- b. Provide a map showing staffed bank branch[s] and ATM location[s] in Washoe County.
- c. Are night drop, vault, remote and branch service options available? Provide costs for these options if different from the standard pricing.
- d. What is the ledger cut-off time for deposits?
- e. Can checks, currency, and coin be included in the same deposit or are split deposits required?

- f. Does the bank accept loose and/or rolled coin for deposit at vault, branch and night drop locations? Provide costs if different from the standard pricing.
- g. What type of deposit bags does the bank allow/require? Does the bank provide these bags? Does the bank charge a fee for these bags? Are there any restrictions on deposit bags provided by the customer? Are there any additional charges associated with the contents of deposit bags?
- h. What location do you propose for the County's armored car to deposit funds for processing?
- i. How are deposits credited? Are items immediately verified? If provisional credit is given, when does verification take place?
- j. Describe how your bank requires currency deemed contaminated or as a bio-hazard be handled. Provide any available documentation.
- k. Are deliveries of change orders available via armored car? If so, explain timelines and procedures for placing change order requests. If not, please explain procedures for acquiring change.
- l. Describe the bank's ability to process checks by ICL.
 - i. Can the bank process ICL items with the County's current equipment, OPEX Model 72 AS7200i Scanner?
 - ii. Identify the maximum pixel count accepted.
 - iii. Are there any restrictions on the number of items in an ICL file?
 - iv. Are there any restrictions on number of daily deposits?
 - v. What is the banks cut-off time for ICL deposits that are deposited on the same day?
- m. Can returned items be automatically redeposited? If so, how many times and at what cost?
- n. Can the bank provide a detailed return item transmission to the County? Can this report identify the payer's name, depositing location and the type of item being returned?
- o. Compared to a 'traditional' branch deposit, does the bank impose additional responsibility or expose the County to additional liability for fraudulent items if checks are processed by ICL? If so, please describe.
- p. Does the bank currently or is it willing to provide fraud detection, prevention, cybersecurity or cash handling training for County employees? If so, is this training in person, online or a combination? If offered provide pricing information if applicable.

- q. Describe the procedure for correcting a deposit due to bank error. Is there a minimum or maximum limit?

7. ARMORED CARRIER

The County does not have an exclusive countywide contract with a single armored provider. Departments utilizing armored car services contract with them on an individual basis.

- a. Describe and provide any armored carrier requirements your bank has and a sample copy of the agreement document.
- b. Provide information related to any restrictions related to armored carriers.

8. AVAILABILITY OF DEPOSITS

- a. How does the bank determine and calculate availability of deposited items?
- b. Does the bank give immediate availability for all domestic items? If not provide the method of calculation related to funds availability.
- c. Provide a copy of the availability schedule the bank proposes to use for the County. Is this the bank's best schedule? If not, quantify the difference and explain how the County may obtain the bank's best availability schedule. Describe the extra charge, if any, for obtaining the bank's best availability schedule.
- d. Does the same schedule apply for a lockbox? If not, describe the differences.
- e. Provide a copy of the availability schedule the bank proposes for items deposited with Remote Deposit Capture [RDC].

9. END-OF-DAY OVERDRAFTS

- a. What are the fees and interest charges associated with overdrafts? How are these charges calculated?
- b. Is there a fee per check or per occurrence when there is an overdraft?
- c. Is there a daily cap on fees?

10. DAYLIGHT OVERDRAFTS

- a. Describe the bank's policies concerning daylight balance overdrafts. Indicate whether this is applied to each individual account or across all accounts of a client relationship.
- b. Does the bank establish an intra-day limit per account or per customer? How flexible can the bank be?
- c. Is wire transfer processing stopped when the intra-day limit is reached? Explain procedures.
- d. If the bank incurs a daylight overdraft charge from the Feds, will it pass this charge on to its customers? If so, how [e.g. intra-day loan, daylight overdraft facility fees]? How is the charge allocated among customers?

11. COLLATERAL

- a. Bank is required to collateralize all collected balances, in excess of balance limits insured by the FDIC, as per the collateral requirements in NRS 356.133. *See EXHIBIT D*

12. EARNINGS CREDIT RATES [ECR]

- a. Does the County have the option of compensating the bank on either a fee or balance basis? Is the price the same for either option? If not, what is the difference?
- b. How is your bank's earnings credit determined, adjusted, and applied? Please include in the explanation the impact of the bank's reserve requirement, the formula for converting service charges to balance requirements and a listing of the bank's earnings credits and reserve requirements on a monthly basis from January 2015 through December 2017.
- c. What time frame does your bank use when reviewing balances for deficiency or excess [e.g. rolling 12 month average, calendar quarter, calendar year, etc.]?

13. DEDICATED DEPOSIT ACCOUNTS

The County requires Board of County Commissioner [BCC] approval to open NEW dedicated accounts. A copy of the approved BCC item will be included when the request to open an account is made.

Replacement accounts do not require BCC approval, but do require notification submitted on letterhead signed by the Treasurer or Chief Deputy Treasurer of Washoe County.

- a. What is the process and who should be contacted to set up new dedicated accounts? Provide copy of forms and any additional information or requirements.

- b. Since these dedicated accounts may not be 'owned' by the County, what pricing and interest arrangement would the bank propose?

14. REMOTE DEPOSIT CAPTURE [RDC] AND MOBILE BANKING

The County does not currently utilize remote deposit functionality for locations who deposit monies. We are willing to evaluate the feasibility of this process for outlying locations and/or county workers in the field who may have a business need to utilize this option.

Provide information on the process, equipment and cost[s] associated with this functionality.

- a. If additional locations process deposits with RDC, what equipment would you recommend?
 - i. What is the price for these scanners?
 - ii. Provide pricing for any associated activities.
 - iii. Identify the maximum pixel count accepted through RDC transfer.
- b. Describe your bank's mobile services, functionality and security features that can be utilized for commercial accounts.

15. AUTOMATED TELLER MACHINE [ATM]

- a. Would the bank be willing to provide an ATM at the primary County Complex located at 1001 E. 9th Street, Reno, NV? If so, describe volume expectations and any associated costs.
- b. Would this ATM accept deposits?

16. DISBURSEMENT SERVICES

The County currently issues approximately 7,500 checks per month. Required services include:

- a. Provide online and manual positive pay services. Describe options and format for submitting positive pay information. In addition to a void positive pay file submission, does the bank recommend adding a stop payment to an issue where we do not have the void or stale dated item in hand?
- b. Provide online and manual stop payment services, options and costs.
- c. Provide CD-ROM imaging [front and back] of disbursement checks.
- d. Provide online access to accounts to obtain images of cashed checks prior to CD-ROM images being provided to the County. Describe the time availability for images, when are they

archived and the length of retention. Is a longer retention period available? If so, at what cost.

- e. Will the bank cash the County's payroll, witness fee and inmate funds without charge to either the County or check payee? If not, what is the charge? Is a check cashing agreement required? If yes, include a copy with your response.
- f. Provide additional alternative payment methods or digital disbursements available and the associated fees and costs.
- g. Describe your policy on cashing County issued checks for payee's that do not have any account with your bank.

17. STOP PAYMENTS

- a. Describe the method[s] for placing/accepting stop payment orders, the length of time available and the associated costs.
- b. Are stop payment requests effective immediately? If not immediate, describe when the stop payment is effective.
- c. Describe the options available when placing a stop payment and associated costs.
- d. Can stop payments be automatically renewed? If so, for how long? Is there an associated fee for each renewal?
- e. Describe any bank policies on stale dated checks drawn on County accounts.

18. POSITIVE PAY

- a. Describe the bank's ability to provide Positive Pay services, types of service and the associated costs.
- b. If Teller Positive Pay is available, how long does it take for check issuance information to be available to tellers? How often is the information refreshed?
- c. Describe the preferred medium to transmit Positive Pay information and describe any other available options and associated costs, or other process expectations.
- d. What is the deadline for the transmission of check issuance files to the bank?
- e. How frequently can transmission files be uploaded to the bank for the issuance of additional checks, and/or recently voided items? Is there a limit to the number of files per day?

- f. How often is Positive Pay information refreshed?
 - i. Can the bank accept positive pay information 24/7?
 - ii. How will the County be notified that a Positive Pay file has been received successfully?
 - iii. How will the County be notified of rejected items? What time will the County receive the information on rejected items? How much time will the County have to decision the rejected items?

19. ELECTRONIC FUNDS TRANSFER – Automated Clearing House [ACH]

The County utilizes electronic funds transfers [ACH] for accounts payable transactions, to pay employees and transmits this information via the Internet.

Accounts Payable – In general, the County transmits one file per week, average 780 ACH credit transactions per week for an average dollar amount of \$7,000,000.00.

Payroll - the County employs approximately 2,750 individuals. The County internally processes the direct deposit of payroll. Approximately ninety-nine percent [99%] of the County's employees receive direct deposit. The County processes payroll every week with approximately 5,500 payroll ACH transactions per month. Approximately one percent [1.00%], or thirty [30] employees, receive paper checks. During the summer approximately one-hundred fifty [150] seasonal employees are hired.

20. ACH PROCESSING

- a. What ACH file transmission options are available?
- b. What are the transmission deadlines for ACH files and when are the funds debited from the County's account[s]?
- c. Describe how returned and/or rejected ACH transactions are handled. What information does the bank provide in identifying returned and/or rejected items and when?
- d. Describe the financial institution's ability to block unauthorized ACH debits. If the bank provides ACH debit blocking, what level of filtering can be applied?
- e. Does the bank offer ACH Positive Pay [ability to make pay / no pay decisions on unidentified ACH transactions]?
- f. Describe the financial institution's ability and process for authorizing ACH debits.
- g. Describe any opportunities to automate ACH transactions.

Required services include:

- a. Accept and send ACH transactions and provide ACH debit blocking services.
 - i. Describe ACH research process and provide an example of the verification of receipt document.
- b. Unified ACH transmission platform for accounts payable and payroll.
- c. ACH transmission should include CTX to include addenda records.
- d. Disburse funds via wire transfer upon request of an authorized person or provide a secure electronic method for wiring funds.
- e. Provide a secure electronic method for initiating intra-bank transfers between County accounts.
- f. Process direct deposit of payroll.

21. WIRE PROCESSING

- a. Describe the process and options available to initiate wire transfers.
- b. If wire transfers can be initiated online, describe the system's security features. Can varying degrees of authorization be established [i.e. multiple authorizers, maximum dollar amounts, etc.]?
- c. Does the bank offer its customers dual control release options [secondary approval levels] for electronically initiated transfers? If so, describe.
- d. Are security tokens available or required? If so, provide cost.

22. INTRA-BANK ACCOUNT TRANSFERS

- a. Describe the processing of initiating an intra-bank account transfer.
- b. Does the bank offer its customers dual control release options secondary approval levels] for electronically initiated transfers? If so, describe.

23. LOCKBOX SERVICES

The County uses a third-party, Assessment Management Group [AMG], to invoice and collect special assessments. AMG handles the entire process from billing to collection. AMG receives reports and images of envelopes, payment coupons and checks. They do not handle any funds directly. The

remittance document[s] and payment are sent to a bank lockbox for processing. This lockbox is used as a depository and reporting tool. The County would prefer a lockbox within the State of Nevada however, there is no restriction related to the lockbox location.

See **EXHIBIT E** for a sample of the remittance document.

The lockbox is set up as a wholesale lockbox with approximately one-hundred seventy-five [175] items processed per month. Monthly volume ranges from twenty [20] to four-hundred [400] items. The total dollar amount collected in FY 16/17 was \$1,547,626, with the average transaction being \$855.99. Dual sided images are required for both the remittance advice and check, PDF.

Requirements include:

- Payee validation.
 - CD-DVD of remittance and checks and available for online viewing.
 - Web access for Treasurer's and AMG staff.
 - Web based reporting. Provide length of information availability.
- a. Where will wholesale lockbox items be processed?
 - b. Provide length of information availability.
 - c. What were the average monthly volumes for your wholesale lockbox operation during the last twelve months [items, dollars, number of lockboxes and number of customers]?
 - d. What is the ledger cut-off time for wholesale lockbox deposits for the bank of first deposit? Include weekends and holidays.
 - e. What is the latest mail pickup to be included in the last deposit? Will you process and deposit all of the County's payments on the same ledger day as received? If not, when are these items deposited?
 - f. Describe the lockbox department's processing workflow. Highlight your quality control checkpoints and the components that are directly controlled by the lockbox manager. Include a schematic or flow chart of the processing procedures.
 - g. Describe your procedures for the capture and transmissions of remittance detail such as account or invoice number. In what standard formats does the bank transmit? Will you customize?
 - h. Are changes to the current remittance document necessary to process transactions **EXHIBIT E**?
 - i. Can you provide daily images of all checks and remittance advices? If so, in what formats [e.g., online, PC bank software, CD-ROM].

- j. For a given day's lockbox activity, at what time of day can you report the total amount that will be credited to the County's account?
- k. Describe the bank's procedure for processing payments that do not include standard remittance documentation.
- l. Describe the bank's procedure for processing exception items.
- m. How soon after the cut-off date are monthly bank statements available?
- n. We need to retain copies of payments for a total of six [6] years. If you bank cannot retain these records digitally for that length of time we will need a CD/DVD of the payments. The CD-ROM must include images of cancelled checks, deposit tickets and reconciliation information sent for partial reconciliation.
- o. Describe the process of locating a cancelled check on CD-ROMs. What type of indexing capabilities is available to locate checks from prior months?

24. ONLINE FUNCTIONALITY

- a. Describe your online tool and functionality. [Be prepared to demonstrate if selected for the finalist presentation]. Provide pricing for any associated fees or licenses required.
- b. The County requires that accounts be viewable on line. Describe the available functionality and reports for services that will be utilized by the county and provide sample reports if applicable. Indicate the available format[s] for statements and reports. [PDF, BAI2, Excel, Export, etc.]. A partial list could include, but is not limited to, the following:
 - Images [paid or returned]
 - Creation & maintenance of wire templates, account transfers
 - Positive Pay file transmission
 - ACH file transmission
 - Lockbox reports and images
 - Previous day report
 - Current day report
 - Wire and ACH reports
 - Bank statements
 - Account analysis statement
 - Exception reports
 - Returned item reports
 - Audit reports for users
 - Downloadable reports

- c. How will the County access the reporting system? If other than Internet based, is specific software required to communicate with the bank's system? Is there an extra charge for this software?
- d. Will the reporting system provide beginning and ending ledger [book] balances, collected balances, available balances, and float assignment?
- e. Describe current day reporting functionality and what items are reported [e.g. ACH, wire]. List any exceptions.
- f. Can individual transactions be automatically coded for entry into the County's accounting system SAP? Currently, we download prior day bank activity for each separate bank account via one file download in the BAI2 format.
- g. Can account activity be downloaded by the County? What formats are available?
- h. Are reports static or dynamic? If static, can reports be customized and if so, is there an additional cost? Can reports be scheduled? If so, can they be emailed securely?
- i. How many business days of balance history are stored on the reporting system for current and previous data reporting and available for customer access?
- j. Are electronic images stored on the reporting system? If yes, how long are electronic images stored and available? Does the bank charge for this service [per item viewed / per item charge on all items]?
- k. Provide information and costs associated with email notifications or other types of alerts.
- l. Will all County accounts be required to be setup with online access? If yes, explain how that access is maintained and associated costs. If no, describe the manual management and issue inquiry process.
- m. Describe your policy on the delivery of hard copy statements.

25. ACCOUNT ANALYSIS STATEMENTS

- a. Describe your process to verify that the County's contracted fees are charged appropriately each month.
- b. Provide a sample analysis statement for County's accounts. Is the account analysis statement available online and, if so, when? If not available online, how soon after month-end is the analysis statement mailed? Can AFP Service Codes be included on the analysis statement?
- c. Will the bank pass on FDIC or FICO fees to the County? If so, what is the current fee structure and how is it calculated?

The County receives an electronic image of all disbursement checks on a CD-ROM. The County currently has online access to ninety [90] days of previous day activity.

Required services include:

- Provide automated or online balance reporting services including serial number sorting and subtotalling on disbursement checks.
- Provide daily download of DDA activity and balances
- Provide retention period of information, images, online reports, etc., archive options and associated costs
- Provide account reconciliation services for disbursements and deposits [full, partial or positive pay, depending on account]
- Provide monthly activity statements and reports for all accounts by the 10th day of the following month
- Provide a detailed monthly analysis statement for each individual account and a consolidated statement showing charges for all account services
- Download one file that includes all accounts in a BAI2 format.

26. ONLINE ACCESS AND USER ADMINISTRATION

- a. Describe your financial institutions online portal functionality.
- b. Describe the process for setting up user entitlements.
- c. Identify administrator responsibilities.
- d. Provide a brief overview of the process for user administration.
- e. Describe reporting tools.

27. FRAUD PREVENTION, CYBERSECURITY and THE CLOUD

Treasurers are risk adverse and hesitant to expand outside of physical security. Are any of the proposed solutions cloud-based solutions? If not, address each area below. If there are any cloud-based solutions identify them and respond to each item below.

- a. Describe your firm's security experience and certifications.
- b. Describe fraud prevention.
- c. Describe how customer data is protected.
- d. Where is the data hosted? How secure is the hosting center?

- e. Describe your banks approach to fraud prevention and cybersecurity.
- f. What is your financial institutions commitment to continued development related to fraud prevention and cybersecurity?
- g. How is the bank keeping up-to-date on the latest cyber threats?

25. COUNTY EMPLOYEE SERVICES

- a. Briefly describe what types of benefits your bank can offer to County employees including those for new accounts, direct deposit, loans, loan re-payment, etc.

26. AUTOMATION

- a. Describe how your bank would analyze any automation opportunities and any associated considerations. Include in your response how automation would benefit the County along with the fee structure.

SERVICE GROUP 2: PAY CARD PROGRAM

1. PAY CARD OVERVIEW

PAYROLL - The County employs approximately 2,750 individuals. The County internally processes the direct deposit transactions for payroll. Approximately ninety-nine percent [99%] of the County's employees receive direct deposit. The County processes approximately 5,500 payroll ACH transactions per month. Approximately one percent [1%] or thirty [30] employees receive paper checks. During the summer approximately one-hundred fifty [150] seasonal employees are hired.

The County may be interested in implementing a new program to provide a cost-effective alternative to producing payroll checks for employees who do not have or use a bank account.

The following services are desired:

- Accept 100% of County employees and seasonal workers.
- Provide administrative card management.
- Allow 100% withdrawal of employees' pay.
- Allow the card to be linked to employees' bank accounts for funds transfers.
- Support marketing to County employees.
- Provide written instructional materials when employees sign up.
- A system linked to a wide range ATM network, e.g. STAR, Cirrus, Plus, Maestro.
- Provide 24/7 telephone customer service for lost or stolen cards.

- Allow unlimited daily withdrawals.
 - Not allow “non-sufficient funds”.
 - Provide employees with a check withdrawal solution.
 - Provide employees with an itemized monthly activity statement.
 - Allow internet access to accounts
- a. Are you proposing a branded card [Visa, MasterCard]? If so, which one? Provide a sample pay card.
 - b. Can the employee use any ATM? How many ATM locations does your financial institution maintain in Washoe County? Is there a charge for using an ATM outside a network?
 - c. Can the employee get cash-back from an Interlink merchant [or other similar vendor]?
 - d. Can the employee get a cash advance? If yes, how?
 - e. Can the employee transfer funds from the card into another type of account [or vice-versa]?
 - f. Can the employee set up automatic bill payments?
 - g. Can the bank ensure that no overdrafts will occur? If yes, how?
 - h. If you are not able to ensure no overdrafts, who is liable for the overdraft if uncollectible?
 - i. Do you offer an alternative pay card solution for one-time or temporary employees?
 - j. Describe and provide examples of any marketing materials for employees.
 - k. Describe the enrollment process including training materials provided to employees.
 - l. Once enrolled, how are cards distributed to employees?
 - m. Do you provide enrollment/change forms directly to employees? Can employees enroll/make changes automatically [using an Internet/Intranet/Interactive Voice Response (IVR) system]?
 - n. Describe the level of customer service options provided to employees. Is there a phone number employees can call 24/7?
 - o. Describe what happens to inactive cards with balances remaining.
 - p. Can an employee be issued multiple cards that access the same funds? Example: a married employee wants their spouse to have a card.

2. FEE STRUCTURE - EMPLOYEE

Describe any fees incurred by the employee including:

- a. Other than ATM fees, explain how any other fees are collected from the employee.
- b. Transaction limits or any fees that will be incurred by the employee. [Balance inquiry, statement, POS, ATM, etc.]
- c. How many free withdrawals per pay cycle can an employee get from your ATM network?
- d. Provide a list if there are other ATM/network[s] that the employee can use to get free withdrawals.
- e. Describe how the employee's card is connected to an individual account number and how the County will be provided the account number information to fund the pay card.
- f. Describe any alternative[s] to pay an employee if they have lost their card and not yet received a replacement card. Will balances from the lost/stolen card be automatically transferred to the new card?
- g. What happens when an employee terminates? Would the pay card be transferable to a new employer enrolled in a pay card program through the same bank?

3. FEE STRUCTURE - EMPLOYER

Describe any fees incurred by the County including:

- Transaction fees
- Administrative costs
- Software [lease purchase, installation, training, customization]
- Standard reports
- On-going technical assistance
- Web capabilities, including real-time processing

4. REPORTING

- a. Identify the kind of management reports that are available [i.e. - Negative Balance Summary, Debit Balance, Days Before Card Expiration, Account Creation, Account Activation, ACH Rejects, Lost/stolen Cards, Non-Activated and Re-Issued Accounts].
- b. Will the employee get monthly statements? And if so, in what format [paper, electronic]. Describe the access options employees will have to inquire on their accounts.
- c. Provide sample reports.

5. OTHER PAY CARD USES

Washoe County does not currently utilize pay cards for payments. However, we are interested in exploring this option and believe there are some potential uses for pay cards. Such as but not limited to:

- Human Services [Foster care and adoption subsidy payments]
 - Can multiple cards be issued to access the same funds? Example - spouses needing access to joint funds.
- Refund utility deposits
- Refund of overpayments
- Inmate release funds
- District Attorney witness fee payments
- Refunding of bonds from courts

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SECTION 5 – SCENARIOS - PROPOSE SOLUTIONS

What solution would you propose for the following scenario[s] or situation[s]?

- A. Arrests can occur anytime, as do inmate releases. When an arrestee has cash on them at the time of arrest it is recorded then deposited into an account on their behalf and held for them until release. Remaining funds upon release are the property of the inmate being released and they must have immediate access to their funds.

What solution would be used to limit fraud but still allow immediate access to funds?

- B. Undercover officers often need to utilize a payment card while protecting their true identity.

What would your solution be in such a case?

- C. Our courts often need to refund bail monies. In the past this has been accomplished by issuing checks. Providing a refund in these cases can be problematic and expose our accounts to fraud attempts.

Please describe your best solution and experience with other clients with similar needs.

- D. A check is issued to an undercover officer for a 'buy', therefore must be cashed. In order to cash the check, it is made out to the officer. Because of the nature of undercover work, the officer's appearance may not invoke confidence about such a transaction from the teller's perspective. We don't want to keep large amounts of cash on hand and need to protect the confidentiality of our officer.

What solution would you suggest?

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SECTION 6 - ADDITIONAL INFORMATION REQUESTED

A. QUALIFICATIONS AND EXPERIENCE

1. Provide a general overview and brief history of your organization, including parent and/or subsidiary companies, number of employees and branch locations within the U.S.
2. Confirm that the bank has at least one deposit-taking branch in Washoe County. Include the address or addresses of the office location[s].
3. Does your bank plan to close or add to the number of branches and employees in the next five [5] years? Explain how those changes would impact your bank's ability to provide service to the County.
4. Describe the experience of the financial institution in providing similar services for other governmental agencies.
5. Provide a list of other government clients in our region.
6. Provide ratings for the bank and/or bank holding company from at least two of the following agencies:
 - a. Standard & Poor's, Moody's and Fitch are considered the big three [3] rating agencies. If your bank is not rated by two of these rating organizations, provide other evidence of the institution's credit quality.
7. Include a copy of the most recent audited annual financial statement and the latest 10-K report with the proposal.
8. To be considered for this RFP your bank must have a current "Satisfactory" or above CRA rating. Please provide documentation to support your bank's rating.
9. Include a statement verifying your status as a public funds depositor pursuant to Nevada Revised Statutes [NRS] 356 and your ability to collateralize all County deposits.
10. Provide the name, title and business contact information of the primary contact person[s] assigned to this account.
11. Provide biographical and experience information, including years of experience in the field and the number of years with your firm for the individuals who will be directly involved in the management of the County's account.
12. Describe the proposed role of each with regard to the County's account. [Name the team member who will be responsible for each proposed Service Group]

13. Will a specific customer service representative or a customer service department be assigned to handle day-to-day transactions for the County? Describe how contacts are tracked and interactions reported on.
14. Describe the responsibilities of the customer service personnel, including the chain of command for escalation and problem resolutions.
15. Is local customer service support available at the bank's local branches?
16. If an error is discovered by the County, how would you propose to resolving it [i.e. who should the County contact first, etc.]?

B. REFERENCES

1. Provide your financial institutions mission statement.
2. Provide at least three public agency references, including client name, contact person, address, phone number, services provided, and the length of time your bank has worked for the entity.
 - a. If the bank is proposing to more than one Service Group, please include at least two [2] references for each Service Group.
3. How many public-sector clients does your bank currently have in Nevada?
4. How many public-sector clients in Nevada have terminated services in the last three [3] years?

C. CONTROL & BUSINESS CONTINUITY

1. Describe the bank's security procedures for its information reporting system, both for access and information protection.

The Treasurer's Office has been identified at a Gold Level for technology standup in an emergency, second only to Public Health and Safety.

- a. Describe the system used to provide the proposed services along with backup and recovery capabilities.
- b. Describe how your bank can best provide support for the continuity of treasury functions in the case of an emergency.
- c. Describe your banks disaster recovery plan[s] and priorities.

2. Describe the types of insurance and bonding carried.
3. Include a copy of the bank's most recent reports issued in accordance with the Statement of Auditing Standards-70 [SAS70] for any processes or systems relevant to the services under this RFP.
4. Provide a copy of the bank's current disaster recovery/business continuity plan and how that plan provides for the interrupted delivery of financial information and support to the County.
5. Describe the redundancy measures in place to protect the County's bank information in case of system failure. In case of system failure, how long can we anticipate banking information being unavailable? Provide a list of the number and length of time outages have occurred in the past two [2] years and the reasons for the outage[s].
6. Describe how the bank could assist the county in the event of an emergency. [Other services such as outsourcing payroll processing, mobile banking, funds transfers, etc.]

D. NEW SERVICES & IDEAS

1. Describe any new services or ideas that will enhance the County's utilization of banking services described in both Service Groups and the associated fee schedule.
2. Provide any additional information that your bank believes to be pertinent but not specifically requested elsewhere in the RFP.
3. Describe how your bank plans for and makes investment in technology and security.

E. IMPLEMENTATION/CONVERSION

1. Describe the bank's commitment to serve as a partner with the County.
2. Provide the bank's approach to analyzing/assessing needs, gathering information and implementing solutions.
3. Provide a conversion plan for transitioning each of the proposed service groups to your financial institution.
4. Provide a sample implementation project plan with timeline in weekly increments with major implementation milestones. Describe the conversion team and responsibilities of each member. Outline the responsibilities of the county, transition costs, etc.
5. Who will be responsible for coordinating the transition for each of the proposed services?

6. Indicate the bank's plans for educating and training County employees in the use of your bank's systems. Would the bank be willing to send a bank employee or other representative to the county for hands on in person training? If so, provide cost[s] and describe the frequency in person training could be provided.
7. Describe how the bank proposes to handle day-to-day problem resolution during the transition period including customer service contacts for associated banking services.

F. SAMPLE CONTRACT

1. The initial term of the contract is three [3] years plus three [3] two-year renewals. Is the bank willing to guarantee the proposed fees for the entire term of the contract [up to nine [9] years]?
2. Provide a sample of the proposed contract for your bank's services. Include samples of **all** other relevant documents that will need to be signed/entered into related to the provision of the services requested in this RFP. Should your bank be the successful bidder, we must send all documents for legal review. To include but not limited to:

- Wire transfer and ACH agreements and forms
- Positive pay agreements and forms
- Signature cards
- System authorization forms / system security policy
- Lockbox services instructions
- New account forms

3. A list of services currently used with volume levels is provided in **EXHIBIT D**. Fees related to all services described in the proposal must be listed – even if the service is not shown on the schedule. Also, include any one-time or set-up charges, monthly charges, research fees, minimum fees and all other fees that will be charged. Include any incentives or price breaks offered based on volume, timeliness of payment, rebates or other measures.

Provide a complete fee schedule for **all** services described in your financial institution's proposal using Association of Finance Professionals [AFP] Service Codes in Excel format titled "Washoe RFP 3051-18 – [Your Bank Here] – Banking Services Cost Proposal.

4. Describe how any service[s] not expressly named in the fee schedule will be charged going forward. [E.g. new functionality that was not available at the time of this RFP or replaced service labels on products delivered].
5. Is the preferred method to pay fees invoiced or debited directly from the County's accounts?
6. If the County chooses to use compensating balances, are there any restrictions for charges that could not be paid in this way?

7. Would you consider an alternative fee arrangement [i.e. flat monthly fee, minimum account balance, etc.]?
8. Include any costs your financial institution charges related to armored car services. Remember to include any agreement related to armored carrier services.

G. RELATIONSHIP MANAGEMENT

Describe your banks philosophy and practice to maintaining and developing your understanding of your clients business needs.

H. TERMINATION

Describe what happens to County data should our banking relationship end.

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